



# Maharashtra National Law University Mumbai

(Established on 27th June 2014 by Government of Maharashtra under Act VI of 2014)

Recognized By the UGC U/S 2(f)

Approved by BCI

NIRF-31st Rank

2nd Floor, MTNL-CETTM Building, Technology Street, Hiranandani Gardens,  
Powai, Mumbai, Maharashtra - 400 076.

## Invitation for Expression of Interest (EOI) for Group Medical Policy for Students & Staff

Time to Complete this work: 10 day from date of purchase order.

Contract Period: 1 Year

Application Fees: 1000/- (Non-Refundable)

By DD in favour of Maharashtra National Law University Mumbai payable in Mumbai

EOI Opening Date: 20.05.2025 at 10:00 AM

EOI Closing Date: 29.05.2024 at 05:30 PM

Interested suppliers may visit the Website [www.mnlumumbai.edu.in](http://www.mnlumumbai.edu.in) & <https://mahatenders.gov.in> and download the RESPONSE FORM [Annexure A]. Filled in form complete in all respects may be forwarded by Email: [eoi@mnlumumbai.edu.in](mailto:eoi@mnlumumbai.edu.in) and Registered Post to The Registrar (I/c), Maharashtra National Law University Mumbai, 2nd Floor CETTM-MTNL Building, Hiranandani Gardens, Technology Street Powai, Mumbai-400076. Please read General Instructions carefully. Documents must reach on or before 17:00 hours of Thursday, May 29th 2025. No hand delivery.

20-05-2025

DGIPR/2025-2026/721

Sd/-

Registrar (I/c.)

**Maharashtra National Law University Mumbai**

**2<sup>nd</sup> Floor, CETTM MTNL Building, Hiranandani Garden, Technology  
Street, Powai, Mumbai – 400 076.**

**INVITATION FOR  
EXPRESSION OF INTEREST  
FOR  
GROUP MEDICAL INSURANCE POLICY FOR STUDENTS & STAFF**

**1. INTRODUCTION**

**Maharashtra National Law University Mumbai was established under the Maharashtra National Law University Mumbai Act (VI of 2014) of the Government of Maharashtra. It is a teaching and research University of national character with deep regional ethos. Hon'ble Mr. Justice Bhushan Ramkrishna Gavai, Judge, Supreme Court of India, is the Chancellor and Professor (Dr.) Dilip Ukey is the Vice-Chancellor of the University.**

Currently, Maharashtra National Law University Mumbai is operating from 2nd Floor, CETTM-MTNL, Building, Hiranandani Gardens, Technology Street, Powai, Mumbai – 400 076.

The University invites expressions of interest (EOI) from eligible vendors for Group Medical Insurance Policies for Students and Staff. Vendors(s) that are located in Mumbai and regularly supply/work for Government offices, Public Sector Units (PSUs), banks, and higher educational institutions are requested to respond.

The objective of this EOI Document is to provide information to the interested parties about the requirements of the University. This EOI Document does not claim to contain all the information as may be required at the time of execution of work. Each Bidding Entity is advised to conduct its survey for commissioning the work check the accuracy, reliability, and completeness of the information in this EOI Document, and obtain independent advice from appropriate sources as deemed necessary. University makes no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability, or completeness of this EOI Document.

University may, at their absolute discretion, but without being under any obligation to do so, may update, amend and supplement the information in this EOI Document.

## 1. TIME-SCHEDULE:

Date of Issue of EOI	20.05.2025
Last Date and Time for receipt of EOI	29.05.2025
Pre-Bid Meeting *	22 <sup>nd</sup> May 2025
Place of Opening Bids	MNLU Mumbai, Powai
Address for coordination and communication	2 <sup>nd</sup> Floor, CETTM MTNL, Hiranandani Gardens, Technology Street, Powai, Mumbai – 400 076.

\*Contact number for pre bid: **Mr. Manohar Kharatmol – 8169276549**

**Join Zoom Meeting:**<https://zoom.us/j/99210489056?pwd=aohf8GZwuFEcFNrvU4QiVcNHqcNeWs.1>

**Meeting ID: 992 1048 9056 Passcode: 202525**

## 2. ELIGIBILITY

The agency should satisfy the following eligibility conditions:

1. Should have supplied/work during last three financial years [2022-23, 2023-24 & 2024-25] worth at least (i) Up to Rs. 60 Lakhs per annum to any one organization & No of lives over 225.
2. IRDAI approved & have valid license to conduct insurance business.
3. GST (Goods and Services Tax) Registration
4. Establishment License
5. Permanent Account Number (PAN)
6. Either the registered office or one of the branch offices of bidder should be located in District/ Municipal territory of Mumbai.
7. The insurance company should have minimum 3years of experience in providing group medical policy to the Central Govt./ State Govt./PSVS etc.
8. The bidder should not have been black listed by any govt. or its origination in past 5 year.
9. Solvency certificate from reputed CA firm
10. Copy of purchase order, agreement or invoice with client feedback.
11. Turnover of last 3 financial year (2022-23, 2023-24).
12. Quality Certificate like ISO, BIS etc. Preferable 2024-25.
13. They should have a minimum Claim Settlement Ratio (as per IRDAI) of 95% during the last three financial years, i.e., FY 2022-23, 2023-24, and 2024-25.
14. Any other registration that is required as per statutory/local norms.

Bidders must submit documentary proof in support of meeting each of the above minimum qualification criteria. A simple undertaking by the bidder for any of the stated criteria will not suffice the purpose. All documentary proof must be listed on the letter pad of the company and enclosed in a cover, to be submitted along with the qualification bid duly stamped and signed by the authorized person of the agency.

### 3. HOW TO APPLY

Interested suppliers may visit the Website [www.mnlumumbai.edu.in](http://www.mnlumumbai.edu.in) or [www.mahaetender.com](http://www.mahaetender.com) and download the RESPONSE FORM [**Annexure A**] from EOI. Filled in form complete in all respects may be forwarded by registered post to the **Registrar I/c, Maharashtra National Law University Mumbai, 2<sup>nd</sup> Floor, CETTM-MTNL Building, Hiranandani Gardens, Technology Street Powai, Mumbai – 400 076.**

The sealed envelope containing the documents will mention the sender's name and address, telephone number and e-mail address, along with the website if any, and superscripted **RESPONSE TO EOI FOR GROUP MEDICAL INSURANCE POLICY FOR STUDENTS AND STAFF. Please read General Instructions below carefully. Documents must reach on or before [ 17:30 hours of Thursday, May 29, 2025.]**

### GENERAL INSTRUCTIONS

1. Agencies shall be prequalified and shortlisted based on the criteria laid hereinabove, (Ref.2 Eligibility) EMD -2% or quoted price via DD/PO in favor of “Maharashtra National Law University Mumbai”.
2. Maharashtra National Law University Mumbai reserves the right to visit, inspect or contact some of the offices to whom supplies are made by the agency prior to selection.
3. The decision of Maharashtra National Law University Mumbai regarding the selection of the Agency shall be final and binding on all concerned.
4. Application not accompanied by non-refundable application fees of Rs. 1000/- (Rupees One Thousand only) payable by demand draft in favor of Maharashtra National Law University Mumbai shall not be considered.
5. The quotations should be sealed in a separate smaller envelope and **superscripted PRICE BID**. This envelope will be kept in the main large envelope containing other documents and the Response form.
6. Selected agency shall undertake to sign the MoU/ Agreement generally within 10 days or such other period as may be indicated in the P.O.

7. The bidder should sign on each page of the EOI documents.
8. EOI that are late/vague/conditional/incomplete/not conforming to the laid down procedure in any respect will be rejected.
9. In case of unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
10. In case of failure in settlement of claims within the mutually agreed time frame, a penalty may be levied.
11. The period of the contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice if any lapse or unsatisfactory performance of the company/firm is noticed.

For further details, **please contact (022) 25703187/88.**

12. Security Deposit from Successful Bidder @10% of value of the final PO issued.

### **ELIGIBILITY CRITERIA**

Relevance Exercise	20
GST, Pan Card ,50% Certificate client feedback PO or issued or agreement & other related Docs.	10
IRDAI approved Certificate	5
Client settlement ratio 95%	15
Converge of treatment	30
Financial T/O	10
Quality Certificate (ISO, Bis et c.	10

Pre-Qualification Documents to be submitted by Bidder along with Pre-qualification Bid:

1. The insurance company should be registered under Insurance Act, 1938/IRDA and should have a valid license to carry out insurance business.
2. The insurance company should submit a copy of valid PAN, Goods and Service Tax registration number (GST).
3. Either the Registered Office or one of the Branch Office of the bidder should be located in district/municipal territory of Gandhinagar and Ahmedabad.
4. The insurance company should have minimum of three years of experience in providing Group Mediclaim Policy to the Central Govt./ State Govt./PSU's/Autonomous bodies, reputed firm.
5. The Bidder should not have been blacklisted by any Government or its organizations in the past three years.

## **Suggested/ Required Terms and Conditions**

Below conditions are required for both the policies:

- 1. Family definition:** Self + Spouse + Dependent children + Dependent parents and In- Laws
- 2. Maximum number to be covered per employee:** 1+5
- 3. Type of cover:** Floater
- 4. Sum Insured per family:** Rs. 5,00,000 per family
- 5. Pre existing disease exclusion:** waived off
- 6. First 30/90 days waiting period:** waived off
- 7. Maternity Benefit:** Rs. 30,000 for Normal and Rs. 40,000 for C-Section
- 8. Maternity 9 months waiting period:** waived off
- 9. New born Baby Coverage:** Covered from Day-One
- 10. Pre & Post Hospitalization Expenses (30 Days respectively):** covered
- 11. Internal/External Congenital diseases exclusion:** Waived off
- 12. Ayush treatment will be covered:** Ayush treatment in any Government Hospital or in any institute recognized by the government and/or accredited by the quality council of India/national Accreditation Board on health.
- 13. Psychiatric ailment/disorder/Mentally or Physically challenged Dependents:** should be covered with no age limit
- 14. Lasik Surgery:** Lasik Surgery for eye treatment in connection to any disease or accident.
- 15. Cyber knife treatment/Stem Cell Transplantation:** To be covered
- 16. Premium Benefit:** List of Hospitals providing medical treatments with cashless facilities must be provided. Cashless treatment to be provided.
- 17. Waiver for waiting period for Cataract, Knee surgery, any other planned Surgery.**
- 18. Day care treatment as per policy conditions from day one.**
- 19. The premium should not be higher than the proportionate amount for the addition of new employees.**
- 20. Special cases to be considered where treatment of two or more illnesses is done together.**  
Special cases to be considered where treatment is done for the illness occurred different from the illness for which the patient is admitted.

Note: Addition/Deletion/Correction in the policy subject to our instructions. Other conditions will be followed as per GeM SLA.

## SCOPE OF WORK

### GROUP MEDICAL INSURANCE POLICY FOR STUDENTS & STAFF OF MAHARASHTRA NATIONAL LAW UNIVERSITY MUMBAI

#### Health Insurance Scheme for Students

- a) In Patient Cover of Rs. 1,00,000/- per student per year.
- b) OPD Cover of Rs. 2500/- per student per year without any capping per claim.
- c) New students shall be included in the policy from the date of joining the University/  
students leaving the institute shall be deleted from the date of leaving.
- d) Quarterly declarations will be given for additions or deletions by the end of the following month.
- e) Prorate premiums are to be charged/refunded in case of addition or deletion

#### Health Insurance Scheme for Employees and their family members

Insurance cover may be created tier-wise which is commensurate with the post. For In Patient, the cover is proposed as follows:

TIER	DESIGNATIONS INCLUDED	IN-PATIENT FLOATER COVERAGE (IN RS)
Tier 1	Vice Chancellor	850000
Tier 2	Registrar/ Finance & Account Officer	750000
Tier 3	Full Time - Professors, Adjunct Professors, Directors, Dean	600000
Tier 4	Associate Professors, Finance Officer, OSD, Deputy Registrar, Librarian, Vice Dean, Assistant Professors	550000
Tier 5	Deputy Directors, Centre Coordinators	500000
	Assistant Registrars, Warden	
	Section Officer, Dy. Warden, Accountant	
Tier 6	Technical Assistant, Research Assistant/Associate, Teaching Assistant/ Associate, Supervisor, DEO, Secretary, CA to VC, PA, JTA, Superintendent, SPA	450000
Tier 7	MTS, Office Assistant, Office Attendant, Driver	400000

- a) OPD Cover (Registration Fee, Doctor Fee, plus Medicine Charges) must be Rs. 25,000/- per year without any capping per claim.
- b) Dental, Physiotherapy, Ayurveda treatment, Homeopathic, Dermatology, Ophthalmology, and Unani treatment, including the cost of medicine must also be covered under OPD Cover.
- c) Cover for investigations, reports, tests, etc. must be there as per actuals within OPD Cover.
- d) 30 days waiting period waived.
- e) **Personal Accidental Death cover must be included at the rate of Rs. 10,00,000/- for staff.**
- f) A Top Up facility must also be there for the employees wherein the employees can upgrade their cover, on payment of an additional premium, to be borne by such employees.
- g) Cashless facilities should be provided all over India and Details of such Hospitals are to be provided. All transactions with these hospitals should be cashless.
- h) Extended deadlines may be there for claim intimation and submission. For OPD/ Patient, claim intimation time must be a minimum of 08 to 10 working days and submission of claim deadline must be 15 days.
- i) There should be a dedicated helpline (24 x 7) from the Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers, and postal & email address.
- j) If there is any reimbursement to the employees by the TPA/Insurance Company the same should be paid directly to the employee/University within 10 days of receipt of bills.
- k) Minimum cover for any other full-time employee may be kept as Rs. 300000/-
- l) Maternity benefits/newborn baby cover should also be there.
- m) **Upto Corporate Buffer of Rs. 30,00,000/- for the floater family of MNLU Mumbai staff.**
- n) Any service charges on medical bills should not be deducted from individual claims.

**One free annual medical full body checkup including investigation must be given to the employee and one free general checkup for the students.**

- o) Reports including the claims of individuals and the details of the settlement are to be furnished to the University on monthly basis or as and when required by the University.
- p) Any additional benefits applicable as per the agency policy may be added.
- q) [Total Students: 706 and Total Staff: 50 + Dependents 130\* approximately.]

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**APPLICATION TO BID FOR GROUP MEDICAL INSURANCE POLICY FOR  
STUDENTS AND STAFF**

**Name of the Firm**

The Registrar I/c,  
Maharashtra National Law University Mumbai,  
Post box No. 8401,  
Powai, Mumbai – 400 076

Dear Sir,

I/We have read and understood the instructions and the terms and conditions contained in the Invitation for Expression of Interest for GROUP MEDICAL INSURANCE POLICY FOR STUDENTS & STAFF at this moment declare that the information furnished in the application and in the supplementary sheets from pages \_\_\_\_\_ to \_\_\_\_\_ are correct to the best of my/our knowledge and belief. The undersigned is fully authorized to sign and submit this application form on behalf of the organization, he / she represents.

Signature \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Address \_\_\_\_\_

Place \_\_\_\_\_

Date \_\_\_\_\_

Seal of the Agency.