

Dharmashastra National Law University

BRBRAITT Campus South Civil Lines, Ridge Road Jabalpur (M.P.) 482001

Website : www.mpdnlu.ac.in

SHORT TENDER FOR STUDENTS' MEDICAL INSURANCE POLICY

Date: 06.12.2023

Ref. Tender No: REG/DNLU/2023-24/PT/002

Sealed Tender is invited from General Insurance Companies (Licensed and Registered with IRDAII) dealing with Health Insurance for the implementation of the "Dharmashastra National Law University Students' Group Medical Insurance Policy" (hereinafter "Policy") on Pan India basis.

The tender document and amendment, if any, will be notified on www.mpdnlu.ac.in. Technical and Financial Bid documents can be downloaded from the university's website (www.mpdnlu.ac.in). The technical and financial bids should be sealed by the bidder in separate envelopes duly super-scribed, and both these sealed envelopes are to be put in a bigger envelope, which should also be sealed and duly super-scribed.

The Technical bids will be evaluated by the Tender Committee duly constituted by the University. Financial bids of only the technically accepted offers shall be opened before the successful bidders. The following schedule will be observed in this regard:

1.	Tender document published & available for download	14.01.2024
2.	Clarification date start	15.01.2024
3.	Clarification date end	20.01.2024
4.	Bid submission date start	15.01.2024
5.	Bid submission date end	27.01.2024 @ 17:00 Hrs
6.	Date of opening of technical bids	29.01.2024
7.	Date of evaluation of Financial Bids*	To be announced

^{*}Date will be declared later on the university Website. No separate intimation will be given.

Complete tender documents duly sealed and signed by the authorized officials of the firm should be submitted at the address mentioned below not later than 17:00 Hrs on 27.01.2023. Bids received later than the prescribed date and time will not be considered Page 1 of 38

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for evaluation.

To,
The Registrar,
Dharmashastra National Law University,
BRBRAITT Campus South Civil
Lines, Ridge Road Jabalpur (M.P.) 482001
Contact No.: 0761-2600070 (Extn:1007)
Email: reg@mpdnlu.ac.in

Note: All correspondence/communication on the Policy should be made at the above address only.





Website : www.mpdnlu.ac.in

METHOD OF SUBMISSION OF BID DOCUMENTS AND OTHER CONDITIONS FOR STUDENTS' MEDICAL INSURANCE POLICY, DNLU, JABALPUR

The bids are to be submitted in two parts, in sealed covers. Failure to do so would result in the rejection of such bids. All bids shall be prepared in English language only. The proposal, complete in all respects, shall be submitted by the bidder and must be received by/deposited/delivered to the officials at our University campus as mentioned below:

Dharmashastra National Law University, BRBRAITT Campus South Civil Lines, Ridge Road Jabalpur (M.P.) 482001 Contact No.: 0761-2600070 (Extn:1007)

Email: reg@mpdnlu.ac.in

The last date for receipt of the bids and time for opening of Part-I of the bids in the presence of the officials/representatives of the Insurance Companies who may wish to be present to attend the tender opening is already mentioned in the cover note. Part II of the bid of the qualified Insurance Companies will be opened at a later date, and the date of opening will be intimated to the short-listed parties. Incomplete bids shall be summarily rejected.

PART-I – This should contain documents establishing the requirement of Un-priced Technical bid. Along with this, the tenderer will submit unconditional acceptance of the General Terms& Conditions as per Annexure-I. Both these should be submitted in a separate Sealed Cover.

PART-II – This should contain a financial bid for the type of policies detailed at **Annexure-II** and is to be submitted by the tenderer in a separate Sealed Cover along with PART-I. Part II bids of only those bidders would be opened who qualify in part I as detailed in section 13.3 of General Terms and Conditions.

Both Parts-I &II sealed covers shall be duly superscribed at the top of the respective cover with the tender number and clearly indicating as PART-II only.

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OTHER CONDITIONS:

- 1. The bids should be valid for at least 90 days from the last date of opening of technical bids.
- 2. Amendment of bidding documents: At any time before the deadline for submission of bids, the University may, for any reason, modify the Bidding documents by amendment, and the same will be notified through a corrigendum on the university website. The amendments so made will be binding.

To afford prospective bidders reasonable time to take the amendment into account in preparing their bids, the University may or may not, at its discretion, extend the deadline for the submission of the Bid.

Any Oral statements/written statements made by the Bidder after the submission of tender shall not be considered.

- 3. **Precautions to be taken while submitting the bidding documents:** The bids may be cancelled and not evaluated if, the bidder fails to:
 - (a) Clearly mention Technical/Financial Proposal on the respective envelops
 - (b) Seal the envelope properly with the sealing tape.
 - (c) Submit both Financial Proposal and Technical Proposal envelopes together in a large envelope.
 - (d) Give complete bids in all aspects.
 - (e) Documents must be submitted in spiral binding.
 - (f) Submit financial bids in the specified Performa.

Note: Incomplete technical bids and financial bids with extra attachments/remarks are liable to be disqualified.

4. **Notification of Award and Signing of Agreement:** The Notification of Award will be issued with the approval of the Tender Accepting Authority. 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 the University in duplicate within 7 days of declaration of 'award of contract', failing which the contract may be offered to the next bidder in order of merit.

Note: The University reserves the right to amend the terms before entering into the contract.

Registrar,

Dharmashastra National Law University, BRBRAITT Campus South Civil Lines, Ridge Road Jabalpur (M.P.) 482001 Contact No.: 0761-2600070 (Extn:1007)

Email: reg@mpdnlu.ac.in

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Enclosures:

- 1. General Terms & Conditions (Annexure-I).
- 2. Features and coverage of the Group Medical Policy (Annexure-II).
- 3. Declaration Statement. (Annexure-III)
- 4. Certificate of declaration for confirmation of IRDAI guidelines and claim settlement ratio certified by IRDAI for last three years. (Annexure-IV)
- 5. Age profile of students (Annexure-V).
- 6. List of preferred Hospitals suggested by the University (Annexure-VI).

Part-I (Un-priced Technical Bid)

Format for submitting a technical bid (Annexure A)

Part-II (Financial Bid)

Format for submitting a financial bid (Annexure B)

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ANNEXURE-I

General Terms and Conditions

1. Qualifying Requirements for the Insurance Companies

- 1.1. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDAI (Insurance Regulatory Development Authority of India) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis.
 - Guideline issued by IRDAI/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by the University.
- 12. The Insurance Company shall be in the Medical Insurance business in India at least for three years as on scheduled date of tender opening. The turnover in the medical insurance business during each of the last three financial years (FY 2019-20 to FY 2022-23) should have been Rs. 10 Crore or higher.
- 1.3. The Insurance Company should be having Medical insurance participation in a minimum of three major companies/institutions/organizations etc. Major Institutions here implies at least 500 insured students or more. (Documentary evidence to be furnished).
- 14. Tenderer has to submit declaration along with unpriced technical bid (Part-1) stating that they have not been Black-Listed/De-listed or are put to any holiday by any Institute/Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the above, details of the same be furnished. Moreover, no restraint order has been passed by the competent court of law/tribunal/regulatory body.
- 2. Offers shall be submitted with proper documentary evidence to substantiate fulfillment of the qualifying requirements as specified above.
- 3. Notwithstanding anything stated above, the University reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business should the circumstances warrant or such an assessment is thought to be in the overall interest of the University. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

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4. The University shall have absolute right to consider or not consider any of the offered / Insurance Company.

5. Technical and Financial Bids

- 5.1. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-I (Un-priced Technical Bid) and containing the forms specified in Part-I along with any required supporting documents.
- 5.2. One copy shall be submitted in a separate sealed cover subscribing the Tender No., description of tender clearly indicating Part-II (Financial bid) and containing the filled forms as specified in Part-II along with any required supporting documents.
- 5.3. This is a two-part tender. On the date and time specified in the tender, Part-I (Unpriced technical bid) of the offers received will be opened. The Part-II (Financial bid) will be kept sealed and financial bids of only the technically acceptable offers would be opened. Date and time of opening of the financial bids will be intimated separately to the short-listed bidders.
- 5.4. If the bidder desires to be present at the time of opening, he shall depute his representatives (not more than two persons) with due authorization for participating in the tender opening.
- 5.5. Incomplete offers would be summarily rejected.
- 5.6. No extension of time shall be permitted for the collection of Tender Documents and/or Tender opening date.
- 5.7. Any cutting or overwriting should be attested by the tenderer with full signature and seal.
- 5.8. Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking they have submitted their bid as a single entity only and have not formed a consortium for the Policy.
- 5.9. Any request for clarification received after the stipulated date and time will not be considered. The University will issue clarification in writing only if deemed fit.
- 5.10. While submitting the bid, tenderers are requested to ensure that bids complying the regulations applicable under various statutes. Any fine, penalty or expenses due to breach arising thereon will be borne by the tenderer; the University will bear no financial implication on this account.
- 5.11. The University takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserve the right to reject any offer in part or full without assigning any reasons thereof.
- 5.12. The University shall always be at liberty to reject or accept any offer or offers or part thereof at its sole discretion. The submission of offer shall have no cause of action or claim against the University for rejection of offer. The Insurer, whose offer is not accepted shall not be entitled to claim any costs, charges and expenses

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incidental to or incurred in connection with submission of offer or its consideration by the University, even though the University may opt to modify/withdraw the Invitation to Tender or does not accept the offer or cancel the tender as a whole.

5.13. Canvassing, Fraud and Corrupt practices:

Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.

Explanation: "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official. "**Fraudulent practice"** means a misrepresentation of facts in order to influence Tender process or an execution of a contract to the detriment of the policy and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the policy benefit of free and open competition;

- 5.14. The University will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices. Further, the University will declare a bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if it at any time determines that the bidding Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.
- 5.15. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- 5.16. Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of Bid.
- 6. The salient features of the policy are as per Annexure-II enclosed.
- 7. The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company.
- 8. During the validity of the current policy, no revision in premium shall be considered by the University on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- 9. 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 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 4 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 IRDAI and regulatory bodies.
- **10.** Premium shall be paid on quarterly basis. Insurance company should raise an invoice for every quarter in advance and the University would make the payment



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within 30 days of raising of the invoice. This invoice should be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions should be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.

- 11. The insurance company will have no right to reject membership of a student as defined by the University whose enrollment has been approved by the University.
- 12. 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 two months as per the terms of this agreement, the University reserves the right to levy a penalty of 100% on all premiums paid.
- 13. Bid Evaluation Process
- 13.1 The financial bids must be furnished only as per template in Part-II. All the bids should be unconditional. Conditional bids would be summarily rejected.
- The University may opt for any or none of the policy based on the premium quotes received. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify the technical bid. Rates to be quoted are exclusive of the GST. GST applicable shall be as per the prevailing rates. In case of two companies with same premium rates the company which provides higher Insurance, Coverage will be selected.
- 13.3 Technical bids would be evaluated by a committee constituted for this purpose. The bidder should satisfy the qualifying requirements as stated in Annexure 1

Whether a bidder qualifies or not would also depend on the following ten factors:

- (a) Panel of recognized hospitals in Jabalpur including all major specialties (All the hospitals in Annexure VI are in the preferred list).
- (b) All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc. across India shall also be eligible for reimbursement/settlement.
- (c) Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
- (d) Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.
- (e) Coverage of other procedures/surgeries/ailments etc. that require one day or less of hospitalization.
- (f) Exclusions (if any) from the reimbursable expenses.
- (g) Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post

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hospitalization expenses covered in the policy. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.

- (h) Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
- (i) Any other terms & conditions not included in the factors listed above but look significant to the committee once technical bids are opened.
- The university retains the right to seek clarification after the technical bids are opened. A pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked "acceptable" or "unacceptable" for each of the above-mentioned factors (item 13.3). Only those bids that score "acceptable" on all the factors would be considered to have passed the technical screening. The decision of the evaluation committee in this regard would be final.
- 13.5 Notwithstanding anything contained in this document, the acceptance of tender will rest with the University and it reserves full right to reject any or all tenders without assigning any reason what so ever.
- 13.6 The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.
- 13.7 Currency for financial bids and payments shall be made in Indian Rupees only.

14. Action against the Tenderer

Furnishing incorrect information in the offer, failure to act according to tender condition, non-fulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

15. Disputes

In respect of all tender conditions, and / or any matter connected therewith the decision of the University 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 Jabalpur Courts only.

In case of dispute of any claim, a committee consisting of the representative of the insurance company and the University will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.

Finally, all disputes or difference arising out of this tender, terms & conditions or any matter relation to this tender shall be resolved through arbitration. The Vice-Chancellor of University or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996.

16. General

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- 16.1 Each page of the bid shall be signed by a representative legally authorized to enter into commitment on behalf of the bidder. Tenders received without signatures shall be summarily rejected.
- 16.2 Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with the University and shall include their executors, administrators, and successors and permitted assignees.
- 16.3 It may be noted that no advisor/broker is involved in that ender.
- 17. TPA services being offered by the Insurance Co. should be able to provide a 24x7 telephone facility to cater to all the members.
- **18.** Confidentiality of all the University information/documents to be ensured at all times.
- 19. The company must provide a nodal person with their Mobile Number and email address, so that students can be in touch in case of any need.





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ANNEXURE-II

Salient Features of the Group Mediclaim Policy

- 1. The Policy shall cover full time students of the university whether residing in the university or day scholars. However, the University will keep the discretionary power to decide the amount of insurance coverage to be taken.
- 2. For financial bid it is mandatory for the companies that they must submit the bids for the coverage of Rs. 2,00,000/- (Rs. 2 Lakhs) sum insured per student.
- 3. In general, the Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures. The day care procedures treatment such as Dialysis, Radiotherapy, K wire fixation, etc. should be covered under this policy.
- 4. It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.
- 5. The list of Hospitals in Jabalpur must be included as in Annexure VI.
- 6. Any student referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imbursement under this policy.
- 7. The policy has to necessarily cover all pre-existing illnesses of the insured students.
- 8. The policy shall cover all the students of the University. The number of students along with their age profiles are given as enclosed in **Annexure VI**.
- 9. The number of students may change over time and thus the quotation should clearly indicate the premium for different age groups.
- 10. The Students graduating the after the Academic Year, shall be discontinued from the membership of the policy. 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.
- 11. The students leaving or before completing an academic year shall be removed from the membership of the insurance coverage from the day of their withdrawal/termination etc.
- 12. In case the insured obtains treatment from a non-network hospital during an

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- emergency, the claim shall be reimbursed per the contract's terms.
- 13. For all claims (other than cashless ones), the claim would be expected to be submitted to the insurance company directly by the student within 30 days of discharge from the hospital. Such a claim should be settled within 30 days of submission, and payment will be made directly to the insured. An interest of 2% per month on the reimbursement amount has to be paid by the Insurance Company to the Student for any delay in reimbursement.
- **14.** No claim shall be lodged for bills less than Rs. 500/-.
- **15.** The insurance company shall arrange to issue a membership card to each insured student directly at their cost.
- 16. Ambulance charges @1% of the sum insured.
- 17. Room Capping should be at least 2% per ward and 4% for ICU. No room-wise capping shall be made based on room category.
- 18. No disease-wise sub-limit is to be fixed by the insurance company.
- 19. Exclusions: Exclusions, if any, should be clearly specified by the insurance company as part of the technical bid.

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ANNEXURE-III

DECLARATION

İ	hereby certify that all the information and data furnished by me with regard to this tender
9	specificationare true and complete to the best of my
	knowledge. I have gone through the specification, conditions and stipulations in details and agree to comply with the requirements and intent of specification.
	l, further certify that I am the duly authorized representative of the under mentioned tenderer.
	l, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.
l	I, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years. (Clause 1.3 of Annexure I).
ä	I, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years. (Clause 1.4 of Annexure I).
(Sig	nature of the Tenderer)
Dat	re:

ANNEXURE-IV

CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDAI GUIDELINES

l,	Hereby	certify	that	our	offer
noagair	ist tender s	pecification	1 No		does
not amount to any breach of IRDAI guideli	nes. I furth	er confirm	that in	the ev	ent of
disclosure at a later stage that the same are	not in line	with IRD	AI Guide	elines a	nd the
University is put to any disadvantage or face ca	ancellation o	of the Policy	or any	claim be	comes
substandard/untenable, the whole liabilities ari	sing out of t	his shall lie	squarely	onus.	
I, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.					
(Signature of the Tenderer)					
Date:					

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ANNEXURE V

AGE PROFILE OF STUDENTS' WHO HAVE OPTED FOR MEDICAL INSURANCE (As on 28.11.2023)

Age Group	Number of Students
Above 16 Years – 18 Years	14
Above 18 Years – 20 Years	150
Above 20 Years – 25 Years	456
Above 25 Years – 30 Years	18
Above 30 Years – 35 Years	1
TOTAL	639

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ANNEXURE-VI

LIST OF PREFERRED HOSPITALS AVAILABLE IN JABLPUR

- 1. Jabalpur Hospital and Research Center.
- 2. Bombay Hospital and Research Center.
- 3. Shalby Multi Specialty Hospital.
- 4. Baderia Metro Prime Hospital.
- 5. Life Medicity Hospital.
- 6. Bhandari Hospital.
- 7. City Hospital and Research Centre.
- 8. Marble City Hospital & Research Centre.
- 9. National Hospital and Heart Institute.
- 10. Aditya Super Specialty Hospital and Trauma Center.
- 11. Ashish Hospital.
- 12. Anant Hospital.
- 13. Mahakaushal Hospital.
- 14. THC Triveni Health Care Hospital.
- 15. Sarvoday Hospital.
- 16. Jamdar Hospital.
- 17. Adi Shankar Hospital.
- 18. Saptrishi Hospital.
- 19. Care Multispecialty Hospital.

Apart from the preferred hospitals of Jabalpur, Insurance coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for Cashless/reimbursement/settlement.

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Part-I (Un-priced Technical Bid)

Format for submitting technical bid the technical bid consists of three parts.

- ➤ Part IA: General qualifying criteria as listed in Annexure I under "General terms and conditions" of the tender document. Bidder should support documentary evidence to support their claims.
- > Part IB: This is the checklist of essential conditions to be satisfied as per the University requirements.
- ➤ Part IC: Technical Bid Details (Reference to documentation to evaluate technical bids Item 13.3. of Annexure I)

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Part I (Contd.)

Part I B: Checklist of Essential Conditions

Please ensure acceptance of the following conditions by checking 'yes" against each of them

S.No.	Item	Check
	Coverage for pre-existing diseases/conditions without any waiting time	
2	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
3	Cashless facility up to the assured amount in all panel hospitals	=

(Signature of the Tendere						
Date:						

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Part I (Contd.)

Part I C: Criteria for Technical Evaluation

Technical bids would be evaluated by a committee constituted for this purpose. Whether a bidder qualifies or not would depend on the following ten factors (Refer to item 13.3, Annexure I). Either supply separate annexures to your technical bid document or specifically indicate which section of your tender document explicitly addresses these.

S.No.	Item	Reference
1	Panel of recognized hospitals in Jabalpur including all major specialties (All the hospitals in Annexure VI are in the preferred list and your bid should specifically indicate which of them are empanelled).	
2	Hospitals in Jabalpur where cashless facility is available from the list of Preferred Hospitals as given in Annexure-VI	
3	All India coverage in terms of recognized hospitals, i.e., All Hospitals of State/ CGHS recognized/ public undertaking/ autonomous bodies/municipal bodies/private hospitals etc across India shall also be eligible for reimbursement/settlement.	
4	Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.	
5	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.	
6	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	
7	Exclusions (if any) from the reimbursable expenses.	
	Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.).	
8		
	Whether you allow insured to top-up their cover through additional payment.	YES/NO
9	If yes, then maximum limit for the cover (figure in Lakh of Rupees).	
	Incremental cover amounts (figure in Lakh of Rupees).	
10	Treatment of chronic diseases/lifestyle covered under the policy	YES/NO
	If yes, provide list of diseases	



11	Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment.	
12	Are the following ailments covered under the policy?	
	(a) Sports injuries, bites and sting cases	
	(b) Bronchial Asthma cases	
	(c) COPD patients and COPD patients on ventilator cases	
	(d) Investigation for cancer like PET scan cases	
	(e) Chemotherapy and radiotherapy in long term treatment (day care procedure)	
	(f) Gamma Knife treatment for brain tumour cases	
	(g) Trauma for all injury cases	
	(h) Oncology care cases	
13	Facilities such as ventilator and other life support services covered in ICU/CCU	
14	Maximum age of coverage given in the bid	
15	Are extraneous charges made by hospitals like nursing charges, diet fees etc. covered	
16	Are domiciliary expenses covered	
17	Does alternate referral during the course of action covered	
18	Are psychiatric disorders covered	
19	Will the Insurance Company send their representatives at least once in a week to the University for collection of claims and timely settlement?	
20	Other terms & conditions not included in the factors listed above.	

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FINANCIAL BID FOR DHARMASHASTRA NATIONAL LAW UNIVERSITY STUDENT'S MEDICAL INSURANCE POLICY

Please quote the Insurance premium in following format

S.No.	Insurance Coverage (in INR)	Premium (in INR)
1.	Premium for the Coverage of Rs. 2,00,000/- (Rupees Two Lakhs only) per student for a year.	
2.	Taxes	
3.	Total	×

Apart from the premium amount please quote the following. Note these factors would not be used for evaluating the lowest bidder.

- 1. Separately attach a table for additional premium for topping up of individual insurance coverage.
- 2. Separately attach a bid for premium beyond the contract period i.e. for extension period.

(Signature of the Tenderer	•)
Date:	



S.No.	Students Age Student Name	Date Of Birth	Gender
1	Student 1	19-07-2003	FEMALE
2	Student 2	28-02-2005	MALE
3	Student 3	17-07-2003	MALE
4	Student 4	02-09-2003	MALE
5	Student 5	12-09-2003	MALE
6	Student 6	04-07-2004	FEMALE
7	Student 7	20-05-2004	MALE
8	Student 8	01-01-2004	MALE
9	Student 9	02-04-2003	MALE
10	Student 10	07-12-2003	FEMALE
11	Student 10	08-01-2003	FEMALE
12	Student 12	27-03-2003	FEMALE
13	Student 13	30-07-2003	MALE
14	Student 14	27-03-2002	MALE
15	Student 15	09-11-2005	FEMALE
16	Student 16	19-02-2003	MALE
17	Student 17	16-08-2003	FEMALE
18	Student 18	04-08-2004	FEMALE
19	Student 18 Student 19	16-11-2003	FEMALE
20	Student 20	29-08-2002	MALE
21	Student 21	14-09-2004	MALE
22	Student 22	19-09-2002	MALE
23	Student 23	11-03-2002	FEMALE
24	Student 24	24-04-2004	FEMALE
25	Student 25	09-03-2003	MALE
26	Student 26	15-04-2005	FEMALE
27	Student 27	04-04-2002	MALE
28	Student 28	15-05-2004	FEMALE
29	Student 29	28-01-2004	FEMALE
30	Student 30	08-02-2004	FEMALE
31	Student 31	16-04-2004	FEMALE
32	Student 32	27-01-2004	MALE
33	Student 33	12-07-2003	MALE
34	Student 34	10-09-2003	MALE
35	Student 35	14-04-2004	MALE
36	Student 36	15-09-2003	MALE
37	Student 37	15-05-2006	FEMALE
38	Student 38	13-05-2003	FEMALE
39	Student 39	17-10-2002	FEMALE
40	Student 40	30-07-2004	FEMALE
41	Student 41	21-03-2004	FEMALE

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42	Student 42	23-08-2003	MALE
43	Student 43	18-03-2003	MALE
44	Student 44	29-12-2001	FEMALE
45	Student 45	30-06-2004	FEMALE
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64	Student 64	27-07-2004	MALE
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67	Student 67	18-11-2004	MALE
68	Student 68	07-12-2003	MALE
69	Student 69	05-02-2003	FEMALE
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71	Student 71	11-10-2002	MALE
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73	Student 73	12-01-2003	FEMALE
74	Student 74	07-08-2003	FEMALE
75	Student 75	15-08-2004	MALE
76	Student 76	04-02-2003	MALE
77	Student 77	15-06-2003	MALE
78	Student 78	23-10-2003	FEMALE
79	Student 79	10-04-2003	FEMALE
80	Student 80	21-03-2004	MALE
81	Student 81	23-10-2004	FEMALE
82	Student 82	16-01-2004	FEMALE
83	Student 83	11-03-2004	FEMALE
84	Student 84	04-06-2004	MALE
85	Student 85	10-08-2005	FEMALE



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86	Student 86	29-02-2004	MALE
87	Student 87	30-06-2003	FEMALE
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500 K 500	Student 100	15-06-2002	MALE
101		06-05-2004	MALE
102	Student 102 Student 103		FEMALE
103		18-10-2002	MALE
104	Student 104	21-11-2004	
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130	Student 130	03-07-2002	FEMALE
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157	Student 157	06-01-2004	MALE
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163	Student 163	26-03-2002	FEMALE
164	Student 164	09-09-2000	FEMALE
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167	Student 167	14-07-2003	MALE
168	Student 168	13-12-2001	MALE
169	Student 169	11-04-2003	MALE
170	Student 170	16-08-2002	FEMALE
171	Student 171	04-01-2002	FEMALE
172	Student 172	05-02-2001	FEMALE
173	Student 173	27-12-2002	FEMALE



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175	Student 175	06-12-2001	FEMALE
176	Student 176	10-10-2001	MALE
177	Student 177	09-04-2002	FEMALE
178	Student 178	19-03-2003	FEMALE
179	Student 179	31-03-2004	MALE
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181	Student 181	13-12-2002	FEMALE
182	Student 182	17-03-2003	MALE
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184	Student 184	11-09-2002	MALE
185	Student 185	15-06-2003	FEMALE
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189	Student 189	20-06-2002	FEMALE
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193	Student 193	05-08-2002	FEMALE
194	Student 194	22-04-2002	MALE
195	Student 194 Student 195	15-01-2003	FEMALE
		23-11-2001	MALE
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	Student 197	18-02-2002	FEMALE
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200	Student 200	19-01-2002	MALE
201	Student 201	26-04-2002	FEMALE
202	Student 202	15-02-2003	MALE
203	Student 203	16-08-2000	MALE
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205	Student 205	30-11-2002	MALE
206	Student 206	20-11-2004	MALE
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212	Student 212	29-04-2001	MALE
213	Student 213	19-06-2002	FEMALE
214	Student 214	27-02-2002	MALE
215	Student 215	07-07-2002	MALE
216	Student 216	02-05-2002	FEMALE
217	Student 217	08-03-2002	MALE

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218	Student 218	05-02-2000	FEMALE
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220	Student 220	03-01-2003	MALE
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222	Student 222	12-11-2000	FEMALE
223	Student 223	04-12-2004	MALE
224	Student 224	07-11-2002	FEMALE
225	Student 225	25-10-2003	MALE
226	Student 226	05-11-2003	FEMALE
227	Student 227	03-07-2004	FEMALE
228	Student 228	01-11-2002	MALE
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230	Student 230	30-10-2001	FEMALE
231	Student 231	02-02-2002	MALE
232	Student 232	10-01-2000	MALE
233	Student 233	23-04-2003	MALE
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235	Student 235	17-09-2001	MALE
236	Student 236	01-12-2000	MALE
237	Student 237	15-04-2000	MALE
238	Student 238	31-07-2001	MALE
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240	Student 240	20-02-2000	MALE
241	Student 241	20-05-2000	MALE
242	Student 242	04-03-2000	FEMALE
243	Student 243	10-09-2001	MALE
244	Student 244	21-02-2001	MALE
245	Student 245	07-07-2000	MALE
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249	Student 249	02-04-2001	MALE
250	Student 250	17-12-1999	MALE
251	Student 251	20-09-2002	MALE
252	Student 252	16-06-2000	FEMALE
253	Student 253	05-03-2001	FEMALE
254	Student 254	22-06-2000	FEMALE
255	Student 255	01-08-2001	FEMALE
256	Student 256	28-04-2000	FEMALE
257	Student 257	28-05-1999	FEMALE
258	Student 258	06-04-2002	MALE
259	Student 259	04-12-2001	FEMALE
260	Student 260	08-02-2001	MALE
261	Student 261	24-01-2001	MALE



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262	Student 262	26-09-1999	MALE
263	Student 263	30-08-2002	FEMALE
264	Student 264	18-01-2001	MALE
265	Student 265	02-03-2001	MALE
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267	Student 267	03-01-2000	MALE
268	Student 268	15-02-2002	FEMALE
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272	Student 272	15-07-1999	FEMALE
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275	Student 275	25-06-2001	MALE
276	Student 276	16-05-2000	MALE
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278	Student 278	18-07-2000	MALE
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281	Student 281	18-07-2000	FEMALE
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		27-04-2000	FEMALE
283	Student 283	27-10-2000	FEMALE
284	Student 284 Student 285	10-06-2001	FEMALE
		20-04-2000	MALE
286	Student 286	14-04-2000	MALE
287	Student 287	24-04-2000	MALE
288	Student 288		FEMALE
289	Student 289	30-07-2001	
290	Student 290	12-08-2001	MALE
291	Student 291	15-07-2000	FEMALE
292	Student 292	17-01-2000	MALE
293	Student 293	31-05-1999	FEMALE
294	Student 294	13-09-2000	FEMALE
295	Student 295	27-05-2000	FEMALE
296	Student 296	15-07-2000	MALE
297	Student 297	01-05-2001	MALE
298	Student 298	20-08-2001	FEMALE
299	Student 299	28-07-2001	MALE
300	Student 300	23-12-2000	FEMALE
301	Student 301	01-01-2002	MALE
302	Student 302	31-12-2001	FEMALE
303	Student 303	31-12-2000	FEMALE
304	Student 304	11-06-2001	MALE
305	Student 305	27-02-1999	MALE

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306	Student 306	01-08-2001	FEMALE
307	Student 307	29-09-2000	MALE
308	Student 308	17-07-2002	MALE
309	Student 309	20-12-2000	MALE
310	Student 310	22-08-2000	MALE
311	Student 311	25-02-2001	MALE
312	Student 312	16-01-2001	MALE
313	Student 313	22-06-2002	MALE
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315	Student 315	19-10-2001	FEMALE
316	Student 316	12-11-2001	MALE
317	Student 317	12-12-2000	FEMALE
318	Student 318	08-02-2000	MALE
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320	Student 320	09-08-1999	MALE
321	Student 321	06-05-2000	MALE
322	Student 322	19-11-2001	MALE
323	Student 323	16-01-2002	FEMALE
324	Student 324	19-11-1999	MALE
325	Student 325	27-10-2000	MALE
326	Student 326	20-08-2001	MALE
327	Student 327	29-12-2000	FEMALE
328	Student 328	07-05-2000	MALE
329	Student 329	31-08-2000	MALE
330	Student 330	08-12-2001	FEMALE
331	Student 331	10-02-1999	FEMALE
332	Student 332	04-10-2001	MALE
333	Student 333	27-04-2000	FEMALE
334	Student 334	16-04-2000	FEMALE
335	Student 335	08-03-2001	FEMALE
336	Student 336	21-08-1998	MALE
337	Student 337	28-02-1999	MALE
338	Student 338	05-12-2000	MALE
339	Student 339	03-09-2000	MALE
340	Student 340	08-01-2001	MALE
341	Student 341	15-07-2000	MALE
342	Student 342	12-11-2000	FEMALE
343	Student 343	22-05-2001	FEMALE
344	Student 344	18-12-2002	FEMALE
345	Student 345	07-12-2001	MALE
346	Student 346	16-11-2002	MALE
347	Student 347	02-11-2001	MALE
348	Student 348	09-09-1999	MALE
349	Student 349	30-06-2001	FEMALE



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350	Student 350	11-01-2001	FEMALE
351	Student 351	27-02-2001	FEMALE
352	Student 352	12-10-2001	MALE
353	Student 353	05-05-2002	FEMALE
354	Student 354	03-08-2002	FEMALE
355	Student 355	04-08-2001	FEMALE
356	Student 356	24-04-2000	FEMALE
357	Student 357	07-02-2002	MALE
358	Student 358	31-01-2001	MALE
359	Student 359	01-01-2001	MALE
360	Student 360	18-06-2001	MALE
361	Student 361	05-10-2001	MALE
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363	Student 363	10-06-2000	FEMALE
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365	Student 365	21-04-2001	FEMALE
366	Student 366	05-09-2002	MALE
367	Student 367	25-06-2000	FEMALE
368	Student 368	02-08-2002	MALE
369	Student 369	07-08-2001	MALE
370	Student 370	06-02-2003	MALE
371	Student 371	04-08-2002	FEMALE
372	Student 372	01-01-2002	MALE
373	Student 373	13-02-2002	FEMALE
374	Student 374	07-10-2001	MALE
375	Student 375	27-11-2001	FEMALE
376	Student 376	30-06-2001	MALE
377	Student 377	13-05-2002	FEMALE
378	Student 378	13-07-2002	FEMALE
379	Student 379	25-01-2002	FEMALE
380	Student 380	26-08-2000	MALE
381	Student 381	25-12-2002	MALE
382	Student 382	08-01-2002	FEMALE
383	Student 383	14-12-2002	FEMALE
384	Student 384	30-08-2000	MALE
385	Student 385	04-05-2001	FEMALE
386	Student 386	15-06-2001	FEMALE
387	Student 387	21-10-1999	MALE
388	Student 388	23-06-2003	FEMALE
The second section is a second section of the second section of the second section is a second section of the section of the second section of the section of the second section of the section of	Student 389	19-10-2001	MALE
389			
390	Student 390	05-04-2001	FEMALE
391	Student 391	18-03-2003	FEMALE
392	Student 392	02-11-2002	MALE
393	Student 393	26-06-2002	MALE

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394	Student 394	20-08-2000	MALE
395	Student 395	16-01-2001	FEMALE
396	Student 396	23-05-2002	MALE
397	Student 397	22-07-2002	MALE
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418	Student 418	12-04-2001	FEMALE
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421	Student 421	07-01-2002	MALE
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423	Student 423	01-01-2002	FEMALE
424	Student 424	13-09-2002	MALE
425	Student 425	25-11-2000	MALE
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427	Student 427	14-01-2003	FEMALE
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429	Student 429	02-06-2002	MALE
430	Student 430	21-02-2002	FEMALE
431	Student 431	28-12-2001	FEMALE
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434	Student 434	03-07-2002	FEMALE
435	Student 435	27-03-2001	MALE
436	Student 436	03-01-2001	MALE
437	Student 437	02-03-2002	FEMALE

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438	Student 438	12-12-2000	MALE
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441	Student 441	07-11-1999	MALE
442	Student 442	06-02-2001	FEMALE
443	Student 443	12-02-2002	MALE
444	Student 444	09-07-2002	FEMALE
445	Student 445	03-07-2001	FEMALE
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449	Student 449	09-04-2000	FEMALE
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465	Student 465	10-08-2006	MALE
466	Student 466	14-11-2004	MALE
467	Student 467	13-03-2004	FEMALE
468	Student 468	07-07-2003	MALE
469	Student 469	24-07-2003	MALE
470	Student 470	26-05-2004	MALE
471	Student 471	12-03-2005	MALE
472	Student 472	07-10-2004	FEMALE
473	Student 473	22-09-2004	MALE
474	Student 474	16-05-2005	MALE
475	Student 475	24-06-2004	FEMALE
476	Student 476	03-07-2004	FEMALE
477	Student 477	13-09-2005	FEMALE
478	Student 478	04-04-2003	MALE
479	Student 479	13-09-2004	MALE
480	Student 480	30-07-2005	MALE
481	Student 481	22-07-2003	MALE

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482	Student 482	08-08-2004	FEMALE
483	Student 483	01-09-2006	FEMALE
484	Student 484	01-02-2004	MALE
485	Student 485	17-12-2003	FEMALE
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487	Student 487	12-07-2004	FEMALE
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514	Student 514	20-02-2006	FEMALE
515	Student 515	15-07-2003	FEMALE
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517	Student 517	11-08-2005	FEMALE
518	Student 517	16-02-2006	MALE
519	Student 519	16-02-2008	FEMALE
520	Student 520	20-01-2006	
521	Student 521	30-07-2006	MALE
522	Student 521		FEMALE
523	Student 523	01-02-2004	FEMALE
523		09-06-2005	MALE FEMALE
	Student 524	24-07-2004	

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526	Student 526	20-04-2003	MALE
527	Student 527	27-01-2003	FEMALE
528	Student 528	09-01-2005	FEMALE
529	Student 529	24-05-2003	FEMALE
530	Student 530	01-05-2004	FEMALE
531	Student 531	17-01-2005	FEMALE
532	Student 532	13-08-2004	MALE
533	Student 533	09-08-2006	FEMALE
534	Student 534	09-08-2004	MALE
535	Student 535	14-10-2004	FEMALE
536	Student 536	03-08-2006	FEMALE
537	Student 537	05-03-2004	MALE
538	Student 538	20-12-2005	FEMALE
539	Student 539	11-10-2005	MALE
540	Student 540	23-08-2005	FEMALE
541	Student 541	06-02-2003	FEMALE
542	Student 542	20-01-2005	FEMALE
543	Student 543	19-03-2004	MALE
544	Student 544	19-09-2004	FEMALE
545	Student 545	02-09-2005	FEMALE
546	Student 546	07-02-2003	FEMALE
547	Student 547	23-07-2003	MALE
548	Student 548	10-04-2004	FEMALE
549	Student 549	17-02-2005	FEMALE
550	Student 550	10-10-2004	MALE
551	Student 551	07-01-2002	FEMALE
552	Student 552	23-09-2005	FEMALE
553	Student 553	15-12-2005	FEMALE
554	Student 554	20-08-2005	FEMALE
555	Student 555	02-05-2005	MALE
556	Student 556	21-08-2004	FEMALE
557	Student 557	08-06-2003	MALE
558	Student 558	17-06-2005	FEMALE
559	Student 559	07-09-2003	MALE
560	Student 560	27-06-2004	MALE
561	Student 561	11-07-2004	MALE
562	Student 562	31-08-2003	MALE
563	Student 563	15-03-1998	MALE
564	Student 564	04-04-1998	FEMALE
565	Student 565	17-07-1999	FEMALE
566	Student 566	04-05-1995	FEMALE
567	Student 567	04-12-2000	FEMALE
568	Student 568	11-09-2000	MALE
569	Student 569	18-11-1996	MALE

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570	Student 570	14-09-1998	FEMALE
571	Student 571	16-06-1999	FEMALE
572	Student 572	18-10-1995	FEMALE
573	Student 573	25-09-2000	FEMALE
574	Student 574	23-01-2002	MALE
575	Student 575	10-06-1999	MALE
576	Student 576	10-02-1999	MALE
577	Student 577	08-03-1998	FEMALE
578	Student 578	26-03-1999	FEMALE
579	Student 579	11-08-1997	FEMALE
580	Student 580	15-09-2000	FEMALE
581	Student 581	19-07-2000	FEMALE
582	Student 582	16-10-1997	MALE
583	Student 583	18-08-1998	MALE
584	Student 584	20-03-2001	FEMALE
585	Student 585	31-07-1999	FEMALE
586	Student 586	13-11-1995	MALE
587	Student 587	29-05-1999	MALE
588	Student 588	02-10-1993	MALE
589	Student 589	24-04-1999	FEMALE
590	Student 590	10-03-2000	MALE
591	Student 591	19-12-1997	MALE
592	Student 592	10-03-1997	FEMALE
593	Student 593	28-12-1999	MALE
594	Student 594	26-09-1999	FEMALE
595	Student 595	30-05-2000	MALE
596	Student 596	06-01-2001	MALE
597	Student 597	28-09-1999	MALE
598	Student 598	07-05-2000	MALE
599	Student 599	19-06-2000	MALE
600	Student 600	04-10-2001	FEMALE
601	Student 601	07-06-2000	FEMALE
602	Student 602	19-08-2004	FEMALE
603	Student 603	23-01-2003	MALE
604	Student 604	06-12-2003	MALE
605	Student 605	09-02-2004	MALE
606	Student 606	28-02-2004	FEMALE
607	Student 607	08-07-2004	MALE
608	Student 608	28-04-2000	MALE
609	Student 609	19-12-2000	MALE
610	Student 610	29-07-2004	MALE
611	Student 611	23-12-2002	MALE
612	Student 612	29-07-1998	FEMALE
613	Student 613	15-01-1999	MALE

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614	Student 614	24-09-1997	MALE
615	Student 615	09-06-2005	FEMALE
616	Student 616	11-06-2005	FEMALE
617	Student 617	01-03-2004	MALE
618	Student 618	25-03-2002	MALE
619	Student 619	01-02-2000	MALE
620	Student 620	04-05-2005	FEMALE
621	Student 621	03-12-1998	MALE
622	Student 622	02-12-1996	MALE
623	Student 623	11-07-2000	MALE
624	Student 624	13-12-2003	FEMALE
625	Student 625	07-09-2020	FEMALE
626	Student 626	04-08-2004	FEMALE
627	Student 627	07-01-2004	MALE
628	Student 628	13-12-1999	FEMALE
629	Student 629	14-03-2001	FEMALE
630	Student 630	21-07-2004	FEMALE
631	Student 631	19-03-2005	FEMALE
632	Student 632	28-05-2003	MALE
633	Student 633	10-10-2003	FEMALE
634	Student 634	25-01-2004	MALE
635	Student 635	04-04-2005	FEMALE
636	Student 636	04-04-2004	FEMALE
637	Student 637	13-07-2005	MALE
638	Student 638	16-03-2005	MALE
639	Student 639	09-02-2005	FEMALE

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