

Chanakya National Law University

Nyaya Nagar, Mithapur, Patna-800001, Tel. No. +91-612-2352300, Fax No. : +91 -612-2352315

Website: <https://www.cnlu.ac.in>, E-mail: registrar@cnlu.ac.in

NIQ No. -75//2025-26

Date: 24.02.2026

SHORT TENDER NOTICE

Through e-procurement mode only <https://eproc2.bihar.gov.in>

Chanakya National Law University, Patna, invites tender in two bids system (Technical and Financial) from Insurance Regulatory and Development Authority of India IRDAI approved Insurance Companies for Group Health Insurance for all the students of Chanakya National Law University Patna.

1.	Name of the Work	:	Group Health Insurance for all the Students of the University.
2.	Cost of Document (Non-Refundable)	:	Rs. 500/- (Rs. Five Hundred) Only.
3.	E-Tender Processing Fee	:	As per Eproc2 website
4.	Time of Completion	:	60 Days
5.	Bid start Date	:	From 24.02.2026
6.	Date of Pre-bid meeting	:	27.02.2026 (Offline) at the Chamber of Registrar, CNLU, Patna from 02:00 p.m. to 03:00 pm.
7.	Last Date & Time for Uploading of bids	:	10.03.2026 upto 02:00 pm.
8.	Date & Time of Opening of Technical Bids	:	10.03.2026 at 02:30 pm.
9.	Date & Time of Opening of Financial Bids	:	Will be intimated later
10.	Place of Opening of Bid	:	Registrar's Chamber
11.	Periods of Bids Validity	:	90 days
12.	Officer inviting Bids	:	The Registrar, CNLU, Patna.
13.	For participation in E-tendering proc. The contractor shall have to get themselves registered to get User ID, Password & Digital Signature. This will enable accessing the website https://eproc2.bihar.gov.in & download / Participate in E-Tender.		
14.	The tender document can be obtained through our website https://eproc2.bihar.gov.in & https://www.cnlu.ac.in		
15.	(i) Bid Processing Fee to be paid through online mode i.e., Internet payment gateway (Credit/Debit Card), Net Banking, NEFT/ RTGS. (ii) Bids along with necessary online payments must be submitted through e-procurement portal https://eproc2.bihar.gov.in before the date & time specified in the NIT. (iii) The department does not take any responsibilities for the delay /Non availability of internet connection, Network Traffic / Holidays or any other reasons.”		
16.	Bid Document cost should be paid as per https://eproc2.bihar.gov.in		
17.	Earnest Money Deposit (EMD) shall have to be paid through e-payment.		
18.	The authority shall have to right to reject the bid without assigning any reason what so ever. For any information department Contact No. 0612-2352300 may be used.		
19.	For queries and clarifications, if any send e-mail to registrar@cnlu.ac.in		
20.	For support related to the e-tendering process, bidders may contact “e-procurement HELP DESK, mjunction services limited RJ Complex, 2 nd Floor, Canara Bank Campus, Khajpura, Ashiana Road, P.S. –Shastri Nagar, Patna-800014, Bihar, Contact No. 18005726571.		

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I. SCOPE OF WORK

- 1) To facilitate financial access to health services through Insurance for around 600-700 students of the University. (The numbers may rise depending on the fresh admission for 2026-27 session)
- 2) The Insurance Provider must be capable of implementing and managing a transparent, efficient, cost effective and sustainable Group Insurance coverage including Hospitalization/ Accident & Emergency Treatments, Accidental Death of Insured person and study coverage in-case of parental death.
- 3) The Insurance Company should have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility. In the case, empanelled hospitals are not available, the actual expenses of hospitalisation or the upper limit of sum insured amount to be reimbursed to the beneficiary directly.
- 4) The Insurer will ensure direct settlement of bills and claims with hospitals and medical service providers.

II. GENERAL TERMS AND CONDITIONS

1. The bidder should be a registered Indian Companies in accordance with the Insurance Act, registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and should have a license to carry out Group insurance business on a Pan India basis.
2. The Insurance Company should be having Medical/Group insurance participation in the Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational University of national repute/etc. in the past. (Documentary evidence to be furnished).
3. **Documents to be furnished through e-proc2 portal;**
 - i. Certified copy of IRDA accreditation certificate.
 - ii. List of Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational University of national repute/etc, for which such type of group insurance scheme has been provided along with the contact details of such organizations.
 - iii. Details of Third Party Administrators (TPA).
 - iv. A sample copy of Group Insurance Policy with terms and conditions.
 - vi. Signed and sealed copy of Expression of Interest.
 - vii. Particulars/declaration of the firms/companies in Annexure I to III
 - viii. Price bid as per the Annexure IV
4. Conditional tenders will not be accepted.
5. Late and delayed quotation: Late and delayed tender will not be considered. If, in any case, unscheduled holiday occurs on prescribed closing/opening date, the next working day shall be the

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prescribed date of closing/opening. It will be the sole responsibility of the firm to make sure that quotation reaches on or before the due date and time.

6. **VALIDITY PERIOD:** The validity period of the offer should be clearly specified. It should be at least for 90 days from the last date of submission of quotations.
7. **PAYMENT:** Insurance premium will be paid as per the guidelines of the insurance Company.
8. The final selection of the Service Provider will be based on a weighted criteria system to be devised by the Committee after taking judicious assessment of all related aspects especially to the aspects of providing maximum and reliable service to the student community in the University. The decision of the Competent Authority will be final in awarding the contract.
9. The Notification of Award will be issued with the approval of the Tender Evaluation Committee. The terms of Agreement will be discussed with the representatives of the successful Insurance Company and the Company is expected to furnish a duly signed Agreement proposed by CNLU Patna in duplicate within 10 days of declaration of 'Award of Contract', failing which the contract may be offered to the next bidder in order of merit.
10. The successful Insurance Company will one interactive session with the students immediately as and when asked by the University regarding the benefit of the policy.
11. CNLU Patna reserves the right to accept or reject or cancel any or all enquiries or quotations at any stage without assigning any reason thereof.
12. In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
13. The insurance company shall arrange to issue membership card (Cashless) to each insured person directly at their cost.
14. The insurance company needs to ensure that any student with their valid identity card issued by CNLU Patna should get treatment for all emergency cases at various network hospitals without any difficulty.
15. Before the end of contract, the insurance company must give a detailed report with the statistics of the insurance claimed by the students.
16. Exclusions, if any, should be clearly specified by the insurance company
17. Disputes: In respect of all tender conditions, and / or any matter connected there with the decision of CNLU Patna shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Patna High Court.

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18. Helpline: There shall be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details including the name of contact person, contact numbers and postal/email address, shall be furnished in the EOI.
19. Reimbursement: If there is any reimbursement to the students/beneficiaries of the scheme, the same should be settled and paid directly to the students within 30 days on receipt of bills, the service provider shall be responsible for ensuring the smooth process.
20. Action against the Bidder: Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfilment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.
21. **Tenure of the contract:** The period of insurance contract will be for one year from the effective date of award of contract which may further be extended by one more year on the discretion and review of the competent authority of the University. In case the insurance company wants to modify the premium for the extended period i.e., beyond one year, it has to give a notice of at least 3 months prior to the expiry of the current contract period. The terms and conditions regarding the premium may be reviewed in parlance with the norms applicable and enforced by IRDA and regulatory bodies.
22. The insurance company will have no right to reject membership of a student as defined by CNLU Patna whose membership has been approved by CNLU Patna.
23. Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, CNLU Patna reserves the right to levy a penalty of 100% on all premiums paid.

Sd/-
REGISTRAR
CNLU, PATNA

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IV] PROPOSED SILENT FEATURES OF GROUP INSURANCE POLICY

1. The following general features should cover in the policy.

Group Name	Chanakya National Law University Patna		
Initial period	One Year		
Insured Group Details			
Commence Date & Student strength	Category	No. of Student	Date of Commencement of Policy
	New Admission	200 (Approx)	1st July 2026
	Existing Students	500 (Approx)	1 st April 2026
Total No. of Lives to be insured	As above		
Minimum age for coverage	18 Years		
Maximum age for coverage	25 Years (In case of LL.B. 3 Years course and Ph.D. may varies)		
Type of Policies	Individuals		
Sum Insured Band (Proposed)	Health/Medical Insurance, Hospitalisation 2.00 Lakh per Individual Accidental Insurance (Self)/Parental Death 2.00 Lakh per Individual		
Coverage and Benefit Details			
Domiciliary hospitalization	Covered		
Coverage of pre-existing diseases	Covered with no exclusion for any particular disease		
Type of treatment covered	Inpatient, all types of Diagnostic facilities		
Policy cover	Medical/ Health Insurance (Self) Accidental Insurance (Self & Parental Loss). Risk upto permanent partial disability which includes death and permanent total disability		
Cashless facility	Applicable for inpatient, Valid all over India		
Waiting Period	Waived		
Post hospitalization expenses	Upto 60 days post hospitalization expenses covered		

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Limits for disease	No disease-wise sub limit
Limits for room rent capping	Applicable, should not be lower than standard rooms on twin sharing basis
Other conditions	<ol style="list-style-type: none">1. New students shall be included in the policy from the date of joining the University/ students leaving the University shall be deleted from the date of leaving2. Quarterly declarations will be given for additions or deletions by the end of the following month3. Prorata premium are to be charged/ refund in case of addition or deletion
TPA	TPA service provider (if any) and the details should be submitted at the time of final placement and the list of network hospitals are to be submitted along with EOI
Service charge on medical bills	Should not be deducted from the claim or charged to the claim

2. For the new students who may join the University from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved.

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IV] EVALUATION CRITERIA

Sl. No.	Qualification	Documentary Evidence to be attached
1	Insurance University should be registered/approved with IRDA or enabled by a Central Legislation to undertake insurance related activities.	Copies of certificates.
2	The Insurance Company shall be in the Medical Insurance business in India at least for five years period.	Copies of Experience Certificate
3	Details of Insurance Company's full-fledged establishment.	Details of Healthcare Centres with whom bidder has arrangements in Patna.
4	The Insurance Company should be having Medical/Group insurance participation in the Government/ Semi-government/ PSU/Govt. Undertaking/ Autonomous bodies/ Educational University of national repute/etc. (Documentary evidence to be furnished).	List of clients
5	PAN /TAN, GST registration	Self-attested copies of valid certificates
6	Proof of having done Annual health Insurance business for more than Rs. 50 crores premium during	Copies of Audited Annual Reports of F.Y. 2024-25 / Certification from CA
7.	The bidder should neither have been Debarred and / or blacklisted by any Central / State Govt. Department / Universities / Educational Institutions/Organization etc. nor should have any litigation enquiry pending and / or initiated by any of these Department or Court of Law.	The bidder shall furnish an undertaking duly self declaration as per annexure-

Sd/-
Registrar

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Annexure-I

(TO BE PRINTED ON OFFICIAL LETTER HEAD)

To
The Registrar
CNLU Patna

Sub: Undertaking for implementation of Student's Group Insurance coverage.

Dear Sir,

I/we hereby declare that I/we have carefully read and understood the above referred Tender document including instructions, terms and conditions and all its contents as well as financial bid stated there in and accordingly we are showing our interest for providing the said services.

Further, i/we declare that, our company has not been Black-Listed/De-listed or are put to any holiday by any Indian Institutional Organization/Government Department/Public Sector Undertaking since our existence.

Thanking you
Yours sincerely,

Signature of the authorized person

Name.....

Designation.....

Contact/Mobile no.....

Seal

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Annexure – II

Expression of Interest for Student Group Insurance Services

Format for Profile of the bidder

Sl No.	Particulars	
01.	Name of the Company	
02.	Address with E-Mail & Phone No.	
03.	Name of the contact person: Designation: Address Mobile no.: E-mail ID:	
04.	Month and Year of Establishment of Company	
05.	IRDA Registration No	
06.	Name of the person who has claim settling power and up to what limit (Rs.)	
07.	Details of the location from where the claim is to be settled	
08.	Details of the person who will release the payment	
09.	Details of the documents that will be required to be submitted by the students for the purpose of settling their respective claims	
10	Mention the Name of TPA with contact mobile phone number, email (Letter from them committing to the agreement made by the Insurance Company)	
11.	Bank details for RTGS / NEFT payment	
12.	GST Registration Number of the Company	

All fields are mandatory to fill and furnished the self-attested copy of documents

Name and Signature of authorized person of the company

Official Stamp

Date:

Place:

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Annexure – III

Performa for Scope of Insurance Coverage and Compliance

<u>S.No</u>	The quotations are to be submitted for the	Acceptance / Comments of the Bidders(*)
<u>1</u>	Insurance Coverage of i) Approximately 200 numbers of students during July 2026 to June 2027 and; ii) Approximately 500 numbers of students for the period of April 2026 to March 2027 are to be provided for the events / incidents as detailed below. (the premium amount should be charged on prorata basis for the new students from the date of admission)	

A list comprising of Name, Roll Number and Date of Birth of students for both the categories mentioned at (i) and (ii) above will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.

<u>S.No</u>	Event / Incidents for which the Insurance Coverage will be given	Acceptance / Comments of the Bidders (*)
<u>01</u>	Rs.1.00 Lakh as hospitalisation expenses per annum for student (such as Indoor treatment/Dental treatment/any type of treatment/tests required for the students). In the form of Cashless or reimbursement.	

(*)The Bidders, who are entirely agreeing to provide insurance coverage for the events/incidents as per Sl. 01) without any addition, deletion and alteration to the specified events/incidents, are to mention "ACCEPTABLE" against each event/incident and the Bidders, who are agreeing to provide insurance coverage for the aforesaid events/incidents with some alteration to the specified events/incidents are to mention "NOT ACCEPTABLE".

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<u>S.No</u>	Terms and conditions relating to the Insurance Coverage for the Event / Incidents detailed in Sl. Nos. 01 to 02 above	Acceptance / Comments of the Bidders(*)
<u>1</u>	List comprising Name, Roll Number and Date of Birth of the students will be sent to the Insurer electronically (as attached file over email) in batches as and when the registration of a group of students are completed. The Insurer MUST start the coverage on the day the Email is received by the Insurer for that particular group of students whose list has been received.	
<u>2</u>	There should not be any type of deduction of claim amount on items such as bed charges, doctors' fees, MRI charges, registration fee, charges for X-Ray, Sonography for short duration treatments for investigation. Treatment for orthopaedic, dental should also be included. Doctors' fees and diagnostic charges should be payable even if there is no hospitalization and no disease is detected.	
<u>3</u>	Cashless admission and treatment is to be provided throughout the country in your approved hospital/nursing home in every case with the student's Identity Card issued by CNLU Patna or the membership number issued by the TPA. (The list of hospitals along with address should be enclosed)	
<u>4</u>	All the claims recommended by the University of Indoor treatment should be payable. There shall not be any rejection of claim on delay submission ground.	
<u>5</u>	All claims are required to be settled within 30 days from the date of receiving the claims from the University from the insurer's end. Payment for reimbursement should be made in favour of the student by at par cheque.	

Name and Signature of authorized person of the company

Official Stamp

Date:

Place:

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Annexure – IV

Price Bid for Student Group Health Insurance

Sl. No	Group Insurance Package	Sum Insured (in Rs.)	Annual Premium (in Rs.) per student	Total Premium Amount (in Rs.)
1	Coverage of Health Insurance of 200 numbers of students during July 2026 to June 2027 and;	2,00,000/-		
2	Coverage of Health Insurance 500 numbers of students for the period of April 2026 to March 2027.	2,00,000/-		
3	Coverage of Hospitalisation expenses (Indoor treatment/Dental treatment/any type of treatment/tests required for the students).In the form of Cashless or reimbursement.	1,00,000/-		
	Total Amount without GST			
	GST as applicable			
	Total Amount with GST			

Name and Signature of authorized person of the company

Official Stamp

Date:

Place: