

Central University of Haryana
(Established vide Act No. 25 (2009) of Parliament)

NAAC Accredited 'A' Grade University



EOI No. CUH/2026/Reg.Off./2153 dated 06-07-2026
Expression of Interest (EOI) for

INTRODUCTION AND IMPLEMENTATION OF GROUP INSURANCE SCHEME (TERM INSURANCE) FOR REGULAR EMPLOYEES OF CENTRAL UNIVERSITY OF HARYANA

Critical Dates:

A.	Date of release of Eoi	06-07-2026
B.	Last date and time for submission of completed Eoi documents (offline mode)	27-07-2026
C.	Date and time for opening of Eoi	To be notified separately
D.	Date and time of Presentation	To be notified separately to all eligible participants

Address: Central University of Haryana, Mahendergarh, Haryana

Email: registrar@cuh.ac.in

I. NOTICE INVITING EXPRESSION OF INTEREST

Sealed Expressions of Interest (EOI) in conformity with detailed EOI call notice are invited from reputed Insurance Companies/Firms/Bidders having valid Registration Certificate, including registration with the Insurance Regulatory & Development Authority (IRDA) for **Introduction and Implementation of Group Insurance scheme for nearly 350 Regular employees of Central University of Haryana**. The Hard copy of the Annexure in the last part of this EOI notice may be downloaded, filled-up and invariably attached along with the EOI document to be submitted by the bidder(s). EOIs without these Annexures will be summarily rejected. The filled up EOI can be submitted starting from 06-07-2026.

II. ABOUT THE UNIVERSITY

Central University of Haryana is one of the fifteen new Central Universities established by the Ministry of Human Resource Development, Government of India (GoI) in the XI Five Year Plan (2007-2012) under the Central University Act-2009 of the Parliament.

The University has been accredited with 'A' Grade in the second cycle of NAAC assessment and accreditation conducted in August 2023. The University has been listed among the top 150-200 Universities in NIRF ranking.

The University is fully funded by the University Grants Commission (UGC). The Permanent Campus is situated on 484 acres of land at Jant-Pali Villages, Mahendergarh district of Haryana. Presently, the University offers 91 academic programmes (UG/PG/Research).

III. NAME OF THE WORK/SERVICES

1. For providing Group Insurance as per provisions of Central Government Employees Groups Insurance Scheme, 1980 (with last amendments) cover to 350 (approx) employees of the University. The number of employees may be increased/decreased. The insurance cover should be in the combination of Life Insurance with the amount of appropriate Insurance cover to which the employee was entitled at the time of death and savings fund with interest payable on retirement.

2. AMOUNT OF COVERAGE:

The insurance company may submit proposal for Group Insurance Scheme (Term Insurance) for regular employees of Central University of Haryana having following categories of sum assured on or before the date of presentation:

- (a) Rs. 1,00,00,000/- .
- (b) Rs. 75,00,000/-
- (c) Rs. 50,00,000/-
- (d) Rs. 25,00,000/-

IV. INSTRUCTIONS TO THE BIDDERS

1. The bidders may assess about the nature and quantum of the work & also study the entire Central Govt. Employees Group Insurance Scheme, 1980 applicable to other Central Government Employees.

TWO STAGE BIDDING PROCEDURE

STAGE – 1:

- a) Invitation for Expression of Interest (EOI):

This document details terms and conditions for inviting EOI from eligible bidders. The interested bidders are requested to submit their Expression of Interest to the provided address.

- b) Basic Qualification Criteria:

The bidders have to submit their Expression of Interest along with qualification documents as per the basic qualification criteria defined in this document. Evaluation Committee of the University constituted for the purpose shall assess the ability of the bidders to render the requisite services based on the bidder's profile, ratings and on such other criteria as it may fix.

- c) Technical Presentation:

The bidders, who are qualified in the basic qualification process, will be called for delivering a presentation about their experience & proposed solution towards the EOI. During their presentation, bidder should provide enough evidences towards their claim and explain the proposed solution. The Concerned Authority will evaluate the bidders' experience, technical presentation of the bidder and qualify / disqualify bidders accordingly.

- d) Request for Proposal (RFP)

The Final RFP will be prepared based on the proposals received from the technically qualified bidders during the Stage-1.

STAGE – 2:

1. The technically qualified bidders based on Stage-1 will be invited for submission of their techno commercial bids for the work according to the tender document in 2 bid method. The current document is therefore to explore the response from the prospective bidders.

2. The Scheme to be provided by the bidder should be similar to that of the Central Government Employees Group Insurance Scheme.
3. Bidder shall make available all statistics as required by the University.
4. A number of reports including the claims of individuals and the details of the settlement are to be furnished to the University on monthly basis or as required by the University.
5. The timelines and the requirement mentioned in this document are subject to change and shall be firmed up while the Technical and Commercial bids are called for by the University at a later date.
6. Final scope of work and Terms and Conditions of the contract shall be made after going through the responses. However, it may please be noted that the decision of the University shall be final while addressing the issues raised by respondents, in response to this document.
7. Invitation for bids shall be called for after the finalization of the scope of work by the University. The University may change any or all of the scope of work and terms & conditions in the final tender document. The revised set of conditions and specifications shall then be a part of final invitation for bids document which will be published at the time of calling for bids.
8. The University reserves the right to summarily reject any or all of the offers received in response to this Expression of Interest without assigning any reason thereof.

V. ELIGIBILITY CRITERIA

1. The Insurance Company should have been registered with IRDA.
2. The Insurance Company shall have at least five years' experience in providing such Insurance Schemes.
3. The Insurance Company should have adequate experience for providing such Insurance services to Government/Semi-Government/Govt. of India Undertaking/ Autonomous Body or Private Body during the preceding five years. A list of clients in proof of the above along with Certificates of satisfactory performance issued by the Competent Authority of such establishments and from such clients may be invariably furnished alongwith the EoI.
4. The Company should have a Registered Office and/or Branch Office in any State or Union Territory of India.
5. The Company should furnish attested copies of following documents: -
 - a. Copy of Registration issued by IRDA.

- b. Last three years turnover (i.e. FY 2025-26, FY 2024-25, FY 2023-24) along with net worth of the Co. certified by a Chartered Accountant or profit/loss earned during last three years.
 - c. List of Government/Semi-Government/Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided in last five years, may be furnished in Annexure – II.
 - d. Details of the Clients who were provided with such Insurance Schemes during the last five years during the period as per the format in Annexure – III.
6. The bidder should have minimum five years' experience in doing similar nature of work.
 7. BIDDER HAS TO SUBMIT A MINIMUM OF THREE SUCH GROUP INSURANCE SCHEME SERVICES PROVIDED WITH SATISFACTORY PERFORMANCE CERTIFICATES.

VI. EOI SUBMISSION:

1. The Eoi containing the proposal along with documents related with Basic Qualification criteria should be submitted in sealed cover duly superscribed with "***Expression of Interest (Eoi) for Introduction and Implementation of Group Insurance Scheme (Term Insurance) for Regular Employees of Central University of Haryana***" to the below mentioned address **on or before 27-07-2026** The University will not be responsible the transit delay for Eoi submitted by Post/Courier etc.

Registrar
Central University of Haryana
Mahendergarh, Haryana- 123031
Email: registrar@cuh.ac.in

2. Only those Companies/Firms having good track record, manpower capacity and relevant experience are eligible to apply. They should produce copies of the Work Orders issued to them from other Institutions for providing such schemes during the last three years.
3. Bids received after the closing date as indicated in this document, unsealed & unsigned will be out rightly rejected.
4. The bid shall be submitted in English language only.
5. Bidder is required to sign each page of the EOI documents. Conditional and/or incomplete bids otherwise considered defective are liable to be rejected.
6. The Competent Authority reserves the right to reject any or all the EOIs without assigning any reasons thereof.

RIGHTS TO ACCEPT OR REJECT EOIs:

- A. The EOI is liable to be rejected inter-alia:
 - a) If it is not in conformity with the instructions mentioned in the EOI document.
 - b) If it is not properly signed by the bidder.
 - c) If it is received after the expiry of the due date and time.
 - d) If it is not accompanied with proper documents.
 - e) If the notarized affidavit accepting the terms and condition of the EOI is not submitted along with the EOI.

- B. This office reserves the right to:
 - a) Accept I Reject any of the EOIs in full or part thereof.
 - b) Revise the requirement at any time or at the time of placing the order.
 - c) Add, modify, relax or waive any or all of the conditions stipulated in the EOI specifications wherever deemed necessary upto the stage of NIQ.
 - d) Reject any or all the EOIs in part or full without assigning any reasons thereof.

VII. SPECIFIC TERMS AND CONDITIONS

1. The Group (Term) Insurance Scheme should be similar to Central Govt. Employees Group Insurance Scheme, 1980, as amended from time to time.
2. The Group (Term) Insurance Scheme cover should be available at the lowest possible cost.
3. The scheme should provide attractive returns on savings to meet post retirement needs.
4. There should be provisions for periodical enhancement of Insurance cover keeping in view the inflation, mortality rates etc. and adequate savings quantum shall be provided.
5. All the regular employees of the University irrespective of age group should be eligible to join the scheme. At present the retirement age for Faculty & Medical Officer is 65 years, for Statutory Officer & Other Academic Staff (Librarian Cadre etc.) 62 years and for rest of the Employees it is 60 years.
6. The Scheme must cover any kind of death such as natural death, accidental death, death due to any illness, death due to pre-existing illness including critical illness etc.
7. Initially, Group (Term) Insurance cover will be for a period of 1 (one year). Renewal of policy extendable on mutual agreeable terms and conditions subject to satisfactory performance of the insurer and the University.
8. The policy will cover all the employees irrespective of any kind of leave.
9. The insurance coverage shall be till the retirement age of the employee
10. In case of deletion of employee due to Retirement, resignation, etc., the premium

will be refunded on pro rata basis (for both compulsory and top-up voluntary cover). In case if any employee leave the institute in between the policy period, The insurance company shall be liable to refund the balance premium after deduction of the premium on pro rata basis for the period of coverage (in Month/s) of that concerned employee.

11. The premium will be paid only on the basis of actual number of Employees enrolled. For addition/deletion of an Employee during the insurance period, the additional/excess amount of premium will be paid/withdrawn/adjusted on pro-rata basis.
12. For deletion during the insurance period, the excess amount of premium will be refunded on pro-rata basis. The Refund Amount shall be calculated as mentioned below:

Refund Amount = Premium Paid Amount – Premium (on Pro Rata basis) of Life Coverage duration (in Months).
13. The Scheme should have provisions for new entrants in service to get coverage. The premium shall be calculated from the date of joining of such employees to the last date of duty at Central University of Haryana.
14. There will be no adjustments/additional premium charged for adverse claims ratio post inception of the policy.
15. A suitable monthly premium shall be charged which shall cater to both Insurance component and for savings component.
16. There should be suitable interest provision on the savings portion / component of the scheme.
17. Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.
18. There should be provision for accidental benefit under the scheme. Facility for changing the insurance coverage should be available to those Employees who get the promotion, etc. during the period of Policy, and in this case, premium shall be charged on pro rata basis calculated from the date of promotion of such Employee to last date of period of Policy. The updating of such changes will be intimated on monthly basis. However, the Life Insurance Company shall provide a grace period of 45 days for the enhanced coverage.
19. Helpline Numbers and Support on call for any query must be provided.

20. Medical examination / medical certificate:

No medical examination / medical certificate should be demanded by the Life Insurance Company from any of the Employees of the Central University of Haryana.

It is clarified that no medical examination / medical certificate should be demanded by the Life Insurance Company for any claim settlement under Policy.

21. Failure/non-performance:

Failure to settle the claim with University within 15 (fifteen) days of submission of all relevant documents of the deceased, will be considered as failure / non-performance on part of the Life Insurance Company.

A claim, if not settled by the Life Insurance Company within 1 (one) month of submission of death certificate, will make such Life Insurance Company liable to pay Bank Rate+2% of the total sum assured for such deceased as penalty to Central University of Haryana.

22. Payment of premium by University:

The University shall pay yearly premium in advance.

Premium amount to be finalized every year during the renewal of the Policy.

Premium amount shall be fixed till renewal of Policy.

Premiums to be paid within a grace period of 30 days from the commencement of Policy

In case of death of an Employee in the grace period of 30 (thirty) days or in between the renewal of policy, the insurer will be liable to settle the claims.

23. Claim Settlement:

Only valid death certificate of the deceased and the Nominee's KYC with Bank Account details shall be provided for claim settlement.

Central University of Haryana's discharge certificate in this regard shall be considered final.

24. The savings premium alongwith interest and the insurance cover should be payable on death while in service and savings premium alongwith interest in case of resignation or retirement.

25. There shall be appropriate Tax benefits under the Income Tax Act on the employee's contribution as well as on the claim amount payable on retirement or death.

26. The performance of the firm shall be reviewed after 5 years and thereafter the engagement of the firm may be extended/ curtailed as per the discretion of the Competent Authority and performance of the company.

27. The Successful Company / Firm shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.

28. The successful Bidder/ Company should ensure that claims on account of death are disposed of, on Top Priority and latest within one week of receipt of information from the University Administration regarding any Employee(s) case(s).

29. All payments shall be done by ECS mode to the Employee or his nominated family member under intimation to Administration and Accounts Section.
30. In case of any unsatisfactory service, suitable penalties as per IRDA/Govt. of India norms shall be levied after issuing notice.
31. The company shall be deemed to have full knowledge of the requirements of the employees of the university. The agency shall be responsible for arranging and providing necessary Insurance Claims and refund of savings amount accumulated in the account of each employee.
32. Submission of this application implies that the company/firm has read this notice and all the documents and has made themselves aware of the scope and specifications of the work to be done, local conditions and other factors having a bearing on the execution of the work.
33. The requirement given in the scope of work is only indicative, the University reserves the right either to increase or decrease it as per requirement. The decision of the University in this regard shall be final and binding on the bidder. The payment to bidder will be based on the conditions specified for passing the bills above.

VIII. SETTLEMENT OF DISPUTES & ARBITRATION

1. If, at any time, any question dispute or difference of whatsoever nature arise between the University and the bidder/contractor, upon or in relation to or in connection with this contract, either party may forthwith give to the other notice in writing of the existence of such question dispute or difference and the same shall be referred to sole arbitration of a nominee of the University, who shall give a reasoned/speaking awards. The award of the sole arbitrator shall be final and binding on the parties under the provisions of the Indian Arbitration Act, 1996 and as amended from time to time and of the rules, there under. Any statutory amendment, modification or re-enactment thereof for the time being in force, shall be deemed to apply and be incorporated in the contract. The sole Arbitrator shall be any officer of the University whose name is approved by the Vice Chancellor. It will not be objectionable if the Sole arbitrator is an officer of the University and he has expressed his views on all or any of the matter in question of dispute or difference.
2. Upon every or any such reference, the cost of and incidental to the reference and award respectively shall be in the discretion of the sole arbitrator so appointed who may determine the amount there of or direct the same to be fixed as between the solicitor and client or as between party and shall direct by whom & to whom and in what manner the same is to be borne and paid.
3. The work under the contract shall, if reasonable possible continue/during the arbitration proceedings and no payment due or payable by the University shall be withheld on account of such proceedings.
4. The Arbitration shall be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and the venue of arbitration shall be at the University Campus, Mahendergarh, Haryana. The decision of the Arbitrator shall be final and

IX. EXCLUSION

Exclusions to be defined by the bidder in explicit terms.

X. CIVIL SUIT JURISDICTION

All disputes / legal proceedings in connection with this Contract shall be subject to the territorial jurisdiction of the High Court Punjab & Haryana, Chandigarh only.

ANNEXURE-I**COMPANY'S PROFILE**

(on company's letter head)

S. No.	Particulars	To be filled in by the Company
1.	Name of the Company / Firm	
2.	Date of incorporation /establishment of the company/firm	
3.	Registered Office address of the Company/firm with Office Telephone Number, Email ID, Fax Number	
4.	Name of the Contact person with Telephone Number, Email ID, Fax Number	
5.	Address of the branch office in any State or Union Territory of India	
6.	Details of Registration with IRDA	
7.	Whether the firm is blacklisted by any Government Department or any criminal case is registered against the firm or its owner/partners anywhere in India. (If no, a certificate duly notarized is to be attached in this regard as per Annexure-V)	
8.	Details of Work Orders received along with copies (for last five years)	
9.	Whether a copy of the terms and conditions duly signed, in token of acceptance of the same, is attached	

Signature, date and stamp of the Company
or Authorized Representative

ANNEXURE-II**LIST OF GOVERNMENT/SEMI-GOVERNMENT / GOVT. OF INDIA UNDERTAKING/
AUTONOMOUS BODY OR PRIVATE BODY FOR WHICH SUCH INSURANCE SCHEME
HAS BEEN PROVIDED DURING THE LAST FIVE YEARS**

S. No.	Name and Address of the Institution	Amount Insured / Details of Scheme provided	Contact details	Performance Certificate (Yes/No)	Remarks, if any

Note: Bidder are requested to provide documentary proof in respect of the information furnished above.

Signature, date and stamp of the Company
or Authorized Representative

ANNEXURE-III

FORM FOR FINANCIAL CAPACITY

(Last three years turnover upto FY 2025-26 alongwith networth of the Co. certified by a Chartered Accountant or profit/loss earned during last three years)

Description			
	2023-24	2024-25	2025-26

Signature, date and stamp of the Company
or Authorized Representative

ANNEXURE-IV

DECLARATION BY SUPPLIER

“It is certified that I/we have carefully read and understood the entire general, special as well as specific terms and conditions of the Eol and agree to abide by all of these. All the information and commitments provided with the Eol are truthful and binding on the firm.”

Signature, date and stamp of the Company
or Authorized Representative

ANNEXURE-V

NON BLACKLISTING CERTIFICATE

[To be submitted duly notarized]

I/We hereby certify that the [Name of the company / firm _____] has not been ever blacklisted/debarred by any Central Government / State Government / PSUs / Institute on any account.

I/We hereby agree to abide by all the terms and conditions stipulated in EoI.

I/We also certify that the information given in EoI submitted by us is true and correct in all aspects and in case at a later stage, it is found that details provided are false and incorrect, participation or award of contract may be terminated at any stage and the firm will be debarred OR the University may take any other action as per rules.

Signature, date and stamp of the Company
or Authorized Representative

ANNEXURE-VI**CHECKLIST OF DOCUMENTS TO BE SUBMITTED**

S.No	Documents to be submitted	Submitted	Not submitted	Remarks
1.	Copy of Registration of the Firm with IRDA			
2.	List of clients indicating quantum of work orders			
3.	Copies of Work Orders			
4.	Performance Certificates			
5.	Last three years turnover alongwith networth of the Co. certified by a Chartered Accountant or profit/loss earned during last three years			
6.	All other Annexure I to V			

Signature, date and stamp of the Company
or Authorized Representative