

# Employee Health Insurance FY24-25

April 2024



# Health Insurance Policy

The **Group Health Insurance Programme** provides pre-defined insurance coverage to all employees and their family members for expenses related to hospitalisation due to illness, disease, or injury.

In the event of a hospitalisation claim (more than 24 hours), the insurance company will pay the insured person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such insured person, but not exceeding the sum insured in aggregate mentioned in the policy:

1) Room charges, 2) Nursing expenses, 3) Surgeon, anesthetist, medical practitioner, consultant, specialists fees, 4) Anesthesia, blood, oxygen, operation theatre charges surgical appliances, medicines and drugs, and other similar expenses.

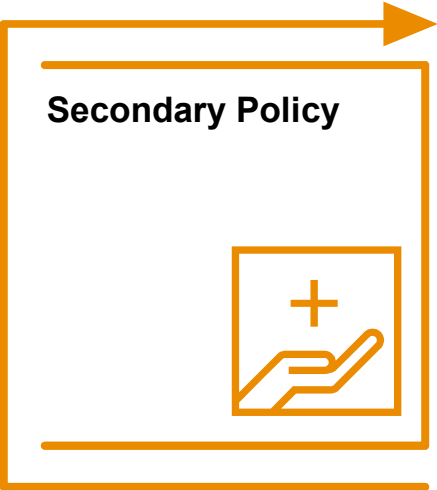
| Insurer                                     | TPA  | Broker  |
|---|--|---|
| <b>The New India Assurance Company Ltd.</b> | <b>Medi Assist Health Care Services Ltd.</b> | <b>Prudent Insurance Broker Private Limited</b> |

**Policy period:** 31<sup>st</sup> March 2024 – 30<sup>th</sup> March 2025



# Policy Features- Segregation of policies: FY'24-25

The Group Medical coverage is segregated into “Primary” and “Secondary” policy. Check out the next slide for more details.



Top up policy has been discontinued.

# Coverage details

1

## Primary policy:

Family definition: The primary policy covers the employee, their spouse or domestic partner# and two children\*

Employees have an additional choice to include parents or parents-in-law\*\* (only one set of parents can be covered in the primary policy) to ensure a comprehensive coverage by paying the premium amount as mentioned in the consecutive slides.

The policy ensures that entire family can be covered under a single policy allowing any family member to use the sum insured in case of medical emergencies. The coverage for parents will be capped at the chosen limit within the overall family floater coverage of INR 20 Lakhs (can extend up to \*\*\*INR 35 Lakhs if opted by Senior Directors and Managing Directors) of the Primary policy.

A co-pay of 15% is applicable in case of claim settlement related to parents or parents-in-law.

2

## Secondary policy:

Family definition: The secondary policy provides the employee with an option to cover the remaining set of parents (those who are not covered under primary policy) under a separate policy. A flat cover is provided for the parents or parents-in-law enrolled in the secondary policy. The flat sum insured options provided are INR 2 Lakhs, INR 3 Lakhs, INR 5 Lakhs or INR 10\*\*\*\*Lakhs at an additional premium.

#For inclusion of the domestic partner including same sex partner, the insurer will go by the declaration of the employee (declaration can be done once during the policy period).

\*3rd and 4th child can be added at an additional premium, children up to the age of 25 years only will be covered, disabled children will be covered irrespective of age.

\*\*Cross selection of parents i.e., choosing 'father-in-law' and 'mother' is not allowed.

\*\*\* For details on Senior Directors and Managing Directors refer to slide 7.

\*\*\*\*INR 10 Lakhs is applicable only for Senior Director and Managing Director.

# Coverage details | Directors and below

Sum insured applicable on self and family members covered in the **Primary policy**

| Management level | Local business card title  | Sum insured (INR)  |
|------------------|--|--|
| Director         | Director   | <b>INR 20,00,000</b> for self, spouse and two children<br><br><b>Optional cover:</b> Employee can choose the following insurance coverage for their parents covered in the primary policy: <ul style="list-style-type: none"> <li>• INR 3 Lakhs*</li> <li>• INR 5 Lakhs</li> <li>• INR 10 Lakhs</li> <li>• INR 20 Lakhs</li> </ul> The coverage for parents will be capped to the chosen limit in the overall family floater coverage of INR 20 lakhs of Primary Policy. |
| Senior Manager   | Associate Director   |  |
| Manager          | Manager / Principal Consultant                                     |  |
| Senior Associate | Assistant Manager / Senior Consultant                              |  |
| Associate        | Associate / Experienced Associate / Consultant / Associate Manager |  |
| Specialist       | Trainee (P) / Analyst / Senior Analyst / Apprentice                |  |
| Administrative   | Executive Assistant ( EA )   |  |
|                  | All administrative except Executive Assistant                      |  |
| Intern/Trainee#  | Articled Trainee   |  |

\*INR 3 Lakhs coverage is application to only Senior Associates and below (excluding Executive Assistants)

#For interns/trainee only self coverage is applicable.

PwC Details on the premium amounts (up to Director) to cover parents in the primary policy is mentioned on the next slide.

# Premium chart | Coverage for parents in the Primary policy (up to Director level)

| Premium per parent - All administrative level except Executive Assistants (EA), Specialist , Apprentice, Associate and Senior Associate |                      |                      |                      |                      |                      |                      |                      |                      |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Primary Policy coverage of employee   | INR 300,000          |                      | INR 500,000          |                      | INR 1,000,000        |                      | INR 2,000,000        |                      |
| Premium share (%)   | Employee share (70%) | Employer share (30%) | Employee share (70%) | Employer share (30%) | Employee share (70%) | Employer share (30%) | Employee share (70%) | Employer share (30%) |
| Premium including GST   | INR 15,494           | INR 6,640            | INR 17,707           | INR 7,589            | INR 19,637           | INR 8,416            | INR 21,140           | INR 9,060            |

| Premium per parent - Executive Assistant, Manager and Senior Manager |                      |                      |                      |                      |                      |                      |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Primary Policy coverage of employee                                  | INR 500,000          |                      | INR 1,000,000        |                      | INR 2,000,000        |                      |
| Premium share (%)  | Employee Share (80%) | Employer Share (20%) | Employee Share (80%) | Employer Share (20%) | Employee Share (80%) | Employer share (20%) |
| Premium including GST  | INR 22,138           | INR 5,534            | INR 24,668           | INR 6,167            | INR 27,209           | INR 6,802            |

| Premium per parent - Director       |                      |                      |                      |                      |                      |                      |
|-------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Primary Policy coverage of employee | INR 500,000          |                      | INR 1,000,000        |                      | INR 2,000,000        |                      |
| Premium share (%)                   | Employee share (80%) | Employer share (20%) | Employee share (80%) | Employer share (20%) | Employee share (80%) | Employer share (20%) |
| Premium including GST               | INR 22,714           | INR 5,679            | INR 27,267           | INR 6,817            | INR 32,335           | INR 8,084            |

## Note:

- Premium mentioned above will be prorated for new joiners. The enrollment is available only at the inception of the programme and no-mid term inclusions will be entertained.
- Deductions will happen in four equal installments through payroll in four months
- **The premium paid by employee for parents-in-law under the primary policy would be 100% born by the employee.**
- The premium paid by the employee for parent's cover would be eligible for tax rebate under Section 80 D.
- Premium paid for parents-in-law is not eligible for any tax rebate.
- There will be a **15% of co pay** applicable for all claims related to parents/parents-in-law.

For 'Articled Trainees' only self-coverage is allowed.

# Coverage and premium chart | Senior Director and Managing Director

Sum insured applicable on self and family members covered in the **Primary policy**.

| Management level  | Sum insured (INR)                               |
|-------------------|---|
| Senior Director   | INR 20,00,000 for self, spouse and two children |
| Managing Director |   |

| Premium sum insured upgrade options for - Senior Director an Managing Director |                       |               |               |
|--|-----------------------|---------------|---------------|
| Primary policy coverage of employee  | INR 2,500,000         | INR 3,000,000 | INR 3,500,000 |
| Premium share (%)  | Employee Share (100%) |               |               |
| Premium including GST  | INR 1,765             | INR 3,226     | INR 4,688     |

| Premium per parent*- Senior Director and Managing Director |                       |                       |                       |                       |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| Primary policy coverage of employee                        | INR 2,000,000         | INR 2,500,000         | INR 3,000,000         | INR 3,500,000         |
| Premium share (%)  | Employee Share (100%) | Employee Share (100%) | Employee Share (100%) | Employee Share (100%) |
| Premium including GST                                      | INR 40,419            | INR 44,263            | INR 47,516            | INR 50,201            |

## Note:

- \*The coverage for parents will be capped to the chosen limit in the overall family floater coverage opted by the employee in the Primary policy.
- Premium mentioned above will be prorated for new joiners. The enrollment is available only at the inception of the programme and no mid term inclusions will be entertained.
- Deductions will happen in four equal installments through payroll in four months.
- The premium paid by employee for parent-in-law under the primary policy would be 100% born by the employee.**
- The premium paid by employee for parents cover would be eligible for tax rebate under Section 80 D
- Premium paid for parents-in-laws is not eligible for any tax rebate.**

PwC There will be a **co-pay of 15%** applicable for all claims related to parents/parents-in-law.

## Premium chart | For all levels

| Premium for 3rd and 4th child (The premium share is per child) |                       |
|--|-----------------------|
| Primary Policy coverage of employee#                           | INR 20,00,000         |
| Premium share (%)  | Employee share (100%) |
| Premium including GST  | INR 5,520 per child   |

| Secondary Policy (The premium share is for a set of parents or parents-in-law) |                      |                      |                      |                      |
|--|----------------------|----------------------|----------------------|----------------------|
| Sum insured  | INR 200,000          | INR 300,000          | INR 500,000          | INR 10,00,000*       |
| Premium share  | Employee share(100%) | Employee share(100%) | Employee share(100%) | Employee share(100%) |
| Premium including GST  | INR 19,504           | INR 29,257           | INR 48,758           | INR 97,543           |

### Notes:

- \*INR 10 Lakhs is applicable only for Senior Director and Managing Director.
- Deductions will happen in four equal installments through payroll in four months.
- For 'Articled Trainees' only self-coverage is allowed.



# Policy benefits

- **Pre-existing diseases are covered from day 1:** Pre-existing diseases refers to health conditions or ailments that may have been contracted before the start of the policy. There is usually a waiting period of four years for covering such ailments.
- **30-day waiting period waived off for new joiners:** Any hospitalisation expenses during the first 30 days from the commencement date of the Policy is not covered for the new joiners. This exclusion is, however, not applicable in this policy.
- **Maternity benefits:** Benefit covered for the first two children
  - Capped at **INR 80,000 for normal and INR 100,000 for C-section deliveries**
  - Prenatal and postnatal expenses are covered up to INR 10,000 within the maternity limit.
  - Newborn baby expenses covered (for a healthy baby) up to INR 5,000 within the maternity limit (for example: nursing care charges, nursing rent charges, pediatrician charges, and others).
  - Baby is covered from day one under family floater (if the baby is hospitalised for some ailment).
  - Infertility interventional treatment covered under normal maternity limit (*Exclusion: OPD treatment*).
  - No waiting period applicable.
  - Nine months' waiting period is waived off for the new joiners.
  - Extra uterine pregnancy is covered up to family floater sum insured .
  - Life threatening external congenital disease for newborn babies is covered up to family floater sum insured.

## Policy benefits (continued)

- **Terrorism:** Hospitalisation due to terrorism is covered
- **Day care procedures:** Day care procedures are covered as per the policy terms conditions.
- **Post hospitalisation physiotherapy:** Covered as per advice of treating Doctor ( upto 60 days from DOD)
- **Other coverage** (up to family floater sum insured):
  - Oral Chemotherapy
  - Stem Cell therapy
  - Immunotherapy
  - Cyberknife treatment
  - Lasik Surgery - for correction of refractive error of +/- 7.5 (spherical) and above
  - Septoplasty (for non cosmetic cases only)
  - Only hospitalisation coverage based on genetic disorder due to hemophilia and thalassemia is done
  - Ayush Treatment expenses incurred on treatment under ayurveda, Unani, siddha and homeopathy systems of medicines in a government hospital or in any institute recognised by the government and/or accredited by the Quality Council of India or national accreditation board on health upto 25% of Sun Insured subject to maximum of Rs 25,000/- per policy period.

# Policy benefits (continued)

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- **Room rent capping:**

- There is no room rent capping for ICU/ICCU/ITU.
- For normal room
  - Intern Trainee – INR 6,000 per day
  - Senior Associate, Apprentice, Specialist and all other administrative levels (except Executive Assistants (EA)) can avail room rent upto INR 7,000 per day
  - Manager, Senior Manager (Associate Director), Executive Assistant - INR 10,000 per day
  - Director - Standard single AC (non sharing) room
  - Sr. Director /Managing Director - Single Standard A/C

*(Proportionate deduction will be borne by employee on the hospital bill in case employee opts for higher room category than eligibility (e.g., Deluxe, Suite and VIP))*

- **Pre and post-hospitalisation expenses** - Expenses for 30 days prior to hospitalisation and post 60 days of hospitalisation is covered. 120 days of post hospitalisation in case of accidental claims only is also covered.
- **Ailment capping\*** - Capping on Cataract surgery is INR 50,000 per eye.
- **Ambulance charges** - Covered up to INR 5,000/- in case of only medical emergency.

# Inclusion and Diversity (I&D) benefits

Fostering inclusive workplaces leads to better physical and mental health for employees. As we continue to build an inclusive and enabling work environment that cares for the unique needs of our people, here are some of our benefits that you can avail of:

- **Domestic Partner Coverage** - Inclusion of Domestic partner including same sex partner, insurer will go by declaration of employee (declaration can be done once during the policy period)
- **Gender Reaffirmation** - Covered, restricted to **INR 3,00,000 per family**
- **Surrogacy & IVF treatment** – Covered up to Normal Maternity Limit for **first child only**.
- **Disabled Children** - Covered with no upper age capping
- **Genetic Disorder** - Only Hospitalization coverage based on Genetic disorder due to hemophilia and thalassemia
- **Hearing Loss Cover** - Cochlear Implant covered upto family sum Insured with 50% Co-pay.
- **HIV/AIDS treatment and related complications** – Fever, Gastro, Respiratory infection etc.. In case of complications to HIV/AIDS on IPD basis

# Policy exclusions



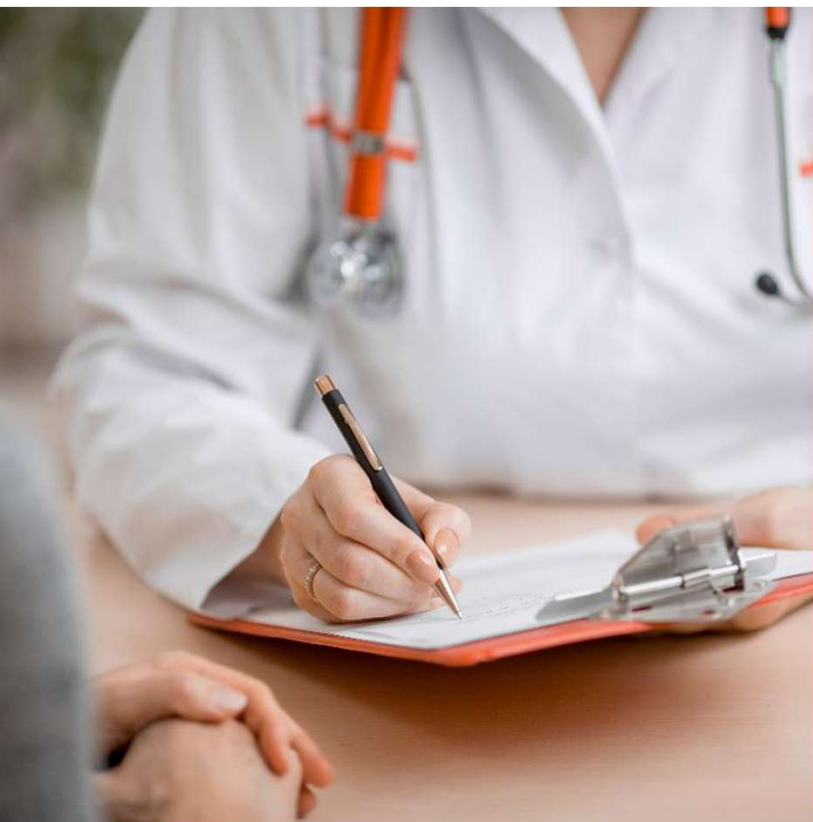
- Investigation and evaluation
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment
- Rest cure, rehabilitation and respite care: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment will not be covered. This also includes:
  - a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- Obesity or weight control
- Cosmetic or plastic surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance
- Hazardous or adventure sports: Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports
- Breach of law: Expenses for treatment directly arising from or consequent upon any insured person committing or attempting to commit a breach of law with criminal intent.
- Black listed hospitals.
- Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof

## Policy exclusions (continued)



- Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons
- Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure
- Unproven treatments: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
  - a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
  - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
  - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

## Policy exclusions (continued)



- Sterility
- War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds
- Circumcision unless required to treat Injury or Illness
- Vaccination and inoculation
- Cost of braces, equipment or external prosthetic devices, non-durable implants, eyeglasses, Cost of spectacles and contact lenses, hearing aids including cochlear implants, durable medical equipment
- All types of dental treatments except arising out of an accident
- Convalescence, general debility
- Bodily injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide.
- Treatment of any bodily injury sustained whilst or as a result of participating in any criminal act
- Naturopathy treatment
- Domiciliary hospitalisation
- Treatment taken outside India
- Instrument used in treatment of Sleep Apnea Syndrome (C.P.A.P.) and continuous Peritoneal Ambulatory dialysis (C.P.A.D.) and oxygen concentrator for bronchial asthmatic condition

## Policy exclusions (continued)



- Change of treatment from one system to another unless recommended by the consultant/hospital under whom the treatment is taken
- Any kind of service charges, surcharges, Luxury Tax and similar charges levied by the hospital.
- Treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP) and Hyperbaric Oxygen Therapy.



# Points to remember

- In case of reimbursement, claim should be intimated on [pwccclaims@prudentbrokers.com](mailto:pwccclaims@prudentbrokers.com) within 24 hours from date of admission.
- Reimbursement claim documents should be submitted within 30 days from date of discharge.
- In case of cashless claim, pre-authorisation request to be sent to TPA within 24 hours from the date of admission.
- During cashless hospitalisation, please carry photo identity proof (issued by Government of India) , PwC ID card, print out of e-card of employee and patient.
- Once you get the e card, please check you should get e-cards of all declared members and also check their **name, gender and age**. In case of any discrepancy, please write to Prudent SPOC on to: [shalini.shrivastva@prudentbrokers.com](mailto:shalini.shrivastva@prudentbrokers.com); cc to [pwcc@prudentbrokers.com](mailto:pwcc@prudentbrokers.com)
- **We will not entertain any mid-year enrolment other than a newborn child or marriage cases. In terms of newborn baby and newly married spouse addition, please raise a Service Now ticket and login to Prudent portal at the below link within 45 days of the event**  
**[Prudent Brokers \(prudentplus.in\)](https://prudentplus.in)**  
Username: Your Employee code@pwc.com  
Password: DOB in DDMMYYYY format.
- In order to smoothen the discharge process from the hospital (where the length of stay in the hospital is more than two days), employee should get the interim bill from the hospital and reach out to Prudent {our Group Medical Coverage (GMC) insurance broker} representative for assistance and share the bill with Medi Assist Health Services 3-4 hours before the discharge.

## Points to remember (continued)

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- Avail tax benefit under Section 80D on the premium paid for parents and children only (not eligible for premium paid for parents-in-law).
  - If an employee claims for their parents or parent-in-law under our policy and leaves the organisation in-between of the financial year, all due premium installments will be deducted with the full and final settlement of the employee. If an employee does not claim anything and leaves the organisation in-between of the financial year, pro-rata refund of the premium will be processed with the full and final settlement.
  - Proportionate deduction will be borne by employee on the hospital bill in case employee opts for higher room category than eligibility.
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# Point of contact and help desk schedules

| City      | Contact person       | Contact number | Email Id   |
|-----------|----------------------|----------------|--|
| Gurgaon   | Shalini Shrivastava* | 8800465029     | <a href="mailto:shalini.shrivastva@prudentbrokers.com">shalini.shrivastva@prudentbrokers.com</a> |
| Mumbai    | Raheel Ansari        | 8291988730     | <a href="mailto:pwd@prudentbrokers.com">pwd@prudentbrokers.com</a>                               |
| Chennai   | Thimothy J           | 7550011857     | <a href="mailto:thimothy.j@prudentbrokers.com">thimothy.j@prudentbrokers.com</a>                 |
| Kolkata   | Ayan Chaudhary       | 7428100280     | <a href="mailto:Ayan.chaudhuri@prudentbrokers.com">Ayan.chaudhuri@prudentbrokers.com</a>         |
| Hyderabad | Manisha Marda        | 7032706307     | <a href="mailto:manisha.marda@prudentbrokers.com">manisha.marda@prudentbrokers.com</a>           |
| Pune      | Hemant Bhoir         | 8007011773     | <a href="mailto:Hemant.bhoir@prudentbrokers.com">Hemant.bhoir@prudentbrokers.com</a>             |
| Bangalore | Manjunath S          | 9902018450     | <a href="mailto:manjunath.s@prudentbrokers.com">manjunath.s@prudentbrokers.com</a>               |

| PwC office |                 | Prudent Helpdesk |                   |                                   |                           |
|------------|-----------------|------------------|-------------------|-----------------------------------|---------------------------|
| City       | Office location | Day              | Timing            | Contact person                    | Remarks                   |
| Gurgaon    | Cyber 8B        | Wednesday        | 10am to 1pm       | Shalini Shrivastava / Kriti Pahwa | 1st and 3rd week of month |
| Gurgaon    | Cyber 10C       | Wednesday        | 10am to 1pm       | Shalini Shrivastava / Kriti Pawha | 2nd and 4th week of month |
| Gurgaon    | Novus Tower     | Friday           | 10:30am to 1:30pm | Shalini Shrivastava / Kriti Pahwa | Every Friday              |
| Mumbai     | Goregaon        | Monday           | 10:30am to 1:30pm | Vijay Kumar                       | Every Monday              |
| Mumbai     | Sivaji          | Thursday         | 10:30am to 1:30pm | Vijay Kumar                       | Every Thursday            |
| Chennai    | Chennai         | Friday           | 11am to Noon      | Thimothy J                        | Every Friday              |
| Bangalore  | Bangalore       | Friday           | 10:30am to 1:30pm | Manjunath                         | Every Friday              |
| Hyderabad  | Hyderabad       | Friday           | 10:30am to 1:30pm | Manisha Marda                     | Every Friday              |
| Pune       | Pune            | Thursday         | 10:30am to 1:30pm | Hemant Bhoir                      | Every Thursday            |
| Kolkatta   | Y 14            | Wednesday        | 10:30am to 1:30pm | Ayan Chaudhary                    | Every Wednesday           |
| Kolkatta   | DN 57           | Wednesday        | 2- 5pm            | Ayan Chaudhary                    | Every Wednesday           |

Note: Shalini Shrivastava and Kriti Pahwa will also attend queries related to **Ahmedabad, Bhopal, Raipur, Jamshedpur and Shimla** locations.

# Escalation matrix



| Escalation level      | Prudent insurance brokers  | PwC Human Capital SPOCS   |
|-----------------------|--|---|
| 1 <sup>st</sup> Level | Shalini Shrivastava<br>Email: <a href="mailto:shalini.shrivastva@prudentbrokers.com">shalini.shrivastva@prudentbrokers.com</a><br>Ph: 8800465029 | Utsab Mitra<br>Email: <a href="mailto:Utsab.mitra@pwc.com">Utsab.mitra@pwc.com</a><br>Ph: 9205918041        |
| 2 <sup>nd</sup> Level | Kriti Pahwa<br>Email: <a href="mailto:kriti.p@prudentbrokers.com">kriti.p@prudentbrokers.com</a><br>Ph: 9958100281                               | Sherin Bhatt<br>Email: <a href="mailto:sherin.bhat@pwc.com">sherin.bhat@pwc.com</a><br>Ph: 7006729885       |
| 3 <sup>rd</sup> Level | Abhinav Bakshi<br>Email: <a href="mailto:abhinav.Bakshi@prudentbrokers.com">abhinav.Bakshi@prudentbrokers.com</a><br>Ph: 7042297308              | Gaurav Kumar<br>Email: <a href="mailto:gaurav.v.kumar@pwc.com">gaurav.v.kumar@pwc.com</a><br>Ph: 8802691207 |
| 4 <sup>th</sup> Level | Dewanand Singh<br>Email: <a href="mailto:dewanand.singh@prudentbrokers.com">dewanand.singh@prudentbrokers.com</a><br>Ph: 9958003501              | Anwar Hussain<br>Email: <a href="mailto:anwar.hussain@pwc.com">anwar.hussain@pwc.com</a><br>Ph: 9810729430  |

# Thank you

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VB/April 2021 – 17156