

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	11-06-2026 11:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	11-06-2026 11:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	60 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Education
विभाग का नाम/Department Name	Department Of Higher Education
संगठन का नाम/Organisation Name	Indian Institute Of Management (iim)
कार्यालय का नाम/Office Name	Ranchi
शिकायत निवारण के संपर्क विवरण/ Contact details of Grievance redressal	buycon6.iimi.jh@gembuyer.in
वस्तु श्रेणी /Item Category	Group Mediclaim Insurance Service - Permanent Employees, Contract Employees; Hospitalization for accident & emergency Treatments, Domiciliary treatment, Maternity, All pre-existing illness; Yes
अनुबंध अवधि /Contract Period	1 Year(s) 1 Day(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	255 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	7 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
टर्नओवर के लिए एमएसई को छूट प्राप्त है / MSE Relaxation for Turnover	Yes Complete
टर्नओवर के लिए स्टार्टअप को छूट प्राप्त है / Startup Relaxation for Turnover	Yes Complete

बिड विवरण/Bid Details	
विक्रेता से मांगे गए दस्तावेज़/ Document required from seller	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),OEM Authorization Certificate,OEM Annual Turnover,Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (Requested in ATC),Additional Doc 4 (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेन् है/ Do you want to show documents uploaded by bidders to all bidders participated in bid?	Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in)
बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / Minimum number of bids required to disable automatic bid extension	3
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / Number of days for which Bid would be auto-extended	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / Number of Auto Extension count	2
बिड से रिवर्स नीलामी सक्रिय किया/ Bid to RA enabled	No
बिड का प्रकार/ Type of Bid	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय / Time allowed for Technical Clarifications during technical evaluation	2 Days
अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / Estimated Bid Value in INR (Inclusive of all taxes)	6380000
मूल्यांकन पद्धति/ Evaluation Method	Total value wise evaluation
मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / Financial Document Indicating Price Breakup Required	Yes
मध्यस्थता खंड/ Arbitration Clause	No
सुलह खंड/ Mediation Clause	No

ईएमडी विवरण/EMD Detail

आवश्यकता/Required	No
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ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No
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बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes
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एमएसई खरीद वरीयता/MSE Purchase Preference

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं/सेवा प्रदाता को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% / Purchase Preference to MSE OEMs/ Service Provider available upto price within L1+X%	15

1. If the bidder is a Micro or Small Enterprise (MSE) as per latest orders issued by Ministry of MSME, the bidder shall be relaxed from the eligibility criteria of "Bidder Turnover" as defined above subject to meeting of quality and technical specifications. If the bidder itself is MSE OEM of the offered products, it would be relaxed from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Turnover, shall upload the supporting documents to prove his eligibility for Relaxation.

2. If the bidder is a DPIIT registered Startup, the bidder shall be relaxed from the the eligibility criteria of "Bidder Turnover" as defined above subject to their meeting of quality and technical specifications. If the bidder is DPIIT Registered OEM of the offered products, it would be relaxed from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Turnover shall upload the supporting documents to prove his eligibility for Relaxation.

3. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.

4. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.

5. **Purchase preference to Micro and Small Enterprises (MSEs):** Purchase preference will be given to MSEs having valid Udyam Certificate and whose credentials are validated online through Udyam Registration portal as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail themselves of the Purchase preference, the bidder must be the manufacturer / OEM of the offered product on GeM. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises and hence resellers offering products manufactured by some other OEM are not eligible for any purchase preference. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service, and Buyer will decide eligibility for purchase preference based on documentary evidence submitted in case of product bids, whereas in case of services the eligibility is automatically validated. If L-1 is not an MSE and MSE Seller (s) has / have quoted price within L-1+ 15% (Selected by Buyer) of margin of purchase preference /price band defined in relevant policy, such MSE Seller shall be given opportunity to match L-1 price and contract will be awarded for % (selected by Buyer) percentage of total quantity. The buyers are advised to refer the [OM No.1 4 2021 PPD dated 18.05.2023](#) for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017. Benefits of MSE will be allowed only if seller is validated on-line in GeM profile as well as validated and approved by Buyer after evaluation of documents submitted.

6. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.

7. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.

8. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -

1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

Service Provider and it's insurance company must have been in the Insurance business in India for at least XX years:7

Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%:100%

Service Provider and it's insurance company should currently be providing insurance to at least YY Government, Semi-government,PSU,Govt. Undertaking,Autonomous bodies,Educational institutes of national repute,etc.:2

Service provider and it's insurance company should be providing insurance to at least XX clients in India where the annual premium is more than INR XX for each client:Clients In India Where The Annual Premium Is More Than INR 35,00,000 For Each Client

Service Provider and it's insurance company should be providing insurance to at least XX clients in India where the insurance cover (sum insured) is more than INR XX for each client:3 Clients, Total sum insured of including all members is more than 10 Crore

The bidder should have a claim settlement ratio of more than ZZ% for (Type of Insurance) over the last 3 years:90%

More than YY (type of Insurance) Insurance Policies should have been issued to govt depts in past 3 years with Sum Insured not less than INR XX:03 types of insurance policies should have been issued in the past three years with a sum insured not less than 10 Lakh in each

Gross Total Premium underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores.:Last three (03) FY is is more than 500 Crore Rupees

Gross Total Premium for (Type of Insurance) underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores:Gross Total Premium for Medical Insurance, underwritten within India in last 03 Financial Years should be more than INR Rs. 200 Crores

Details of Buyer (Insured):[1779439059.pdf](https://www.mca.gov.in/LinkClick.aspx?linkid=1779439059)

Scope of Work (inclusion/Exclusions) Advisory- With reference to Order F.No. 14017/64/2020-Ins. II issued by the Department of Financial Services under Ministry of Finance, it is advised not to include Net-Worth as a criterion for Public Sector General Insurance Companies in General Insurance tenders.:[1779439212.pdf](https://www.mca.gov.in/LinkClick.aspx?linkid=1779439212)

Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue

28-05-2026 14:00:00

IIM Ranchi campus, Bidder may ask for the online meeting link through email ID- purchase@iimranchi.ac.in

Group Mediclaim Insurance Service - Permanent Employees, Contract Employees; Hospitalization For Accident & Emergency Treatments, Domiciliary Treatment, Maternity, All Pre-existing Illness; Yes (1)

तकनीकी विशिष्टियाँ / Technical Specifications

विवरण / Spec ificat ion	मूल्य/ Values
कोर / Core	
Type of People being Insured	Permanent Employees , Contract Employees
Coverage	Hospitalization for accident & emergency Treatments , Domiciliary treatment , Maternity , All pre-existing illness
Family Members (dependants) to be Covered	Yes
Dependent member(s) to be covered	Spouse , Children , Parents / Parents-In-Law , Parents , Parents-In-Law , As per Ration Card
Co-Payment Percentage	NA
Top-Up Cover to be Provided	No

विवरण / Spec ificat ion	मूल्य/ Values
Buffer Sum Insured for Group Medi claim to be used at the discretion of the Buyer	No
Amt of Buffer Sum Insured to be provided at the organization level (in INR)	NA
Premi um Paym ent Optio ns	Single Premium

विवरण / Spec ificat ion	मूल्य/ Values
List of Insurer from where insurance to be taken (can indicate multiple service providers)	Acko General Insurance Ltd. , Agriculture Insurance Company of India Ltd. , Cholamandalam MS General Insurance Co. Ltd. , ECGC Ltd. , Future Generali India Insurance Co. Ltd. , Go Digit General Insurance Ltd. , HDFC ERGO General Insurance Co.Ltd. , ICICI LOMBARD General Insurance Co. Ltd. , IFFCO TOKIO General Insurance Co. Ltd. , Liberty General Insurance Ltd. , National Insurance Co. Ltd. , Raheja QBE General Insurance Co. Ltd. , Royal Sundaram General Insurance Co. Ltd. , SBI General Insurance Co. Ltd. , Shriram General Insurance Co. Ltd. , Tata AIG General Insurance Co. Ltd. , The New India Assurance Co. Ltd. , The Oriental Insurance Co. Ltd. , United India Insurance Co. Ltd. , Universal Sompo General Insurance Co. Ltd. , IndusInd General Insurance Company Ltd. , Magma General Insurance Ltd. , Navi General Insurance Ltd. , Zurich Kotak General Insurance Company (India) Ltd. , Zuno General Insurance Ltd. , Bajaj General Insurance Ltd. , Aditya Birla Health Insurance Co. Ltd. , Care Health Insurance Ltd. , Galaxy Health Insurance Company Limited , Narayana Health Insurance Ltd. , Manipal Cigna Health Insurance Company Limited , Niva Bupa Health Insurance Co Ltd. , Star Health & Allied Insurance Co.Ltd. , Any IRDA approved Insurance companies
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Type of Insured (Buyer to select type of Insured)	Family
Age Group of Insuree	0 to 100
Insurance Start Date	31-07-2026
Insurance End Date	31-07-2027

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer

No

अतिरिक्त विशिष्ट दस्तावेज़ /Additional Specification Documents

प्रेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.N o.	प्रेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Ajay Kumar	835303,Prabandhan Nagar, Nayarasai Raod, Ranchi	Project / Lumpsum Based	<ul style="list-style-type: none">• Please input the number to be Insured : 110• Sum Insured (as per Insured selected) : 1000000

क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

1. Generic

OPTION CLAUSE 25% : The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, the contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration.

For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 25 percent with the consent of the service provider

2. Generic

Bidder financial standing: The bidder should not be under liquidation, court receivership or similar proceedings, should not be bankrupt. Bidder to upload undertaking to this effect with bid.

3. Generic

Manufacturer Authorization:Wherever Authorised Distributors/service providers are submitting the bid, Authorisation Form /Certificate with OEM/Original Service Provider details such as name, designation, address, e-mail Id and Phone No. required to be furnished along with the bid

4. Buyer Added Bid Specific ATC

Buyer Added text based ATC clauses

TENDER FOR TAILOR MADE GROUP MEDICLAIM INSURANCE

FOR EMPLOYEES OF IIM RANCHI WITH THEIR DEPENDENTS

IIM Ranchi is making efforts to provide medical and health services to its employees along with their dependents within the overall framework of the institute. The Group Mediclaim In

insurance could be a way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high end medical expenses. The Group Health plan for the welfare of IIM Ranchi employees attempts to address such issues.

ONLY IRDAI REGISTERED INSURANCE COMPANIES are invited for a tailor made Group Mediciam Insurance for the Employees and their Dependents of IIM Ranchi for a period of one (01) year w.e.f 31 July 2026. Renewal of policy for another one year is possible on the same premium and terms & conditions subject to satisfactory performance of the insurer and approval of the competent authority, IIM Ranchi.

1. **Details of approximate strength to be covered and Sum Insured (SI) are given below:**

Table - A			
Sl. No.	Category	Approx. Member Strength*	Sum Insured (SI)
01	Employee + their Dependents	108 (approx.) (Table - B)	₹10,00,000/- (Family Floater)

*The exact strength of members and their details will be submitted to the successful service provider (i.e. Insurer) to whom the work will be awarded. Strength of members may increase or decrease in due course of joining of new employees from time to time.

**TOTAL NO. OF LIVES (incl. dependents of employees) AS ON 21.05.2026:
110 employees+ 256 dependents = 366 Approx.**

Table - B			
*STRENGTH OF EMPLOYEES & DEPENDENTS			
Primary Members (Employees)		Dependents	
Age Band	No. of Members	Age Band	No. of Members
0 - 25	0	0 - 25	80
26 - 30	04	26 - 30	11
31 - 35	27	31 - 35	21
36 - 40	26	36 - 40	24
41 - 45	21	41 - 45	09
46 - 50	19	46 - 50	13
51 - 55	8	51 - 55	10
56 - 60	4	56 - 60	17
61 - 65	1	61 - 65	21

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Total:	110 Approx.		256 Approx.

2. **Details of coverage required by the institute under Group Medicalim Policy :**

01	Type of Policy (Floater/ Individual):	Family Floater for Employees and their dependent family members (Dependency criteria applicable to Central Govt. Employees from time to time by the appropriate authority of Govt. of India).
02	Sum Insured Band:	₹10,00,000/- for Each Employee (with dependents)
Coverage and Benefit Details under proposed policy :		
i)	In-patient Treatment including COVID19 treatment, Critical Illness, Major Surgeries, and any alternative treatment:	To be covered fully
ii)	Day Care Treatment: (Surgeries/ treatments including alternative treatment/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	To be covered fully
iii)	Reimbursement of Pre & Post Hospitalization Expenses (Under AYUSH treatment also):	30 Days Pre-Hospitalization expenses & 60 Days Post-Hospitalization expenses are to be covered fully
iv)	Domiciliary Hospitalization (Under AYUSH treatment also) Expenses:	To be covered fully
v)	Waiting period of 30 days, 1 year, 2 years & 4 years :	To be waived fully
vi)	Pre-existing Diseases:	To be covered fully; all pre-existing Diseases will be covered from day one/ inception of the policy.

vii)	<i>Maternity Benefit and New Born Baby:</i>	<p><i>To be covered fully (for Employees Group);</i></p> <p><i>Nine months waiting period is waived off and new born baby is covered from DAY 1 for all kind of diseases including Congenital Anomaly. If life threatening complication to mother and/or fetus arises requiring hospitalization during any stage of pregnancy then overall family sum insured will apply.</i></p>
viii)	<i>Sub-limits</i>	<p><i>a) Room Rent, boarding and nursing expenses as provided by the Hospital not exceeding <u>2.0 %</u> of the Sum Insured per day.</i></p> <p><i>b) Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding <u>3.0 %</u> of the Sum Insured per day.</i></p> <p><i>c) Ambulance services <u>not exceeding 2% of the Sum Insured</u>, Reasonably and Medically Necessarily incurred for shifting any Insured Person to Hospital for admission in Ward or ICU, or from one Hospital to another Hospital for better medical facilities , or Hospital to home.</i></p>
ix)	<i>Sub Limits on Medical Expenses/ Illness / Surgeries including major surgeries/ Treatments/ Procedures</i>	<i>No sub-limit and capping for any Hospitalization/ Disease/ Age</i>
x)	<i>Co-payment:</i>	<i>No co-payment irrespective of age of members and their dependents</i>
xi)	<i>Cashless facility in Network Hospitals and Reimbursement in Non-network Hospitals</i>	<i>As applicable; institute may request specific hospitals/ nursing homes in particular state/ city to panel the same for availing cashless facility by its members.</i>
xii)	<i>Hospitalization expenses (excluding cost of organ) incurred for/ by donor in respect of organ transplant to the insured.</i>	<i>To be covered fully</i>
xiii)	<i>Surgeon, Anesthetist, Doctor, Medical Practitioner, Consultants, Specialist fees, Admission & Registration charges</i>	<i>No restriction</i>

xiv)	<p><i>Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medical Equipment, Medicines & Drugs, Diagnostic Material, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-Ray and such medical expenses that are medical necessary</i></p>	No restriction
xv)	<p><i>Other conditions:</i></p> <ul style="list-style-type: none"> a. <i>Midterm inclusion/deletion of members are allowed subject to the confirmation from IIM Ranchi Authority.</i> b. <i>Employees & declared dependents to be covered from the date of joining (Addition & Deletion to be declared for each month and within 15 days of succeeding month). Premium for addition/deletion will be charged/refunded on pro rata basis by the insurer.</i> c. <i>Any bonafide mistake of additions/ deletions in monthly statement will be rectified as per institute's record.</i> d. <i>No hidden charges/broker or agent charges are allowed under the proposed policy. Any such conditions will not be entertained and bids of such bidders will be rejected straightway.</i> e. <i>Cashless Access Service: The Insurer has to ensure that all the members are provided with adequate facilities so that they do not have to pay any deposits at the commencement of the treatment or at the end of the period in the network hospital of the Insurer subject to the allowable limit. In other cases, all reimbursement of claim must be settled within 15 days of submission of final bill. Query against the submitted bill if any must be raised within a week by the TPA and no incremental queries are allowed after claim submission.</i> f. <i>100% of admissible claim should be reimbursed irrespective of treatment taken in different zone/ states within India.</i> g. <i>Insurance service provider's MoU/ tie-up terms with the hospital will not supersede the terms and conditions mentioned in this tailor made policy. The service provider will provide the cashless facility to persons covered in this policy upto the 10 Lakh limit subject to fulfilling the terms conditions of this tailor made policy.</i> h. <i>Original Reports/papers are to be returned to the Institute/Employees after claim settlement, if required.</i> i. <i>The coverage of the mid joiners shall be from Day 1 (Date of joining) irrespective of immediate payment of premium. The premium shall accordingly be calculated on pro rata basis and intimated to the institute for remittance to the service provider.</i> j. <i>The excess premium amount paid/deposited with the service provider, after adjusting premium for any additions/deletions of members, shall be refunded by the service provider (insurer) at the end of the policy period within one month.</i> k. <i>The service provider should provide quarterly Claim MIS report to the institute to monitor the same.</i> 	

- l. TPA with good service track record will be selected and engaged with the mutual agreement between IIM Ranchi and successful service provider (i.e. insurer); however In-house claim settlement will be preferred. No extra payment on and above agreed premium amount is to be made by the institute to the Insurer for engaging a TPA.*
- m. Any failure on part of the designated TPA to provide satisfactory services in the institute, the insurer will engage another TPA for the institute immediately. Any claim reported in between this period will be settled by the insurer.*
- n. The insurer should appoint one of its dedicated official (POC) as well as one official from its TPA, if any, to whom the institute can contact for any official communication and facilitate to get the services after award of work.*
- o. Successful service provider (i.e. Insurer) and its appointed TPA, if any, should be available 24 x 4 x 365 to facilitate the members of the institute in getting seamless service in hospitals without any hassle during policy period.*

3. Criteria to participate in the Tender:

3.1. Eligibility Criteria:

- i. The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.*
- ii. The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the institute on behalf of the bidder is to be submitted by the bidder.*
- iii. The bidder should have valid PAN & GST Registration number.*
- iv. The bidder should have successfully completed minimum one group insurance policy of at least 600 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.*
 - v. The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by IIM Ranchi and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids.*

3.2. Mandatory documents to be uploaded online in support of Technical Bid:

- i) Scan copy of all documents in support of above eligibility criteria from (i) to (v) of Para '3.1' along with the technical bid checklist format as per Annexure - I.*
- ii) Scan copy of Bid Forwarding Letter as per Annexure - II.*
- iii) Scan copy of undertaking towards Non-Blacklisting as per Annexure - III.*
- iv) List of minimum two clients with the name of their designated Officials, Mobile Nos. & Email IDs to verify the experience credentials.*
- v) Power of Attorney/ Authorization Letter, if bid is submitted by the authorized repres*

- entative of the agency (on the letter head of the bidder).
- vi) Duly signed and stamped of the entire bid document along with its Addendum/ Corrigendum, if any.
- vii) All other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.

[NOTE: Bidders must affix its seal and sign on all pages of above supporting documents and upload accordingly]

3.3. BoQ/ Financial Bid: The premium should be quoted ONLINE on GeM portal. Premium amount being quoted by the bidders should be in INR. Any extra charges other than the contract agreed amount will not be paid by the Institute.

Taxes/ GST, as applicable, is extra and should be shown separately in BoQ/ Financial Bid.

4. General Terms and Conditions:

- i. No subsequent increase in premium rates (except taxes/ GST as applicable from time to time by appropriate authority of Govt. of India) will be allowed under any circumstances during policy period.
 - ii. If any discrepancy is found between the figure and in words in the financial bid, the value in words shall prevail.
 - iii. The bidder is expected to examine all instructions, Forms, Annexures, Terms and Conditions in the tender document. Failure to furnish all information required by the tender document or submission of a bid not substantially responsive to the tender document in every respect will be at the bidder's risk and may result in rejection of his/her bid.
 - iv. No alterations should be made in any of the contents of the bid document by scoring out/removing any pages online/editing the contents of the bid document etc. In the submitted bid, no variation in the conditions shall be admissible. Bids not complying with the terms and conditions listed in this part are liable to be rejected.
 - v. The bid document and the enclosures as well as all correspondence and documents shall be written in English language. All the relevant particulars in the tender document must be filled in and no column should be left blank. "NIL" or "Not applicable" should be marked, where there is nothing to report.
 - vi. Tender by hand, post, courier, fax, mail or any other mode will not be accepted. Under no circumstances tender documents will be received after the above date/ time.
 - vii. More than one bid from the same company shall disqualify the bidder.
- viii. **OPENING AND EVALUATION OF BIDS:** The institute reserves the right to seek clarifications or additional information/ documents from any bidder regarding its technical bid. Such clarification(s) or additional information/ document(s) shall be provided within the time specified for the purpose. Any request and response thereto shall be in writing. If the bidder does not furnish the clarification(s) or additional information/ document(s) within the prescribed date and time, the proposal shall be liable to be rejected. Bidder who meets the 'Eligibility Criteria' shall be shortlisted as the technically responsive bidders. The institute shall notify all the technically responsive bidders the date & time of opening of financial bids.

- ix. **SELECTION OF SUCCESSFUL BIDDER:** Only technically responsive bidders who fulfils the eligibility criteria, having clear credentials, should have not been debarred/ black listed will be shortlisted for opening of financial bids.

After evaluation of bids, the bidders who are technically responsive as well as quote the lowest PREMIUM amount in total shall be declared as the successful service provider. In the event of receiving more than one Financial Bid quoting the same premium amount, the final selection of successful bidder shall be made in the following manner:

- a) The one with the highest turnover during the last 3 years put together;
 - b) If more than one bid having the same total turnover, then the earliest one registered with the IRDAI;
 - c) If more than one bidder had been registered on the same day, then by "Draw of Lots".
- x. Bidders, who do not fulfil any of the above conditions or incomplete or conditional bids are liable for rejection.
- xi. The service provider shall not sublet the policy or transfer the policy to any other insurer/ agency or person in any manner.
- xii. Any act on the part of the bidder to influence anybody in the institute is liable to rejection of his bid.
- xiii. Canvassing/ marketing/ offering promotional services etc. in any form will be disqualification for the bidder.
- xiv. **Dispute Resolution:** In the event of any dispute or differences under this agreement, the decision of the Director, Indian Institute of Management Ranchi shall be final and binding on both the parties. The decision of IIM Ranchi will be final in all respects.
- xv. **Applicable Law:** The Court of Jurisdiction shall be Ranchi for all purposes.

ANNEXURE - I

TECHNICAL BID

(To be submitted online in .xlsx File)

<i>Date of Submission of Bid :</i>	
<i>GeM Bid for: Group Mediclaim Insurance for Employees Along with Their Dependents of IIM Ranchi</i>	
<i>GeM Bid No.:</i>	
<i>Name of the Bidder/ Insurer:</i>	
<i>Correspondence Address:</i>	
<i>Tel/ Mob No.:</i>	
<i>Email Id:</i>	
Copies of all supporting documents duly stamped & signed by the bidder in support of below particulars must be <u>UPLOADED ONLINE</u>	

Sl. No	Particulars	D e t a i l s / C o m p l i a n c e (Y / N)
1	<i>The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.</i>	
2	<i>The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the institute on behalf of the bidder is to be submitted by the bidder.</i>	
3	<i>The bidder should have valid PAN & GST registration number.</i>	
4	<i>The bidder should have successfully completed minimum one group insurance policy of at least 600 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.</i>	
5	<i>The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by IIM Ranchi and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids. (as per Annexure-III)</i>	
6	<i>Other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.</i>	

7	Turnover during last three years ending on 31 st March 2025 (Copies of P&L Account and Balance Sheet duly certified by a Chartered Accountant should be attached with the bid) : FY 2024-25: ₹ _____ FY 2023-24: ₹ _____ FY 2022-23: ₹ _____	
8	Bid Forwarding Letter as per Annexure - II	
9	Power of Attorney/ Authorization Letter, if bid is submitted by the authorized representative of the firm (on the Letterhead of the bidder)	
10	Duly signed & stamped entire bid document along with its corrigendum, if any	

DECLARATION

I/We (Name of the Authorized Representative of Bidder) of (Name of the bidder/insurer) do hereby declare that the entries made here are true to

the best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place: _____
(Name of the bidder)

(Name & signature with stamp)

Date: _____

ANNEXURE - II

BID FORWARDING LETTER

(on the Letterhead of the Bidder and to be scanned & uploaded online)

Date : _____

To
Administrative Officer, Purchase
Indian Institute of Management Ranchi
Prabandhan Nagar, Nayasarai Road
Ranchi - 835303

Sub : GeM bid for Group Mediclaim Insurance for Employees Along with Their Dependents of IIM Ranchi, Bid No-

Sir,

I/ We hereby confirm and declare that I/We have carefully studied the tender documents therein and undertake myself/ ourselves to abide by the terms and conditions laid down in the tender document.

I/ We also keep the offer open for 45 (Forty-Five) days from the last date of submission of e-bids.

Yours faithfully,

(Name & signature with stamp of the bidder)

ANNEXURE - III

-

SELF-DECLARATION ABOUT NON BLACK-LISTING

(On the Letterhead of the Bidder and to be scanned & uploaded online)

Date: _____

To
Administrative Officer, Purchase
Indian Institute of Management Ranchi
Prabandhan Nagar, Nayasarai Road
Ranchi - 835303

Sub : GeM bid for Group Mediclaim Insurance for Employees Along with Their Dependents of IIM Ranchi, Bid No-.

Sir,

In response to tender under reference, I/ We hereby declare that presently our firm is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations.

We further declare that presently our firm is also not blacklisted/ debarred and not declared ineligible for any reason other than corrupt & fraudulent practices by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations in past five years from the last date of submission of bid.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, my/ our performance security may be forfeited in full and the tender if any to the extent accepted may be cancelled.

Yours faithfully,

(Name & signature with stamp of the bidder)

5. Service & Support

AVAILABILITY OF OFFICE OF SERVICE PROVIDER: An office of the Service Provider must be located in the state of Consignee. DOCUMENTARY EVIDENCE TO BE SUBMITTED.

6. Service & Support

Dedicated /toll Free Telephone No. for Service Support : BIDDER/OEM must have Dedicated/toll Free Telephone No. for Service Support.

7. Service & Support

Escalation Matrix For Service Support : Bidder/OEM must provide Escalation Matrix of Telephone Numbers for Service Support.

अस्वीकरण/Disclaimer

The Additional Terms and Conditions (ATC) have been incorporated by the Buyer after approval of their Competent Authority. The Buyer ,is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any restriction arising in the bidding process due to these ATCs and including the modification of technical specifications and / or terms and conditions governing the bid.All representations / grievances pertaining to the ATC clauses shall be raised with the buyer organization directly and not with GeM.If any of the clause(s) is/are incorporated by the Buyer regarding the following, the bid & resultant contract shall be treated as null & void. Further, GeM reserves the right, at its sole discretion, to cancel the bid forthwith, without issuance of any prior notice or intimation :-

1. Publishing Custom / BOQ bids for items for which regular GeM categories are available (unless such Custom / BOQ item is bunched with the major regular product Category Item).
2. Mandating procurement of / from specific Brand / Make / Model / Manufacturer / Dealer except in case of Single Bid / Proprietary Article Certificate (PAC) Buying.
3. Inclusion of disqualification criteria related to suspension of seller / service provider, where such suspension period has already expired.
4. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
5. Publishing bids on GeM for procurement of works.
6. Procurement of Goods by creating a Service bid on GeM & vice-versa.
7. Seeking sample with bid or approval of samples during bid evaluation process. However, trial / sample, as the case may be, shall be permitted in cases where trial / sample are allowed as per approved and published procurement policy of the Buyers' controlling Ministry / Department / State / Public Sector Enterprises Headquarters. If there is any violation of trial / sample clause with regard to approved policy of the Buyers' Ministry / Department / State / Public Sector Enterprises Headquarters, then this is to be determined and redressed by the concerned Buyer Organisation only.
8. Seeking experience from specific organization / department / institute only or from foreign / export experience.
9. Creating bid for items from incorrect categories.
10. Reference of conditions published on any external site or reference to external documents/clauses.
11. Asking for any Tender fee / Bid Participation fee, as the case may be.
12. Buyer added ATC Clauses which are in contravention of clauses defined in bid detail section, including specifications, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by the applicable GeM GTC.

13. Any ATC clause in contravention with GeM GTC Clause 4 (xiii) (h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
14. In a category based bid, adding additional items, through buyer added, additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the same must be added through bunching category based items or by bunching custom catalogues or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.

For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.

The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:

- **All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and**
- **All operative provisions of the erstwhile Labour Laws until their complete substitution.**

All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.

This Bid is governed by the General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to the Service, as the case may be, as provided in the Marketplace.

However, in case of Service, if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement specific to said Service, then it will over-ride the conditions in the General Terms and Conditions.

This Bid is governed by the [सामान्य नियम और शर्तें/General Terms and Conditions](#), conditions stipulated in Bid and [Service Level Agreement](#) specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो। बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms

of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

---धन्यवाद/Thank You---

पॉलिसी अनुसूची/ Policy Schedule - Group Mediclaim - Tailor Made with Floater	
Policy Number: 180102502310000104	व्यवसाय स्रोत / Business Source: 180102
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 180102 कार्यालय पता/ Office Address: LOHARDAGGA BRANCH National Insurance Co. Ltd, LOHARDAGGA BRANCH, B.S. Malwas Building, Ratu Road, Ranchi - 834001. State Code: 20 , Jharkhand GSTIN: 20AAACN9967E2ZG Contact Number: 224005 Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 180102 नाम/ Name: Lohardagga Branch Contact Number: सह दलाल कोड / Co Broker Code: कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in



ग्राहक का नाम /Customer Name: M/S INDIAN INSTITUTE OF MANAGEMENT RANCHI	ग्राहक आईडी /Customer ID: 9702197174	पैन /PAN: AAAT18057P
पता/ Address: AT-PRABANDHAN NAGAR, NAYASARAI ROAD, RANCHI-835303., City: RANCHI, District: RANCHI, State: JHARKHAND, PIN: 834008. Cell: 9999999999	फोन /Phone:	ई-मेल /E-Mail: purchase@iimranchi.ac.in

पॉलिसी: 31/07/2023 के 00:00 से 30/07/2024 की मध्य रात्रतिक प्रभावी /Policy Effective from 00:00 hours, on 31/07/2023 to midnight of 30/07/2024			
प्रीमियम/ Premium	₹ 59,61,856.00	कवर नोट संख्या और तथि/ Cover Note Number and Date	लागू नहीं/NA
CGST	₹ 5,36,567.00	प्रस्ताव संख्या और तथि/Proposal Number and Date	8800220728175697 Dt. 31/07/2023
SGST/UTGST	₹ 5,36,567.00		
IGST	₹ 0.00		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00	रसीद संख्या और तथि/Receipt Number and Date	180102812310000843 Dt. 01/08/2023
पुनर्प्राप्त योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	पछिली पॉलिसी संख्या और समाप्ती तथि/ Previous Policy Number and Expiry Date	180102502210000102 and Dt.30/07/2023
कुल /Total Amount	₹ 70,34,990.00	(Rupees Seventy Lakh Thirty Four Thousand Nine Hundred Ninety Only.)	

LocationAddress:

1)INDIAN INSTITUTE OF MANAGEMENT, RANCHI, PRABANDHAN NAGAR,,NAYASARAI ROAD, RANCHI,Ranchi - District Others,Ranchi,Jharkhand,835303.

Number of families:1032 **Number of Lives covered:** 1253

SL. No	Coverage	Coverage Description	Sum Insured
1	Standard Cover	GROUP MEDICLAIM- TAILOR MADE	27,76,00,000.00
	अधिक/Excess: 0.		
	Additional Information: NA		

TPA Details: SAFEWAY TPA SERVICES PVT LTD - RANCHI, Taurus Tower, li Floor, Beside Sahni Complex, Pp Compound - 834001 Contact No : 651 - 2331261 Email : kochi@safewaytpa.in.

Clauses	As per Annexure I
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टिप्पणियां/ **Remarks:** REMARKS:-

पॉलिसी अनुसूची/ Policy Schedule - Group Mediclaim - Tailor Made with Floater	
Policy Number: 180102502310000104	व्यवसाय स्रोत / Business Source: 180102
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ Office Code: 180102 कार्यालय पता/ Office Address: LOHARDAGGA BRANCH National Insurance Co. Ltd, LOHARDAGGA BRANCH, B.S. Malwas Building, Ratu Road, Ranchi - 834001. State Code: 20 , Jharkhand GSTIN: 20AAACN9967E2ZG Contact Number: 224005 Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 180102 नाम/ Name: Lohardagga Branch Contact Number: सह दलाल कोड / Co Broker Code: कस्टमर केयर टॉल फ्री नंबर/ Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in



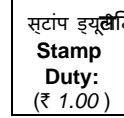
<p>1) THE SUM INSURED FOR FACULTY & STAFF MEMBERS IS RS. 10,00,000/- PER FAMILY ON FLOATER BASIS & FOR STUDENTS Rs. 2,00,000/-</p> <p>2) IN PATIENT TREATMENT INCLUDING COVID 19 TREATMENT, CRITICAL ILLNESS, SURGERY COVERED FULLY, DAY CARE TREATMENT AS DEFINED IN THE POLICY COVERED FULLY. AYUSH TREATMENT ALSO COVERED.</p> <p>3) 30 DAYS PRE , 60 DAYS POST AND DOMICILLIARY HOSPITALIZATION COVERED FULLY (AS PER IRDA NORMS)</p> <p>4) 30 DAYS, 1 YEAR, 2 YEARS & 4 YEARS WAITING PERIOD WAIVED OFF FULLY</p> <p>5) PRE- EXISTING DISEASES TO BE COVERED FULLY FROM DAY 1.</p> <p>6) MATERNITY BENEFIT & NEW BORN BABY TO BE COVERED FROM DAY 1 FOR ALL KIND OF DISEASES INCLUDING CONGENITAL ANOMALY & 9 MONTHS WAITING PERIOD TO BE WAIVED OFF.</p> <p>7) SUB- LIMITS a) ROOM CHARGES =1% OF S.I. b) ICU CHARGES =2% of S.I. c) AMBULANCE EXPENSES =1% of S.I. D) NO DISEASE WISE SUB -LIMITS</p> <p>8) CO PAYMENT WAIVED OFF</p> <p>9) HOSPITALIZATION EXPENSISES OF ORGAN DONOR TREATMENT TO BE COVERED FULLY ,COST OF ORGAN NOT COVERED.</p> <p>10) NO RESTRICTION ON DOCTOR'S AND CONSULTANT FEES, BLOOD, ANAESTHESIA, OXYGEN, OT CHARGES ,SURGICAL APPLIANCES , MEDICINES, DRUGS,DIAGNOSTIC MATERIALS , X RAY , DIALYSIS , RADIOTHERAPY, CHEMOTHERAPY, COST OF IMPLANTS SUCH AS PACEMAKER, ARTIFICIAL LIMBS AND STENT</p> <p>11) NEW EMPLOYEES SHALL BE INCLUDED IN GROUP MEDICLAIM POLICY FROM THE DATE OF JOINING SUBJECT TO AVAILABILITY OF PREMIUM & RESIGNED/ TERMINATED EMPLOYEES SHALL BE DELETED FROM THE LIST FROM THE DATE OF RESIGNATION / TERMINATION . THE SAME IS ALSO APPLICABLE IN CASE OF JOINING OR LEAVING OF STUDENTS. PREMIUM TO BE CHARGED /REFUNDED ON PRO RATA BASIS</p> <p>12) CASHLESS FACILITY IN NETWORK HOSPITALS.</p> <p>13) REMAINING COVERAGES AS PER TENDER DOCUMENTS.</p> <p>Other terms, conditions and exceptions as per NGMP policy except policy clauses 2.5 (Modern Treatment), 2.6 (Adventurous Sport) & 3.1.3 (HIV/AIDS cover).</p> <p>ALL CLAIM RELATED DOCUMENTS MUST BE SUBMITTED WITHIN 30 DAYS.</p> <p>LIST OF EMPLOYEE AND STUDENT AS PER ANNEXURE-I. NO OF EMPLOYEES:89 (& No of family members:221. Total is 310) NO OF STUDENTS: 943</p>

पॉलिसी अनुसूची/ Policy Schedule - Group Mediclaim - Tailor Made with Floater	
Policy Number: 180102502310000104	व्यवसाय स्रोत / Business Source: 180102
जारीकर्ता कार्यालय/Issuing Office कार्यालय कोड/ Office Code: 180102 कार्यालय पता/ Office Address: LOHARDAGGA BRANCH National Insurance Co. Ltd, LOHARDAGGA BRANCH, B.S. Malwas Building, Ratu Road, Ranchi - 834001. State Code: 20 , Jharkhand GSTIN: 20AAACN9967E2ZG Contact Number: 224005 Mobile Number:	विक्रय चैनल विवरण/ Sales Channel Details कोड/ Code: 180102 नाम/ Name: Lohardagga Branch Contact Number: सह दलाल कोड / Co Broker Code: कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/ email:customer.support@nic.co.in



जसिकी गवाही में दनि/ माह /वर्ष को उपरोक्त उल्लेखित कार्यालय पते पर अधोहस्ताक्षरी को वधिवित अधकृत कया जा रहा है उसके हाथ नरिधारत कए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाईट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रुप में एक साथ पढा जाए तथा कोई भी शब्द या अभवियकृत जिसके लिए यह वशिष्टि अर्थ पॉलिसी या अनुसूची के कसिी भी हसिसे में संलग्न कया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लेखित हो। यह आश्वासन दया जाता है क प्रीमियम चेक के अस्वीकृत के मामले में, यह दस्तावेज स्वतः प्राथमकता नरिसुत हो जाएगी। **/IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 01/August/2023. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

इंश्योरेन्सइंडियालिमिटेड



कृते नेशनल इंश्योरेन्स कंपनी
**For and on behalf of National Insurance
 Company Limited**

अधकृत हस्ताक्षरकर्ता/ **Authorized
 Signatory**

TAX INVOICE

Invoice Serial No: 30808H3PE0000104

Invoice Date: 01/08/2023

Details of Supplier:

National Insurance Company Limited.,
LOHARDAGGA BRANCH National Insurance Co. Ltd, LOHARDAGGA BRANCH, B.S. Malwas Building, Ratu Road, Ranchi - 834001
State : 20 , Jharkhand
GSTIN No : 20AAACN9967E2ZG

Details Of Receiver : M/S INDIAN INSTITUTE OF MANAGEMENT RANCHI

Address : AT-PRABANDHAN NAGAR, NAYASARAI ROAD,
RANCHI-835303.
City : RANCHI,
District: RANCHI,
State: JHARKHAND,
PIN: 834008.

Place Of Supply State : Jharkhand
State Code : 20
GSTIN No : 20AAATI8057P1ZD

सैक कोड/ SAC Code	सेवा का विवरण/ Description of Service	कुल/Total(₹)	छूट/ Discount	टैक्स योग्य/ मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/ CGST		एसजीएसटी/यूटीजीएसटी/ SGST/UTGST		आईजीएसटी/IGST		केरला बाढ़ उपकर/Kerala Flood Cess
					दर/Rate	राशि/ Amount(₹)	दर/Rate	राशि/ Amount(₹)	दर/Rate	राशि/ Amount(₹)	राशि/Amount(₹)
997139	Other non-life insurance services (excluding reinsurance services)	59,61,856	0%	59,61,856	9%	5,36,567	9%	5,36,567	0%	0	0
TOTAL		59,61,856		59,61,856		5,36,567		5,36,567		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) :
₹ 70,34,990

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रूपए/Rupees
Seventy Lakh Thirty Four Thousand Nine Hundred Ninety
केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/ For
and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



पॉलिसी अनुसूची/ Policy Schedule-GroupMediclaim-Tailormade	
पॉलिसी संख्या / Policy Number: 180102502410000114	व्यवसाय स्रोत/ <i>Business Source:</i> 180102
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ <i>Office Code:</i> 180102 कार्यालय पता/ <i>Office Address:</i> LOHARDAGGA <i>BUSINESS OFFICE B.S. Malwa's Building,Ratu Road, - 834001.</i> राज्य कोड/ State Code: 20 , Jharkhand जीएसटीएन/ GSTIN: 20AAACN9967E2ZG संपर्क संख्या/ <i>Contact Number:</i> 651 2284282 मोबाइल संख्या / <i>Mobile Number:</i> 0	विक्रय चैनल विवरण/ Sales Channel Details कोड/ <i>Code:</i> 180102 नाम/ <i>Name:</i> Lohardagga Branch संपर्क संख्या/ <i>Contact Number:</i> Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



ग्राहक का नाम /Customer Name: M/S INDIAN INSTITUTE OF MANAGEMENT RANCHI पता/ Address: AT- 5TH FLOOR, SUCHANA BHAWAN, AUDREY HOUSE CAMPUS, MEUR'S ROAD, RANCHI., शहर/City: RANCHI, जिला/District: RANCHI, राज्य/State: JHARKHAND, पिन/PIN: 834008. सेल/Cell: 9999999999	ग्राहक आईडी /Customer ID: 9702197174 आधार /AADHAR: फोन /Phone: 9999999999 ई-मेल /E-Mail: purchase@iimranchi.ac.in	पैन /PAN: AAAT18057P
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पॉलिसी: 31/07/2024 के 00:00 से 30/07/2025 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 31/07/2024 to midnight of 30/07/2025

प्रीमियम/ Premium	₹39,31,566.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं /NA
Less:Digital Discount	₹ 0.00		
Total Premium	₹ 39,31,566.00		
सीजीएसटी/CGST	₹ 3,53,841.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800240812625337 दिनांक/Dt. 12/08/2024
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 3,53,841.00		
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	180102502382100022,180102812410000808, 180102502382100012 दिनांक/Dt. 16/02/2024,30/07/2024,04/10/2023
कुल राशि /Total Amount	₹ 46,39,248.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	180102502210000102दिनांक/Dt.30/07/2023 180102502210000102दिनांक/Dt.30/07/2022
(रूपए/Rupees Forty Six Lakh Thirty Nine Thousand Two Hundred Forty Eight केवल/Only.)			
*सरकारी सन्सिडी Government Subsidy:	₹ 0.00		

LocationAddress:

1)INDIAN INSTITUTE OF MANAGEMENT, RANCHI, PRABANDHAN NAGAR,,NAYASARAI ROAD, RANCHI,Ranchi - District Others,Ranchi,Jharkhand,835303.

Number of families:643 Number of Lives covered: 863

SL. No	Coverage	Coverage Description	Sum Insured
1	Standard Cover	GROUP MEDICLAIM- TAILOR MADE	16,74,00,000.00
	अधिक/Excess: 0.		
	Additional Information: NA		

TPA Details: MEDI ASSIST INDIA TPA PVT LTD - HO, Fourth Floor IBC, Knowledge Park, Tower D, No 4/1, Bannerghatta Road, Near dairy circle,bangalore 29 - 560029 Contact No : 80 - 26590504 Email : nic@mediassist.in.

Clauses	As per Annexure I
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पॉलिसी अनुसूची/ Policy Schedule-GroupMediclaim-Tailormade	
पॉलिसी संख्या / Policy Number: 180102502410000114	व्यवसाय स्रोत/ <i>Business Source:</i> 180102
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ <i>Office Code:</i> 180102 कार्यालय पता/ <i>Office Address:</i> LOHARDAGGA <i>BUSINESS OFFICE B.S. Malwa's Building,Ratu Road, - 834001.</i> राज्य कोड/ State Code: 20 , Jharkhand जीएसटीएन/ GSTIN: 20AAACN9967E2ZG संपर्क संख्या/ <i>Contact Number:</i> 651 2284282 मोबाइल संख्या / <i>Mobile Number:</i> 0	विक्रय चैनल विवरण/ Sales Channel Details कोड/ <i>Code:</i> 180102 नाम/ <i>Name:</i> Lohardagga Branch संपर्क संख्या/ <i>Contact Number:</i> Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



FINANCIER DETAILS

टिप्पणियां/ Remarks: REMARKS:-

- 1)THE SUM INSURED FOR FACULTY & STAFF MEMBERS IS RS. 10,00,000/- PER FAMILY ON FLOATER BASIS & FOR STUDENTS Rs. 2,00,000/-
 - 2) IN PATIENT TREATMENT INCLUDING COVID 19 TREATMENT, CRITICAL ILLNESS, SURGERY COVERED FULLY, DAY CARE TREATMENT AS DEFINED IN THE POLICY COVERED FULLY. AYUSH TREATMENT ALSO COVERED.
 - 3) 30 DAYS PRE , 60 DAYS POST AND DOMICILLIARY HOSPITALIZATION COVERED FULLY (AS PER IRDA NORMS)
 - 4) 30 DAYS, 1 YEAR, 2 YEARS & 4 YEARS WAITING PERIOD WAIVED OFF FULLY
 - 5)PRE- EXISTING DISEASES TO BE COVERED FULLY FROM DAY 1.
 - 6)MATERNITY BENEFIT & NEW BORN BABY TO BE COVERED FROM DAY 1 FOR ALL KIND OF DISEASES INCLUDING CONGENITAL ANOMALY & 9 MONTHS WAITING PERIOD TO BE WAIVED OFF.
 - 7) SUB- LIMITS a) ROOM CHARGES =1% OF S.I. b) ICU CHARGES =2% of S.I. c) AMBULANCE EXPENSES =1% of S.I. D) NO DISEASE WISE SUB -LIMITS
 - 8) CO PAYMENT WAIVED OFF
 - 9) HOSPITALIZATION EXPENSISES OF ORGAN DONOR TREATMENT TO BE COVERED FULLY ,COST OF ORGAN NOT COVERED.
 - 10) NO RESTRICTION ON DOCTOR'S AND CONSULTANT FEES, BLOOD, ANAESTHESIA, OXYGEN, OT CHARGES ,SURGICAL APPLIANCES , MEDICINES, DRUGS,DIAGNOSTIC MATERIALS , X RAY , DIALYSIS , RADIOTHERAPY, CHEMOTHERAPY, COST OF IMPLANTS SUCH AS PACEMAKER, ARTIFICIAL LIMBS AND STENT
 - 11) NEW EMPLOYEES SHALL BE INCLUDED IN GROUP MEDICLAIM POLICY FROM THE DATE OF JOINING SUBJECT TO AVAILABILITY OF PREMIUM & RESIGNED/ TERMINATED EMPLOYEES SHALL BE DELETED FROM THE LIST FROM THE DATE OF RESIGNATION / TERMINATION . THE SAME IS ALSO APPLICABLE IN CASE OF JOINING OR LEAVING OF STUDENTS. PREMIUM TO BE CHARGED /REFUNDED ON PRO RATA BASIS
 - 12) CASHLESS FACILITY IN NETWORK HOSPITALS.
 - 13) REMAINING COVERAGES AS PER TENDER DOCUMENTS.
- Other terms, conditions and exceptions as per NGMP policy except policy clauses 2.5 (Modern Treatment), 2.6 (Adventurous Sport) & 3.1.3 (HIV/AIDS cover).
- ALL CLAIM RELATED DOCUMENTS MUST BE SUBMITTED WITHIN 30 DAYS.
- LIST OF EMPLOYEE AND STUDENT AS PER ANNEXURE-I.
Total no of lives : 863, we have received list of 703. additional lives will be added by passing nil endorsement.
- Previous Policy period :- 31/07/2023 to 30/07/2024.

पॉलिसी अनुसूची/ Policy Schedule-GroupMediclaim-Tailormade	
पॉलिसी संख्या / Policy Number: 180102502410000114	व्यवसाय स्रोत/ <i>Business Source:</i> 180102
जारीकर्ता कार्यालय/ Issuing Office कार्यालय कोड/ <i>Office Code:</i> 180102 कार्यालय पता/ <i>Office Address:</i> LOHARDAGGA <i>BUSINESS OFFICE B.S. Malwa's Building,Ratu Road, - 834001.</i> राज्य कोड/ State Code: 20 , Jharkhand जीएसटीएन/ GSTIN: 20AAACN9967E2ZG संपर्क संख्या/ <i>Contact Number:</i> 651 2284282 मोबाइल संख्या / <i>Mobile Number:</i> 0	विक्रय चैनल विवरण/ Sales Channel Details कोड/ <i>Code:</i> 180102 नाम/ <i>Name:</i> Lohardagga Branch संपर्क संख्या/ <i>Contact Number:</i> Customer Care Toll Free Number: 1800 345 0330 email:customer.support@nic.co.in



जिसकी गवाही में **13/August/2024** को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशिष्ट अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी । **/IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 13/August/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website <https://nationalinsurance.nic.co.in> shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that **IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'****

इंश्योरेंसइंडियालिमिटेड ओम्बड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, 2nd Floor, North wing, Lalit Bhawan, Bailey Road, Patna 800 001.
Tel.: 0612 -25 47068
Email: bimalokpal.patna@cioins.co.in

स्टांप ड्यूटी
**Stamp
Duty:**
(₹ 1.00)

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
**For and on behalf of National
Insurance Company Limited**
अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30808H4PE0000114

इनवॉयस तिथि/Invoice Date: 13/08/2024

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,
LOHARDAGGA BUSINESS OFFICE B.S. Malwa's Building,Ratu Road, - 834001
राज्य/State : 20 , Jharkhand
जीएसटीआएन नंबर/
GSTIN No : 20AAACN9967E2ZG

प्राप्तकर्ता का विवरण/Details Of Receiver : M/S INDIAN INSTITUTE OF MANAGEMENT RANCHI

पता/Address : AT- 5TH FLOOR,
SUCHANA BHAWAN,
AUDREY HOUSE CAMPUS, MEUR'S ROAD, RANCHI.
शहर/City : RANCHI,
जिला/District: RANCHI,
राज्य/State: JHARKHAND,
पिन/PIN: 834008.

आपूर्ति का स्थान/Place Of
Supply State : Jharkhand
राज्य कोड/State Code : 20
जीएसटीआईएन नंबर/GSTIN No : 20AAATI8057P1ZD

सैक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	टैक्स योग्य/मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/CGST		एसजीएसटी/यूटीजीएसटी/SGST/UTGST		आईजीएसटी/IGST		Kerala Flood Cess
					दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	राशि/Amount(₹)
997133	Accident and health insurance services	39,31,566	0%	39,31,566	9%	3,53,841	9%	3,53,841	0%	0	0
TOTAL		39,31,566		39,31,566		3,53,841		3,53,841		0	0

कुल इनवॉयस मूल्य (अंकों में)Total Invoice Value (In figures) : ₹ 46,39,248

कुल इनवॉयस मूल्य (शब्दों में)Total Invoice Value (In words) : रूपए/Rupees Forty Six Lakh Thirty Nine Thousand Two Hundred Forty Eight केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि/ Amount of Tax Subject to Reverse Charge : No

E.&.O.E

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory



GROUP HEALTH INSURANCE POLICY
INTERMEDIARY DETAILS
POLICY ISSUANCE DETAILS

Policy Number	2816/78681349/00/000	Policy Type	Transferred Business
Branch Name	NA	Invoice Number	925PR0001217378
Manual Covernote Number	NA		

Policy/Invoice Issued Date	02/08/2025	Total Sum Insured	101,000,000
Name of the Proposer	INDIAN INSTITUTE OF MANAGEMENT RANCHI	Total Premium	3,219,627.00
Proposer Id	101461989678		
Proposer Address/Place of Supply	5TH FLOOR, SUCHANA BHAWAN,, MEURS ROAD, AUDREY HOUSE CAMPUS,, RANCHI, RANCHI, JHARKHAND(20), PIN - 834008 , Mobile - 8349077878 ,Email - hr@iimranchi.ac.in GSTIN - 20AAATI8057P1ZD	IGST(18%)	579533
Period of Insurance	From : 00:00 of 31/07/2025 To : 23:59 of 30/07/2026		
Type Of Cover	Basic Cover	Total Amount Payable	3,799,160.00
Optional Extension Opted	Waiver of 30 days waiting period,Waiver of First year exclusions,Coverage against pre existing diseases,Maternity	Total Amount Payable (in words)	Rupees Thirty-Seven Lakh Ninety-Nine Thousand One Hundred Sixty Only
Basic of Sum Insured	Floater	Details of the Insured Persons(s)	As per annexure attached
		Total No. of Insured Person(s)	No of Primary Insured(s) : 101 No of Dependents : 243
Policy Issuance Office	NOIDA BRANCH 1st Floor Plot NO.C 56 A/13 , Sector-62,Noida 201309 PIN - 201309 , UTTAR PRADESH(9) , GSTIN - 09AAACU8917F1Z4		

Insured Details: NA

Name	Date Of Birth	Age	Gender	Sum Insured (₹)
		0		101000000

Policy is subject to the following Warranty: As Mentioned Within

Policy subject to the following Special condition(s): N/A

Clauses/Endorsements attached to the policy

- Family Definition :- Employee/ Self.
1. Husband / Wife (First wife only)
2. An employee has a choice to include either dependent parents or dependent parents in-law; for the purpose of availing the benefits under Group Mediclaim of IIM Ranchi subject to the conditions of dependence and residence, etc., being satisfied.
3. If adoptive father has more than one wife, the first wife only.
4. Children including legally adopted children, step children and children taken as wards subject to the following conditions:
- (i) Son- Till he starts earning or attains the age of 25 years, whichever is earlier.
- (ii) Daughter- Till she starts earning or gets married, irrespective of the age limit, whichever may be earlier
- (iii) Son Suffering from any permanent disability of any kind (physical or mental) as defined below- Irrespective of age limit.
- (iv) Dependent divorced / abandoned or separated from their husband / widowed daughters and dependent unmarried / divorced abandoned or separated from their husband / widowed sisters. - Irrespective of age limit.
- (v) Dependent Minor brother(s)- Up to the age of becoming a major.
- (vi) Dependent minor children of widowed/ separated daughters -Up to the age of becoming a major.
- (vii) maximum 4 child is covered in the policy. sibling are covered for employee code F095, F096, F099 and F105 only for existing employees.
- Age Limit :- Age limit for Employees Spouse and parents - 18 years to 100 years, for Children and sibling - upto 35 years
- Floater/Individual :- This policy is on Family floater basis
- Sum Insured Criteria :- Sum Insured criteria is Rs. 10 lakhs
- 30 days waiting Period :- Waived off
- 1st Year exclusions :- Waived off
- 1st , 2nd, 3rd and 4th year exclusion waiver /Pre Existing diseases :- Waived off
- Domiciliary Hospitalization :- Covered under USGI terms
- Maternity Treatment Charges Benefit Extension without waiting period :- Covered up to family Sum insured, for first two children only. Those who are having two or more living children will not be eligible for this benefit under the policy. Maternity is applicable for self, spouse only.
- Pre & Post Natal Expense :- not cover
- New Born baby cover :- Coverage to new born baby for the eligible sum insured under the policy, from the date of birth,



Insurer : National Insurance Co. Ltd.

Corporate :** IIM Ranchi

Portfolio Analysis Report v 2.2

Report as on: 7 Jul 2025

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
180102502410000114	Indian Institute Of Management Ranchi	July 31, 2024	July 30, 2025



Medi Assist

**Total Claims Experience Report**

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
IP						
1 Cashless						
1.1 Paid	19	51.35%	3,644,925	85.02%	3,099,633	91.32%
1.2 Denied due to document shortfall	0	0.00%	0	0.00%	0	0.00%
1.3 Denied due to Policy Exclusion	2	5.41%	71,760	1.67%	0	0.00%
1.4 Processed	0	0.00%	0	0.00%	0	0.00%
1.5 In Process	1	2.70%	90,000	2.10%	58,500	1.72%
Subtotal	22	59.46%	3,806,685	88.79%	3,158,133	93.05%
2 Reimbursement						
2.1 Paid	9	24.32%	227,343	5.30%	197,974	5.83%
2.2 Denied due to document shortfall	1	2.70%	7,925	0.18%	0	0.00%
2.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%	0	0.00%
2.4 Processed	0	0.00%	0	0.00%	0	0.00%
2.5 In Process	5	13.51%	245,264	5.72%	38,004	1.12%
Subtotal	15	40.54%	480,532	11.21%	235,978	6.95%
Total	37	100.00%	4,287,217	100.00%	3,394,111	100.00%
OP						
3 Cashless						
3.1 Paid	0	0.00%	0	0.00%	0	0.00%
3.2 Denied due to document shortfall	0	0.00%	0	0.00%	0	0.00%
3.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%	0	0.00%
3.4 Processed	0	0.00%	0	0.00%	0	0.00%
3.5 In Process	0	0.00%	0	0.00%	0	0.00%
Subtotal	0	0.00%	0	0.00%	0	0.00%
4 Reimbursement						
4.1 Paid	0	0.00%	0	0.00%	0	0.00%
4.2 Denied due to document shortfall	0	0.00%	0	0.00%	0	0.00%
4.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%	0	0.00%
4.4 Processed	0	0.00%	0	0.00%	0	0.00%
4.5 In Process	0	0.00%	0	0.00%	0	0.00%
Subtotal	0	0.00%	0	0.00%	0	0.00%
Total	0	0.00%	0	0.00%	0	0.00%
Total	37	100.00%	4,287,217	100.00%	3,394,111	100.00%

5 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
5.1 Paid	28	75.68%	3,872,268	90.32%	3,297,607	97.16%
5.2 Denied due to document shortfall	1	2.70%	7,925	0.18%	0	0.00%
5.3 Denied due to Policy Exclusion	2	5.41%	71,760	1.67%	0	0.00%
5.4 Processed	0	0.00%	0	0.00%	0	0.00%
5.5 In Process	6	16.22%	335,264	7.82%	96,504	2.84%
Total	37	100.00%	4,287,217	100.00%	3,394,111	100.00%

6 Claims Pending With	Medi Assist		Insurer		Member		Provider		Total	
	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)
6.1 IP	2	28,402	2	2	1	9,600	1	58,500	6	96,504
6.1.1 Cashless	0	0	0	0	0	0	1	58,500	1	58,500
6.1.2 Reimbursement	2	28,402	2	2	1	9,600	0	0	5	38,004
6.2 OP	0	0	0	0	0	0	0	0	0	0
6.2.1 Cashless	0	0	0	0	0	0	0	0	0	0
6.2.2 Reimbursement	0	0	0	0	0	0	0	0	0	0
Total	2	28,402	2	2	1	9,600	1	58,500	6	96,504

7 Policy Lives	Count
7.1. At Inception & Addition	749
7.1.1 At Inception *	579
7.1.2 Addition	170
7.2 Deletion	-25
7.3 Current Lives	724

* Lives covered from policy inception date

7.4 IPD Claim Count
28

7.5 Percentage of Claims per 100 Lives
3.74%

8 Policy Premium	Amount (₹)
8.1 First Time	3,931,566.00
8.2 Addition	84,417.00
8.3 Deletion	133,851.00
8.4 Total Premium	3,882,132.00
8.5 Earned Premium (EP)	3,626,868.53

9 Claims that are in Error	Claim_count
Total	

* Claims in all Error Log Categories

Premium details made available and updated in our system as on report date is Rs. 3,882,132.00 (Refer Annexure for Policy & Endorsement wise details)

Based on Total Incurred Amount as shown above, ICR works out to 87.43% on the Total Premium and 93.58% on the Earned Premium.

Ratios based on premium in Insurer's System would prevail.



Insurer : National Insurance Co. Ltd.

Corporate :** IIM Ranchi

Report as on: 7 Jul 2025

Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
180102502410000114	3,882,132.00	3,626,868.53	724
Total	3,882,132.00	3,626,868.53	724





Insurer : National Insurance Co. Ltd.

Portfolio Analysis Report v 2.2

Report as on: 7 Jul 2025

Corporate :** IIM Ranchi

Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
180102502410000114	0	0.00	0	0.00	17	106,285.00	0	0
Total	0	0.00	0	0.00	17	106,285.00	0	0



**Please see the index page for more information on the policies that were used to generate this report.

Distribution Across Providers (In-Patient Claims)

Hospital Name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
Apollo Hospitals Enterprise Limited	1	3.57%	498,269	15.11%
Apollo Multispecialty Hospital	2	7.14%	517,190	15.68%
Bhagwan Mahavir Medica Superspecialty Hospital	2	7.14%	72,031	2.18%
Dayanand Medical College And Hospital (Dmc Hospital)	6	21.43%	180,187	5.46%
Heart Centre (A Unit Of Hrudayalaym Healthcare Pvt Ltd)	2	7.14%	96,574	2.93%
Indraprastha Apollo Hospital	1	3.57%	388,757	11.79%
Medanta The Medicity	2	7.14%	994,662	30.16%
Orchid Medical Centre Pvt Ltd	1	3.57%	129,370	3.92%
Other	8	28.57%	191,579	5.81%
Rahat Nursing Home	1	3.57%	102,572	3.11%
Santevita Hospital	2	7.14%	126,416	3.83%
Total	28	100.00%	3,297,607	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
CAESAREAN SECTION	2	7.14%	208,932	6.34%
CANCER	7	25.00%	689,566	20.91%
CARDIAC DISORDERS	2	7.14%	994,662	30.16%
DISORDERS OF THE EAR	2	7.14%	74,056	2.25%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	3	10.71%	190,527	5.78%
DISORDERS OF THE RESPIRATORY SYSTEM	2	7.14%	396,568	12.03%
HYPERTENSIVE DISORDERS	1	3.57%	61,650	1.87%
INJURIES / FRACTURES / DISLOCATIONS	1	3.57%	45,590	1.38%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1	3.57%	498,269	15.11%
Other	6	21.43%	91,989	2.79%
Others	1	3.57%	45,798	1.39%
Total	28	100.00%	3,297,607	100.00%

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
d) Parent	18	64.29%	2,404,023	72.90%
a) Self	7	25.00%	750,497	22.76%
b) Spouse	3	10.71%	143,087	4.34%
Total	28	100.00%	3,297,607	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
e) 21-25	4	14.29%	119,868	3.63%
f) 26-30	1	3.57%	20,459	0.62%
g) 31-35	3	10.71%	228,988	6.94%
i) 41-45	1	3.57%	498,269	15.11%
l) 56-60	1	3.57%	26,000	0.79%
m) 61-65	2	7.14%	994,662	30.16%
n) 66-70	8	28.57%	697,377	21.15%
o) 71-more	8	28.57%	711,984	21.59%
Total	28	100.00%	3,297,607	100.00%

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	5	71.43%	730,219	97.30%
b) 2	2	28.57%	20,278	2.70%
Total	7	100.00%	750,497	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	4	19.05%	531,844	20.88%
b) 2	8	38.10%	1,609,135	63.17%
c) 3	3	14.29%	225,944	8.87%
f) 6	6	28.57%	180,187	7.07%
Total	21	100.00%	2,547,110	100.00%

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	1	5.26%	15,949	0.51%
c) 30,000	4	21.05%	96,507	3.11%
d) 40,000	1	5.26%	34,924	1.13%
e) 50,000	2	10.53%	91,388	2.95%
f) 60,000	1	5.26%	54,000	1.74%
g) 70,000	1	5.26%	61,650	1.99%
k) 2,00,000	4	21.05%	522,337	16.85%
m) 4,00,000	2	10.53%	729,947	23.55%
n) 5,00,000	2	10.53%	950,785	30.67%
o) 6,00,000	1	5.26%	542,146	17.49%
Total	19	100.00%	3,099,633	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	4	44.44%	21,378	10.80%
b) 20,000	2	22.22%	25,252	12.76%
c) 30,000	2	22.22%	48,772	24.64%
k) 2,00,000	1	11.11%	102,572	51.81%
Total	9	100.00%	197,974	100.00%

No. of Claims Pending with	Medi Assist	Insurer	Member	Provider	Total
IP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer				1	1
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal				1	1
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer			1		1
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer	2				2
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer		2			2
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal	2	2	1		5
Total	2	2	1	1	6
OP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Total					
Grand Total	2	2	1	1	6

Glossary

Label	Description
1.0 IP Cashless	In-patient claims where treatment cost is directly settled with the provider as per policy terms.
2.0 IP Reimbursement	In-patient claims where the insured pays first and is reimbursed later as per policy terms.
3.0 OP Cashless	Out-patient claims where the provider is paid directly.
4.0 OP Reimbursement	Out-patient claims where the insured pays and is reimbursed.
5.0 Claim Status	Indicates processing stage of claims.
5.1 Paid	Payment completed and details available.
5.2 Denied – Document Shortfall	Denied due to missing documents.
5.3 Denied – Inadmissibility	Denied as per policy exclusions or inadmissible conditions.
5.4 Processed	Claims where processing is complete and ready for payment upload.
5.5 In Process	Under review, investigation, or awaiting inputs.
6.0 Pending With	Claims pending with Medi Assist, Insurer, Member, or Provider.
6.1 IP Pending	Count and amount of IP claims pending.
6.1.1 Cashless	IP claims processed as cashless.
6.1.2 Reimbursement	IP claims processed as reimbursement.
6.2 OP Pending	Count and amount of OP claims pending.
6.2.1 Cashless	OP claims processed as cashless.
6.2.2 Reimbursement	OP claims processed as reimbursement.
7.0 Policy Lives	Details of insured members.
7.1 At Inception & Addition	Total lives at start and added during policy.
7.1.1 At Inception	lives covered from policy inception date.
7.1.2 Addition	Lives added via endorsement.
7.2 Deletion	Lives removed via endorsement.
7.3 Current Lives	At inception + additions - deletions.
7.4 IP Claim Count	Total number of IP claims that are settled/ outstanding
7.5 Claims per 100 Lives (%)	Claim frequency per 100 insured lives.
8.0 Policy Premium	Breakdown of premium values.
8.1 First Time	Initial premium.
8.2 Addition	Premium added via endorsement.
8.3 Deletion	Premium reduced via endorsement.
8.4 Total Premium	First + Additions - Deletions.
8.5 Earned Premium	Premium applicable to elapsed policy period



Claims MIS Summary as on 26-05-2026

Group Name	INDIAN INSTITUTE OF MANAGEMENT RANCHI	No of Lives	354
GHI Policy No	2816/78681349/00/000	Net Premium	3,370,366
No of Self	108	Gross Premium	3,977,032
Policy from	31/07/2025	ICR on Net	76%
Policy up to	30/07/2026		
ICR on Earned	93%		

Claim Type	Claims Reported		Claims Paid		Claims Closed/Repudiated	Claims Outstanding	
	No	Amount	No	Amount	No	No	Amount
Cashless	20	3,362,404	15	2,144,216	2	3	185,226
Reimbursement	22	1,310,407	12	244,335	10	-	-
Total	42	4,672,811	27	2,388,551	12	3	185,226

Status	No of Claim	Amount
Claim under query	1	36000
Under Process	1	42733
PreAuth Approved	2	142493
Grand Total	4	221226

