



NLC India Limited (NLCIL), a premier 'NAV RATNA' Public Sector Enterprise with an Annual Turnover (Consolidated) of INR. 12999.03 Crores (FY. 2023-24) is spreading its wings in the frontiers of Mining (Lignite & Coal), Thermal Power Generation and Renewable Energy. The Corporate Plan of the Company has many ambitious expansion schemes for massive capacity augmentation in the years to come. To add to its strength and fuel its growth, the Company is looking for young energetic, dynamic & result oriented talents for recruitment to the posts of Graduate Executive Trainee (GET) using GATE-2024 scores for its Thermal Power Stations & Renewable Energy (Area-1) / Mines and Allied services (Area-2) located in Neyveli,(Tamil Nadu), Barsingsar (Rajasthan), Talabira (Odisha), South Pachwara (Jharkhand) and other locations of Solar / Wind Power Projects / Sites in various states including its subsidiaries and Joint Ventures at Tuticorin (NTPL), Tamil Nadu & Ghatampur (NUPPL), Uttar Pradesh.

1.0 NUMBER OF POSTS: -

Discipline	GATE 2024 Code	AREA-1*					AREA-2**					Total Number of posts		
		NUMBER OF POSTS FOR THERMAL POWER STATIONS & RENEWABLE ENERGY					NUMBER OF POSTS FOR MINES & ALLIED SERVICES							
		UR	EWS	OBC (NCL)	SC	ST	Total	UR	EWS	OBC (NCL)	SC		ST	Total
Mechanical	ME	14	03	09	05	03	34	20	05	14	07	04	50	84
PwBD# 03 (02,^01) [D, HH] 04(01,^03) [SLD, MI / Multiple disability involving (a) to (c) below a) D, HH b) OA, OL, LC, Dw, AAV c) SLD, MI]														
Electrical	EE	07	01	05	03	02	18	13	03	08	04	02	30	48
PwBD# 01 [D, HH] ^02 [ASD(M), SLD, MI / Multiple disability involving (a) to (c) below a) D, HH b) OL, CP, LC, Dw, AAV c) ASD(M), SLD, MI]														
Civil	CE	07	01	04	02	01	15	04	01	03	01	01	10	25
PwBD# 01 [D, HH] ^01 [SLD, MI / Multiple disability involving (a) to (c) below a) D, HH b) OA, OL, CP, LC, Dw, AAV c) SLD, MI]														
Control & Instrumentation	IN	04	01	03	01	01	10	-	-	-	-	-	-	10
PwBD# 01 [D, HH]														
TOTAL														167

* Area 1 - Thermal Power stations located in the states of Tamil Nadu, Rajasthan & Uttar Pradesh and Renewable Energy projects located in various states.
**Area 2 - Mines and Allied Services located in the states of Tamil Nadu, Rajasthan, Jharkhand & Odisha.
Reservation of Vacancies to PwBDs is horizontal reservation, as per Govt. of India directives.
^ Carried forward Reservations of Advt.No.08/2023. If suitable candidates from respective benchmark disabilities are not available then PwBD candidate of other benchmark disabilities may be considered by interchange of category among identified suitable benchmark disabilities and if no suitable PwBD person even by interchange of benchmark disabilities is available, the carried forward reservations will be filled up with other than a person with benchmarked disabilities, as per Govt. of India guidelines.
ABBREVIATIONS: D=Deaf, HH= Hard of Hearing, OA=One Arm, OL=One Leg, CP=Cerebral Palsy, LC=Leprosy Cured, DW=Dwarfism, AAV=Acid Attack Victims, ASD= Autism Spectrum Disorder (M= Mild, MoD= Moderate), SLD= Specific Learning Disability, MI= Mental Illness.

2.0 EDUCATIONAL QUALIFICATION, GATE-2024 SCORE AND ELIGIBILITY CRITERIA: -

- 2.1 Candidates should have qualified in GATE 2024 Examination in the relevant GATE code.
- 2.2 Marks of GATE - 2024 will only be valid for this recruitment.
- 2.3 Candidates should have passed the notified Educational Qualification from a recognized university at the time of registration of application.

Discipline	GATE 2024 Code	Educational Qualification
Mechanical	ME	Full Time / Part Time Bachelor degree in Mechanical Engineering/Mechanical & Production Engineering.
Electrical	EE	Full Time / Part Time Bachelor degree in Electrical Engineering/Electrical & Electronics Engineering/Power Engineering
Civil	CE	Full Time / Part Time Bachelor degree in Civil Engineering/Civil & Structural Engineering.
Control & Instrumentation	IN	Full Time / Part Time Bachelor degree in Instrumentation Engineering/Electronics & Instrumentation Engineering/Instrumentation & Control Engineering/Applied Electronics & Instrumentation Engineering.

Discipline	GATE 2024 Code	Educational Qualification
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Minimum qualifying percentage of marks in the notified qualification is 60 % for UR/EWS/OBC (NCL) candidates & 50 % for SC/ST candidates.

Note:-

- Candidates who have passed the notified qualification only are eligible to apply.
- Any other qualifications, which are regarded / classified as equivalent or having combination of branches other than the notified one will not be considered.
- All qualifications should have been acquired from Indian Universities/Institutes, recognized by UGC or AICTE (whichever is applicable) or any other appropriate statutory authority in India.
- Wherever there is no reservation for SC/ST / OBC (NCL) Categories, candidates belonging to such categories can apply against UR vacancies, provided relaxation for Minimum Qualifying percentage of marks does not apply to them against unreserved vacancies.
- Wherever percentage of marks is not awarded by the University / Institute and only Grades (GPA / CGPA / CQPI) are awarded, the same should be converted to the exact equivalent percentage of marks for example "On a 10-point scale GPA / CGPA / CQPI of 6.0 will be considered as 60%."
- For the purpose of calculating the aggregate final percentage of marks, the aggregate marks of all years / semesters / trimesters would be taken. Rounding of percentage (%) will not be acceptable under any circumstances, hence 60% of marks and above for UR/EWS /OBC (NCL) & 50 % of marks and above for SC/ST will only be considered.

3.0 CRUCIAL DATE:-

- Candidate should possess the notified Educational Qualification at the time of registration of application in NLCIL portal.
- Crucial date for claim of SC/ ST/ OBC (NCL)/ EWS status for upper age limit, fee concession, reservation etc., where not specified otherwise, will be the first of the month in which the notification is issued (i.e. 01/12/2024).

4.0 UPPER AGE LIMIT:-

Upper Age Limit, in years (As on 01/12/2024)			
UR / EWS	OBC(NCL)	SC	ST
30	33	35	35

5.0 INDUCTION & CTC:-

- Candidates joining NLCIL as Graduate Executive Trainee (GET) will undergo training for period of One year. During the training period, the GETs will be paid, a basic pay of INR.50,000/-, Applicable Dearness allowance & Common Allowance (35% of basic pay) per month. The scale of pay and CTC will be as below.

Post	Grade	Pay Scale	CTC per annum (in INR. Approx.) #
Graduate Executive Trainee	E-2	INR.50,000 – 1,60,000	INR.13.62 Lakhs

In Addition to the CTC mentioned above, Performance Related Pay (Annually), Medical treatment for self and dependents and Group Insurance, as per rules will be provided. Eligible type of residential accommodation (unfurnished) will be provided at standard rent in Company Townships subject to availability.

- On successful completion of training, the trainees will be absorbed in E-3 Grade, in the scale of pay INR. 60,000-1,80,000 with a basic pay of INR. 60,000/- per month. In addition, they will be paid Performance Related Pay annually and entitled for Superannuation benefit (30% of Basic Pay + DA)

6.0 PLACE OF POSTING:-

Selected candidates will be posted to undergo training and work in any location under the control of NLCIL within Area 1 (or) Area 2 as applied by the candidates and based on organizational requirements.

7.0 RESERVATIONS & RELAXATIONS:-

- Reservation and relaxations for SC/ST/OBC (Non-Creamy Layer)/ EWS / PwBD (degree of disability 40% & above) & Ex-servicemen candidates will be as per Government of India guidelines.
- SC/ST/PwBD/Ex-service men Candidates are exempted from payment of application fee. However, they have to pay a non- refundable amount of INR.354/- (inclusive of 18% GST) towards processing fee.
- The Upper age limit is relaxable by 5 years for SC/ST, 3 years for OBC (Non-Creamy Layer), 10 Years for Persons with Benchmark Disabilities (degree of disability 40% and above) [13 years for PwBD-OBC & 15 years for PwBD-SC/ST]. For Ex-Servicemen as per Govt. of India guidelines. However, in all the cases of relaxation, maximum age limit is 58 years as on crucial date.
- Candidates belonging to OBC (NCL)/ SC/ST/EWS categories should meet the eligibility norms notified for UR category for consideration against unreserved (UR) vacancies. In other words, OBC (NCL)/SC/ST/EWS candidates applying against unreserved posts shall be considered under general standard of merit and no relaxations (except payment of application fee) shall be available for the candidates.
- OBC Candidates belonging to "Creamy Layer" are not entitled to avail any concession otherwise extended to OBC (NCL) category. Such candidates have to indicate their category as UR.
- Candidates claim to belong to EWS / OBC (NCL) / SC /ST/ PwBD / Ex-servicemen category should necessarily upload the valid EWS / OBC (NCL) / SC /ST/ Disability certificate / Discharge Certificate, as the case may be, issued by Competent Authority prescribed certificate formats can be downloaded from "Forms" tab in career page of NLCIL website (www.nlcindia.in).
- Candidates belonging to OBC (Non-Creamy Layer) category should upload OBC (Non-Creamy Layer) certificate in the prescribed format (applicable for purpose of reservation in appointment to posts under Government of India as contained in DOPT Memo No.36036/2/2013- Estt. (Res.) dated 30-05-2014) obtained from competent authority. However, they should produce valid OBC (NCL) certificate obtained on or after 01.04.2024 from competent authority at the time of document verification, failing which they will not be permitted to attend the selection / join under OBC (NCL) category.
- Candidates belonging to Economically Weaker Sections (EWS) will have to upload copy of Income & Asset certificate issued by the competent authority as per OM No.36039/1/2019-Estt (Res) dated 31.01.19 of DoPT, Ministry of PPG&P, Govt. of India. However, they should produce valid Income and Asset Certificate for Economically Weaker Sections obtained on or after 01.04.2024 from competent authority at the time of document verification, failing which they will not be permitted to attend the selection / join under EWS category.
- PwBD candidates should possess valid disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/re-verification as may be decided by the Board/ competent authority.
- Category (EWS/SC/ST/OBC (NCL)/PwBD/Ex-servicemen) once filled in the online application form will not be changed and no benefit of other category will be admissible later on. The reserved category candidates are required to submit requisite certificate in the format prescribed by Government of India and issued by the Competent Authority.

7.11 Wherever there is no reservation for Persons with Benchmark Disabilities, PwBD candidates are allowed to apply as General candidates subject to the posts having been identified suitable for such disabilities. The Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment have identified the jobs/posts suitable to be held by persons with benchmark disabilities and the physical requirement for all such jobs/posts vide their Gazette Notification Dt.4th January 2021. The categories of PwBD candidates who are eligible to apply for the post is given in Annexure-I.

8.0 METHOD OF SELECTION:-

8.1 Selection will be based on GATE Score 2024 (80 Marks) followed by Personal Interview (20 Marks).

8.2 Applicants who have qualified the Graduate Aptitude Test in Engineering (GATE) -2024 and meeting the eligibility criteria as per the notification will be shortlisted for personal interview in the ratio 1:6 against the notified vacancies, based on the merit order of marks (out of 100) scored in (GATE) - 2024, ensuring due reservation for SC / ST / OBC(NCL) / EWS / PwBD.

8.3 Short listing of candidates for Area-1 (Thermal Power Stations & Renewable Energy) and Area-2 (Mines & Allied services) is independent based on merit order of the GATE-2024 score in the ratio 1:6 against the notified vacancies. Accordingly, area wise merit list of shortlisted candidates will be prepared separately for Area-1 and Area-2 based on GATE-2024 score, ensuring due reservation. Candidate opted for Area-1 cannot claim selection for Area-2 or vice versa. The area wise shortlisted candidates will be called for Personal Interview.

8.4 The Final selection shall be in the order of merit based on the total marks scored by the candidates out of 100 marks, (i.e.) sum of marks scored in GATE 2024 (80 marks) and Personal Interview (20 marks), ensuring due reservation.

8.5 In case of tie at cut-off level, (i.e.) more than one candidate scoring same marks (out of 100) at cut-off level, such cases will be resolved by applying the following criteria, one after another, till the tie is resolved:

8.5.1 Date of Birth of the candidates, senior most candidate(s) by age will be placed higher;

8.5.2 Alphabetical order of first name of the candidates.

8.6 On successful completion of Document / Certificate Verification & Interview, "Provisional Offer of Appointment" will be issued to selected candidates who meet the notified qualifying norms and found medically fit.

9.0 MEDICAL FITNESS :-

Every provisionally shortlisted candidate, prior to being appointed for the post, is required to undergo Pre-Employment Medical examination as per the prescribed health standards of NLCIL by the Company's Medical Officer and subject to being found Medically Fit, prescribed for the post.

10.0 GENERAL CONDITIONS:-

10.1 Only Indian Nationals are eligible to apply.

10.2 All qualifications should have been acquired from Indian Universities/Institutes, recognized by UGC or AICTE (whichever is applicable) or any other appropriate statutory authority in India.

10.3 Candidates who have passed the notified qualification and have qualified GATE-2024 only are eligible to apply.

10.4 Candidates from State PSEs / Central PSEs / Government / Quasi Government, should produce No Objection Certificate (NOC) at the time of document verification otherwise they will not be permitted to join.

10.5 Depending on the response and requirement, NLCIL reserves the right to raise / relax the eligibility conditions.

10.6 NLCIL reserves the right not to fill up any or all the posts notified at its discretion and vacancies may also be increased / decreased depending upon organizational requirements.

10.7 Candidates are informed that mere submission of applications shall not give them any right to be called for selection.

10.8 Provisionally selected candidates will be called for document / certificate verification based on self certified information along with the copies of testimonials uploaded by them. They should produce the original documents, in support of their meeting eligibility conditions, at the time of verification failing which such candidates will not be permitted for joining.

10.9 Candidates already removed / terminated / deserted their employment from NLCIL will not be considered.

10.10 Persons already resigned from NLCIL may also apply, subject to fulfilling the notified eligibility criteria.

10.11 A candidate who has availed Voluntary Retirement (VR) from CPSE/PSU/State PSU/Central Govt./State Govt. and having received ex-gratia payment as VR compensation can also apply provided that he/she is prepared to repay/return the VRS compensation to the PSU from where he/she has received such compensation to the extent required as laid down in the VR scheme/relieving letter and other Govt. rules as applicable at the time of VR. If such candidate who has got VR is selected by NLCIL the appointment order would be sent to such person only after getting clearance from the PSU concerned about the repayment of ex-gratia compensation. Further, all instructions/guidelines of Government of India issued in respect of VRS will also apply apart from the above.

10.12 NLCIL reserves the right to cancel/ restrict/enlarge/ modify /reopen /alter the recruitment process, if the need so arises, without issuing any further notice or assigning any reason thereof.

10.13 If the SC/ST/OBC (NCL)/ EWS/Disability certificate has been issued in a language other than English/ Hindi, the candidates should submit a self-certified translated copy of the same either in English or Hindi.

10.14 Candidature of a registered applicant is liable to be rejected at any stage of recruitment process / Candidate's employment will be terminated / cancelled after recruitment, on or after joining if;

10.14.1 any information / documents submitted by the candidate is found to be false or

10.14.2 suppressed relevant information or

10.14.3 if not found to be in conformity with eligibility criteria mentioned in the advertisement.

10.15 Candidates may E-Mail to help.recruitment@nclindia.in for any queries/clarifications. Candidates are hereby advised not to contact telephone numbers of any other officials / divisions.

10.16 The decision of NLCIL's Appointing Authority in all matters relating to eligibility, acceptance or rejection of applications, penalty for false information, and mode of selection, selection and posting of selected candidates will be final and binding on the candidates and no enquiry/correspondence will be entertained in this regard.

11.0 SERVICE & AGREEMENT BOND:-

Selected candidates while joining the post of Graduate Executive Trainee in NLCIL will be required to execute a Service Agreement Bond for a value of INR.3,00,000/- (Rupees Three Lakhs only) to serve the Company for a minimum period of three years after completion of training.

12.0 HOW TO APPLY?

12.1 Candidates should apply only through online mode in NLCIL website www.nclindia.in.

12.2 Before registering / applying online, the candidates should ensure that they have mobile number and valid & active personal email ID and keep them active for the entire duration of selection as NLCIL will send all selection related communications only through SMS / email till the selection process is completed.

12.3 Candidate can register only once, using their GATE-2024 Registration Number, Name , Email ID & Mobile Number.

- 12.4 Candidates can apply for one post only, either for Area-1 (Thermal Power Stations & Renewable Energy) [or] for Area-2 (Mines & Allied Services).
- 12.5 Multiple registration or applying for both Area-1 and Area-2 is not permitted. Candidates should choose the Area while applying and the selected area cannot be altered after submission of application.
- 12.6 Candidates are informed that shortlisting based on GATE-2024 score will be done independently for Area-1 and Area-2.
- 12.7 Candidates applied against the vacancies notified under a particular Area shall not have any right at any point of time to make claim for selection against vacancies notified under other Area.
- 12.8 Candidates have to register their Personal data, Educational Qualification, Age, Category and other details in Online Application Portal. Candidates should upload required scanned copies of documents / certificates in prescribed format to establish their eligibility.
- 12.9 After submitting applications through ONLINE, candidates should take a print out of registration cum application form and produce it along with self-attested copies of certificates / documents, at the time of document verification.
- 12.10 Scrutiny of applications for short listing of candidates will be solely based on documents / certificates uploaded by the candidates at the time of registration / submission of application through ONLINE.
- 12.11 For the benefit of the candidates applying for posts, after uploading a document "View Document" option will be provided in the on-line portal before submitting applications.
- 12.12 It is mandatory that eligible Candidates should go through the complete advertisement before applying and agree to all the conditions given while applying for the post. Eligible candidates need to apply through NLCIL website www.nlcindia.in
- 12.13 No manual / paper applications will be entertained and candidates are advised not to send any hard copy to this office.
- 12.14 The Online application portal will be active from 10:00 hours on 16/12/2024 to 17:00 hours on 15/01/2025.

13.0 PAYMENT OF APPLICATION FEE:-

- 13.1 Candidates are required to pay a non-refundable amount of INR.854/- [INR 500/-towards Application fee plus INR 354/- (inclusive of 18% GST) towards Processing fee] through ONLINE, using State Bank of India E-Collect facility available at www.onlinesbi.com.
- 13.2 Candidates belonging to SC/ST/PwBD & Ex-Servicemen categories are exempted from paying application fee. However, they have to pay a non- refundable amount of INR.354/- (inclusive of 18% GST) towards processing fee.

Category	Application Fees	Processing Fees	Total Fees
UR / EWS / OBC (NCL)candidates	INR 500 / -	INR 354/- [INR 300/- plus INR 54/- (18% GST)]	INR 854/-
SC /ST / PwBD/ Ex-servicemen candidates	Exempted	INR 354/- [INR 300/- plus INR 54/-(18% GST)]	INR 354/-

- 13.3 The application fee mentioned above does not include service charges or any other charges that bank may levy.
- 13.4 The amount paid towards application fee / processing fee will not be refunded in any circumstances.
- 13.5 Detailed instructions for making online payment are available in login page of NLCIL Online Application Portal.
- 13.6 The following documents are mandatory at the time of application as well as Document Verification. In case the candidate is unable to produce, the requisite document at any stage, the candidature shall be summarily rejected.

Sl. No.	Documents
1	Proof of Date of Birth (Birth Certificate (or) SSLC / Matriculation Mark Sheet).
2	Copy of AADHAR Card
3	Proof for possessing notified Qualifications: Provisional Certificate [or] Degree / Post Graduate Degree Certificate(s)] in chronological order (Including SSLC / HSC/Diploma certificates)
4	Consolidated or Semester wise Mark Sheet(s) in chronological order
5	Copy of GATE 2024 Score card
6	Candidates from State PSEs / Central PSEs / Government / Quasi Government/Public Sector Banks, should produce No Objection Certificate (NOC) at the time of document verification/selection.
7	Copy of Community Certificate in case of candidates belonging to SC/ST/OBC(NCL)/EWS categories.
9	Copy of Disability Certificate in case of PwBD candidates.
10	Proof for Ex-Servicemen in case of Ex-Servicemen only
11	Other documents 'if any' in support of their credentials

14.0 IMPORTANT GUIDELINES FOR UPLOADING DOCUMENTS:-

- 14.1 Candidates are requested to ensure that only legible self-attested documents are uploaded. Also they are requested to ensure that the documents that they have uploaded are legible for scrutiny, failing which the application is liable for rejection.
- 14.2 In support of educational qualification(s), where ever multiple documents (i.e. Mark sheet or certificates) need to be uploaded, all documents are to be arranged in chronological order in a single pdf. file and to be uploaded. Any attempt to upload multiple pdf. files for educational qualification(s) will result in over writing and only the last uploaded file will get saved.
- 14.3 No physical mode of submission of application and/or required documents in support of their candidature would be entertained.
- 14.4 Candidates are requested to scan and upload the self-attested copies of following documents / certificates.

Sl. No.	Documents	File type	File size not exceeding
1	High quality recent Passport size Colour photograph (3.5 cm Width × 4.5 cm Height, taken after 01/06/2024 in a professional studio).	JPEG	50 KB
2	Good quality image of candidate's signature (in dark Blue or Black ink)	JPEG	50 KB
3	Proof of Date of Birth (Birth Certificate (or) SSLC / Matriculation Mark Sheet).	PDF or JPG	250 KB
4	Copy of AADHAR Card	PDF or JPG	250 KB

Sl. No.	Documents	File type	File size not exceeding
5	Proof for possessing notified Qualifications Provisional Certificate [or] Degree / Post Graduate Degree Certificate(s)]	PDF (kindly refer para 14.2 before uploading)	2.5 MB
6	Consolidated or Semester wise Mark Sheet(s) in chronological order	PDF (kindly refer para 14.2 before uploading)	2.5 MB
7	Copy of GATE 2024 Score card	PDF or JPG	250 KB
8	Copy of Community Certificate in case of candidates belonging to SC/ST/OBC (NCL)/EWS categories.	PDF or JPG	250 KB
9	Copy of Disability Certificate in case of PwBD candidates	PDF or JPG	250 KB
10	Proof for Ex-Servicemen in case of Ex-Servicemen only	PDF or JPG	250 KB
11	Other documents if any in support of their credentials (not mandatory)	PDF or JPF	250 KB

15.0 LEGAL JURISDICTION: -

Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and / or an application in response thereto can be instituted only in Chennai and the Courts/Tribunals/Forums (Jurisdiction Courts) at Chennai shall have sole and exclusive jurisdiction.

16.0 IMPORTANT DATES: -

Opening of On-line registration of application - Date & Time	16/12/2024 at 10:00 hrs
Closing of On-line registration of application - Date & Time	15/01/2025 at 17.00hrs
Last Date for On-line payment of Fees - Date & Time	15/01/2025 at 23:45hrs
Last date for On-line Submission of application for candidates who have already registered and paid Fees within time limit - Date & Time	16/01/2025 at 17.00 Hrs

ANNEXURE-I

The categories of Persons with Benchmark Disabilities, identified suitable for the posts are given in below table

Discipline	Category of Disability
Mechanical	a) D, HH b) OA, OL, LC, Dw, AAV c) SLD, MI d) Multiple disability involving (a) to (c) above
Electrical	a) D, HH b) OL, CP, LC, Dw, AAV c) ASD(M), SLD, MI d) Multiple disability involving (a) to (c) above
Civil	a) D, HH b) OA, OL, CP, LC, Dw, AAV c) SLD, MI d) Multiple disability involving(a) to (c)above
Control & Instrumentation	a) D, HH b) OL, CP, LC,Dw, AAV c) ASD (M), SLD,MI d) Multiple disability involving(a) to (c) above
ABBREVIATIONS: D=Deaf, HH= Hard of Hearing, OA=One Arm, OL=One Leg, CP=Cerebral Palsy, LC=Leprosy Cured, DW=Dwarfism, AAV=Acid Attack Victims, ASD= Autism Spectrum Disorder (M= Mild, MoD= Moderate), SLD= Specific Learning Disability, MI= Mental Illness.	

z--SD/xx--
CHIEF GENERAL MANAGER (HR).

"CREATING WEALTH FOR WELL BEING"

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