

**UNIVERSITY OFFICE
ICAR-NDRI KARNAL**

F.8/Med. Insurance/MD/DU/2025-26

6
Dated: 17.10.2025

Subject: Group Medical Insurance of NDRI students for 2025-26.

Dear Sir

Quotations are invited for Group Medical Insurance of NDRI students for two separate groups i.e. one for existing students (approx.700+ of 17 to 35 Years age group) and the other for new admissions (Approx.300 students) from November, 2025 tentatively on the following terms and conditions. The quotations may be sent in sealed cover in the Office of Academic Coordinator, NDRI, Karnal up to 31.10.2025 by 5.00 P.M.

Sr. No.	Terms & Conditions/ Clauses /Premium per student	Quote by the firm
1.	Pre-existing diseases	Covered from day 1
2.	First / One year waiting period	Waived off
3.	30 days waiting period	NA
4.	Emergency Ambulance Coverage	Covered (up to Rs. 1000/- per student)
5.	Maternity Benefit	NA
6.	Pre and Post Hospitalization Coverage	Covered (30 days & 60 days respectively)
7.	OPD Coverage	Covered (up to Rs. 2000/- per student)
8.	Room Rent Capping	As per actuals
9.	Sum Insured per student (Medical Coverage for diseases and in accidental cases for hospitalization)	Rs.2,00,000/-
10	Premium quoted by the firm per student with OPD charges	To be quoted by the firm
11.	Age	17 years to 35 years
12.	No. of students	i) existing-approx:- 700+ ii) new to be admitted in Nov.:300+
12.	Claim dump	The claim dump for the current policy year till date from M/s Aditya Birla Capital is attached.
13.	Expiry Date of Previous Policy	December, 2025
14.	Existing students should be covered	For one year from the expiry date of previous policy

The rates may be quoted by the Insurance Companies only as per above Terms and Conditions

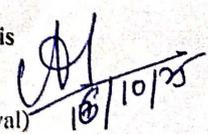
No further enquiry will be entertained while submitting the quotations:

- i) List of clients in Karnal (Govt. Institutions)
- ii) List of empanelled multi-specialty Hospitals (at least three in Karnal) with cashless facility may be supplied.
- iii) The Company is to provide contact number for contacting in case of emergency for problem faced by the students in Hospital.

Note :- The claims dump for the current policy year till date from M/s Aditya Birla Capital is attached for your reference please.

Encl: As stated above

(Anjali Aggarwal)
Academic Coordinator


16/10/25

ABHI Claim No	Patient Name	Patient Age	Master Policy No	Intimation Final Month	Hospital Name	Hospital City	Hospital State	Diagnosis	DOA	DOD	Claimed Amount	ABHI Amount Less Coins - Current Month
1212585138769	SURYA T	26	2-81-25-00004804-000	Mar-25	Amritdhara My Hospital	Karnal	HARYANA	Fever	3-19-2025 12:00:00 AM	3-23-2025 12:00:00 AM	40292	34364
1212585161713	Neha Padaliya	25	2-81-25-00004804-000	Apr-25	Matrix Hospital And Accide	Haldwani	UTTARAKHA	Cholelithasis	4-19-2025 12:00:00 AM	4-22-2025 12:00:00 AM	45000	43650
1212585161713/	Neha Padaliya	25	2-81-25-00004804-000	May-25	Matrix Hospital And Accide	Haldwani	UTTARAKHA	Cholelithasis	4-19-2025 12:00:00 AM	4-22-2025 12:00:00 AM	7468	7461
1212585166111	Kamlesh Meena	25	2-81-25-00004804-000	Apr-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	4-25-2025 12:00:00 AM	4-29-2025 12:00:00 AM	51300	41144
1212585166968	Sweta Kumari	26	2-81-25-00004804-000	Apr-25	Amritdhara My Hospital	Karnal	HARYANA	PEIN	4-26-2025 12:00:00 AM	4-28-2025 12:00:00 AM	32668	28143
1212585176763	Vikash Kumar	24	2-81-25-00004804-000	May-25	Super Nova Care Home	Kolkata	WEST BENGAL	cystitis	5-8-2025 12:00:00 AM	5-24-2025 12:00:00 AM	200000	197646
1212585196934	Ajay Sahu	21	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	AFI WITH TYPHOID FEVER	6-9-2025 12:00:00 AM	6-12-2025 12:00:00 AM	35493	31386
1212585199044	MANISH MEENA	24	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	ACUTE FEBRILE ILLNESS	6-11-2025 12:00:00 AM	6-18-2025 12:00:00 AM	89827	85289
1212585199936	ARYAN DADHICH	20	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	Acute Febrile Illness / FUO	6-12-2025 12:00:00 AM	6-16-2025 12:00:00 AM	51420	49011
1212585201637	AMAN TIGGA	20	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	DIAGNOSED ATTACHED	6-14-2025 12:00:00 AM	6-18-2025 12:00:00 AM	50693	48183
1212585201882	Bhaskara G	24	2-81-25-00004804-000	Jun-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified UTI	6-15-2025 12:00:00 AM	6-18-2025 12:00:00 AM	32300	27424
1212585202010	Debayan Bera	20	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	AFI	6-15-2025 12:00:00 AM	6-20-2025 12:00:00 AM	58904	44731
1212585202015	Rajiv Kumar	21	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	ACUTE FEBRILE ILLNESS	6-15-2025 12:00:00 AM	6-18-2025 12:00:00 AM	28893	26849
1212585202035	Meenu Jha	20	2-81-25-00004804-000	Jun-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	DIAGNOSED ATTACHED	6-15-2025 12:00:00 AM	6-18-2025 12:00:00 AM	27230	20389
1212585205692	Kamlesh Meena	25	2-81-25-00004804-000	Jun-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	6-19-2025 12:00:00 AM	6-23-2025 12:00:00 AM	51300	51300
1212585211457	Mahendra Kumar	26	2-81-25-00004804-000	Jun-25	Amritdhara My Hospital	Karnal	HARYANA	Enteric Fever	6-26-2025 12:00:00 AM	6-30-2025 12:00:00 AM	51300	51300
1212585211457	Mahendra Kumar	26	2-81-25-00004804-000	Aug-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	6-26-2025 12:00:00 AM	6-30-2025 12:00:00 AM	51300	43144
1212585217071	Nitin Jaglan	23	2-81-25-00004804-000	Jul-25	Amritdhara My Hospital	Karnal	HARYANA	AGE	7-3-2025 12:00:00 AM	7-5-2025 12:00:00 AM	51300	43644
1212585218003	Shankar Lal	25	2-81-25-00004804-000	Jul-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	7-5-2025 12:00:00 AM	7-8-2025 12:00:00 AM	36150	29191
1212585218123	DHANRAJ	23	2-81-25-00004804-000	Jul-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	7-5-2025 12:00:00 AM	7-9-2025 12:00:00 AM	63012	52374
1212585235097	MANISHA MEENA	25	2-81-25-00004804-000	Jul-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	7-26-2025 12:00:00 AM	7-29-2025 12:00:00 AM	40844	31913
1212585244805	AWANISH KUMAR	27	2-81-25-00004804-000	Aug-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	AFI WITH TYPHOID	8-7-2025 12:00:00 AM	8-9-2025 12:00:00 AM	16769	13329
1212585250698	SURYA T	26	2-81-25-00004804-000	Aug-25	Amritdhara My Hospital	Karnal	HARYANA	Urinary Tract Infection	8-14-2025 12:00:00 AM	8-17-2025 12:00:00 AM	23172	17737
1212585251410	Neha Pandey	25	2-81-25-00004804-000	Aug-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	8-15-2025 12:00:00 AM	8-17-2025 12:00:00 AM	24503	18669
1212585251683	Animesh Patel	28	2-81-25-00004804-000	Aug-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	8-16-2025 12:00:00 AM	8-19-2025 12:00:00 AM	40026	32031
1212585252943	Preety Rajkumari	26	2-81-25-00004804-000	Aug-25	Max Super Specialty - West	Delhi	Delhi	Aphthoid terminal ileal ulcer hea	8-22-2025 12:00:00 AM	8-24-2025 12:00:00 AM	92458	92458
1212585280631	DEEPAK DEWANSH	26	2-81-25-00004804-000	Sep-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	9-5-2025 12:00:00 AM	9-8-2025 12:00:00 AM	43700	38456
1212585281999	Ajoy Ghosh	28	2-81-25-00004804-000	Sep-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	9-6-2025 12:00:00 AM	9-11-2025 12:00:00 AM	75500	63436
1212585285654	Santosh Sahoo	25	2-81-25-00004804-000	Sep-25	Amritdhara My Hospital	Karnal	HARYANA	PAIN	9-9-2025 12:00:00 AM	9-10-2025 12:00:00 AM	32300	28424
1212585290252	HARSH DAGAR	26	2-81-25-00004804-000	Sep-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	9-11-2025 12:00:00 AM	9-15-2025 12:00:00 AM	32300	28424
1212585290276	MANSI SAHU	23	2-81-25-00004804-000	Sep-25	Amritdhara My Hospital	Karnal	HARYANA	Fever, unspecified	9-11-2025 12:00:00 AM	9-12-2025 12:00:00 AM	38000	33440
1212585298593	AKASH CHANDEL	22	2-81-25-00004804-000	Sep-25	VIRK HOSPITAL PRIVATE LIM	Karnal	HARYANA	DIAGNOSIS ATTACHED	9-15-2025 12:00:00 AM	9-18-2025 12:00:00 AM	45000	45000
1212585302526	HIRA ARIF	28	2-81-25-00004804-000	Sep-25	NP RAWAL HOSPITAL PVT LT	Karnal	HARYANA	UTI	9-16-2025 12:00:00 AM	9-19-2025 12:00:00 AM	24000	24000
1212585308205	KEERTTI MOHANTY	25	2-81-25-00004804-000	Sep-25	NP RAWAL HOSPITAL PVT LT	Karnal	HARYANA	Acute Gastroenteritis with Deh	9-20-2025 12:00:00 AM	9-23-2025 12:00:00 AM	24000	24000
1212585308759	LAKSHITH C	27	2-81-25-00004804-000	Sep-25	St.John'S Medical College (A	Bengaluru	Karnataka	Medical Management for Raise	9-20-2025 12:00:00 AM	9-21-2025 12:00:00 AM	44187	40314

Applied filters: Master Policy No is 2-81-25-00004804-000