

Date: 16/02/2025

To,
LIC of India
Branch Office

Proposal No. 8423

Name of the Life to be assured VINOD GULATI

The Life to be assured was identified on the basis of _____

I have satisfied myself with regard to the identity of the Life to be assured before conducting tests / examination for which reports are enclosed. The Life to be assured has signed as below in my presence.

Dr. BINDU
MBBS, MD
Reg. No. - 33435

Signature of the Pathologist/ Doctor

Name:

I confirm, I was on fasting for last 10 (ten) hours. All the Examination / tests as mentioned below were done with my consent.

Vinod

(Signature of the Life to be assured)

Name of life to be assured:

Reports Enclosed:

Reports Name	Yes/No	Reports Name	Yes/No
ELECTROCARDIOGRAM	YES	PHYSICIAN'S REPORT	
COMPUTERISED TREADMILL TEST	YES	IDENTIFICATION & DECLARATION FORMAT	
HAEMOGRAM	YES	MEDICAL EXAMINER'S REPORT	
LIPIDOGRAM		BST (Blood Sugar Test-Fasting & PP) Both	
BLOOD SUGAR TOLERANCE REPORT		FBS (Fasting Blood Sugar)	
SPECIAL BIO-CHEMICAL TESTS - 13 (SBT-13)	YES	PGBS (Post Glucose Blood Sugar)	
ROUTINE URINE ANALYSIS	YES	Proposal and other documents	
REPORT ON X-RAY OF CHEST (P.A. VIEW)		Hb%	
ELISA FOR HIV	YES	Other Test	RRALIC, VCT

Comment Medsave Health Insurance TPA Ltd.

Authorized Signature,



ANNEXURE II - 1

LIFE INSURANCE CORPORATION OF INDIA

Form No. LIC03 - 002

ELECTROCARDIOGRAM

Zone Division Branch

Proposal No. - 8423

Agent/D.O. Code: Introduced by: (name & signature)

Full Name of Life to be assured: VINOD GULATI

Age/Sex : 40/M

Instructions to the Cardiologist:

- i. Please satisfy yourself about the identity of the examiners to guard against impersonation
- ii. The examinee and the person introducing him must sign in your presence. Do not use the form signed in advance. Also obtain signatures on ECG tracings.
- iii. The base line must be steady. The tracing must be pasted on a folder.
- iv. Rest ECG should be 12 leads along with Standardization slip, each lead with minimum of 3 complexes, long lead II. If L-III and AVF shows deep Q or T wave change, they should be recorded additionally in deep inspiration. If V1 shows a tall R-Wave, additional lead V4R be recorded.

DECLARATION

I hereby declare that the foregoing answers are given by me after fully understanding the questions. They are true and complete and no information has been withheld. I do agree that these will form part of the proposal dated ____ given by me to LIC of India.

Witness

Signature or Thumb Impression of L.A.

Note : Cardiologist is requested to explain following questions to L.A. and to note the answers thereof.

- i. Have you ever had chest pain, palpitation, breathlessness at rest or exertion? Y/N
- ii. Are you suffering from heart disease, diabetes, high or low Blood Pressure or kidney disease? Y/N
- iii. Have you ever had Chest X- Ray, ECG, Blood Sugar, Cholesterol or any other test done? Y/N

If the answer/s to any/all above questions is 'Yes', submit all relevant papers with this form.

Dated at 25/11/25 on the day of 16/02/2025

Signature of L.A.

Dined

Dr. BINDU

MBBS, MD

Reg. No. - 33435

Signature of the Cardiologist

Name & Address

Qualification Code No.



Clinical findings
(A)

Height (Cm)	Weight (kgs)	Blood Pressure	Pulse Rate
161	67	120/80	86/M

(B) Cardiovascular System

AP

Rest ECG Report:

Position	Supine	P Wave	N
Standardisation Imv	AP	PR Interval	N
Mechanism	N	QRS Complexes	N
Voltage	N	Q-T Duration	N
Electrical Axis	N	S-T Segment	N
Auricular Rate	86/M	T-wave	N
Ventricular Rate	86/M	Q-Wave	N
Rhythm	Reg. Sin		
Additional findings, if any	JNK		

Conclusion: *CVNL*

Dated at *DELHI* on the day of *16/02/* 2025

Dr. BINDU

3 MBBS, MD

Reg No: 33435

Signature of the Cardiologist

Name & Address

Qualification

Code No.

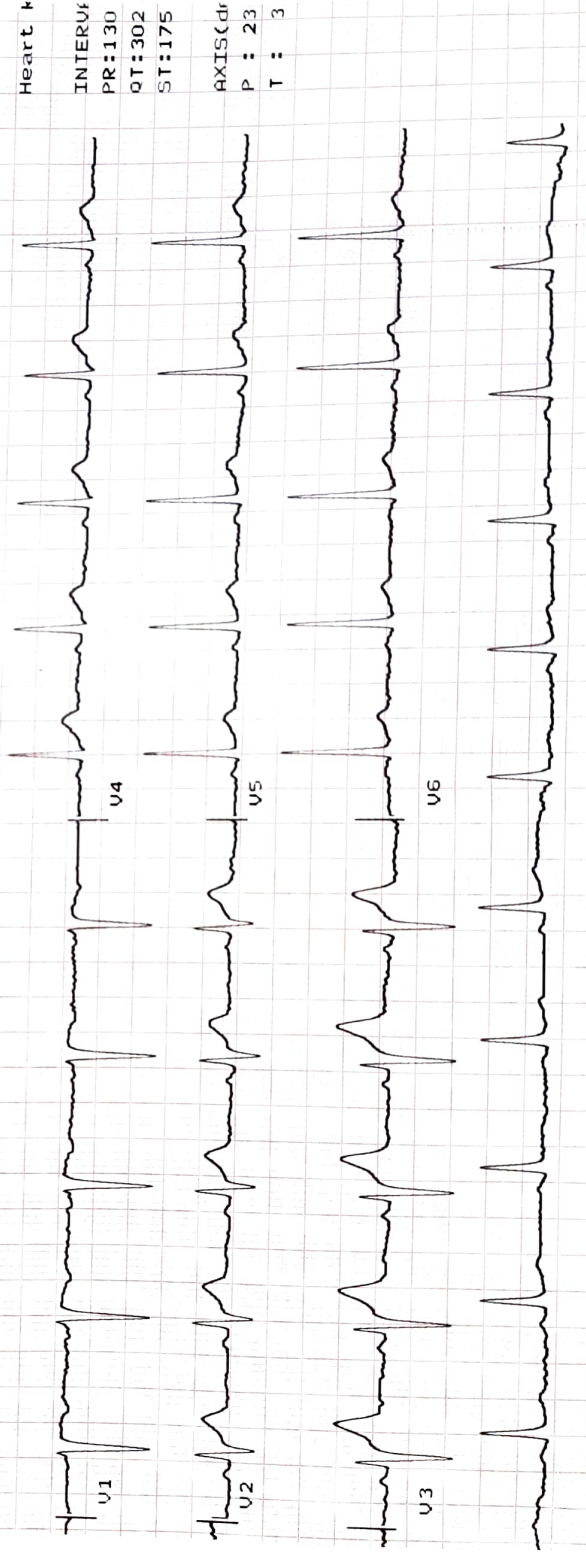
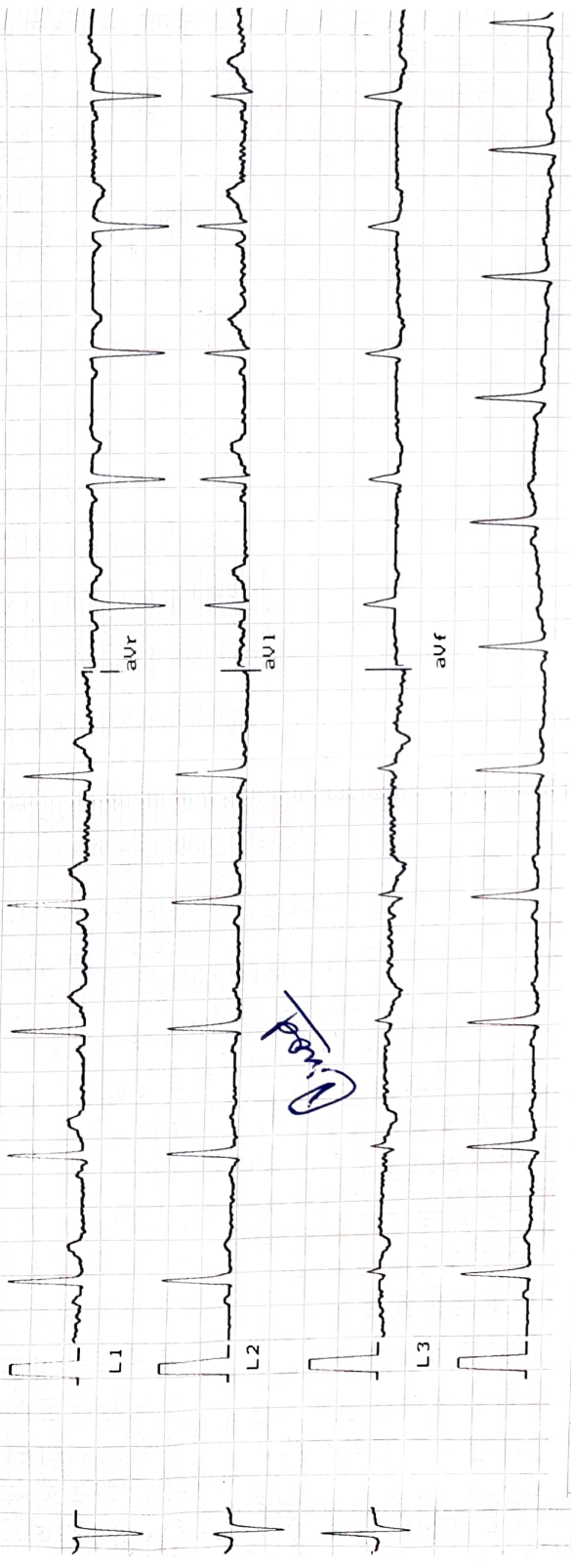


Name: Vinod
_ yrs _ cm _ Kg BP



DR. BINDU
MBBS, MC
Reg. No. 33435

VINOD GULATI
Age - 40/M
ECG - CWNL
Date - 16/02/2025



Heart Rate
INTERVAL
PR: 130
QT: 302
ST: 175
AXIS (dir)
P: 23
T: 3

ANNEXURE II - 2

LIFE INSURANCE CORPORATION OF INDIA
COMPUTERISED TREADMILL TEST

Form No. LIC03 - 003

Zone _____ Division _____ Branch _____

Proposal No. 8423

Agent/D.O. Code: _____ Introduced by: (name & signature)

Full Name of Life to be assured: VINOD GULATI

Age/Sex: 40/M

DECLARATION

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Witness _____

Vinod
Signature or Thumb Impression of L.A.

Note : Cardiologist is requested to explain following questions to L.A. and to note the answers thereof.

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2. Are you suffering from heart disease, diabetes, high or low Blood Pressure or kidney disease? Y/N
3. Have you ever had Chest X'Ray, ECG, Blood Sugar, Cholesterol or any other test done? Y/N

If the answer/s to any/all above questions 'Yes', submit all relevant papers with this form.

Dated at DELHI on the day of 16/02 2025

Signature of L.A.

Vinod



Dr. BINDU

MBBS, MD
Reg. No. - 33435

Signature of the Cardiologist
Name & Address
Qualification
Code No.

COMPUTERISED TREADMILL TEST

- (a) Pre-test : Supine
 Standing
 Hyperventilation
- (b) Exercise: Stage I)
 Stage II)
 Stage III)
 ... peak exercise
- (c) Recovery: Recovery
 Recovery
 Recovery
- 3 minutes each

Reporting Pattern

Phase Name	Stage Name	Time in Stage	Speed (mph)	Grade (%)	Workload (METS)	HR (bpm)	BP (mmHg)	RPP
PRETEST	SUPINE							
	SITTING							
	STANDING							
	HYPERVENTILATION							
	WARM UP							
EXERCISE	STAGE 1							
	STAGE 2							
	STAGE 3							
	PEAK EXERCISE							
RECOVERY	RECOVERY							
	RECOVERY							
	RECOVERY							

The protocol used - BRUCE

Total Exercise Time - 6:50

Maximum Blood Pressure - 140/92

Maximum Workload - 7.91

Maximum heart rate 159 Maximum predicted heart rate 88 %

Reason for termination - Achieved THR

Comments: Negative for Provocable
Myocardial Ischemia.

Dr. BINDU

MBBS, MU

Reg. No. 33435

Signature of the Cardiologist

Name & Address

Qualification Code No.

Each stage should have 12 lead tracing with long lead II. Each lead should contain atleast three complexes. On separate individual paper each stage with relevant observations be recorded.

(Signature of the L.A. to be obtained on the stracings)

Bindu



ELITE DIAGNOSTIC

7091, GALI NO-10, MATA RAMESHWARI MARG,
NEHRU NAGAR, KAROL BAGH, DELHI -110005

VINOD GULATI

ID : 182023
DATE : 16/02/2025
AGE/SEX : 40 / M
HT/WT : 0 / 0
REF. BY : LIC

TREADMILL TEST REPORT

PROTOCOL : Bruce
HISTORY :
INDICATION :
MEDICATION :

PHASE	TOTAL TIME	STAGE TIME	SPEED Km/Hr	GRADE %	H.R. bpm	B.P. mmHg	RPP x100	ST LEVEL (MM)			METS
								II	V1	V5	
SUPINE					92	120 / 80	110	0.7	0.1		
STANDING					90	120 / 80	108	0.6	0.1		
HYPERTENT					91	120 / 80	109	0.5	0.1		
VALSALVA					90	120 / 80	108	0.6	0.1		
Stage 1	0:3				121	126 / 84	152	0.3	0.1	1	0.9
Stage 2	2:55		2.7	10	139	136 / 90	189	-0.7	0.9	1	0.7
Stage 3	5:55		4	12	159	140 / 92	222	-1.3	1.2	0	0.7
PK-EXERCISE	6:46		5.4	14	107	138 / 90	147	-1.1	1.3	0	0.6
RECOVERY	6:50		5.4	14	110	132 / 86	145	-0.3	0.7	0	0.6
RECOVERY	7:53					126 / 82	138	-0.7	0.2	0	0.1
RECOVERY	8:53										
RECOVERY	9:53										

RESULTS

EXERCISE DURATION : 6:50
MAX HEART RATE : 159 bpm 88 % of target heart rate 180 bpm
MAX BLOOD PRESSURE : 140 / 92 mm Hg
REASON OF TERMINATION : Achieved THR,
BP RESPONSE : Normal,
ARRHYTHMIA : None,
H.R. RESPONSE : Normal Chronotropic Response,
IMPRESSIONS :

Negative for Provocable myocardial ischemia,

Dr. B. B. B. B.
MBBS, MD
Reg. No. 33435



Technician :

ELITE DIAGNOSTIC

VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

RATE 92bpm
B.P. 120/80

PRETEST
SOPINE

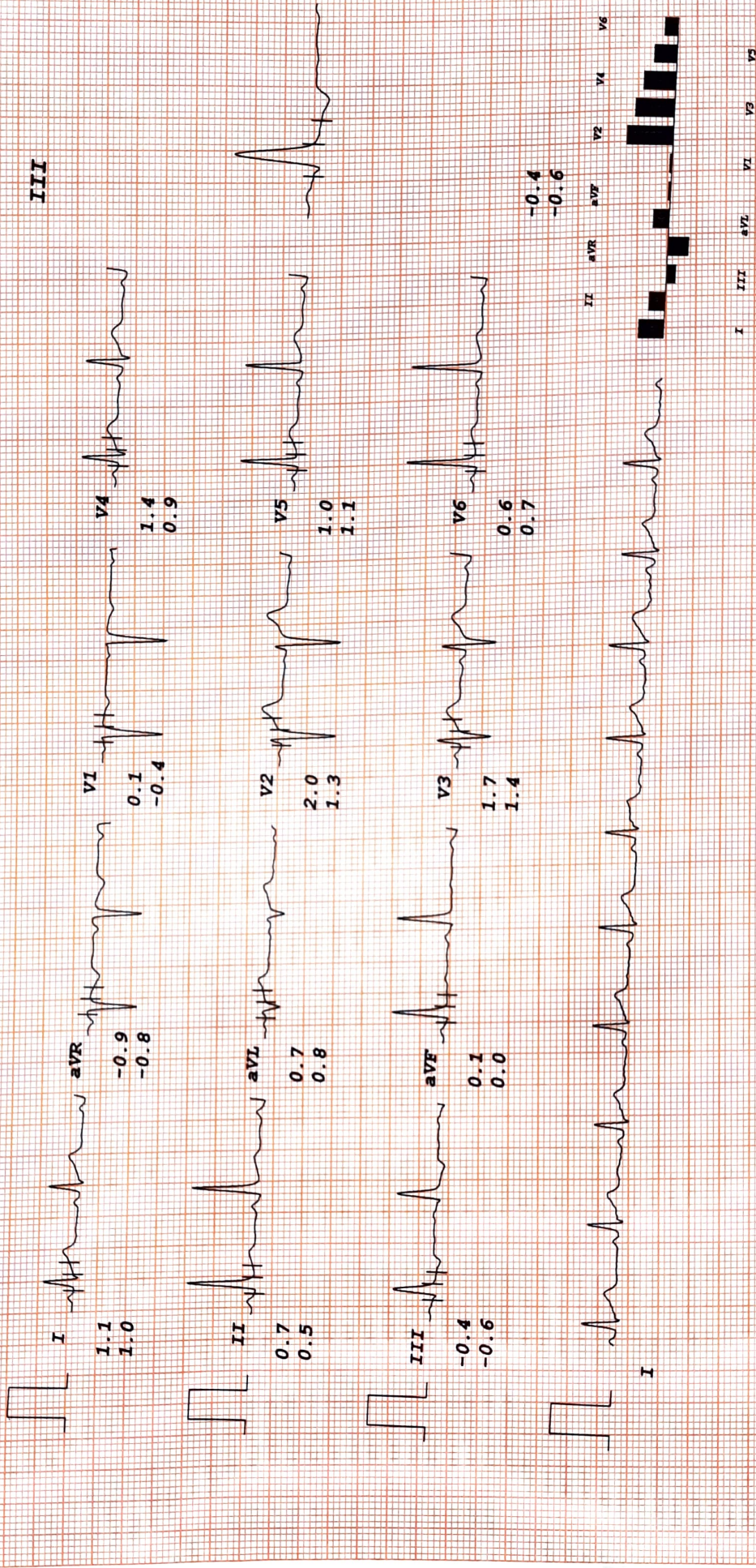
ST @ 10mm/mV
80ms PostJ

Good

LINKED MEDIAN

Mag. X 2

III



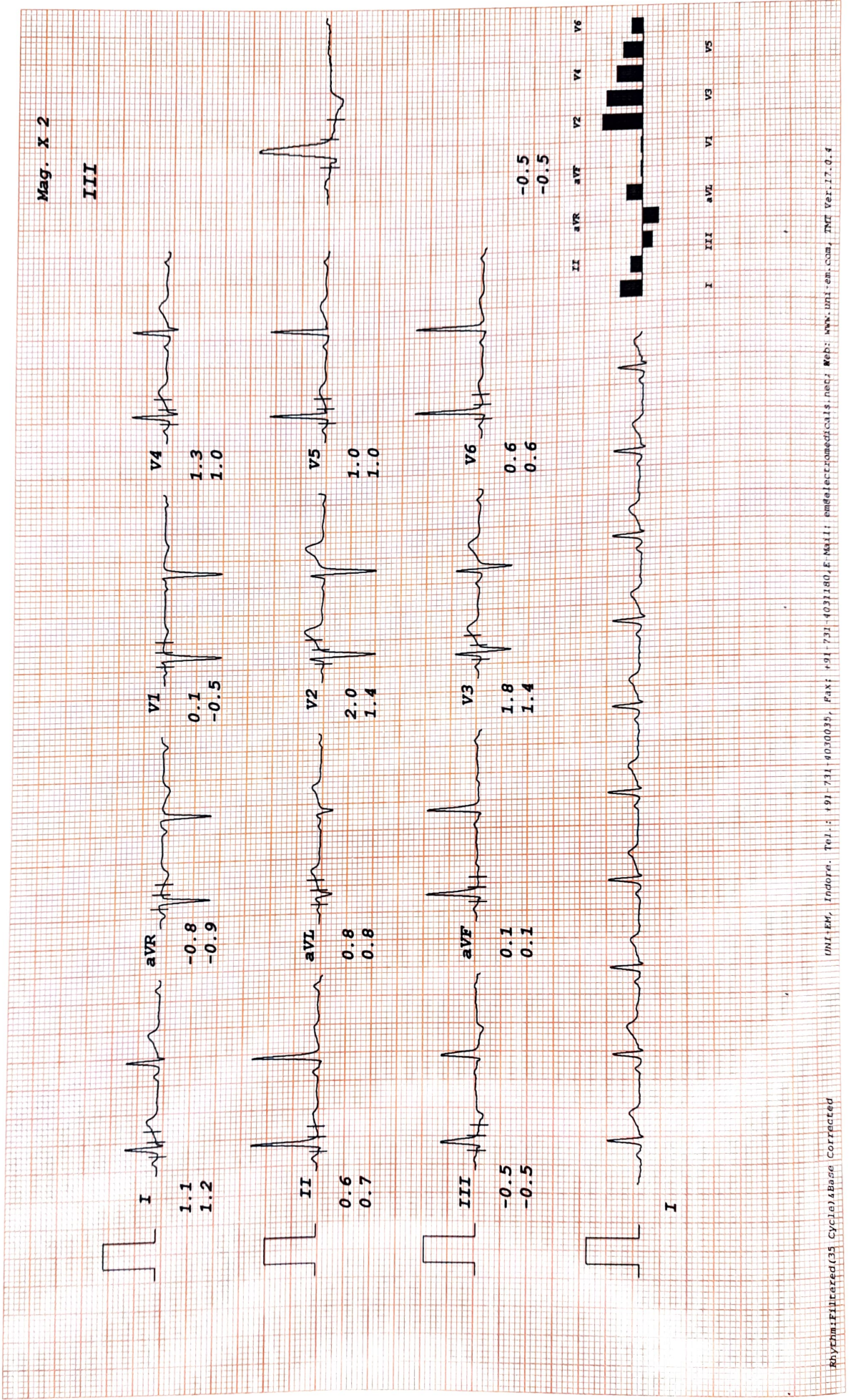
ELITE DIAGNOSTIC

VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

PRETEST
STANDING
RATE 90bpm
B.P. 120/80

ST @ 10mm/mV
80ms PostJ

LINKED MEDIAN



ELITE DIAGNOSTIC

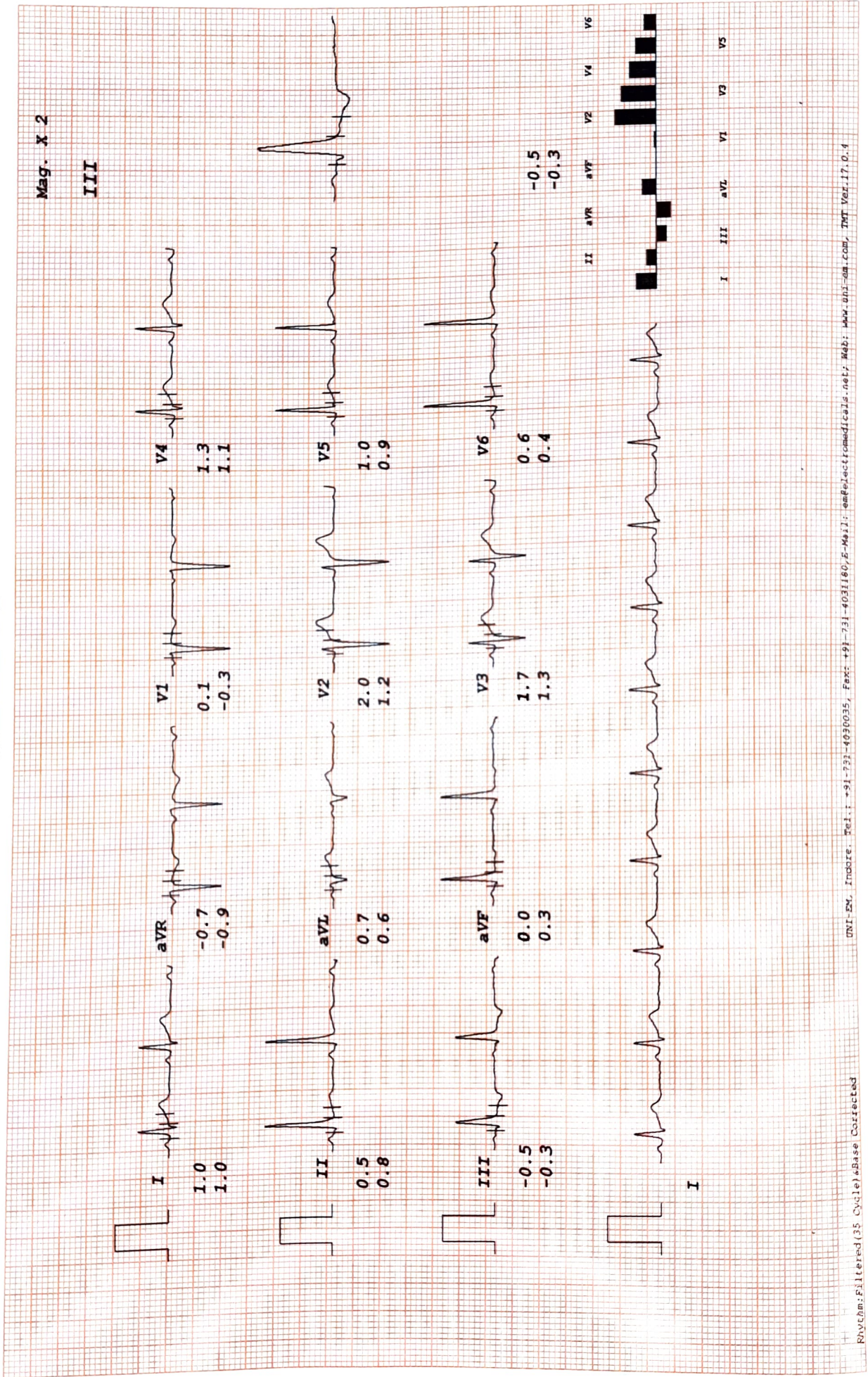
VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

PRETEST
HYPERVENT
RATE 91bpm
B.P. 120/80

ST @ 10mm/mV
80ms PostJ

PHASE TIME 0:03

LINKED MEDIAN



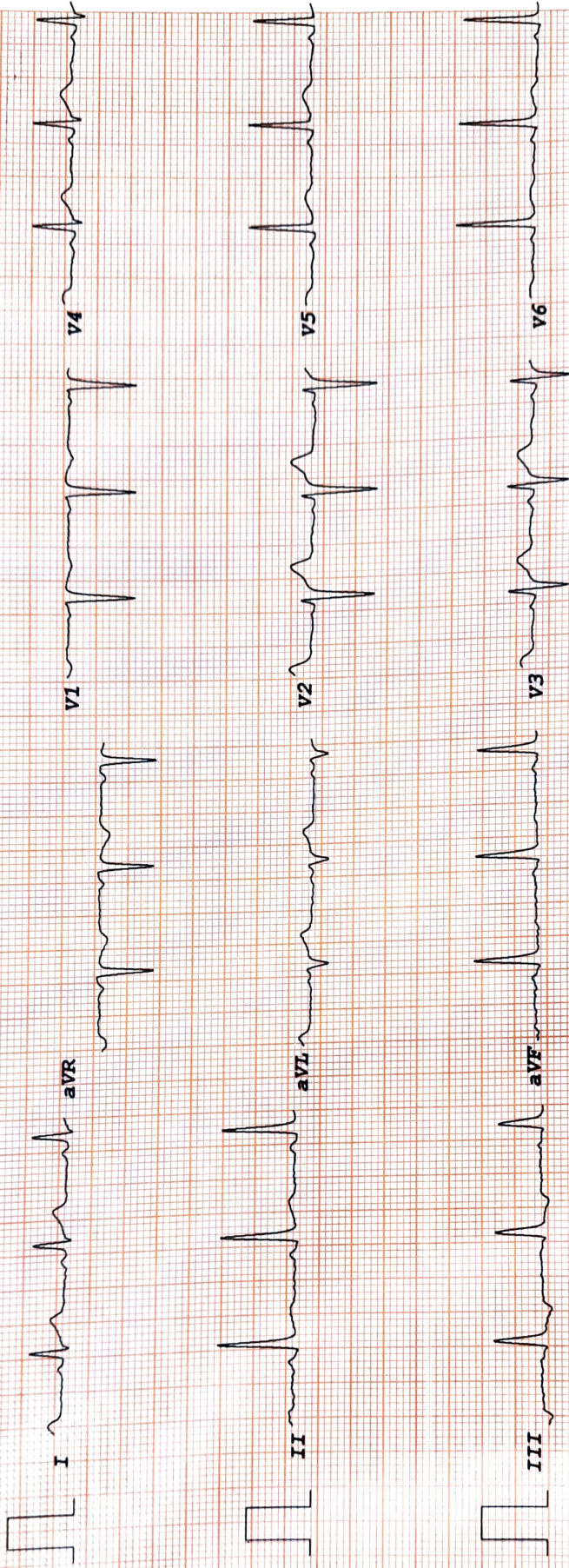
ELITE DIAGNOSTIC

VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

PRETEST
VALSALVA

ST @ 10mm/mV
80ms PostJ

RAW ECG



ELITE DIAGNOSTIC

LINKED MEDIAN

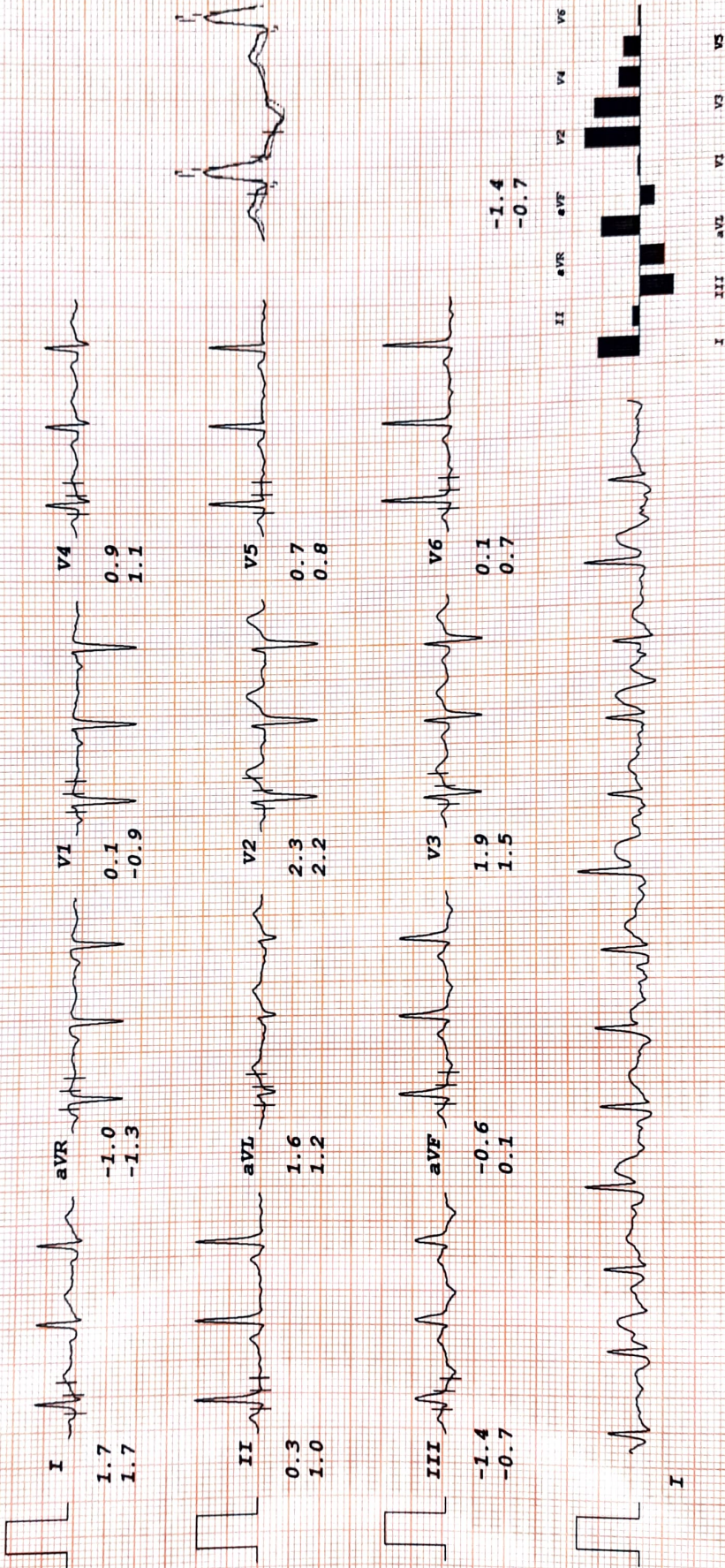
VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

RATE 121bpm
B.P. 126/84

Bruce
Stage 1
TOTAL TIME 2:55
PHASE TIME 2:55
ST @ 10mm/mV
80ms PostJ
Speed 2.7 km/hr
SLOPE 10 %

Mag. X 2

III



ELITE DIAGNOSTIC

VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

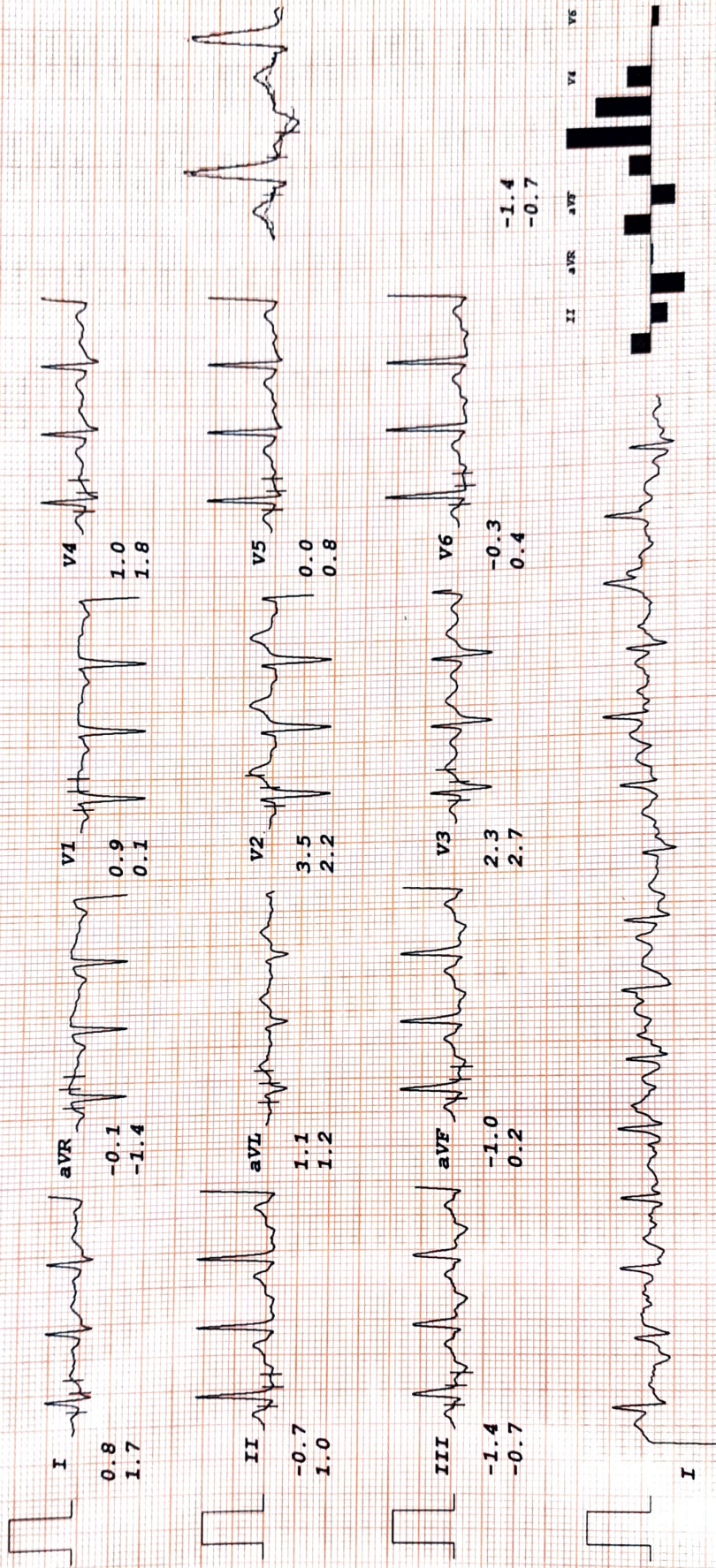
RATE 139bpm
B.P. 136/90

ST @ 10mm/mV
80ms PostJ
Speed 4 km/hr
SLOPE 12 &

LINKED MEDIAN

Mag. X 2

III



I III aVR aVL aVF V1 V2 V3 V4 V5 V6

ELITE DIAGNOSTIC

VINOD GULATI
 I.D. 182023
 Age 40/M
 Date 16/02/2025

Rate 159bpm
 B.P. 140/92

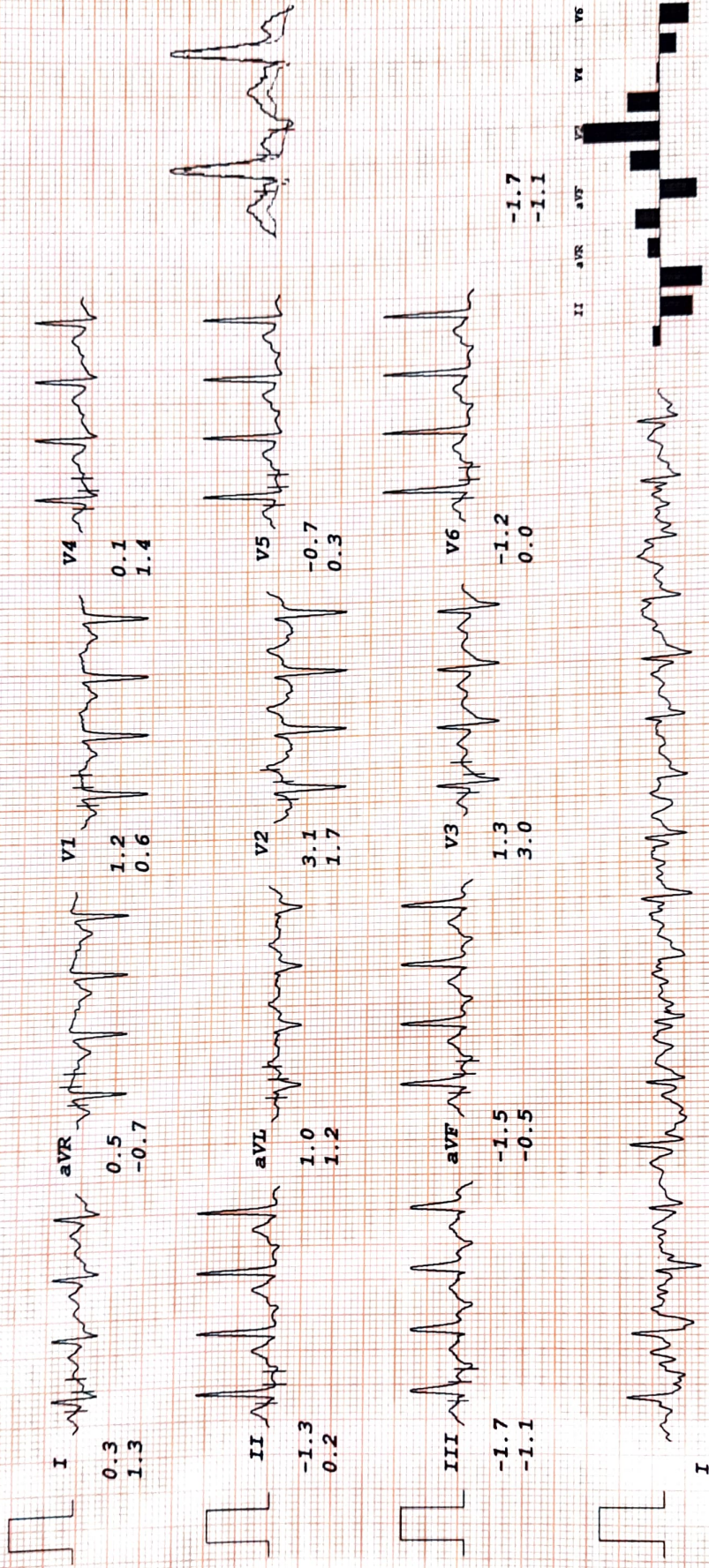
Bruce
 Stage 3
 TOTAL TIME 6:46
 PHASE TIME 0:46

ST @ 10mm/mV
 80ms PostJ
 Speed 5.4 km/hr
 SLOPE 14 %

LINKED MEDIAN

Mag. X 2

III



ELITE DIAGNOSTIC

VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

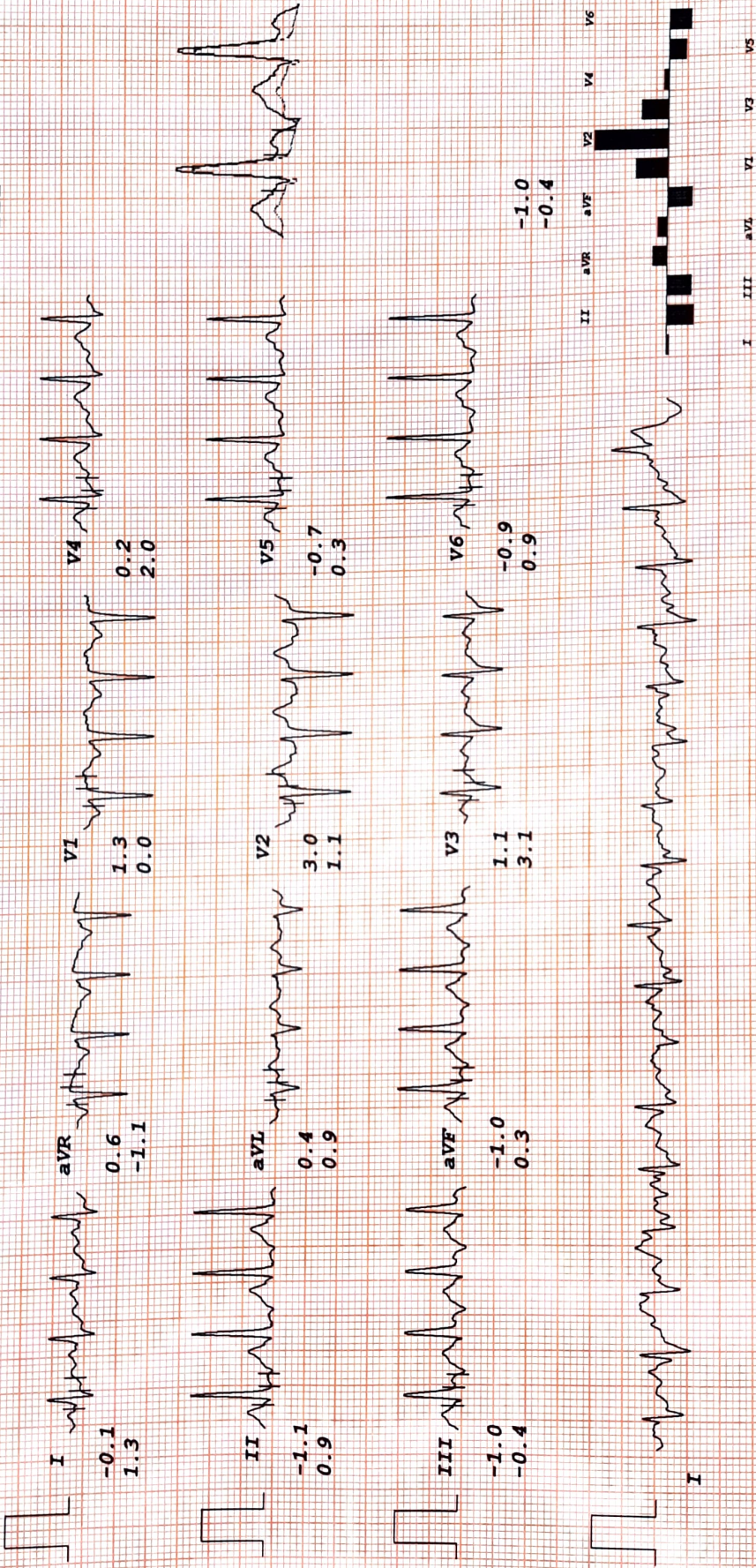
RATE 157bpm
B.P. 140/92

Bruce
PK-EXERCISE
TOTAL TIME 6:50
PHASE TIME 0:50
ST θ 10mm/mV
80ms PostJ
Speed 5.4 km/hr
SLOPE 14 $\frac{\text{g}}$

LINKED MEDIAN

Mag. X 2

III



ELITE DIAGNOSTIC

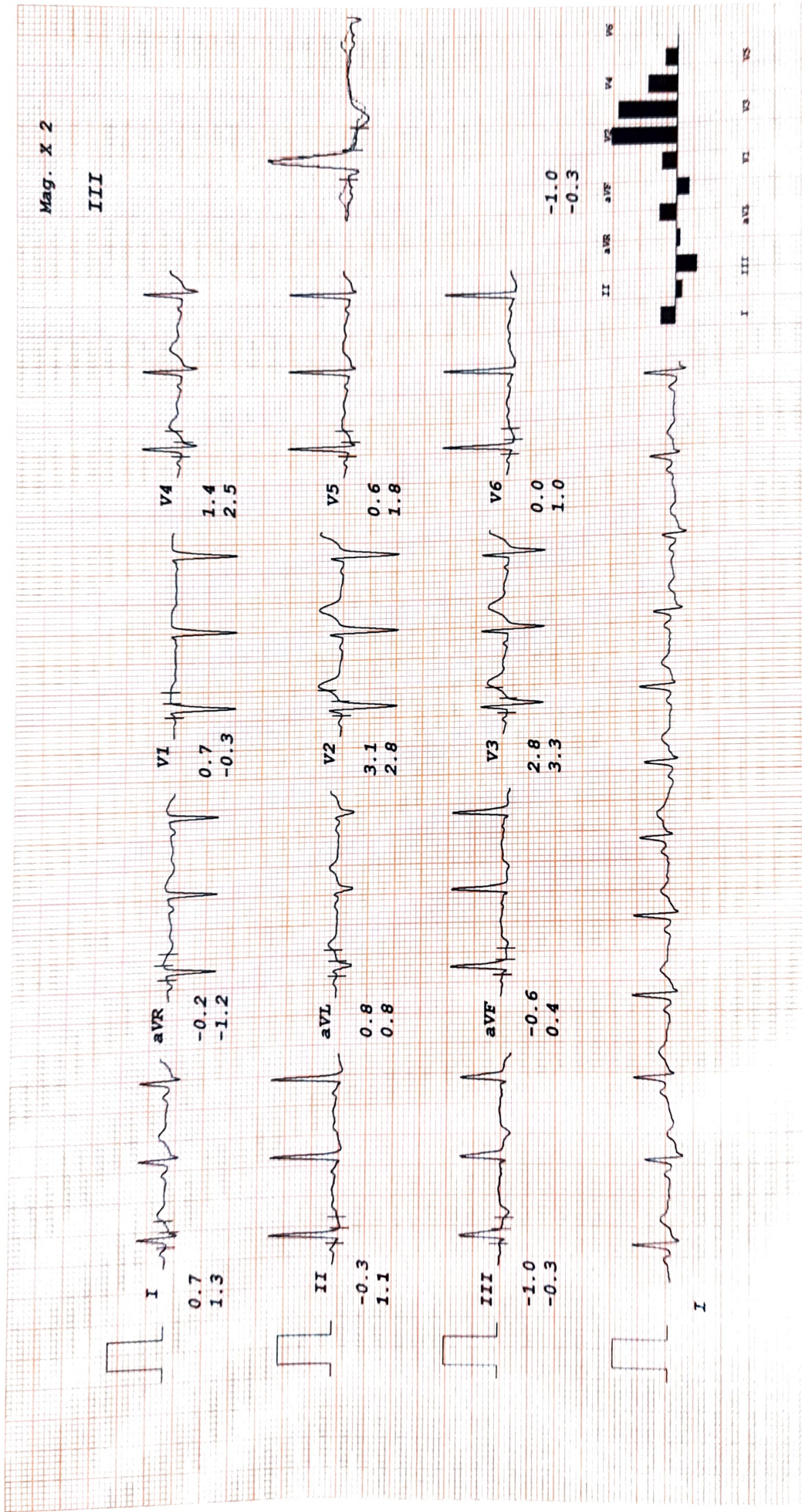
VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

RATE 107bpm
B.P. 138/90

ST @ 10mm/mV
80ms PostJ

Bruce
RECOVERY
TOTAL TIME 7:53
PHASE TIME 0:55

LINKED MEDIAN



ELITE DIAGNOSTIC

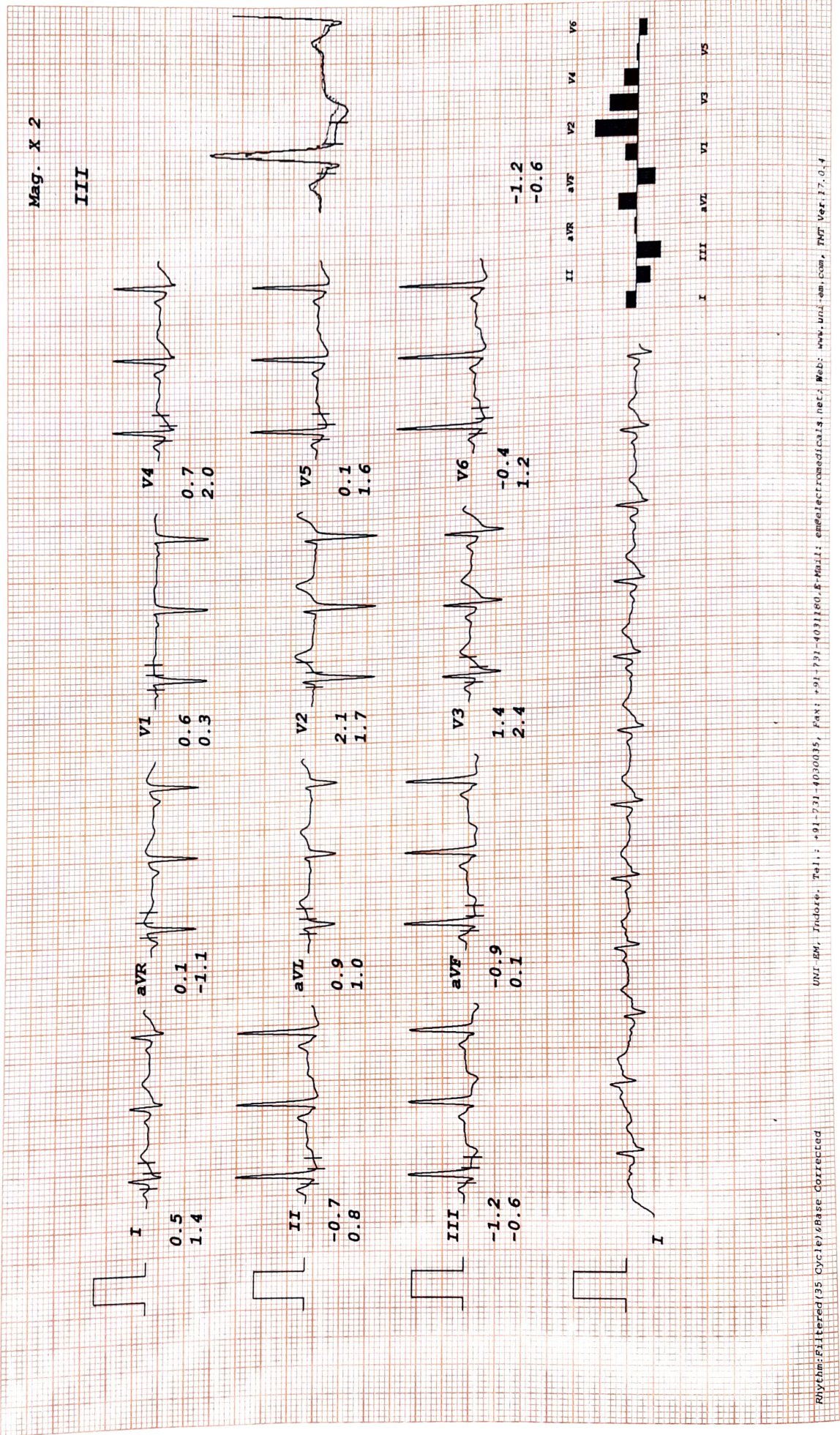
VINOD GULATI
I.D. 182023
Age 40/M
Date 16/02/2025

Rate 110bpm
B.P. 132/86

Bruce
RECOVERY
TOTAL TIME 8:53
PHASE TIME 1:55

ST @ 10mm/mV
80ms PostJ

LINKED MEDIAN



ELITE DIAGNOSTIC

LINKED MEDIAN

VINOD GULATI
 I.D. 182023
 Age 40/M
 Date 16/02/2025

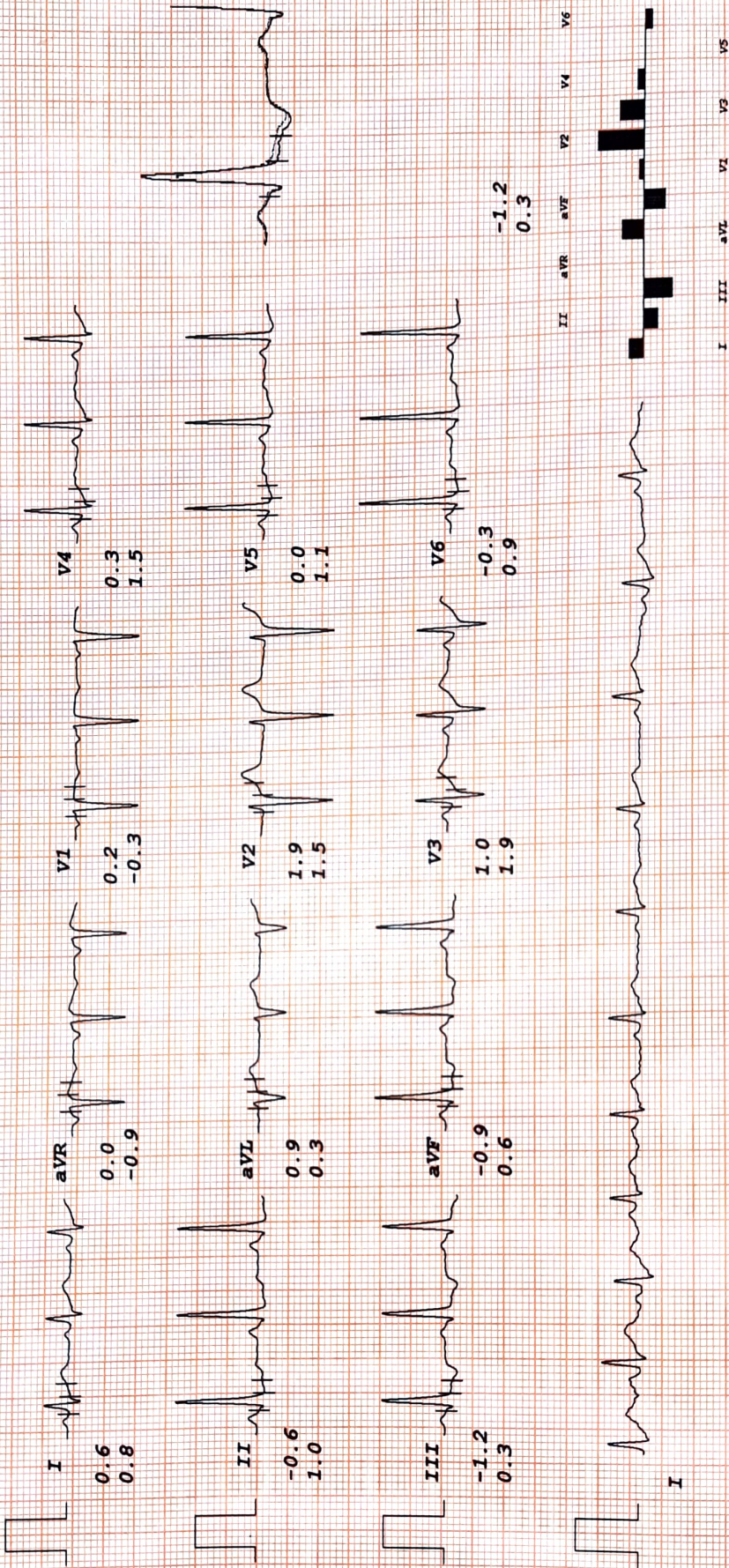
Rate 110bpm
 B.P. 126/82

ST @ 10mm/mV
 80ms PostJ

Bruce
 RECOVERY
 TOTAL TIME 9:53
 PHASE TIME 2:55

Mag. X 2

III





ELITE DIAGNOSTIC

Email - elitediagnostic4@gmail.com

PROP. NO. : 8423
S. NO. : 111223
NAME : **MR. VINOD GULATI** **AGE/SEX - 40/M**
REF. BY : LIC
Date : FEBRUARY, 16, 2025

BIOCHEMISTRY-(SBT-13)

Test	Result	Units	Normal Range
Blood Sugar Fasting	95.21	mg/dl	70-115
S. Cholesterol	175.36	mg/dl	130-250
H.D.L. Cholesterol	65.18	mg/dl	35-90
L.D.L. Cholesterol	98.16	mg/dl	0-160
S. Triglycerides	101.32	mg/dl	35-160
S. Creatinine	0.91	mg/dl	0.5-1.5
Blood Urea Nitrogen (BUN)	14.70	mg/dl	06-21
Albumin	3.9	gm%	3.2-5.50
Globulin	2.7	gm%	2.00-4.00
S. Protein Total	6.6	gm%	6.00-8.5
AG/Ratio	1.44		0.5-3.2
Direct Bilirubin	0.2	mg/dl	0.00-0.3
Indirect Bilirubin	0.5	mg/dl	0.1-1.00
Total Bilirubin	0.7	mg/dl	0.1-1.3
S.G.O.T.	22.93	IU/L	00-42
S.G.P.T.	23.30	IU/L	00-42
Gamma Glutamyl Transferase (GGT)	42.88	IU/L	00-60
S. Alk. Phosphatase	84.20	IU/L	28-111

(Children 151-471)

SEROLOGY

Test Name : **Human Immunodeficiency Virus I&II {HIV} (Elisa method)**

Result : "Non-Reactive"
Normal-Range : "Non-Reactive"

Test Name : **Hepatitis B Surface Antigen {HbsAg} (Elisa method)**

Result : "Non-Reactive"
Normal-Range : "Non-Reactive"

*****End of The Report*****

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH)

REGD. NO. 19702

Consultant Pathologist

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi- 110005 Contact: +91-9650089041, 9871144570

NOTE : Not to the final Diagnosis if highly abnormal or do not correlate clinically. Please refer to the lab without any hasitation. This report is not for medico - legal cases.



ELITE DIAGNOSTIC

Email - elitediagnostic4@gmail.com

PROP. NO. : 8423
S. NO. : 111223
NAME : MR. VINOD GULATI AGE/SEX - 40/M
REF. BY : LIC
Date : FEBRUARY, 16, 2025

HAEMOGRAM

Test	Result	Units	Normal Range
Hemoglobin	14.31	gm/dl	12-18
Red Blood Cell [RBC]	5.84	mill.	M-4.6-6.5 F-3.9-5.6
Hematocrit: [PCV]	42.50	%	37-54
Mean Cell Value [MCV]	83.18		76-96
Mean Cell Hemoglobin [MCH]	30.17	pg	27-32
Mean Cell Hemoglobin Conc. [MCHC]	33.40	%	30-35
Total Leucocytes Count {TLC}	7,100	cumm	4000-11000
Differential Leucocytes Count [D.L.C]			
Neutrophils	55	%	40-75
Lymphocytes	33	%	20-45
Eosinophils	08	%	02-10
Monocytes	04	%	01-06
Basophils	00	%	00-01
Platelet count	1.81	LACKS	1.5-4.5
E S R (Wintrob's method)	14	M.M.	0-20

*****End of The Report*****

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH)

REGD. NO. 19702

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PROP. NO. : 8423
S. NO. : 111223
NAME : **MR. VINOD GULATI** **AGE/SEX - 40/M**
REF. BY : LIC
Date : FEBRUARY, 16, 2025

HAEMATOLOGY

Test	Result	Units
Glycosylated Haemoglobin (HbA1c)	5.72	%

INTERPRETATION

Normal	:	5.0 – 6.7
Good Diabetic Control	:	6.8 – 7.3
Fair Control	:	7.4 – 9.1
Poor Control	:	more than 9.1

Note: - Glycosylated Haemoglobin is a specific component of HbA1C and is the blood glucose bound to it. This test is an index of carbohydrate in balance during the preceding two Months. The estimation is of greater importance for specific group of patient. This result are not affected by time, meal intake exercise, diabetic drugs, emotional Stress etc. HbA1c should be routinely monitored ideally at least every 3 months.


*****End of The Report*****

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH)

REGD.NO. 19702

 Consultant Pathologist

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi- 110005 Contact: +91-9650089041, 9871144570

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ELITE DIAGNOSTIC

Email - elitediagnostic4@gmail.com

PROP. NO. : 8423
S. NO. : 111223
NAME : **MR. VINOD GULATI** **AGE/SEX - 40/M**
REF. BY : LIC
Date : FEBRUARY, 16, 2025

ROUTINE URINE ANALYSIS

PHYSICAL EXAMINATION

Quantity : 20.ml
Colour : P. YELLOW
Transparency : Clear
Sp Gravity : 1.016

CHEMICAL EXAMINATION

Reaction : ACIDIC
Albumin : Nil /HPF
Reducing Sugar : Nil. /HPF

MICROSCOPIC EXAMINATION

Pus Cells/WBCs : 2-3. /HPF
RBCs : Nil. /HPF
Epithelial Cells : 1-2. /HPF
Casts : Nil.
Crystals : Nil. /HPF
Bacteria : Nil.
Others : Nil.

*****End of The Report*****

Please correlate with clinical conditions.

DR. T.K. MATHUR

M.B.B.S. MD (PATH)

REGD.NO. 19702

Consultant Pathologist

7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi- 110005 Contact: +91-9650089041, 9871144570

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ELITE DIAGNOSTIC

Email – elitediagnostic4@gmail.com

PROP. NO. : 8423
S. NO. : 111223
NAME : **MR. VINOD GULATI** **AGE/SEX - 40/M**
REF. BY : LIC
Date : FEBRUARY, 16, 2025

Cotinine

Test	Result
Cotinine	NEGATIVE

Cotinine Levels

- <10 ng/mL – Non-active smoker.
- 10 ng/mL to 100 ng/mL – Light smoker or moderate passive exposure.
- >200 ng/mL – Considered to be heavy smokers

NOTE :- We are using Nano Card method in Urine cotinine. In This method only Negative & Positive values are there.

Cotinine test is a rapid, self-controlled immunoassay for the qualitative detection of cotinine in human urine. Cotinine is a primary metabolite of nicotine and remains in the body of habitual tobacco users for approximately 17 hours..

*****End of The Report*****

Please correlate with clinical conditions.


DR. T.K. MATHUR
M.B.B.S. MD (PATH)
REGD.NO. 19702
Consultant Pathologist

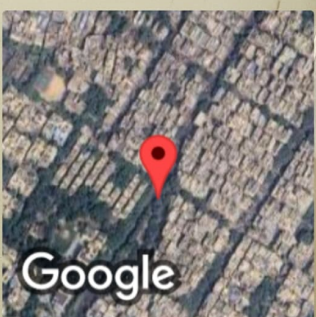
7091, Gali no. 10, Mata Rameshwari Marg, Nehru Nagar Karol Bagh, Delhi- 110005 Contact: +91-9650089041, 9871144570

NOTE : Not to the final Diagnosis if highly abnormal or do not correlate clinically. Please refer to the lab without any hasitation. This report is not for medico – legal cases.

E ELITE
DIAGNOS



 **GPS Map Camera**



New Delhi, Delhi, India
11798/6, Guru Ravi Das Marg, Nehru Nagar, Mata Rameshwari
Nehru Nagar, Karol Bagh, New Delhi, Delhi 110005, India
Lat 28.648793° Long 77.182614°
16/02/25 10:31 AM GMT +05:30



भारत सरकार
GOVERNMENT OF INDIA



Download Date: 30/12/2021



Vinod Gulati

जन्म तिथि / DOB: 18/12/1984

पुरुष / MALE

Mobile No.: 9310764969

Issue Date: 15/01/2012

6738 8930 1537

मेरा आधार, मेरी पहचान