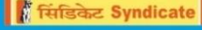
 केनरा बैंक Canara Bank <small>A Government of India Undertaking</small>  HUMAN RESOURCES WING INDUSTRIAL RELATIONS SECTION HEAD OFFICE : BENGALURU -560 002	CIRCULAR NO : IC/755/2022 INDEX NO : STF-89 DATE : 15/12/2022 DATE CODE : A G U T
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SUB: IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIRED EMPLOYEES - RENEWAL OF THE POLICY FOR THE YEAR 2022-23

As a part of the 10th Bipartite Settlement/Joint Note dated 25th May, 2015, Bank has facilitated the IBA Group Medical Insurance Scheme for the Retirees/Spouses of the deceased employees during 2015-16, to cover the hospitalization expenses of the retirees / spouses of the deceased employees which has been renewed every year up to 2021-22.

Now, the IBA Group Medical Insurance Policy for the retired employees has been renewed for the year 2022-2023 and M/s. National Insurance Company Limited is continued as the lead insurer for the year 2022-23.

The retirees who had opted and paid the premium on or before the due date i.e. on or before 31.10.2022 have been covered in the Policy and the same has been renewed for the period from 01.11.2022 to 31.10.2023. For such of those retirees who opted for renewal as per HO Cir 689/2022 dated 09.11.2022 i.e. during the extended period for submission of option, the coverage under the Policy is as under:

1. Those retirees who are already covered under IBA Group Medical Insurance Policy till 31.10.2022 but could not join in the renewal policy on time for obvious reasons, are covered under the Policy from **01.12.2022 to 31.10.2023**.
2. For the new entrants, i.e., who have not opted for the IBA Group Medical Insurance Policy for retirees till date or who have failed to renew the Policy till last year but are willing to continue in the current year policy period are covered under the Policy from **01.12.2022 to 31.10.2023**.

The present year policy is uploaded in Canara Bank website under the path: www.canarabank.com>Announcements>Ex-Employees' page

The details of the Policy are as under:

Insurer : National Insurance Company Limited,
Policy Nos : a. With Domiciliary Policy : 251100502110000285
b. Without Domiciliary Policy: 251100502110000286
c. Super Top Up Policy : 251100502110000287
Policy Schedule: Group Mediclaim - Tailormade

Policy Period : Effective from 00:00 hours, on 01/11/2022 to midnight of 31/10/2023

Policy Issuing Office Address:

National Insurance Company Limited
Mumbai Division XI
IInd Floor, National Insurance Building,

14, Jamshedji Tata Road,
Churchgate, Mumbai - 400020

M/s National Insurance Company has continued Graded Sum insured amount as well as separate premium rates for single and family floater, with the following conditions with respect to renewal of the policy for the year 2022-23:

Rate with GST				
Retirees without Domiciliary			Retirees with Domiciliary	
SI	Family Floater	Single Person	Family Floater	Single Person
400000	57808	39020	97776	65999
300000	41334	27901	77920	52596
200000	27557	18600	51047	34457
100000	15308	10333	25520	17226
Super Top Up Rates				
Retirees (Rate with GST)				
SI	Family Floater	Single Person		
500000	15180	10246		
400000	12475	8420		
300000	9639	6507		
200000	6291	4246		
100000	3730	2518		

Conditions with respect to Policy renewal introduced by M/s National Insurance Company are as follows:

1. Graded sum insured for both base policy and super top up policy continued.
2. Separate premium rates continued for:
 - a) Single person (Retiree without spouse & Surviving spouse - Family pensioner and legally divorced ex-employee)
 - b) Family floater (If employee and spouse both are alive)
3. Officers can opt for any sum insured from 1 lakh to 4 lakhs in Base policy.
4. Award staff can opt for any sum insured from 1 lakh to 3 lakhs in Base policy.
5. Super Top up policy is **only available to Retirees who opt for Rs.3 lakhs and Rs.4 lakhs Sum Insured in Base Retirees' Policy.**
6. Officers can opt for any sum insured from 1 lakh to 5 lakhs in Super Top Up policy.
7. Award staff can opt for any sum insured from 1 lakh to 4 lakhs in Super Top Up policy.
8. **Room Rent:**
 - a) For Sum Insured Rs.3 Lakhs and Rs.4 Lakhs: Room rent per day shall be payable up to Rs.5000/- and ICU charges up to Rs.7500/-.
 - b) For Sum Insured Rs.1 Lakhs and Rs.2 Lakhs: Room rent per day shall be payable up to 1.5 % of Sum Insured and ICU charges per day shall be payable up to 2% of Sum Insured.
9. Domiciliary treatment expenses incurred shall be reimbursed to the extent of **10% of Base Policy Sum Insured opted even for those who opted Single Person rate.**
10. **Domiciliary expenses are not covered under Super Top Up Policy.**

For the better functioning and utilization of the scheme, the following details are reiterated:

1. The coverage under The Super Top Up policy will trigger only after the main policy sum insured has exhausted.
2. Domiciliary treatment expenses incurred in case of the 66 listed diseases as per 3.1 of the Policy shall be reimbursed.
3. For hassle free settlement, it is better to opt for cashless facility at any one of the network hospitals. Even otherwise, claim intimation is Mandatory to the TPA i.e. M/s Raksha Health Insurance TPA Pvt. Ltd., for all the claims. As such all the Retirees shall notify the TPA in writing a letter, e-mail, fax, providing all the relevant information relating to claim including plan of treatment, policy no, etc., within the prescribed time limit as under:

Notification of claim in case of cashless facility	TPA must be informed
In the event of planned hospitalization.	At least 72 hours prior to the insured person's admission to network provider/PPN hospital.
In the event of emergency hospitalization.	Within 24 hours of the insured person's admission to network provider/PPN hospital.

Notification of claim in case of Reimbursement	TPA must be informed
In the event of planned hospitalization.	Within 48 hours of the insured person's admission to net-work provider/non network/PPN hospital.
In the event of emergency hospitalization.	Within 48 hours of the insured person's admission to network provider/non network/PPN hospital.

4. **PROCEDURE OF CLAIM:**

Domiciliary:

Certificate from the attending medical practitioner is required for the purpose. The cost of medicines, investigations, consultations etc., in respect of domiciliary treatment shall be reimbursed as follows:

Original Prescription:

- a. IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- b. The prescriptions shall be valid till the period if any specifically mentioned by the specialist or the attending doctor.
- c. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Period within which Domiciliary Claims to be submitted:

Bills for Domiciliary Treatment shall be submitted in a bunch for a particular month **on or before the 10th of the succeeding month**

Planned Hospitalization:

Procedure for cashless claims:

Cashless facility for treatment shall be available to insured in network hospitals only. Treatment may be taken in a network provider/PPN and is subject to pre authorization by the TPA.

5. The process of reimbursement of hospitalized treatment availed at a Non-Network Hospital is as under:

Check whether the hospital is registered and complies with the IRDAI guidelines and willing to give a copy of the registration at the time of discharge.

In terms of the policy, definition of Hospital/ Nursing Home is as under:

Hospital/ Nursing Home means any institution established for inpatient care and Daycare treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the clinical Establishment (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56 (1) of the said act AND complies with all minimum criteria as under:

- a) Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
- b) Has qualified nursing staff under its employment round the clock;
- c) Has qualified Medical practitioner (s) in charge round the clock;
- d) Has a fully equipped operation theatre of its own where surgical procedures are carried out.
- e) Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

6. Submission of Claim Documents:

In non-network hospitals payment must be made upfront and for reimbursement of claims the insured person may submit the necessary documents to TPA, within the prescribed time limit.

Time limit for submission of documents:

Type of claim	Time limit for submission of documents to company/TPA
Where cashless Facility has been authorized	Immediately after discharge
Reimbursement of hospitalization and pre hospitalization expenses (limited to 30 days)	Within 30 (Thirty) days of date of discharge from hospital
Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30(thirty) days from completion of post hospitalization treatment

Retirees can submit the documents at the following Offices of M/S Raksha Health Insurance TPA Pvt. Ltd or in the alternative, the documents can be personally delivered to any of the offices of TPA mentioned in the annexure, if it is convenient.

a. **Bengaluru Address:**

RAKSHA HEALTH INSURANCE TPA PVT. LTD.
1st floor, # 8, Khykha court,2.
Hosur Road Santhosapuram,
2nd Block - Koramangala. Bengaluru - 560068.
web: www.rakshatpa.com.

7. **Check List for Reimbursement Claim Submission:**

In case of hospitalization reimbursement, the following documents are required to be submitted:

- IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- Photo ID and Age proof;
- Health Card, Photo ID, KYC documents;
- Attending medical practitioner's/surgeon's certificate regarding diagnosis/nature of operation performed, along with date of diagnosis, investigation test reports etc. supported by the prescription from attending medical practitioner;
- Original discharge card/day care summary/transfer summary;
- Original final pre numbered Hospital bill with all original deposit and final payment receipt;
- Complete break-up of the hospital bill;
- Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. lens sticker and invoice in cataract surgery, stent invoice and sticker in Angioplasty Surgery.
- All previous consultation papers indicating history and treatment details for current ailment;
- All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice/bill with receipt from diagnostic center;
- All original medicine/pharmacy bills along with the Medical Practitioner's prescription;
- MLC/FIR copy-in Accident cases only;
- Copy of death summary and copy of death certificate (in death claims only);
- Pre and post-operative imaging reports-in Accident cases only;
- Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured person's progress.

***** The above list of documents is indicative. In case of any other document requirement as specified by the Insurance Company the Documents Team of TPA will contact the Retiree, on receipt of the claim documents.***

The other details are available in the policy document uploaded on the ex-employees' page in Bank's Website.

8. The details of the Third Party Administrator [TPA] i.e., Raksha Health Insurance TPA Pvt Ltd. The details are as under:

Name of the TPA	Raksha Health Insurance TPA Pvt Ltd
Dedicated Toll Free for Customer Service	022-67876666
Customer Care email ID	rashmi.tv@rakshatpa.com
Cashless Toll Free	0129-3501420
Email for Cashless:	cashless@rakshatpa.com
Reimbursement Toll Free	080-42839999

Raksha Website -	https://www.rakshatpa.com
To obtain Claim Status via SMS- to get current and further timely updates on the claim	Give missed call to 90290 70051 and follow instructions

Raksha TPA Reach Outs:

Claim Intimation	https://www.rakshatpa.com/WebPortal/Login/ClaimIntimation
Network Hospitals	https://www.rakshatpa.com/WebPortal/Login/search_PPN
Chat Bot	https://www.rakshatpa.com/WebPortal
E-Cards/Desktop Application	Cards can be downloaded by logging on to https://www.rakshatpa.com/WebPortal/Login/Anonymous/ECard

Quick Links for claim form, check list, network hospitals & mobile App:

Quick Links	
IRDAI Claim Form:	https://www.rakshatpa.com/WebPortal/document/Annexure01(Part%20A).pdf
Check List:	https://www.rakshatpa.com/WebPortal/document/CheckList.pdf
Network Hospitals:	https://www.rakshatpa.com/WebPortal/Login/search_PPN
Hawk Mobile App:	https://play.google.com/store/apps/details?id=com.tpa.raksha&hl=en_IN&gl=US

9. Fraudulent claims:

If any claim made by the insured person is in any respect fraudulent or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or any one acting on his/ her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited. Any amount already paid against claims made under this policy but which are found fraudulent later, shall be repaid by all recipient (s)/ policy holder (s) who has made that particular claim who shall be jointly and severally liable for such repayment to the company. For the purpose of this clause, the expression "Fraud" means any of the following acts committed by the Insured Person or by his agent or the Hospital/ Doctor/ any other party action behalf of the insured person with intent to deceive the company or to induce the company to issue an insurance policy:

- a) The suggestion as a fact of that which is not true and which the insured person does not believe to be true.
- b) The active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) Any other act fitted to deceive; and

d) Any such act or omission as the law specially declares to be fraudulent. The company shall not repudiate the claim and/or forfeit the policy benefits on the ground of fraud, if the insured person/ beneficiary can prove that mis-statement was true to the best of his knowledge and was not deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact or within the knowledge of the company.

10. Territorial Limit:

All medical treatment for the purpose of this policy will have to be taken in India only.

11. Policy Details:

The policy guidelines provided hereinabove are only illustrative and not exhaustive. The IBA Medical Insurance Policy issued by M/s National Insurance Company Limited is placed in Bank's website www.canarabank.com>Announcements>Ex-Employees' page and the retirees may directly take up with TPA/ Insurance Company in case of any disputes/ clarifications.

The retired employees / spouses of the deceased employees who are enrolled under the policy are advised to go through the details of the Insurance Policy placed in Bank's Web site.

All the Branches/Offices are requested to bring the contents of this Circular to the notice of the Retirees and display the guidelines prominently on the notice Board.

SHANKAR S
CHIEF GENERAL MANAGER

TO: ALL BRANCHES/OFFICES OF THE BANK

Annexure - Details of Raksha TPA Offices for submission claims

Sr. No	Location	TPA Representative Name	Email ID	Contact #	Address
1	Agra	Mr Ritesh Kumar	rakshatpaagra@rediffmail.com	9411404100	Raksha Health Insurance TPA Pvt. Ltd, 807,cyber height,Vibhuti khand gomti Nagar,Lucknow -226010
		Mr. Hari Om Sharma	sksby@rakshatpa.com	9044191892	
		Mr. Satya Prakash	satyaprakash@rakshatpa.com	9335817567	
			-		
2	Chandigarh	Mr. Shubham	shubham@rakshatpa.com	9115403770	Raksha Health Insurance TPA Pvt. Ltd, SCO 39, 1st Floor, Sector 26, Madhya Marg, Above Barbeque Nation, Chandigarh - 160019
		Mr. Rohit Jaswal	rohit.jaswal@rakshatpa.com	9115403815	
		Dr. Amandeep Singh	amandeep@rakshatpa.com	9888315152	
			-		
3	Jaipur	Mr Nemi Chand Swami	contactjaipur@rakshatpa.com	7230039990	Raksha Health Insurance TPA Pvt. Ltd, 303-306 Illrd Floor City Corporate Building, Malviya Marg , C- Scheme Near Agrasen Circle, Jaipur 302001
		Mr Manoj Gothwal	manoj.gothwal@rakshatpa.com	7230039013	
		Mr Pankaj Tiwari	pankajtiwari@rakshatpa.com	9828853343	
			-		
4	Karnal	Mr. Shubham	shubham@rakshatpa.com	9115403770	Raksha Health Insurance TPA Pvt. Ltd, SCO 39, 1st Floor, Sector 26, Madhya Marg, Above Barbeque Nation, Chandigarh - 160019
		Mr. Rohit Jaswal	rohit.jaswal@rakshatpa.com	9115403815	
		Dr. Amandeep Singh	amandeep@rakshatpa.com	9888315152	
			-		
5	Lucknow	Mr. Maheshpal	maheshpal@rakshatpa.com	9807351311	Raksha Health Insurance TPA Pvt. Ltd, 807, Cyber height,Vibhuti khand gomti Nagar,Lucknow -226010
		Mr. Hari Om Sharma	sksby@rakshatpa.com	9044191892	
		Mr. Satya Prakash	satyaprakash@rakshatpa.com	9335817567	
			-		
6	Delhi	Mr. Amit Tiwari	amit.tiwari@rakshatpa.com	9999589231	

		Mr. Kunal Barar	kunal@rakshatpa.com	7838151887	Raksha Health Insurance TPA Pvt. Ltd, Unit No. DTJ 425, 4th Floor, Plot No. 11, DLF Tower B, Jasola New Delhi -110025.
		Mr. Asif Ali	asifali@rakshatpa.com	9999589241	
7	Bengaluru_HO	Mr Nishanth	nishanth@rakshatpa.com	9538899829	Raksha Health Insurance TPA Pvt. Ltd, Khykha court 2, No 8, First Floor, Koramangala, 2nd block, Hosur Main road Bangalore-560068
		Ms.Rashmi	rashmi.tv@gmail.com	7349069658	
		Mr Harish	harish@rakshatpa.com	9739998767	
		-			
8	Hubballi	Mr Naveen Hariwan	naveenh@rakshatpa.com	8088900211	Raksha Health Insurance TPA Ltd, Varsha Complex, second floor, Behind Bhawani Arcade, opposite Basva vana, Hubballi-580029
		Mr Shivaraj	shivaraj@rakshatpa.com	9972150472	
		Mr Harish	harish@rakshatpa.com	9739998767	
9	Mangaluru	Mr Laveen	laveen@rakshatpa.com	9481959955	Raksha Health Insurance TPA Pvt Ltd, City light Building, 3rd floor, Balmatta Road, Hampankatta, Mangaluru-575001
		Mr Somshekar	somshekar@rakshatpa.com	9740543727	
		Mr Harish	harish@rakshatpa.com	9739998767	
10	Chennai	Mr. Siva Raman	helpdeskchennai@rakshatpa.com	9940425838	Raksha Health Insurance TPA Ltd, PLN Complex, 18/1 Conron Smith Road, Gopalapuram, Chennai, 600086
		Mr. Thirumoorthy	thirumoorthy.l@rakshatpa.com	7825881144	
		Mr .Nirmal Kumar	nirmal.g@rakshatpa.com	9677151536	
11	Vijayawada	Ms Sindhu	singavarapu.sindhu@rakshatpa.com	9492683157	Raksha Health Insurance TPA Pvt Ltd, 11-157, Tulasi Nagar, 1ST FLOOR, Behind Time hospital, Pantakaluva Road, Vijaywada-520007
		Chandraiah A	chandriah@rakshatpa.com	8179864207	
		Mr Ajay Thakur Singh	ajaythakur@rakshatpa.com	9391972064	
12	Hyderabad	Mr Munu Jayanth	munu.jayanth@rakshatpa.com	7013050469	

		Mr Shyam Sunder	shyam.sunder@rakshatpa.com	8074255328	Raksha Health Insurance TPA Pvt Ltd, 11-157, F1,Stellar Sphinx 6-3-354/1, 4th floor, above himalya book world, Road no 1, Banjara hills, punjagutta-500034
		Mr Ajay Thakur Singh	ajaythakur@rakshatpa.com	9391972064	
13	Thiruvananthapuram	Mr Anjith	anjithsrk@gmail.com	8138994555	Raksha Health Insurance TPA Pvt Ltd, 2nd floor, J & co chambers, Manimala road, Near Maha Ganapati Temple palace, Edapally, kochi 682024
		Mr Prashanth	prasanthkv@rakshatpa.com	9633290332	
		Mr Srihari	srihari.k@rakshatpa.com	9840096191	
			-		
14	Kolkata	Koushik Ghosh	koushik.ghosh@rakshatpa.com	9038125111	Raksha Health Insurance TPA Pvt Ltd, Usha Martin Building , 2nd floor,2A, Shakespeare Sarani, Ward No. 63,Kolkata-700071
		Anup Kr Das	anup@rakshatpa.com	9051616722	
		Shampa Roy	shampa.roy@rakshatpa.com	9874195002	
			-		
15	Bhubaneswar	Chandan Kumar Bhutia	chandan.kumar@rakshatpa.com	9861681231	Raksha Health Insurance TPA Pvt Ltd, PLOT No- 358/A, 1ST FLOOR, NEAR HAPPY HOURS SCHOOL, SAHEED NAGAR, BHUBANESWAR- 751007
		Pradumn Kumar Pradhan	pradumn@rakshatpa.com	9040831020	
		Shampa Roy	shampa.roy@rakshatpa.com	9874195002	
			-		
16	Guwahati	Kulen Das	kulen.das@rakshatpa.com	9707040668	Raksha Health Insurance TPA Pvt Ltd, PRAG PLAZA, 2ND FLOOR,NEAR HUB SUPER MARKET,BHANGAGARH, G.S.ROAD,GUWAHATI-781005
		Hira Shrestha / Nisha Koirala	hira.shrestha@rakshatpa.com and nisha.koirala@rakshatpa.com	6026177484	
		Moonmoon Bhattacharyya	moonmoon@rakshatpa.com	9831094986	
			-		
17	Patna	Rupesh Kr Singh	rupesh.kumar@rakshatpa.com	9835258369	Raksha Health Insurance TPA Pvt Ltd, 102 , O. P. Complex ,1st Floor, Oppo-HDFC Bank , Near Loyla School, Kurji Patna-800010
		Hiran Kumar	hiran@rakshatpa.com	9304630302	
		Shampa Roy	shampa.roy@rakshatpa.com	9874195002	

			-		
18	Ranchi	Abinash Shankar	abinash.shankar@yahoo.com	9430816708	Raksha Health Insurance TPA Pvt Ltd, 2nd building of Balram Gali, Opposite gate no. 4, Ashok Nagar, Ranchi, Jharkhand - 834002
		Shampa Roy	shampa.roy@rakshatpa.com	9874195002	
		Sanjeev Mitra	sanjeev.mitra@rakshatpa.com	9147044664	
			-		
19	Ahmedabad	Premal Dicosta	premal@rakshatpa.com	7227906704	Raksha Health Insurance TPA Pvt. Ltd, Space House 32, Third floor Near Mithakhali Circle, Opp. Shree Krishna Centre, Navrangpura, Ahmedabad, Gujarat, 380009
		Ms. Monica Nayak	monica.nayak@rakshatpa.com	9979962787	
		Rupam kumar Jha	rupam.kumar@rakshatpa.com	9898007388	
			-		
20	Mumbai	Ms Swati Yadav	swati.yadav@rakshatpa.com	8657714745	Raksha Health Insurance TPA Pvt. Ltd, Unit no 2, A Wing Time Square, 3rd Floor, Marol Andheri Kurla Road Mumbai - 400 059
		Mr. Farooq	mohammad.farooq@rakshatpa.com	8657554711	
		Mr Sandesh Khadakban	sandesh@rakshatpa.com	9833964649	
			-		
21	Pune	Mr Ravi Kiran	ravikiran@rakshatpa.com	9175967484	Raksha Health Insurance TPA Pvt. Ltd, Solitaire Business Hub, F-Core, 7th Floor, Unit Nos - 7100, 7110 and 7120, Sr No 207, Viman Nagar, Pune, Maharashtra - 411014
		Mr. Subhash Bhalerao	subhashbhalerao@rakshatpa.com	9823302441	
		Mr. Subhash Bhalerao	subhashbhalerao@rakshatpa.com	9823302441	
			-		
22	Bhopal	Mr Kapil Banwari	kapil@rakshata.com	9109972903	Raksha Health Insurance TPA Pvt. Ltd, 502 - 5th Floor Commerce House Building
		Mr Rishi Jain	rishi.jain@rakshatpa.com	9109972901	
		Mr Rishi Jain	rishi.jain@rakshatpa.com	9109972901	
			-		
23	Madurai	Mr Kathiresan	Kathiresan.g@rakshatpa.com	98407 48487	Raksha Health Insurance TPA Pvt. Ltd, 95-A, 3rd Floor, Vyshnav Complex Race Course, Coimbatore-641018.
		Mr .Nirmal Kumar	nirmal.g@rakshatpa.com	9677151536	

24	Manipal	Mr Laveen	laveen@rakshatpa.com	9481959955	Raksha Health Insurance TPA Pvt Ltd, City light Building, 3rd floor, Balmatta Road, Hampankatta, Mangaluru-575001
		Mr Somshekar	somshekar@rakshatpa.com	9740543727	
		Mr Harish	harish@rakshatpa.com	9739998767	
25	Bengaluru	Ms. PRAKRUTHI	prakruthi@rakshatpa.com	8618479315	Raksha Health Insurance TPA Pvt. Ltd, Khykha court 2, No 8, First Floor, Koramangala, 2nd block, Hosur Main road Bangalore-560068
		Mr Nishanth	nishanth@rakshatpa.com	9538899829	