

KSFE

THE KERALA STATE FINANCIAL ENTERPRISES LIMITED
(A Government of Kerala Undertaking)
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No. 4321

Date: 21.05.2026

CIRCULAR NO:27/2026 (CS)

Sub: Revision in Medical Benefit Rules – reg.

It is hereby informed that certain modifications/revisions have been made to the Medical Benefit Rules (MBR) of the Company pursuant to the recent Long Term Settlement entered into between the Company and the representatives of Workmen and Officers.

The revised provisions shall come into effect from 01.04.2026. All employees are requested to take note of the changes and ensure strict compliance while submitting medical reimbursement/advance claims.

It is further informed that submission of false, fabricated, inflated, or misleading medical claims/documents will be viewed seriously and appropriate disciplinary/legal action will be initiated against the employees concerned as per the applicable rules of the Company.

Further, it has been observed that in many cases, requests for medical reimbursement do not comply with the Medical Benefit Rules of the Company. This results in loss of valuable time and energy at various levels, apart from unnecessary postal and communication expenses. Therefore, all employees and recommending/forwarding authorities are directed to exercise due care while submitting, recommending, and forwarding medical reimbursement claims so as to ensure that the same are strictly in accordance with the MBR of the Company and the decisions of the Board of Directors.

Further, it has also been noticed that some employees are submitting declarations contrary to the original details available in their personnel records regarding the dependency and income of parents while claiming reimbursement. Since such actions are against the MBR of the Company and constitute grave misconduct, any such practice will be viewed very seriously.

In cases where the spouse of the employee is employed, it shall be mandatory to attach, along with MBR IV, a declaration/certificate from the employer of the spouse stating the reasons for non-settlement of the claim in their organisation. Further, no claim shall be entertained by the Company if the Organization where the spouse is working has got a policy/scheme (MEDISEP) to reimburse their employee.

Detailed guidelines/amended provisions are enclosed herewith for reference and necessary action.

All Unit Heads/Department Heads shall circulate the contents of this circular among the employees under their control.

**For THE KERALA STATE FINANCIAL
ENTERPRISES LTD.**

Dr. SANIL S.K
MANAGING DIRECTOR



Encls: 1. Revised Medical Benefit Rules.
2. List of Approved Hospitals.

Copy to:

- | | | |
|----------------------|----------------------------|------------------|
| 1. All AGM (Regions) | 4. All SDT Offices | 7. Circular File |
| 2. All Unit Heads | 5. All Dept. Heads in H.O. | |
| 3. All. I.A.D. Teams | 6. PA to MD | |



THE KERALA STATE FINANCIAL ENTERPRISES LIMITED
Corporate Office "Bhadratha", Thrissur – 680 020

"KSFE Medical Benefits Rules"

(As Amended by G.O.(Ms)No.13/2026/TAXES Dated 06/03/2026)



THE KERALA STATE FINANCIAL ENTERPRISES LIMITED
Corporate Office "Bhadratha", Thrissur – 680 020

These rules shall be called "KSFE Medical Benefits Rules".

- I. These rules will be :
 - a) Effective from 01.04.1983
 - b) In supersession of any or other Medical Benefits Rules of the company.
 - c) Applicable to all regular employees who have put in a minimum service of six months in the company and confirmed part-time employees to the extent hereinafter specified provided the employees both regular and part - time are not covered under the ESI Act.
- II. In these rules, unless otherwise repugnant to the context:-
 1. "Employee" means
 - a) Officers
 - b) Workmen (i.e., Special Grade Assistants/ Assistant Manager on Non Cadre and below, but excluding part-time employees)
 - c) Confirmed part-time employees.
 2. "Family" means
 - a) Wife / husband and dependent children of the employees.
 - b) Dependent parents of employees (whose Annual Income is less than INR 75,000).
 3. "Medical Benefits" means Medical Allowance of a fixed amount and hospitalization charges subject to the conditions hereinafter mentioned.
 4. "Recognized Hospitals" means
 - a) Government Hospitals
 - b) Such other hospitals having 50 beds or more as are recognized by the Management in consultation with the Association from time to time. The Management reserves the right to derecognize any hospital without assigning any reason (List of recognized hospitals is annexed to these rules).
 5. "Illness" means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
 - a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - ii. it needs ongoing or long-term control or relief of symptoms
 - iii. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - iv. it continues indefinitely
 - v. it recurs or is likely to recur
 6. "Medical Committee" means a committee consisting of Managing Director and Chairman.



III. These rules will cease to apply to the employee immediately when he/she is brought under the coverage of ESI Act, 1948.

IV. Regular employees will be paid Medical Allowance every financial year on production of a declaration indicating the amount spent on medical treatment during the period. The maximum amounts admissible to different category of employees shall be at the rates specified in the bilateral agreement from time to time.

Spectacle allowance will be paid to regular employees 4 times in their service with a gap of 3 years on request along with original bill as proof of purchase of spectacle. The maximum amount admissible to different category of employees shall be at the rates specified in the bilateral agreement from time to time.

V. In addition to the above, hospitalization charges as specified hereunder will be reimbursed to employees provided that:

- a. The maximum amount claimable under this scheme is capped at INR 10,00,000 (Rupees Ten Lakhs Only) per financial year for an employee and their family members.
- b. The employee has undergone hospitalization for a period more than 24 hours in a hospital recognized for the purpose by the company.
- c. The illness essentially requires hospitalization.
- d. The hospitalization is not for bodily rest or improving health or for family planning.
- e. In case of an Employed spouse no claim shall be entertained by the Company if the Organization where the spouse is working has got a policy/scheme to reimburse their employee. Also, a declaration from the spouse that Medical Benefits for the same treatment have not been claimed by him/her elsewhere for the same period is to be furnished in MBR IV.
- f. An essentiality certificate in the prescribed form (Form MBR III) is obtained and produced from the Chief Medical Officer of the hospital where the employee had undergone treatment.
- g. The medical committee has the right to reimburse medical expenses of the cases of hospitalization, depending on the merits of the cases, in exceptional cases.
- h. Alternative Treatment: Medical Expenses incurred at approved hospitals for treatment taken under Ayurveda, Unani, Siddha and Homeopathy shall be reimbursed.
- i. Post renal and similar continuous medication: Post renal and similar continuous medication without hospitalization may be allowed subject to a maximum of INR 2500/- or the actual cost, whichever is lower, in a month.
- j. IVF treatment will be allowed as in the Government scheme vide GO (P) No.8/2017/H&FWD dated February 10, 2017.
- k. Eligibility for medical benefit to children:
 - 1) In case of Male child: Up to attaining 24 years of age or obtaining an employment whichever is earlier.
 - 2) In case of female child the basis of eligibility will be till the date of employment or marriage whichever is earlier.
- l. Reimbursements of hospitalization charges, detailed list with financial limit of reimbursement is attached separately as Annexure – I.
- m. Reimbursement of hospitalization charge for maternity will be limited to 2 living children.

VI. Every claim for medical reimbursement shall be preferred within 30 days of the discharge of the Employee from the hospital and not later than six months from the date of discharge. Claim reaching the Corporate Office beyond this limit will be rejected.



- VII. If an employee's ailment or disease requires hospitalization, they must first report to the local government hospital or a recognized hospital near their residence (prior approval in writing is required and should be produced as proof). While employees can opt for other recognized hospitals, preference should be given to Medical College Hospitals or hospitals with specialized treatment facilities. However, in the event of a medical emergency or casualty, employees can seek treatment at any hospital of their choice. Reimbursement claims for such hospitalization will be subject to approval by the Medical Committee, which must be fully satisfied with the circumstances leading to hospitalization at an unrecognized hospital. Claims will be limited to the eligibility prescribed in the Rules.
- VIII. In each case of hospitalization, the employee should intimate to his/her Unit head with copy to the DGM (P&HR) the fact of hospitalization, name of the patient and relationship, the name of the hospital, the date of hospitalization, the nature of disease (as diagnosed) etc. within a week of hospitalization. If the employee fails to give these details without proper reason/ justification, his/her claim on reimbursement is liable to be rejected.
- IX. Each employee will furnish in the prescribed form (MBR-I) to the Unit head / HRMS software of the Company a list (which has to be kept updated) containing the name of spouse, dependent children, dependent parents, their age, employment details, permanent and temporary residential address, etc. The list so received / uploaded shall be sent to Head Office, duly countersigned by the Unit Head, The responsibility for the correctness of the details furnished in the list and updating thereof rests with the employees concerned.
- X. Every claim for reimbursement of hospitalization charges will be settled after conducting such inquiries as the sanctioning authority deems necessary, ensuring that the claims are in order. The Management reserves the right to approve claims in full, in part, or reject them if they do not conform to these rules. However, in cases involving special circumstances, employees may submit their grievances or appeals to the Medical Committee for review.
- XI. Employees on deputation if any may opt either for company's Medical Benefits Rules or continue to avail the medical facility of their parent departments.
- XII. The employees will be personally held responsible for any false claim preferred / information furnished and is liable to be proceeded against as per rules.
- XIII. The DGM (P&HR) or such person designated by the latter shall be the authorized officer to scrutinize the claims after making such enquiry as he/she seems fit and sanction the claim in full or part thereof, or reject the claim in to or part thereof. Any employee aggrieved of this decision, may file an appeal to the Medical Committee whose decision shall be final.
- XIV. Employees may appeal before the Medical Committee only if there is a special circumstance for violating the aforesaid rules and the medical committee may call forward for any additional details pertaining to the reimbursement claim appealed before it from time to time.
- XV. No reimbursement shall be granted to employees in accident cases particularly as the said treatment qualifies for MACT claims. However, in unavoidable circumstances the Company will only grant advance as per the guidelines issued in Circular No. 71/2010 (CS) dated 30.12.2010.



- XVI. No partial reimbursement of claims shall be entertained if the claim is originally claimed from any other organization or insurance provider.
- XVII. The Employee, in case of exigencies/costly treatment, may seek advance not exceeding 75% of the treatment cost, subject to submitting necessary documents in this regard.
- XVIII. Employees may opt out of the Company's reimbursement scheme at any time, subject to the condition that they will thereafter not be eligible to claim any reimbursement from the Company during the tenure in the Company.
- XIX. Claims exceeding the specified limit outlined in para V(a) will be subject to review by the Medical Committee, and decisions will be made on a case-by-case basis.



Conditions for Claiming Reimbursement:

- a) Day Care Treatment would be covered if admitted for more than 2 hours and would also cover treatment taken for Angiography, Dialysis, Radiotherapy or Chemotherapy for cancer.
- b) In the case of dependent parents reimbursement of hospitalization expenses is restricted to parents whose yearly income is less than Rs.75,000/-. The company can write to the Village Officer / Tahsildar for verifying the genuineness of the declaration in appropriate cases and false statements / declaration shall be considered as grave misconduct.
- c) Cost of medicines except tonics administered.
- d) Laboratory /theatre services, subject to the financial limit mentioned in this document.
- e) Bed charge or room rent limited to INR 1100/- per day.
- f) Medical / Nursing cases not exceeding the room rent charges.
- g) Expenditure for MTP will be reimbursed, if undergone once in service for which no hospitalization is required.
- h) Cost of medicine for anti-rabies injection will be reimbursed, without hospitalization.
- i) No hospitalization is necessary for claiming reimbursement of charges for undergoing dialysis, chemotherapy, radiation, cataract surgery and keyhole surgery.
- j) Stationery items like needles, syringes etc. will be reimbursed in case of hospitalization involving surgery depending upon the necessity of the items and on the basis of expert opinion rendered by the Medical Officer engaged by the company.

Exclusions:

- a) OPD Treatment and Diagnostic Services costs are not reimbursed.
- b) Investigation & Evaluation
- c) Obesity/ Weight Control
- d) Change-of-Gender treatments
- e) Cosmetic or plastic Surgery
- f) Delivery Expenses in case of IVF Treatment as per GO (P) No.8/2017/H&FWD dated February 10, 2017.
- g) Dental Treatments
- h) Cost of Implants & Stationery
- i) Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
- j) Treatments received in 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.
- k) Diet / 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 Hospitalization claim or Day Care procedure.
- l) Ambulance related expenses.



ANNEXURE – II**CEILING ON TREATMENT COST***(All Amount in INR)***Eye Treatments:-**

No	Treatment	Admissible Amount
1	Cataract Surgery	25,000/-
*Special injections are not covered under MBR for eye treatments.		

Delivery Packages:-

No	Treatment	Admissible Amount
1	Normal Delivery	50,000/-
2	LSCS Delivery	80,000/-
*Package includes the total amount claimable for mother and child.		

Cardiac related Treatments:

No	Treatment	Admissible Amount
1	Angiogram	10,000/-
2	Angioplasty Package	1,50,000/-
3	CABG	3,50,000/-
4	Open Heart Surgery	5,00,000/-
5	Pacemaker	5,00,000/-

Neuro related treatment (Involving Surgery):-

No	Treatment	Admissible Amount
1	Neurosurgery	3,50,000/-

Ortho related treatments (Involving Surgery):-

No	Treatment	Admissible Amount
1	Hip Replacement	2,50,000/-
2	Other Surgeries	1,50,000/-
*Implant cost is not covered under MBR		

Urology related treatments:-

No	Treatment	Admissible Amount
1	Lithotripsy (Kidney stone)	1,00,000/-
2	Kidney related surgeries	1,50,000/-



Other General Surgeries:-

No	Treatment	Admissible Amount
1	Hernia	1,00,000/-
2	Uterus	1,00,000/-
3	Gal Bladder	2,00,000/-
4	Pancreas	2,00,000/-
5	Hemorrhoid	1,00,000/-
6	Varicose Vein	1,00,000/-
7	Amputation	1,00,000/-
8	ENT	1,00,000/-
9	Thyroid	2,00,000/-

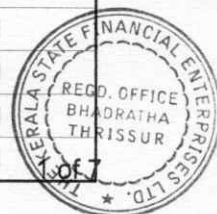
Treatments requiring Transplantation:-

No	Treatment	Admissible Amount
1	Kidney	15,00,000/-
2	Liver	20,00,000/-
*Donors treatment cost is not covered under reimbursement.		

Note: A few hospitals have agreed to extend special discounts to our employees. The same may be verified at the time of admission and can be availed by producing the Company ID card at the hospital during admission.



LIST OF APPROVED HOSPITAL'S		Annexure III
SL NO.	HOSPITAL	DISTRICT
1	EBINEZER HOSPITAL, KAYAMKULAM	ALAPPUZHA
2	K.V.M.S.S. HOSPITAL, CHERTHALA	ALAPPUZHA
3	MADHAVA MEDICAL MISSION HOSPITAL, HARIPAD	ALAPPUZHA
4	PHILIP MEMORIAL HOSPITAL, MAVELIKKARA	ALAPPUZHA
5	S.N.MEDICAL MISSION HOSPITAL, CHERTHALA	ALAPPUZHA
6	SACRED HEART GENERAL HOSPITAL, CHERTHALA	ALAPPUZHA
7	VSM HOSPITAL - MAVELLIKARA	ALAPPUZHA
8	ST.GREGORIOUS MEDICAL MISSION HOSPITAL - PARUMALA	ALAPPUZHA
9	SAGARA HOSPITAL- PUNNAPRA	ALAPPUZHA
10	A.P. VARKEY MISSION HOSPITAL, ARAKKUNNAM	ERNAKULAM
11	AMRITHA INSTITUTE MEDICAL SCIENCE, ELAMAKKARA	ERNAKULAM
12	CHAITHANYA NURSING HOME, NORTH PARAVOOR	ERNAKULAM
13	CO-OPERATIVE HOSPITAL, KOOHATTUKULAM	ERNAKULAM
14	DEVA MATHA HOSPITAL, KOOHATTUKULAM	ERNAKULAM
15	DEVI NURSING HOME/DEVI HOSPITAL, TRIPUNITHURA	ERNAKULAM
16	DON BOSCO HOSPITAL, NORTH PARAVOOR	ERNAKULAM
17	ERNAKULAM MEDICAL CENTRE - EKM	ERNAKULAM
18	GOOD SAMARITAN HOSPITAL, PAZHANGANAD, EKM	ERNAKULAM
19	INDIRA GANDHI CO-OPERATIVE HOSPITAL, ERNAKULAM	ERNAKULAM
20	K.M.KHOSPITAL, N.PARUR	ERNAKULAM
21	KAROTHUKUZHI HOSPITAL, ALUVA	ERNAKULAM
22	KOLENCHERY MISSION HOSPITAL, KOLENCHERY	ERNAKULAM
23	LAKE SHORE HOSPITAL - NETTOOR	ERNAKULAM
24	LEKSHMI HOSPITAL, EKM	ERNAKULAM
25	LISIE HOSPITAL, ERNAKULAM	ERNAKULAM
26	LITTLE FLOWER HOSPITAL, ANGAMALY	ERNAKULAM
27	LOURDE'S HSOPITAL, ERNAKULAM	ERNAKULAM
28	M.O.S.C. MM HOSPITAL, KOLENCHERY	ERNAKULAM
29	MADAPPARAMBIL HOSPITAL, ALWAYS	ERNAKULAM
30	MAR BACELLIOUS MEDICAL MISSION HOSPITAL, KOTHAMANGA	ERNAKULAM
31	P.V.S. HOSPITAL, KALOOR	ERNAKULAM
32	R.C.H EYE HOSPITAL, THRIPIUNITHURA	ERNAKULAM
33	SANJOE HOSPITAL, PERUMBAVOOR	ERNAKULAM
34	SREE SUDHEENDRA MEDICAL MISSION, ERNAKULAM	ERNAKULAM
35	SREEDHAREEYAM AYURVEDIC EYE HOSPITAL, KOOHATHU KULAM	ERNAKULAM
36	ST. JOSEPH'S HOSPITAL. KOTHAMANGALAM	ERNAKULAM
37	ST. SAMARITAN HOSPITAL, PAZHANGANAD, ALUVA	ERNAKULAM
38	VIJAYA HOSPITAL, EKM	ERNAKULAM
39	WELCARE HOSPITAL, VYTILA	ERNAKULAM
40	SPECIALISTS HOSPITAL	ERNAKULAM
41	NIRMALA MEDICAL CENTRE, MUVATTUPUZHA	ERNAKULAM
42	VATHIYAYATH HOSPITAL, PERUMBAVOOR	ERNAKULAM
43	LAKSHMI HOSPITAL, PERUMBAVOOR	ERNAKULAM
44	CHAITHANAYA EYE HOSPITAL & RESEACH INSTITUTE	ERNAKULAM
45	R.C.M. HIGH TECH MULTI SPECIALITY HOSPITAL	ERNAKULAM
46	SAHRUDAYA HOSPITAL, THATHAPPALLY	ERNAKULAM
47	V.G. SHARAF MEMORIAL HOSPITAL - EKM	ERNAKULAM
48	V.K.M. HOSPITAL, NF GATE	ERNAKULAM



49	VIMALA HOSPITAL,KANJOOR, ALUVA	ERNAKULAM
50	KRISTU JAYANTHI HOSPITAL, PERUMPILLY, NJARAKKAL	ERNAKULAM
51	SUNRISE HOSPITAL, KAKKANAD	ERNAKULAM
52	KIMS HOSPITAL, EDAPPALLY, PATHADIPALAM	ERNAKULAM
53	POLAKULATH NARAYANAN RENAI MEDICITY, PALARIVATTOM	ERNAKULAM
54	ASTER MEDICITY SUPER SPECIALITY HOSPITAL, CHERANELLUR	ERNAKULAM
55	NAJATH HOSPITAL, ALUVA	ERNAKULAM
56	RAJAGIRI HOSPITAL, ALUVA	ERNAKULAM
57	MEDICAL TRUST HOSPITAL, KUZHUPPILLY (ST.VINCENT DE PAUL HOSPITAL	ERNAKULAM
58	SIR DORABIJI TATA TRUST HOSPITAL	IDUKKI
59	HOLY FAMILY HOSPITAL, MUTHALAKODAM	IDUKKI
60	ARCHANA HOSPITAL,THODUPUZHA	IDUKKI
61	CHAZHIKATTU HOSPITAL LTD.,THODUPUZHA	IDUKKI
62	ST. JOHN'S HOSPITAL, KATTAPPANA	IDUKKI
63	ST. MARY'S HOSPITAL,THODUPUZHA	IDUKKI
64	MORNING STAR MEDICAL MISSION, ADIMALY	IDUKKI
65	ALPHONSA HOSPITAL, MURIKASSERY	IDUKKI
66	BISHOP VAYALIL MEDICAL CENTRE, MOOLAMATTOM	IDUKKI
67	KARUNA HOSPITAL, NEDUMKANDAM	IDUKKI
68	ST.AUGUSTINE'S HOSPITAL, KUMILY	IDUKKI
69	PERIYAR HOSPITAL, KOLLAMPATTADA	IDUKKI
70	A.K.G.MEMORIAL CO-OPERATIVE HOSPITAL, CANNANORE	KANNUR
71	B.K.M. MEMORIAL HOSPITAL - PAYYANNUR	KANNUR
72	CO-OPERATIVE HOSPITAL,THALASSERY	KANNUR
73	DHANALAKSHMI HOSPITAL - KANNUR	KANNUR
74	INDIRA GANDHI CO-OPERATIVE HOSPITAL, THALASSERY	KANNUR
75	INDIRAJI MEMEORIAL CO-OPERATIVE HOSPITAL,PAYYANNUR	KANNUR
76	JOSE GIRI HOSPITAL, TELlichERY	KANNUR
77	KANNUR MEDICAL COLLEGE HOSPITAL - KANNUR	KANNUR
78	KOYILI HOSPITAL - KANNUR	KANNUR
79	LOURDE HOSPITAL, THALIPARAMBA	KANNUR
80	NIVIL HOSPITAL, SREEKANTAPURAM	KANNUR
81	ST.MARTIN DE PORRES HOSPITAL (MISSION HOSPITAL) CHERUKUNNU	KANNUR
82	MISSION HOSPITAL, THALASSERY	KANNUR
83	SANTHOSH HOSPITAL, THALASSERY	KANNUR
84	MUKUNDAN'S HOSPITAL, PAYYANNUR	KANNUR
85	PARIYARAM CO-OPERATIVE MEDICAL COLLEGE, KANNUR	KANNUR
86	PAYANNUR CO-OP HOSPITAL SOCIETY - PAYYANNUR	KANNUR
87	SABA HOSPITAL - PAYANNUR	KANNUR
88	TALIPARAMBA CO-OP HOSPITAL - TALIPARAMBA	KANNUR
89	TELIMEDICAL CENTRE, THALASSERY	KANNUR
90	ZILLA AYURVEDIC CO-OPERATIVE HOSPITAL,KANNUR	KANNUR
91	ADITIYA AYURVEDIC HOSPITAL - KAVOOR	KANNUR
92	CHRISTU RAJ HOSPITAL - THOKKILANGADI	KANNUR
93	MALABAR CANCER CENTRE, THALASSERY	KANNUR
94	ASTER MIMS, CHALA	KANNUR
95	GLIMCARE HOSPITAL, CHALA	KANNUR
96	SREE CHAND HOSPITAL, SN PARK ROAD	KANNUR
97	DEEPA CLINIC, KUNNUMMEL, KANHANGAD	KASARGODE
98	CAREWELL HOSPITAL & RESEARCH CENTRE, KASARGODE	KASARGODE



99	MALIK DINAR HOSPITAL,KASARGODE	KASARGODE
100	UMA HOSPITAL, KASARGODE	KASARGODE
101	UNITED HOSPITAL & RESEARCH CENTRE, KASARGODE	KASARGODE
102	KAH HOSPITAL, CHERUVATHUR	KASARGODE
103	THEJASWINI CO-OP HOSPITAL & MRC, NILESWAREM	KASARGODE
104	CITY HOSPITAL, KANHANGAD	KASARGODE
105	MANZOOR HOSPITAL, KANHANGAD	KASARGODE
106	PADMA POLY CLINIC, KANHANGAD	KASARGODE
107	LIFE CARE HOSPITAL, THRIKARIPUR+	KASARGODE
108	CSI MISSION HOSPITAL, CODACAL	KASARGODE
109	SACRED HEART MISSION HOSPITAL, PULLUR	KASARGODE
110	SASHIREKHA'S MATERNITY HOSPITAL, KUSHAVANAKUNNU	KASARGODE
111	KIMS SUNRISE HOSPITAL,MG ROAD	KASARGODE
112	SUNRISE HOSPITAL, KANHANGAD	KASARGODE
113	THE TRAVANCORE MEDICAL CILLEGE	KOLLAM
114	PADMAVATHY MEDICAL FOUNDATION	KOLLAM
115	MATHA MEDICAL CENTRE	KOLLAM
116	A.M.HOSPITAL, KARUNAGAPPALLY	KOLLAM
117	BENZIGER HOSPITAL,KOLLAM	KOLLAM
118	DR. NAIR'S HOSPITAL,KOLLAM	KOLLAM
119	GEROGE MEMORIAL HOSPITAL, PATHANAPURAM	KOLLAM
120	HOLY CROSS HOSPITAL, ADOOR	KOLLAM
121	HOLY CROSS HOSPITAL, KOTTIYAM	KOLLAM
122	JAYABHARATH NURSING HOME, PUNALUR	KOLLAM
123	K.N.S HOSPITAL, KOTTARAKKARA	KOLLAM
124	L.M.S. BOY'S BRIGADE HOSPITAL,KUNDARA	KOLLAM
125	MEIDCAL TRUST HOSPITAL, KOTTARAKARA	KOLLAM
126	MENON'S HOSPITAL, KOLLAM	KOLLAM
127	MERCY HOSPITAL,VALAKOM	KOLLAM
128	N.S.MEMORIAL INSTITUTE OF MEDICAL SCIENCES	KOLLAM
129	R.SANKAR MEMORAIL HOSPITAL,PUNALUR	KOLLAM
130	S.S.M. HOSPITAL, KOLLAM, S.N. TRUST MEDICAL MISSION	KOLLAM
131	ST. JOSEPH HOSPITAL,PATHANAPURAM	KOLLAM
132	ST. JOSEPH'S MISSION HOSPITAL, ANCHAL	KOLLAM
133	UPASANA HOSPITAL, KOLLAM	KOLLAM
134	VIJAYA HOSPITAL,KOTTARAKKARA	KOLLAM
135	ARSHA AYURVEDA HOSPITAL, PALLIMUKKU	KOLLAM
136	KIMS HOSPITAL, KOTTIYAM	KOLLAM
137	KIIMS VALIYATH HOSPITAL, KARUVANAGAPPILLY	KOLLAM
138	SBM HOSPITAL, KARUNGAPPALLY	KOLLAM
139	SREE NARAYANA INSTITUTE OF AYURVEDIC STUDIES AND RESEARCH	KOLLAM
140	BHARATH HOSPITAL,KOTTAYAM	KOTTAYAM
141	CARITAS HOSPITAL, THELLAKAM	KOTTAYAM
142	CHERUPUSHPAM HOSPITAL, PALAI	KOTTAYAM
143	INDO AMERICAN HOSPITAL BRAIN & SPINE-VAIKOM	KOTTAYAM
144	KADAMPUZHA HOSPITAL, KANJIRAPPALLY	KOTTAYAM
145	MARIAM MEDICAL CENTRE,PALA	KOTTAYAM
146	MARY QUEEN MISSION HOSPITAL - KANJIRAPALLY	KOTTAYAM
147	MATHA HOSPITAL, THELLAKOM	KOTTAYAM
148	MEDICAL CENTRE, KOTTAYAM	KOTTAYAM



149	MUNDAKAPADAM MANDIRAM HOSPITAL,MANGANAM	KOTTAYAM
150	NEW HEART AND DIABETES HOSPITAL, KARAPPUZHA,KTM	KOTTAYAM
151	POYANIL HOSPITAL,KOZHENCHERY	KOTTAYAM
152	ST.THOMAS HOSPITAL, THECHIPUZHA, CHANGANACHERRY	KOTTAYAM
153	LITTLE LOURDES MISSION HOSPITAL, KIDANGOOR	KOTTAYAM
154	SANTHINIKETHAN HOSPITAL, PUNKUNNAM	KOTTAYAM
155	I.H.M. HOSPITAL,BHARANANGANAM	KOTTAYAM
156	MERCY NUSING HOME, KARUKACHAL	KOTTAYAM
157	NSS MEDICAL MISSION HOSPITAL, KARUKACHAL	KOTTAYAM
158	HOLY GHOST MISSION HOSPITAL, MUTTUCHIRA	KOTTAYAM
159	MAR SLEEVA MEDICITY HOSPITAL, PALA	KOTTAYAM
160	KIMS HOSPITAL, KUDAMALLOOR	KOTTAYAM
161	MALABAR MEDICAL COLLEGE, MEDAKKALLUR,	KOZHIKODE
162	KMCT MEDICAL COLLEGE, MANASSERY, MUKKOM	KOZHIKODE
163	MALABAR HOSPITAL, ERONJIPALAM	KOZHIKODE
164	ASOKA HOSPITAL,KOZHIKKODE	KOZHIKODE
165	BABY MEMORIAL HOSPITAL,KOZHIKKODE	KOZHIKODE
166	CEEYEM HOSPITAL, BADAGARA	KOZHIKODE
167	COMTRUST CHARITABLE TRUST EYE HOSPITAL,KKD	KOZHIKODE
168	CO-OPERATIVE HSOPITAL,KOZHIKKODE	KOZHIKODE
169	FATHIMA SCAN AND RESEARCH CENTRE,KOZHIKKODE	KOZHIKODE
170	GAUTHAM HOSPITAL,CHULLIKKAL	KOZHIKODE
171	JANATHA NURSING HOME, BADAGARA	KOZHIKODE
172	MALABAR INSTITUTE OF MEDICAL SCIENCE,KOZHIKKODE	KOZHIKODE
173	NATIONAL HOSPITAL, MAVOOR ROAD	KOZHIKODE
174	P.V.S. HSOPITAL, CALICUT	KOZHIKODE
175	ST. JOSEPH HOSPITAL, MUKKOM	KOZHIKODE
176	NIRMALA HOSPITAL, MARYKUNNU	KOZHIKODE
177	BADAGARA SAHAKARANA ASUPATHRI	KOZHIKODE
178	MEITRA HOSPITAL	KOZHIKODE
179	IQQRA INTERNATIONAL HOSPITAL	KOZHIKODE
180	SANTHI HOSPITAL, OMASSERY	KOZHIKODE
181	AI-SHIFA HOSPITAL, PERINTHALMANNA	MALAPPURAM
182	ARYA VIADYASALA KOTTAKKAL	MALAPPURAM
183	E.M.S. MEMPRIAL CO-OP HOSPITAL - PERINTHALMANNA	MALAPPURAM
184	EDAPPAL HOSPITALS LTD	MALAPPURAM
185	ORCHID HOSPITAL,MALAPPURAM	MALAPPURAM
186	K.S.H. HOSPITAL,MALAPPURAM	MALAPPURAM
187	KORAMBILE MOHAMED HAJI MEMORIAL HOSPITAL, MANJERI	MALAPPURAM
188	MOULANA HOSPITAL - PERINTHALMANNA	MALAPPURAM
189	NOOR INSTITUTE OF MEDICAL SPECIALITY - WANDOOOR	MALAPPURAM
190	MB HOSPITAL, DOWN HILL, MALAPPURAM	MALAPPURAM
191	PMSA CO-OPERATIVE HOSPITAL, MALAPPURAM	MALAPPURAM
192	ASTER MIMS,KOTTAKKAL	MALAPPURAM
193	DR.MENONS HOSPITAL, PALAKKAD	PALAKKAD
194	KERALA MEDICAL HOSPITAL,MANGAD	PALAKKAD
195	AHALYA EYE HOSPITAL, VELANTHAVALAM	PALAKKAD
196	KARUNA MEICALI COLLEGE	PALAKKAD
197	SEVANA HOSPITAL, PATTAMBI	PALAKKAD
198	NILA HOSPITAL, PATTAMBI	PALAKKAD



199	P.K. DAS INSTITUTE OF MEDICAL SCIENCES, OTTAPALAM	PALAKKAD
200	THANKAM HOSPITAL, PALAKKAD	PALAKKAD
201	CRESENT HOSPITAL, ALATHUR	PALAKKAD
202	ASSUMPTION HOSPITAL, MANNARKKAD	PALAKKAD
203	CO-OPERATIVE HOSPITAL, PALAKKAD	PALAKKAD
204	FORT HOSPITAL, MANAPPULLYKAVU, PALAKKAD	PALAKKAD
205	LAKSHMI HOSPITAL - PALAKKAD	PALAKKAD
206	PAALANA HOSPITAL - KANNADI	PALAKKAD
207	SREEKRISHNA NURSING HOME, PALAKKAD	PALAKKAD
208	VENKITESWARA HOSPITAL, PALAKKAD	PALAKKAD
209	WELCARE HOSPITAL (VENKETESWARAN NURSING) - PALAKKAD	PALAKKAD
210	MALABAR MEDICALS - MANAPLLIKAVU	PALAKKAD
211	NEW ALMA HOSPITAL, MANNARKKAD	PALAKKAD
212	MOTHER CARE HOSPITAL, MANNARKKAD	PALAKKAD
213	ATHANI HOSPITAL, CHITTOOR	PALAKKAD
214	SEVENTH DAY ADVENTIST HOSPITAL, OTTAPALAM	PALAKKAD
215	VALUVANAD HOSPITAL, OTTAPPALAM	PALAKKAD
216	AVITIS SUPER SPECIALITY HOSPITAL	PALAKKAD
217	AZEEZIA HOSPITAL, ALATHUR	PALAKKAD
218	CENTURY HOSPITAL - CHENGANNUR	PATHANAMTHITTA
219	CHRISTIAN MEDICAL CENTRE, PATHANAMTHITTA	PATHANAMTHITTA
220	CM HOSPITAL - PANDALAM	PATHANAMTHITTA
221	MAR GR. MEMORIAL MEDICAL CENTRE, PARUMALA	PATHANAMTHITTA
222	MARIA HOSPITAL - ADOOR	PATHANAMTHITTA
223	MENAMTHOTTOM HOSPITAL, ANGADI, RANNI	PATHANAMTHITTA
224	MUTHOOT HOSPITAL - PATHANAMTHITTA	PATHANAMTHITTA
225	N.S.S.MEDICAL MISSION HOSPITAL, PANTHALAM	PATHANAMTHITTA
226	PUSHPAGIRI HOSPITAL, THIRUVALLA	PATHANAMTHITTA
227	UMA HOSPITAL, KASARGODE	PATHANAMTHITTA
228	MUTHOOT HOSPITAL, KOZHENCHERY	PATHANAMTHITTA
229	LIFELINE HOSPITAL, ADOOR	PATHANAMTHITTA
230	SANJIVINI MULTI-SPECIALTY HOSPITAL	PATHANAMTHITTA
231	BELIEVERS CHURCH MEDICAL COLLEGE HOSPITAL	PATHANAMTHITTA
232	AL-IQBAL HOSPITAL, CHENTRAPPINI	THRISSUR
233	AMALA CANCER CENTRE, VILANGAN	THRISSUR
234	ASWINI HOSPITAL, THRISSUR	THRISSUR
235	CHANDRAMATHI AMMA MEMORIAL HOSPITAL, OLARI, TSR	THRISSUR
236	CO-OPERATIVE HOSPITAL, THRISSUR	THRISSUR
237	DAYA HOSPITAL & RESEARCH CENTRE, THRISSUR	THRISSUR
238	DEVASWAM HOSPITAL, GURUVAYUR	THRISSUR
239	DEVINE MEDICAL CENTRE LTD., VADAKKANCHERY	THRISSUR
240	DHANYA MISSION HOSPITAL, POTTA, CHALAKUDY	THRISSUR
241	ELITE MISSION HOSPITAL, THRISSUR	THRISSUR
242	HEART HOSPITAL (SUNRISE HOSPITAL), THRISSUR	THRISSUR
243	ITTIMANI MEMORIAL HOSPITAL, KUNNAMKULAM	THRISSUR
244	KASIM MEMORIAN HOSPITAL (IVGM/CCMK HOSPITAL, CHALAKUDY)	THRISSUR
245	JUBILEE MISSION HSOPITAL, THRISSUR	THRISSUR
246	LAL MEMORIAL HOSPITAL, IRINJALAKUDA	THRISSUR
247	LEKSHMISUDHA HOSPITAL, OORAKAM	THRISSUR
248	M.E.S. HOSPITAL, CHETTUVA	THRISSUR



249	M.I. HOSPITAL,EANGANDIYOOR	THRISSUR
250	MARIA HOSPITAL, KUZHIKATTUSSERY, MALA	THRISSUR
251	MEDICAL CENTRE,THRISSUR	THRISSUR
252	METROPOLITAN HOSPITAL,THRISSUR	THRISSUR
253	MODERN HOSPITAL, KODUNGALLUR	THRISSUR
254	MOTHER HOSPITAL,THRISSUR	THRISSUR
255	OKAY MISSION HOSPITAL,KODUNGALLUR	THRISSUR
256	OUR HOSPITAL LTD., KATTUNGACHIRA,IRINJALAKKUDA	THRISSUR
257	RAJAH CHARITABLE MEDICAL TRUST,MUTHUVATTOOR	THRISSUR
258	ROYAL HOSPITAL, KUNNAMKULAM	THRISSUR
259	SACRED HEART HOSPITAL, PULLUR	THRISSUR
260	SAN JOS PARISH HOSPITAL,PAVARATTY	THRISSUR
261	SANTHI NURSING HOME, KODUNGALLUR	THRISSUR
262	SANTHI SPECIALITY HOSPITAL,KODAKARA	THRISSUR
263	ST. JAMES HOSPITAL, CHALAKKUDY	THRISSUR
264	ST. JOSEPH MISSION HOSPITAL, CHOONDAL	THRISSUR
265	THAHANI HOSPITAL,GURUVAYOOR	THRISSUR
266	UNITY HOSPITAL, KUNNAMKULAM	THRISSUR
267	UNITY HOSPITAL,KANIPPAYYOR	THRISSUR
268	VAIDYARATHNAM NOURSING HOME - THAIKKATTUSSERY	THRISSUR
269	VINAYAKA AYURVEDIC NURSING HOME, PALAKKAL,TSR	THRISSUR
270	WEST FORT HOSPITAL,THRISSUR	THRISSUR
271	WESTFORT HI-TECH HOSPITAL-POOKUNNAM	THRISSUR
272	IRINJALAKUDA TOWN CO-OP HOSPITAL, IRINJALAKUDA	THRISSUR
273	MARINA HOSPITAL, IRINJALAKUDA,	THRISSUR
274	SAROJA MULTI-SPECIALITY HOSPITAL	THRISSUR
275	K.J.K HOSPITAL, SHAWALLACE LANE - NALANCHIRA	TRIVANDRUM
276	NURUL ISLAM MULTI SPECIALITY (NIMS)-ARALUMOODU	TRIVANDRUM
277	CREDENCE HOSPITAL, ULLOOR	TRIVANDRUM
278	COSMOPOLITAN HOSPITAL,TVM	TRIVANDRUM
279	DR. SMCSI HOSPITAL KARAKKONAM,NEYATTINKARA	TRIVANDRUM
280	DR.SOMERWELL MEMORIAL CSI MEDECAL COLLEGE-KARAKKONAM	TRIVANDRUM
281	G.G. HOSPITAL,TVM	TRIVANDRUM
282	INDIA TRUST HOSPITAL PVT LTD	TRIVANDRUM
283	KARETTE MEDICAL CENTRE, KARETTE,TVM	TRIVANDRUM
284	P.R.S. HOSPITAL, KARAMANA	TRIVANDRUM
285	PNM HOSPITAL, KATTAKADA	TRIVANDRUM
286	RCC,TVM	TRIVANDRUM
287	RIMS SPECILITY HOSPITAL - NEDUMANGAD	TRIVANDRUM
288	ROLLAND HOSPITAL, NEYYATTINKARA	TRIVANDRUM
289	S.K.HOSPITAL - EDAPAZHINJI	TRIVANDRUM
290	S.N.MISSION HOSPITAL, VARKALA (SIVAGIRI SREE NARAYANA MEDICAL MISSION)	TRIVANDRUM
291	S.P.FORT HOSPITAL, FORT,TVM	TRIVANDRUM
292	S.U.T. HOSPITAL, PATTOM	TRIVANDRUM
293	SAMAD HOSPITL,ATTINGAL	TRIVANDRUM
294	SARASWATHY HOSPITAL PVT LTD	TRIVANDRUM
295	SREE GOKULAM MEDICAL COLLEGE - VENJARAMOODU	TRIVANDRUM
296	SREE RAMA KRISHNA MISSION HOSPITAL, SASTHAMANGALAM	TRIVANDRUM
297	SUT HOSPITAL - VENCODE- VATTAPPARA	TRIVANDRUM
298	TRIVENI AYURVEDA NURSING HOME, VANCHIYOOR	TRIVANDRUM



299	VASUDEVA VILASAM NURSING HOME,TVM	TRIVANDRUM
300	KERALA INSTITUTE OF MEDICAL SCIENCE, TVM	TRIVANDRUM
301	ANANTHAPURI HOSPITAL AND RESEARCH INSTITUTE	TRIVANDRUM
302	JUBILEE MEMORIAL HOSPITAL	TRIVANDRUM
303	SANTHWANA HOSPITAL, AMBALAMUKKU	TRIVANDRUM
304	ARSHA AYURVEDA HOSPITAL, POOMKULAM	TRIVANDRUM
305	AMAR MATERNITY & FERTILITY CENTRE, ATTINGAL	TRIVANDRUM
306	LOKA MEDICITY, KARAKULAM,	TRIVANDRUM
307	ASSUMPTION HOSPITAL, SULTAN BATHERY	WAYANAD
308	FATHIMA MATHA MISSION HOSPITAL, KALPETTA	WAYANAD
309	LEO NURSING HOME, KALPETTA	WAYANAD
310	VINAYAKA HOSPITAL, KUTTUYADI RD, S. BATHERY	WAYANAD
311	KAKKODAN MAMMU HAJI MEMORIAL MISSION HOSPITAL,S BATHERY	WAYANAD
312	ST. JOSEPH'S HOSPITAL, MANATHAVADY	WAYANAD
313	ALL GOVT.HOSPITAL'S	
Specialised Hospitals		
SI No	Hospital Name	Special treatment
314	Ahalya Eye Hospital (All Kerala),	Speciality for eye
315	Vasan eye care Hospital (All Kerala)	Speciality for eye
316	KERF, Thevally, Kollam	ENT Specialised

