



भारतीय सूचना प्रौद्योगिकी संस्थान गुवाहाटी
INDIAN INSTITUTE OF INFORMATION TECHNOLOGY GUWAHATI
STORES & PURCHASE SECTION

Date: 08.10.2026

TECHNICAL EVALUATION REPORT

RFP No.: RFP No. IIITG/S&P/275/2026/270

Name of RFP: Selection of Insurance Company for Providing Group Health Insurance Cover to Students of IIIT Guwahati

1. Opening of Technical Bids

The Technical Bids received against the above RFP were opened on 21.09.2026 at 1530 Hrs at the Conference Room, IIIT Guwahati, Bongora, as stipulated in Schedule-1 of the RFP.

2. Technical Evaluation

The Technical Bids were examined with reference to the eligibility requirements, instructions to bidders, statutory/eligibility documents, schedule-wise compliance and the Terms of Reference prescribed in the RFP. Based on the detailed technical evaluation, the status of the bidders is as follows:

Sl. No.	Name of Bidder	Final Technical Status	Remarks
1	Bajaj General Insurance Co. Ltd.	Technically Responsive	
2	The Oriental Insurance Co. Ltd.	Technically Non-Responsive	Mentioned in Sl. No 3
3	ICICI Lombard General Insurance Co. Ltd.	Technically Responsive	
4	Iffco Tokio General Insurance Co. Ltd.	Technically Responsive	
5	National Insurance Co. Ltd.	Technically Non-Responsive	Mentioned in Sl. No 3
6	The New India Assurance Co. Ltd.	Technically Responsive	

3. Technical Disqualification

The Oriental Insurance Co. Ltd. and National Insurance Co. Ltd. are technically disqualified for failure to comply with the Two-Bid System prescribed under Schedule-1, Instructions to Bidders, Point II – "Submission of Technical and Financial Bids" of the RFP. The Technical and Financial Bids were submitted together in the same envelope, contrary to the prescribed Two-Bid System. Accordingly, the said bids are considered technically non-responsive and are not eligible for opening of the Financial Bids.

4. Technically Qualified Bidders

1. Bajaj General Insurance Co. Ltd.
2. ICICI Lombard General Insurance Co. Ltd.
3. Iffco Tokio General Insurance Co. Ltd.
4. The New India Assurance Co. Ltd.

The above four bidders are found technically responsive and are eligible for opening of their Financial Bids in accordance with the provisions of the RFP.

5. Committee Recommendation

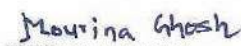
In view of the above evaluation, the Committee recommends that the Financial Bids of the four technically qualified bidders may be opened and evaluated further as per the terms and conditions of the RFP. The date of opening of the Financial Bids and the final outcome may be communicated separately to the technically qualified bidders.

Committee Members



(Dr. Subhasish Dhal)

Member-I



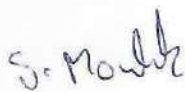
(Dr. Mourina Ghosh)

Member-II



(Dr. Surajit Panja)

Member-III



(Dr. Sanjay Moulik)

Member-IV



(Mr. Churchill R Marak)

Member-V

TECHNICAL BID EVALUATION – COMPARATIVE STATEMENT
RFP No. IITG/S&P/275/2026/270 | Student Group Health Insurance
Technical Bid Opening: 21.09.2026 at 1530 Hrs

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Mourina Ghosh

Sarajit Pooja

C4	Schedule-4: Terms of Reference completed; each item marked Agreed / Not Agreed	Complied
C5	Schedule-6: Student statistics acknowledged/furnished as required	Justification Submitted in seek clarification stage.
D. KEY TERMS OF REFERENCE COMPLIANCE		
D1	Terms of Policy Execution	
D1.1	Third Party Administrator (TPA)	
D1.1.1	Mandatory TPA – IRDAI-licensed TPA for cashless facility and reimbursement of claims.	Not submitted
D1.1.2	Helpdesk at IIITG – TPA staff stationed at IIITG at least twice a week, Tuesday and Friday, during office hours.	Complied
D1.2	Cashless Treatment	
D1.2.1	Network Hospitals – List of network hospitals in Guwahati and rest of India.	Complied
D1.2.2	Cashless facility through TPA without advance payment; excess over admissible claim borne by insured student.	Justification Submitted in seek clarification stage.
D1.2.3	Mode of Cashless Treatment – Cashless access through agreed network hospitals/nursing homes; pre-authorization/guarantee of payment through TPA, including 24x7 toll-free facility.	Agreed
D1.2.4	Non-cashless claim – Reimbursement as per rules within maximum 30 days from date of claim.	Agreed
D1.3	Non-Network Hospitals / Non-Cashless Treatment	
D1.3.1	Reimbursement by Insurer/TPA; prior intimation required. In emergencies, intimation by email/SMS/phone within 24 hours of hospitalization.	Agreed
D1.3.2	Reimbursement within 30 days from date of discharge; documents as specified by TPA.	Agreed
D1.4	ID Card / E-Card	
D1.4.1	Student ID cards/e-cards issued by Insurer/TPA to all insured students one week before policy commencement.	Agreed
D1.4.2	If e-card is delayed, IIITG student ID shall be honoured at network hospitals subject to coverage verification.	Agreed
D1.5	Customary & Reasonable Charge	
D1.5.1	Reimbursement at prevailing rate for identical/similar services in the geographical area, without upper cap in TPA network hospitals.	Agreed
D1.6	Sum Assured	
D1.6.1	Option-A – Basic sum insured of ₹50,000 per student.	Agreed
D1.6.2	Option-B – Basic sum insured of ₹1,00,000 per student.	Agreed
D1.6.3	Individual Student Coverage – No family floater; sum insured available individually to each student.	Agreed
D2	Coverage	
D2.1	Persons Covered	
D2.1.1	Students – All eligible IIITG students as per institute data; individual student basis, not family floater.	Agreed
D2.1.2	Inclusion of New Student/Enrolment – Pro-rata premium; same terms and conditions; premium at quoted rate.	Agreed
D2.1.3	Student Ceasing to be Eligible – Coverage continues till end of current policy period or utilisation of sum insured, whichever is earlier; excluded on renewal.	Agreed
D2.1.4	New Student/Enrolment during policy period – Inclusion on payment of proportionate premium.	Agreed
D2.2	Expenses Covered	
D2.2.1	Treatment system covered – Allopathic, Homeopathy, Ayurvedic, Siddha and Unani.	Agreed
D2.2.2	Upper limit on reimbursements – Actuals up to individual student sum insured unless otherwise specified.	Agreed
D2.2.3	Pre-existing diseases – All pre-existing conditions included.	Agreed
D2.2.4	Doctors' fee – Surgeon, Anesthetist, Medical Practitioner, Consultant/Specialist and related doctor fees reimbursed/paid as actuals.	Agreed
D2.2.5	Investigation, Treatment, Drugs etc. – MRI, PET, CT, Endoscopy, Ultrasound, Anesthesia, Dialysis, Chemotherapy, Radiotherapy, Blood, Oxygen, CT, medicines, diagnostics, X-Ray, prosthetic devices and related medical expenses as actuals.	Agreed

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D4.5	Doctor/Medical Practitioner – Person holding recognized degree/diploma and registered with the respective State Medical Council.	Agreed		Complied	Complied		Complied
D4.6	Surgical Operation – Manual and/or operative procedures for correction, repair, cure, relief or prolongation of life.	Agreed		Complied	Complied		Complied
D4.7	Hospitalization – Admission in an Indian Hospital/Nursing Home on written medical advice for minimum 24 consecutive hours, subject to the stated day-care/minor-surgery exception.	Agreed		Complied	Complied		Complied
E. OVERALL TECHNICAL DECISION							
E1	Technical Bid substantially responsive	Responsive	Not Responsive	Responsive	Responsive	Not Responsive	Responsive
E2	Financial Bid opening eligibility	Eligible	Not Eligible	Eligible	Eligible	Not Eligible	Eligible
E3	Major deviations / deficiencies, if any	NA	Two-Bid system not followed	NA	NA	Two-Bid system not followed	NA
E4	Clarifications required, if any	NA		NA	NA		NA
E5	Final Committee remarks	Qualified for financial bid opening	Disqualified for failure to comply with two-bid system	Qualified for financial bid opening	Qualified for financial bid opening	Disqualified for failure to comply with two-bid system	Qualified for financial bid opening
E6	Final Status	Technically Responsive	Technically Not Responsive	Technically Responsive	Technically Responsive	Technically Not Responsive	Technically Responsive

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Swajit Parja