



Krishna Kanta Handiqui State Open University

Tender for

Group Medical Policy (GMP) – 2025-26

Tender enquiry No. KKHSOU/Health Insurance/12/2018/213, Dated 02-07-2025

Krishna Kanta Handiqui State Open University
H.O. Patgaon Rani Gate, Guwahati-781017
City Office: Resham Nagar, Khanapara, Guwahati-781022
Tel. 0361-2235971 Email. info@kkhsou.in

Date: 02-07-2025

Sub: Notice Inviting Tenders (NIT) for Group Medical Policy (GMC) – 2025-26 for Employees (including dependents) of Krishna Kanta Handiqui State Open University (KKHSOU)

Krishna Kanta Handiqui State Open University (KKHSOU) invites offers from insurance companies who fulfill Pre-Qualification Criteria (PQC) for GMC-2025-26 of KKHSOU for coverage of the employees (including dependents).

The NIT is issued for contract period of one (1) year.

Details of tender are as follows;

Tender Reference No.	KKHSOU/Health Insurance/12/2018/213
Last Date and Time for receipt of Tender	15-07-2025 before 4.00 pm
Time and Date for Opening of Bid	16-07-2025
Tender Fee (non refundable)	Rs. 500/-
Contact Telephone Numbers	0361- 2235971, 2235642
For technical Details Contact through E-mail	info@kkhsou.in

The Tender document and details of terms and conditions can be downloaded from our website www.kkhsou.in

The bid proposals are to be sent in **three separate** sealed envelopes **(i) Technical Bid (ii) Financial/Price Bid (iii) Tender Fee kept in one sealed envelope duly super-scribed with Tender Reference No. and Tender Notice detail as appended hereunder:**

<p style="text-align: center;">TENDER FOR GROUP MEDICAL POLICY (GMC) – 2025-26</p> <p style="text-align: center;">TENDER REF. NO _____ DATE: _____</p> <p style="text-align: center;">LAST DATE FOR SUBMISSION: _____</p> <p style="text-align: right;">To, The Registrar K. K. Handiqui State Open University Resham Nagar, Khanapara Guwahati - 781022</p> <p>From: M/s ----- Contact No: ----- E-mail ID: -----</p>
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A. Main Features of Group Medical Policy (GMC)-2025-26:-

Salasar Services (Insurance Brokers) Pvt Ltd is the mandate Broker and policy will be booked through them.

i. Cover for treatment: -

(a) Each Employee (irrespective of any age group) will be entitled to Family Floater Sum Insured.

(b) Quote to be given in **two options of Family Floater Sum Insured:**

i) Rs.4,00,000/- (Rs Four Lakh only).

ii) Rs.5,00,000/- (Rs Five Lakh only).

(c) **Corporate Floater (buffer) Sum Insured of Rs. 10,00,000/-** to be utilized at the discretion and approval of the Competent Authority of KKHSOU for utilization of existing employees and their eligible dependents only.

The **family of existing employees** means and includes dependent spouse, dependent sons, dependent daughters (including widows/unmarried daughters), and dependent parents (as per eligibility criteria of KKHSOU). Any revision in eligibility criteria for Parents/dependents inclusion/exclusion by KKHSOU Management during policy period needs to be considered for mid-term addition/ deletion of parents of regular employees.

ii. Existing family floater cover shall continue for residual family member of employee dying in harness till expiry of the policy.

iii. (a) **Pre-existing diseases/ailments, first 30 days waiting period and 1st, 2nd, 3rd & 4th year excluded diseases** are to be covered under the policy without any medical test for all employees including new additions during the currency of the policy.

b) The policy shall cover all types of hospitalization expenses anywhere in India without any co-payment clause.

iv. Full details of the terms of insurance coverage has been stated in the Techno Commercial Bid enclosed herewith and marked **Annexure-A**.

v. 'Day Care' facilities (where treatment in Hospital / Nursing Home takes less than 24 hours and the patient is released on the same day) have been covered as per list attached being **Annexure-C**. However, the list of 'Day-Care' facilities as attached is not exhaustive but illustrative because of continuous improvement of health care facilities.

vi. The data showing demography of the population of existing employees to be covered (including dependents) under GMC for respective age group & family size is detailed as **Annexure E**.

vii. The claim settled amount as on **18.06.2025** is attached - **Annexure -F**

B. Submission of Bid:

i. **Techno-Commercial bid: -**

a) The terms of the bid are enumerated at **Annexure-A**. The bidders have to categorically confirm that their quotation covers to each and every point (Sl. No.1 to Sl. No.8) of enclosed Techno Commercial Bid without any deviation/ alteration and /or changes and/or modification. The bidders must confirm that they fully accept the terms and conditions stated in the Techno-commercial Bid. This would be signed by authorized signatory of the bidder.

b) Be it kindly noted that any deviation / alteration and or changes of the said terms & conditions of the Techno Commercial Bid would render the quotation of bidders invalid and KKHSOU reserves the right to reject any defective offer/counter offer without assigning any reasons.

ii. **Price bid (Annexure-B):-**

The price bid **Annexure-B** shall be submitted as per the listed format.

The price should not be indicated in ANNEXURES (A to G) enclosed, otherwise the bid will be liable to be rejected.

C. Pre-Qualification Criteria (PQC) for the Insurance Companies who are eligible for bidding:-

- (i) The Insurance Company must have been in operation in Indian market in the field of Medical & Health Insurance for a period of at least two years as on tender opening date. Last 2 years IRDA payment (Financial Years) receipt is to be attached in support of fulfilling this criterion.
- (ii) The Insurance Company is presently handling at least two clients in the Central /State Public Sector Undertaking or/and Central/ State Government in the area of Group / Group Floater Medical Insurance. Copies of work order/ proof of payment of premium/ Insurance policy issued is to be attached in support of fulfilling this criterion.
- (iii) The Insurance Company should have office in Guwahati. Tax copy of Guwahati Municipal Corporation or Electricity bill is to be attached in support of fulfilling this criterion.

D. Bidders may also please note the following:-

- (i) **Techno Commercial Bid (Annexure-A)** is to be submitted along with the following documents.
 - a) A copy of tender document duly signed and stamped on each page as a token of acceptance of all terms and conditions in affirmative.
 - b) Documentary evidence of proof of fulfilling Pre-Qualification Criteria (PQC) as desired in Para-4 of this NIT.
 - c) The bidders should accept the **Annexure-C** being the '**List of Day-Care facilities**' duly signed by authorized signatories with seal.
 - d) The bidders should accept the **Annexure-D** containing **Other Terms & Conditions** duly signed by authorized signatories with seal.
 - e) The bidders have to submit a **Bid Security Declaration** as per **Annexure-G** of the NIT
- ii) **Price Bid (Annexure-B)** has to be quoted as per prescribed format. The price bid should not be indicated in Part-I bid otherwise the bid will be liable to be rejected.

- iii) The offer shall remain valid for a period of 10 days from the date of opening of Part-I bid. KKHSOU reserves its right to reject any offer either in full or in part at its own discretion.
- iv) The last date for submission of offer/quotation is **15.07.2025**.
- v) The bidders may note that KKSHOU is having an intermediary i.e. **Salasar Services (Insurance Brokers) Pvt. Ltd.**, as facilitator for the smooth operation of the policy(s)/ coordination with underwriters/TPA for expeditious claim settlement.
- vi) Please note that only one bid shall be acceptable from one bidding insurance company. If two or more bids are submitted, the last one shall be considered final.

Sd/-
Registrar

TECHNO-COMMERCIAL BID FOR GROUP MEDICAL INSURANCE POLICY (GHI) FOR THE EMPLOYEES

SN	Coverage	Comments	
		Yes	No
1.	<p>CATEGORY-I: (for existing employees and/or their dependent family members irrespective of all ages)</p> <p>Family Floater Sum Insured per family comprising of dependent spouse, dependent children and dependent parents. (Details of Demography is detailed at “Annexure-E”).</p> <p>Quote to be given in <u>two options of Family Floater Sum Insured:</u></p> <p>i) Rs.4,00,000/- (Rs Four Lakh only). ii) Rs.5,00,000/- (Rs Five Lakh only).</p> <p>New born baby to be covered from day 1 within Family Floater Sum Insured.</p> <p>Maternity Cover of up to Rs. 35,000/- for normal and Rs. 60,000 for C-section for the birth of first two living children per family.</p> <p>Pre -Post natal treatment expenses covered (both IPD & OPD) within the maternity Limit.</p> <p>9 months waiting period waived off .</p> <p>In Case of Any Life-Threatening Complication during Pregnancy Period for Mother will be covered up to S.I limit instead of Maternity limit and in such cases corporate buffer can be utilized .</p> <p>Well baby expenses covered within Maternity limit.</p> <p>Ectopic pregnancy covered up to family S.I and in such cases corporate buffer can be utilized</p> <p>Note-1:Details of employees and / or their dependants provided under Sl. No. 1 may be subject to change (addition/deletion) at the time of placement of insurance subject to prorata adjustment of premium.</p> <p>Note-2: Family of existing employees means and includes dependent spouse, dependent sons, dependent daughters (including widows/unmarried daughters), and dependent parents (as per eligibility criteria of KKHSOU). KKHSOU reserves the right to add or delete any person’s name at any point of time during the placement or concurrence of the insurance.</p>		

2.	CATEGORY-II (Corporate Floater Sum Insured) Corporate Floater Sum Insured (SI) shall be available for utilization of existing employees and their eligible dependents. (Rs.10,00,000/-) after the Family Sum Insured gets exhausted. Note: KKHSOU management will decide about fixation and utilization of such corporate floater sum insured. No limit is prescribed as such.		
3.	SELECTION OF THIRD-PARTY ADMINISTRATOR (TPA) KKHSOU has no preference for any Third-Party Administrator (To be decided on mutual discussion). However, the TPA should have nationwide presence with a minimum experience of 5 years of satisfactory service out of which the TPA should have association of 2 years in servicing a similar Scheme of a Public Sector Undertaking / State Government Undertaking. The underwriter may have in-house TPA. The bidder confirms that their TPA shall follow the terms as stated below:		
	a) Maximum period for settlement of claims <u>shall not be more than 15 days of submission of complete claim papers</u> in all respect.		
	b) <u>TPA representatives shall visit Unit / Offices to settle the grievances, if any, at least once in a month to sort out the pending issues.</u> However, KKHSOU-Guwahati office must be visited by TPA on fortnightly basis to sort out pending claims issues.		
	c)TPA shall <u>not close / repudiate any claim file under process without prior written intimation</u> to KKHSOU & our Insurance Intermediary [i.e. Salasar Services (Insurance Brokers) Pvt. Ltd.,].		
	d)The claim <u>document submission period is extended upto 60 days.</u>		
	e) In case of rejection /repudiation of any claim, <u>the entire claim papers submitted must be returned to KKHSOU in original within seven days</u> of final decision in the matter.		
	<u>f) In case of claim in non-network hospitals, the claim cannot be outrightly rejected. The same should be considered for reimbursement without any co-payment clause.</u>		
4.	STIPULATION ON ROOM/ CABIN CHARGES: Room / cabin charges to be considered as 1.5% of Family Sum Insured per day . For ICCU/ITU/ICU/ HDU the limit to be considered as 2.5% of Family Sum Insured per day.		
5.	OTHER TERMS AND CONDITIONS TO BE COMPLIED WITH.		
	a) All pre-existing diseases/ailments will be covered from day one of the insurance cover for all family members		
	b) Insurance cover is with ' Nil ' waiting period from the date of commencement of cover.		
	c) There is no exclusion for any disease & 1st, 2nd, 3rd & 4th year excluded diseases are also to be covered under the policy without any medical test for all employees including new additions during the currency of the policy.		
	d) The cover extends 30 days pre-hospitalization and 60 days post hospitalization benefits.		

e) The policy shall cover all types of hospitalization expenses anywhere in India without any co-payment clause, Reasonable & Customary clause, GIC rate, PPN (Preferred Provider Network) Clause , Zone wise deductions etc.		
f) Doctor/ Surgeon/ Anaesthetist/ Medical Practitioners fees to be covered on submission of their independent money receipt or part of the hospital bill.		
g) 'Day Care' facilities (where treatment in Hospital / Nursing Home takes less than 24 hours and the patient is released on the same day) have been covered as per list attached being Annexure- C . However, the list of 'Day-Care' facilities as attached is not exhaustive but illustrative because of continuous improvement of health care facilities.		
h) The cover provides "Cashless & Reimbursement" facility to all insured persons.		
i) AYUSH Treatment to be covered.		
j) Ambulance charges upto a ceiling of Rs. 2,500/- shall be admissible on submission of proper money receipt only for the admission, discharge & transfer . The Ambulance charges will be covered within the overall ceiling of Sum Insured.		
k) 24 Hours Hospitalization not required in case of death.		
l) Internal Congenital disease Cover and External Congenital disease Cover in case of life-threatening situation.		
m) Hospitalization arising out of Psychiatric ailment up to Rs. 50,000/- as well as treatment of functional endoscopy/ Sinus Surgery/ Septoplasty upto Rs. 50,000/-.		
n) Organ Transplantation including the treatment cost of Donor to be covered but excluding the costs of organ.		
o) Home Hospitalization/Domiciliary Hospitalization to be covered (when the Insured person could not be transferred to a Hospital or a Hospital bed is not available).		
p) Advanced Medical Treatments approved by IRDA needs to cover. Robotic Surgery/Cyber-knife treatment/Stem cell therapy in all kinds of ailments/ Cochlear Implant/ Femtolaser/ Minimal Access/Key Hole CABG /Balloon Kyphoplasty and all other modern treatment to be covered – Limit of 25% of sum insured		
q) Lasik Surgery to be covered if correction index +/-6.5D. <u>Cost of Multi Focal Lenses /Toric Lenses are covered.</u>		
r) The Demography of existing employees and their entitled dependent family members' to be covered is attached and marked as Annexure – E (additions/ deletion will be informed subsequently).		
s) Mid-term inclusion of regular employees and / or their dependents on payment of pro-rata premium by KKHSOU to the Insurance Provider and in case of mid-term exclusion, refund of pro-rata premium shall be allowed to KKHSOU by the Insurance Provider. <u>ID Cards of new inclusions shall be issued within 15 days of payment of premium.</u>		
t) Please confirm that the policy covers all types of hospitalization expenses anywhere in India for in-patient treatment with 30 days pre-hospitalization and 60 days post-hospitalization.		

	u) Dental Treatment- RCT (Covered due to accident only)		
	v) Treatment of mental illness is also covered upto Rs. 30,000 within the sum insured		
	w) Air Ambulance is covered upto Rs 100,000 or family sum insured whichever is less		
	x) Lucentis is covered upto Rs 50,000 Per family within the Sum Insured		
6.	<u>Please confirm that there is no cap / limit and/or sub-limits based on Sum Insured or otherwise except point 4.</u>		
7.	There is an insurance intermediary (i.e Salasar Services (Insurance Brokers) Pvt. Ltd.) involved in the bidding process who will evaluate the quotations and submit placement recommendation.		
8.	<p><u>Pre-qualification criteria</u> for the Insurance <u>Companies who are eligible for bidding</u></p> <p>i) The Insurance Company must have been in operation in Indian market in the field of Medical & Health Insurance for a period of at least two years.</p> <p>ii) The Insurance Company is presently handling at least two clients in the Central/Public Sector Undertaking and/or Central/ State Government in the area of Group Floater Medical Insurance.</p> <p>iii) The Insurance Company should have offices in Guwahati.</p> <p>Note: The Insurance Companies are required to submit documentary proof along with their bids in support of the above three conditions as detailed on Para-4 of NIT.</p>		

ANNEXURE- B

PRICE BID Format for GMC-2025-26 for Employees of KKHSOU and their dependents as per demography detailed at Annexure E
(To be submitted) in 2 slabs

SN.	Particulars	Basic Premium amount (in Rs.)	GST (%)	Total Premium amount (in Rs.) (including GST)
a)	Premium for employees & their dependents as per demography detailed at Annexure E			
b)	Corporate Floater sum Insured <u>Note:</u> <i>Corporate Floater Sum Insured of Rs. 10 Lakhs for utilization of existing employees and their eligible dependents only.</i>			
	TOTAL (A) + (B)			

Evaluation Criteria:

- 1 L-1 bidder will be decided based on the aggregate of premium quoted against item (a) & (b) above.

**LIST OF DAY CARE PROCEDURES
(THE LIST IS NOT EXHAUSTIVE BUT ILLUSTRATIVE DUE TO ADVANCEMENT OF
MEDICAL SCIENCE)**

1. Stapedotomy
2. Stapedectomy
3. Revision of a stapedectomy
4. Other operations of the auditory ossicles
5. Myringoplasty (Type-1 Tympanoplasty)
6. Tympanoplasty (closure of eardrum perforation/reconstruction of the auditory ossicles)
7. Revision of a tympanoplasty
8. Other microsurgical operation of the middle ear
9. Myringotomy
10. Removal of tympanic drain
11. Incision of the mastoid process and middle ear
12. Mastoidectomy
13. Reconstruction of the middle ear
14. Other excisions of the middle and inner ear
15. Fenestration of the inner ear
16. Revision of a fenestration of the inner ear
17. Incision and destruction of the inner ear
18. Other operations on the middle and inner ear
19. Excision and destruction of diseased tissue on the nose
20. Operations of the turbinates (nasal concha)
21. Nasal sinus aspiration
22. Other operation on the nose
23. Incision of tear glands
24. Other operations on the tear ducts
25. Incision of diseased eyelids
26. Excision and destruction of diseased tissue of the eyelid
27. Operation on the canthus and epicanthus
28. Corrective surgery for blepharoptosis
29. Corrective surgery for entropion and ectropion
30. Removal of foreign body from the conjunctiva
31. Removal of foreign body from the cornea
32. Incision of the cornea
33. Operations for pterygium
34. Other operations of the cornea
35. Removal of a foreign body from the lens of the eye
36. Removal of a foreign body from the posterior chamber of the eye
37. Removal of a foreign body from the orbit and eyeball
38. Operation of cataract
39. Incision of a pilonidal sinus
40. Other incisions of the skin and subcutaneous tissues
41. Surgical wound debridement and removal of diseased tissue of the skin and subcutaneous skin
42. Local excision of diseased tissue of the skin and subcutaneous tissues

43. Other excision of diseased tissue of the skin and subcutaneous tissue
44. Simple restoration of surface continuity of the skin and subcutaneous tissue
45. Free skin transplantation, donor site
46. Free skin transplantation, recipient site
47. Revision of skin plasty
48. Other restoration and reconstruction of the skin and subcutaneous tissue
49. Chemosurgery to the skin
50. Destruction of diseased tissue in the skin and subcutaneous tissues
51. Incision, excision destruction of diseased tissue of the tongue
52. Partial glossectomy
53. Glossectomy
54. Reconstruction of the tongue
55. Other operation on the tongue
56. Incision and lancing of a salivary gland and a salivary duct
57. Excision of diseased tissue of a salivary gland and a salivary duct
58. Resection of a salivary gland
59. Reconstruction of a salivary gland and salivary duct
60. Other operations on the salivary glands and salivary duct
61. External incision and drainage in the region of the mouth, jaw and face
62. Incision of the hard and soft palate
63. Excision and destruction of diseased hard and soft palate
64. Incision, excision and destruction in the mouth
65. Plastic surgery to the floor of the mouth
66. Palatoplasty
67. Other operation in the mouth
68. Transoral incision and drainage of a pharyngeal abscess
69. Tonsillectomy with adenoidectomy
70. Tonsillectomy without adenoidectomy
71. Excision and destruction of a lingual tonsil
72. Other operation on the tonsils and adenoids
73. Incision on bone, septic and aseptic
74. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
75. Suture and other operations on tendons and tendon sheath
76. Reduction of dislocation under GA
77. Arthroscopic knee aspiration
78. Incision of the breast
79. Operation on the nipple
80. Incision and excision of tissue in the perianal region
81. Surgical treatment of anal fistulas
82. Surgical treatment of haemorrhoids
83. Division of the anal sphincter
84. Other operations on the anus
85. Ultrasound guided aspirations
86. Scleroheraphy etc.,
87. Incision of the ovary
88. Insufflations of the fallopian tubes
89. Other operations on the fallopian tube
90. Dilatation of the cervical canal

91. Conisation of the uterine cervix
92. Other operations on the uterine cervix
93. Incision of the uterus
94. Therapeutic curettage
95. Culdotomy
96. Incision of the vagina
97. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
98. Incision of the vulva
99. Operations of Bartholdi's gland
100. Incision of the prostate
101. Transurethral excision and destruction of prostate tissue
102. Transurethral and percutaneous destruction of prostate tissue
103. Open surgical excision and destruction of prostate tissue
104. Radical prostatovesiculectomy
105. Other excision and destruction of prostate tissue
106. Operations on the seminal vesicles
107. Incision and excision of periprostatic tissue
108. Other operations on the prostate
109. Incision of the scrotum and tunica vaginalis testis
110. Operation on a testicular hydrocele
111. Excision and destruction of diseased scrotal tissue
112. Plastic reconstruction of the scrotum and tunica vaginalis testis
113. Other operations on the scrotum and tunica vaginalis testis
114. Incision of the testes
115. Excision and destruction of diseased tissue of the testes
116. Unilateral orchidectomy
117. Bilateral orchidectomy
118. Orchidopexy
119. Abdominal exporation in cryptorchidism
120. Surgical repositioning of an abdominal testis
121. Reconstruction of the testis
122. Implantation, exchange and removal of testicular prosthesis
123. Other operations on the testis
124. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
125. Excision in the area of the epididymis
126. Epididymectomy
127. Reconstruction of the spermatic cord
128. Reconstruction of the ducts and deferens and epididymis
129. Other operations on the spermatic cord, epididymis and ductus deferens
130. Operation on the foreskin
131. Local excision and destruction of diseased tissue of the penis
132. Amputation of the penis
133. Plastic reconstruction on the penis
134. Other operations on the penis
135. Cystoscopical removal of stones
136. Lithotripsy
137. Coronary angiography
138. Heamodialysis

- 139. Radiotherapy for cancer
- 140. Cancer chemotherapy.

(THE LIST IS NOT EXHAUSTIVE BUT ILLUSTRATIVE)

General Terms and Conditions

1. **Rates**
The quoted rates shall remain firm and fixed during the currency of the contract.
2. **Offer Validity**: 20 days from the date of opening of tender (Part-I bid).
3. **Period of Contract**: 01 (One) Year from the date of issuance of Work Order/LOI or as mentioned therein.

Date (Authorised signatory with Seal of Insurance Co.)

List of Covered Lives

Annexure-E

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
1	ACACVC2200001	RAJENDRA PRASAD DAS	Vice Chancellor	Self	29-01-1961	64	Yrs.	Male	
	Do	PRAVATI DAS	Dependant	Wife	29-05-1967	58	Yrs.	Female	
	Do	SARTHAK DAS	Dependant	Son	03-04-1997	28	Yrs.	Male	
2	ACEDP1150001	INDRANI KALITA	Asstt. Professor	Self	25-02-1988	37	Yrs.	Female	
	Do	HIMANGSHU TALUKDAR	Dependant	Husband	14-07-1988	37	Yrs.	Male	
	Do	JANVIKA TALUKDAR	Dependant	Daughter	11-03-2021	4	Yrs.	Female	
	Do	DIPALI KALITA	Dependant	Mother	08-04-1967	58	Yrs.	Female	
	Do	THULESWAR KALITA	Dependant	Father	01-03-1963	62	Yrs.	Male	
3	ACACP1150002	SARMISTHA RANI BARUAH	Asstt. Professor	Self	15-01-1986	39	Yrs.	Female	
	Do	PALLAB JYOTI BORAH	Dependant	Husband	25-12-1985	39	Yrs.	Male	
	Do	RIVAAN BORAH	Dependant	SON	17-06-2018	7	Yrs.	Male	
4	ACASP1140001	MRINAL JYOTI GOSWAMI	Asstt. Professor	Self	01-03-1979	46	Yrs.	Male	
	Do	JUNMONI GOGOI	Dependant	Wife	01-06-1981	44	Yrs.	Female	
	Do	OINAU JENGRAI	Dependant	Daughter	28-10-2010	14	Yrs.	Female	
	Do	BINA PROVA DOLEY	Dependant	Mother	30-09-1954	70	Yrs.	Female	
5	ACINP1150001	NABANKUR PATHAK	Asstt. Professor	Self	06-08-1984	40	Yrs.	Male	
	Do	MRIDUSMITA KASHYAP	Dependant	Wife	21-12-1986	38	Yrs.	Female	
	Do	CHAARVI PATHAK	Dependant	Daughter	25-03-2020	5	Yrs.	Female	
	Do	MADHAB CHANDRA PATHAK	Dependant	Father	01-02-1950	75	Yrs.	Male	
	Do	TUNTU PATHAK	Dependant	Mother	14-01-1959	66	Yrs.	Female	
6	ACCOP1110001	DEVAJEET GOSWAMI	Asstt. Professor	Self	01-01-1981	44	Yrs.	Male	
	Do	DIPIKA GOSWAMI	Dependant	Mother	11-02-1952	73	Yrs.	Female	
	Do	NIBEDITA CHAKRABORTY	Dependant	Wife	02-03-1984	41	Yrs.	Female	
	Do	SATVIK GOSWAMI	Dependant	Son	19-02-2015	10	Yrs.	Male	
7	ACEDP1120001	RITIMONI BORDOLOI	Asstt. Professor	Self	26-02-1982	43	Yrs.	Female	
	Do	DHRUMIT BORDOLOI DAS	Dependant	Son	06-02-2018	7	Yrs.	Male	
8	ACACP1150001	MRIDUSMITA DUARA	Asstt. Professor	Self	28-08-1984	40	Yrs.	Female	
	Do	VINIT GHOSH	Dependant	Husband	22-04-1980	45	Yrs.	Male	
9	ACENP1160001	CHAYANIKA ROY	Asstt. Professor	Self	02-03-1987	38	Yrs.	Female	
	Do	HARENDRA CHANDRA ROY	Dependant	Father	17-12-1948	76	Yrs.	Male	
	Do	BIPLOB CHOUDHURY	Dependant	Husband	02-07-1987	38	Yrs.	Male	
	Do	NITYASREE CHOUDHURY	Dependant	Daughter	24-11-2022	2	Yrs.	Female	
10	ACPSP1120001	ABHIJIT BHUYAN	Asstt. Professor	Self	16-12-1977	47	Yrs.	Male	
	Do	EVA BHUYAN	Dependant	Mother	01-01-1952	73	Yrs.	Female	
11	ACPHP1120001	BHASKAR BHATTACHARYYA	Asstt. Professor	Self	31-12-1975	49	Yrs.	Male	
	Do	JAYA DEVI	Dependant	Mother	10-09-1952	72	Yrs.	Female	
	Do	MANJURI BHATTACHARYYA	Dependant	Wife	11-08-1980	44	Yrs.	Female	
	Do	KAMALAKSHI BHATTACHARYYA	Dependant	Daughter	15-10-2014	10	Yrs.	Female	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
12	ACHIP1170001	PRITI SALILA RAJKHOWA	Asstt. Professor	Self	01-03-1985	40	Yrs.	Female	
	Do	PANKAJ BORAH	Dependant	Husband	30-08-1986	38	Yrs.	Male	
	Do	NAIXARGA BORAH	Dependant	Son	04-09-2018	6	Yrs.	Male	
	Do	TANKA RAJKHOWA	Dependant	Father	28-02-1945	80	Yrs.	Male	
	Do	DEVAJANI RAJKHOWA	Dependant	Mother	01-01-1956	69	Yrs.	Female	
13	ACHIP1150001	SUKMAYA LAMA	Asstt. Professor	Self	15-08-1984	40	Yrs.	Female	
	Do	BISHNUMAYA LAMA	Dependant	Mother	23-07-1968	57	Yrs.	Female	
14	ACECP1120001	BHASKAR SARMAH	Asstt. Professor	Self	01-03-1979	46	Yrs.	Male	
	Do	MRIDANI SARMAH	Dependant	Daughter	26-04-2018	7	Yrs.	Female	
	Do	SABITA DEVI	Dependant	Mother	24-03-1954	71	Yrs.	Female	
	Do	LEENA SARMA	Dependant	Wife	31-05-1978	47	Yrs.	Female	
15	ACENP2100001	PRASENJIT DAS	Professor	Self	30-11-1980	44	Yrs.	Male	
	Do	CHATRADHAR DAS	Dependant	Father	02-06-1946	79	Yrs.	Male	
	Do	PADMALATA PATHAK	Dependant	Mother	04-01-1946	79	Yrs.	Female	
16	ACMCP1130001	TRISHA DOWERAH BARUAH	Asstt. Professor	Self	04-11-1984	40	Yrs.	Female	
	Do	RUNUMI DOWERAH BARUAH	Dependant	Mother	01-01-1957	68	Yrs.	Female	
	Do	SRINATH BARUAH	Dependant	Father	21-08-1951	73	Yrs.	Male	
17	ACSOP116001	GARGI GAYAN	Asstt. Professor	Self	16-05-1990	35	Yrs.	Female	
	Do	BIBHA RANI GAYAN	Dependant	Mother	01-11-1958	66	Yrs.	Female	
	Do	BIBEK BHUYAN	Dependant	Husband	10-02-1982	43	Yrs.	Male	
	Do	SISHURAM GAYAN	Dependant	Father	01-03-1958	67	Yrs.	Male	
18	ACPHP1160001	TEJASHA KALITA	Asstt. Professor	Self	03-09-1981	43	Yrs.	Female	
	Do	PRATISTHA DUTTA	Dependant	Daughter	14-07-2013	12	Yrs.	Female	
	Do	DEEPALEE KALITA	Dependant	Mother	08-05-1955	70	Yrs.	Female	
19	ACPSP1150001	JAHNABI DEVI	Asstt. Professor	Self	05-03-1986	39	Yrs.	Female	
	Do	SAROJINI DEVI	Dependant	Mother	01-10-1959	65	Yrs.	Female	
	Do	PANKAJ KUMAR SARMAH	Dependant	Husband	18-03-1983	42	Yrs.	Male	
	Do	BRITHIKA BATSYA	Dependant	Daughter	27-11-2023	1 Yr.	8	Female	
20	ACECP1170001	UTPAL DEKA	Asstt. Professor	Self	01-01-1981	44	Yrs.	Male	
	Do	PAPARI DEKA	Dependant	Wife	20-04-1989	36	Yrs.	Female	
	Do	NIKIT DEKA	Dependant	Son	29-09-2014	10	Yrs.	Male	
	Do	BHABANI DEKA	Dependant	Mother	30-04-1957	68	Yrs.	Female	
21	ACASP2190001	NEEVA RANI PHUKAN	Associate Professor	Self	01-07-1974	51	Yrs.	Female	
	Do	HRIDAYANANDA GOGOI	Dependant	Husband	31-12-1971	53	Yrs.	Male	
	Do	ANGSHUMAN GOGOI	Dependant	Son	17-12-2003	21	Yrs.	Male	
22	OFSLAR150001	SAMAR BHATTACHARYYA	Asstt. Registrar (SLM)	Self	01-03-1978	47	Yrs.	Male	
	Do	CHANDRIMA GOSWAMI	Dependant	Wife	31-01-1984	41	Yrs.	Female	
	Do	TRINABH BHATTACHARYYA	Dependant	Son	12-11-2015	9	Yrs.	Male	
	Do	BIMALA DEVI	Dependant	Mother	01-07-1955	70	Yrs.	Female	
23	OEFSAR150001	BIRINCHI BORAH	Asstt. Registrar (Study Centre)	Self	02-01-1970	55	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	JYOTI REKHA BORAH	Dependant	Wife	31-08-1980	44	Yrs.	Female	
	Do	ABHISHEK B.BORAH	Dependant	Son	27-03-2007	18	Yrs.	Male	
24	NAEBDP130001	ARABINDA SAIKIA	Dy. Registrar (Exam)	Self	31-07-1977	48	Yrs.	Male	
	Do	SARBESWAR SAIKIA	Dependant	Father	01-02-1955	70	Yrs.	Male	
	Do	MADHABI GOSWAMI	Dependant	Mother	25-05-1959	66	Yrs.	Female	
	Do	RINU PRABHA DEKA	Dependant	Wife	31-12-1983	41	Yrs.	Female	
	Do	KRISHNAKSHI SAIKIA	Dependant	Daughter	20-09-2013	11	Yrs.	Female	
	Do	RUDRAKSHI SAIKIA	Dependant	Daughter	23-08-2019	5	Yrs.	Female	
25	NARGCD090002	NITUL SAIKIA	Multi Tasking Staff	Self	20-03-1982	43	Yrs.	Male	
	Do	GANESH SAIKIA	Dependant	Father	02-02-1945	80	Yrs.	Male	
	Do	URMILA SAIKIA	Dependant	Wife	01-03-1993	32	Yrs.	Female	
	Do	KABYAJEET SAIKIA	Dependant	Son	21-03-2013	12	Yrs.	Male	
26	CDTNJA180001	SAURAV KUMAR BARMAN	Junior Assistant	Self	20-09-1983	41	Yrs.	Male	
	Do	PUTUL BARMAN	Dependant	Mother	06-03-1963	62	Yrs.	Female	
	Do	MRIDULA KALITA BARMAN	Dependant	Wife	01-03-1988	37	Yrs.	Female	
	Do	PRACHURJYA BARMAN	Dependant	Daughter	15-10-2012	12	Yrs.	Female	
	Do	HRITIKAA BARMAN	Dependant	Daughter	20-10-2022	2	Yrs.	Female	
27	CDEBCD150002	MUNMI BORAH	Senior Assistant	Self	19-02-1981	44	Yrs.	Female	
	Do	GAURIKA TAMULI	Dependant	Daughter	06-04-2013	12	Yrs.	Female	
	Do	NIRANJAN TAMULI	Dependant	Husband	01-11-1981	43	Yrs.	Male	
	Do	BINU BARUAH	Dependant	Mother	01-03-1953	72	Yrs.	Female	
28	NAEBJA170002	HIREN BAISHYA	Junior Assistant	Self	01-10-1990	34	Yrs.	Male	
	Do	GIRISH CHANDRA ARYA BAISHYA	Dependant	Father	01-03-1957	68	Yrs.	Male	
	Do	DALIMI BAISHYA	Dependant	Mother	01-01-1969	56	Yrs.	Female	
	Do	DEEPIKHA BEZBARUAH	Dependant	Wife	01-01-1997	28	Yrs.	Female	
29	NAEBCD120002	KALPANA MAZUMDAR	Senior Assistant	Self	07-11-1984	40	Yrs.	Female	
	Do	DHARMENDRA KALITA	Dependant	Husband	31-07-1986	39	Yrs.	Male	
	Do	PRIYANKSHI KALITA	Dependant	Daughter	05-12-2015	9	Yrs.	Female	
	Do	BIMALA MAZUMDER	Dependant	Mother	30-10-1971	53	Yrs.	Female	
30	CDEBCD150003	ANJANJYOTI DEKA	Senior Assistant	Self	18-10-1988	36	Yrs.	Male	
	Do	BHUPEN DEKA	Dependant	Father	30-06-1948	77	Yrs.	Male	
	Do	PRAMILA DEKA	Dependant	Mother	01-05-1951	74	Yrs.	Female	
	Do	LAKHYAHIRA DEKA	Dependant	Wife	01-07-1991	34	Yrs.	Female	
	Do	DISHANTJYOTI DEKA	Dependant	Son	25-08-2021	3	Yrs.	Male	
31	CDRGCD150005	JITU KALITA	Multi Tasking Staff	Self	10-02-1986	39	Yrs.	Male	
	Do	KULEN KALITA	Dependant	Father	10-01-1963	62	Yrs.	Male	
	Do	CHANDRAMA KALITA	Dependant	Wife	12-12-1994	30	Yrs.	Female	
	Do	KAUSTAV MANI KALITA	Dependant	Son	27-08-2019	5	Yrs.	Male	
	Do	PRIYANSHI KALITA	Dependant	Daughter	03-10-2024	9	Months	Female	
32	NAEBCD110001	PRAKASH BARMAN	Multi Tasking Staff	Self	31-12-1986	38	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	CHAMPA MANI DAS	Dependant	Wife	03-07-1996	29	Yrs.	Female	
	Do	PRIYANSHU BARMAN	Dependant	Son	11-09-2018	6	Yrs.	Male	
33	NARGJA170001	DEITY DEKA	Junior Assistant	Self	28-06-1989	36	Yrs.	Female	
	Do	ROHINI KUMAR DEKA	Dependant	Father	01-01-1958	67	Yrs.	Male	
	Do	GIRI BALA DEKA	Dependant	Mother	01-04-1964	61	Yrs.	Female	
34	CDEBGR170001	RAJIB DUTTA	Multi Tasking Staff	Self	01-01-1988	37	Yrs.	Male	
	Do	KANPAI DUTTA	Dependant	Father	05-07-1969	56	Yrs.	Male	
	Do	DIPALI DUTTA	Dependant	Mother	08-11-1977	47	Yrs.	Female	
	Do	LUPI GOGOI	Dependant	Wife	03-09-1991	33	Yrs.	Female	
	Do	RISHITA DUTTA	Dependant	Daughter	01-04-2020	5	Yrs.	Female	
35	NAEBGD090002	RUBUL SARMA	Multi Tasking Staff	Self	01-12-1984	40	Yrs.	Male	
	Do	MOUSUMI SARMA	Dependant	Wife	18-06-1995	30	Yrs.	Female	
	Do	HARSHIK SARMA	Dependant	Son	03-09-2013	11	Yrs.	Male	
36	CDEBGR170003	PAKSHIT HAZARIKA	Multi Tasking Staff	Self	31-12-1988	36	Yrs.	Male	
	Do	BHOTH RAM HAZARIKA	Dependant	Father	21-12-1947	77	Yrs.	Male	
37	NAEBA170001	DEBANANDA GOGOI	Junior Assistant	Self	12-01-1981	44	Yrs.	Male	
	Do	MRIDUSMITA BORUAH	Dependant	Wife	10-04-1982	43	Yrs.	Female	
	Do	NIBIR NAYAN GOGOI	Dependant	Son	13-09-2010	14	Yrs.	Male	
	Do	MINESWAR GOGOI	Dependant	Father	08-05-1945	80	Yrs.	Male	
	Do	DHARMESWARI GOGOI	Dependant	Mother	03-08-1950	74	Yrs.	Female	
38	NAEBGD110002	DHRUBA JYOTI SARMA	Multi Tasking Staff	Self	08-03-1983	42	Yrs.	Male	
	Do	SARALA SARMA	Dependant	Mother	31-12-1955	69	Yrs.	Female	
	Do	NANDITA BHATTA SARMA	Dependant	Wife	10-08-1987	37	Yrs.	Female	
	Do	SRIYA SARMA	Dependant	Daughter	08-10-2011	13	Yrs.	Female	
	Do	JAASHKRITI SARMA	Dependant	Daughter	24-10-2020	4	Yrs.	Female	
39	CDEBCD150004	CHAYAN KAKATI	Junior Assistant	Self	30-01-1975	50	Yrs.	Male	
	Do	SHRAWANTIKA KAKATI	Dependant	Daughter	25-07-2013	12	Yrs.	Female	
40	CDEBSE070001	LANI MAZUMDAR	Assistant Section Officer	Self	21-03-1986	39	Yrs.	Female	
	Do	CHARU MAZUMDAR	Dependant	Mother	01-03-1957	68	Yrs.	Female	
	Do	RAJENDRA PRASAD MAZUMDAR	Dependant	Father	01-03-1951	74	Yrs.	Male	
41	CDEBSE090002	NAZNEEN NIGER HANIF	Senior Assistant	Self	01-01-1980	45	Yrs.	Female	
	Do	SHAYMA ARNAZ	Dependant	Daughter	06-09-2008	16	Yrs.	Female	
	Do	ASFAK AHMED	Dependant	Husband	31-07-1974	51	Yrs.	Male	
	Do	RUMA BEGUM	Dependant	Mother	27-01-1959	66	Yrs.	Female	
42	CDEB3E090001	MAHESH CHANDRA DEKA	Senior Assistant	Self	01-01-1974	51	Yrs.	Male	
	Do	PRATIMA DAS	Dependant	Wife	16-09-1983	41	Yrs.	Female	
43	CDEBGR170002	NIRANJAN RAJBONGSHI	Multi Tasking Staff	Self	01-04-1969	56	Yrs.	Male	
	Do	KALPANA RAJBONGSHI	Dependant	Wife	03-05-1978	47	Yrs.	Female	
	Do	RAJESH RAJBONGSHI	Dependant	Son	01-03-1992	33	Yrs.	Male	
	Do	MADHUSMITA RAJBONGSHI	Dependant	Daughter	01-09-1999	25	Yrs.	Female	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
44	NAJRSE170001	SHABNAM AKHTER ZAMAN	Assistant Section Officer	Self	01-03-1983	42	Yrs.	Female	
	Do	ABDUL WARIS CHOWDHURY	Dependant	Husband	01-02-1984	41	Yrs.	Male	
	Do	NAIRA WARIS CHOWDHURY	Dependant	Daughter	09-11-2015	9	Yrs.	Female	
	Do	INAYA IQRA CHOWDHURY	Dependant	Daughter	27-09-2022	2	Yrs.	Female	
45	CDJRJA170001	TOBOSSUM RAHMAN	Junior Assistant	Self	30-06-1987	38	Yrs.	Female	
	Do	ABDUL NASIR AHMED	Dependant	Husband	13-05-1985	40	Yrs.	Male	
	Do	NIKASHI TANSEEM	Dependant	Daughter	20-10-2013	11	Yrs.	Female	
	Do	QISTINA ZAYAN	Dependant	Daughter	08-10-2020	4	Yrs.	Female	
46	NAJRCD080001	SHIV SHANKAR ROY	Multi Tasking Staff	Self	12-01-1981	44	Yrs.	Male	
	Do	BABY KUMARI	Dependant	Wife	30-10-1991	33	Yrs.	Female	
	Do	ADITYA KR. ROY	Dependant	Son	28-07-2012	13	Yrs.	Male	
	Do	NANDINI ROY	Dependant	Daughter	15-04-2014	11	Yrs.	Female	
47	NAANDP150001	RATUL KUMAR PATOWARY	DY. Registrar (Admin)	Self	11-03-1972	53	Yrs.	Male	
	Do	JYOTIKA DEKA	Dependant	Wife	31-12-1981	43	Yrs.	Female	
	Do	SUVANKAR PATOWARY	Dependant	Son	26-09-2008	16	Yrs.	Male	
	Do	TRISHIKA PATOWARY	Dependant	Daughter	15-12-2017	7	Yrs.	Female	
48	NARGSE180001	NANDITA MAZUMDAR	Senior Assistant	Self	12-01-1985	40	Yrs.	Female	
	Do	PRACHIR KAKATI	Dependant	Son	07-08-2016	8	Yrs.	Male	
	Do	DIGANTA KAKATI	Dependant	Husband	31-12-1983	41	Yrs.	Male	
	Do	GIRISH MAZUMDAR	Dependant	Father	01-03-1954	71	Yrs.	Male	
	Do	INDU MAZUMDAR	Dependant	Mother	01-04-1964	61	Yrs.	Female	
49	NARGSG170001	JURI RANI BARMAN	Stenographer	Self	22-01-1985	40	Yrs.	Female	
	Do	CHANDAN BARMAN	Dependant	Husband	01-01-1985	40	Yrs.	Male	
	Do	DEVANGSHI BARMAN	Dependant	Daughter	16-01-2016	9	Yrs.	Female	
	Do	SARAT CHANDRA BARMAN	Dependant	Father	01-01-1959	66	Yrs.	Male	
	Do	PURNIMA BARMAN	Dependant	Mother	03-10-1970	54	Yrs.	Female	
50	ACACTR150001	GITANJALI MEDHI	Translator	Self	01-07-1977	48	Yrs.	Female	
	Do	GANESWAR MEDHI	Dependant	Father	01-03-1944	81	Yrs.	Male	
	Do	BHABANI MEDHI	Dependant	Mother	21-05-1957	68	Yrs.	Female	
51	NACLCD150001	ANUPAMA CHETIA	Library Assistant	Self	01-07-1984	41	Yrs.	Female	
	Do	BHAVYA VAINAVI GOGOI	Dependant	Daughter	07-08-2014	10	Yrs.	Female	
	Do	GHANASHYAM CHETIA	Dependant	Father	02-06-1949	76	Yrs.	Male	
	Do	ANNALATA CHETIA	Dependant	Mother	23-09-1949	75	Yrs.	Female	
	Do	SWAPNANIL GOGOI	Dependant	Husband	30-09-1979	45	Yrs.	Male	
52	NAVCCD070001	BHUBANESWAR DAS	Multi Tasking Staff	Self	30-11-1980	44	Yrs.	Male	
	Do	UBARBASHI DAS	Dependant	Mother	01-10-1943	81	Yrs.	Female	
	Do	BABITA THAKURIA DAS	Dependant	Wife	01-01-1984	41	Yrs.	Female	
	Do	KRIYANSH DAS	Dependant	Son	06-11-2020	4	Yrs.	Male	
53	CDRGCD150007	MUKUL CHANDRA KACHARI	Multi Tasking Staff	Self	21-11-1981	43	Yrs.	Male	
	Do	NAYAN MONI KACHARI	Dependant	Wife	01-11-1987	37	Yrs.	Female	

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	Do	BIBEK KACHARI	Dependant	Son	19-02-2013	12	Yrs.	Male	
	Do	UDDIPAN KACHARI	Dependant	Son	12-03-2019	6	Yrs.	Male	
54	CDVCCD170001	HARCULISH KACHARI	Multi Tasking Staff	Self	01-01-1989	36	Yrs.	Male	
	Do	NARAYAN KACHARI	Dependant	Father	01-06-1966	59	Yrs.	Male	
	Do	ANJALI BORO	Dependant	Mother	01-06-1966	59	Yrs.	Female	
	Do	BARNALI DEVI KACHARI	Dependant	Wife	01-01-1989	36	Yrs.	Female	
	Do	LIYANSH KACHARI	Dependant	Son	24-12-2020	4	Yrs.	Male	
55	CDRGCD150001	NABAJIT SARMA	Electrician	Self	02-01-1985	40	Yrs.	Male	
	Do	MOMITA SARMA	Dependant	Wife	11-03-1991	34	Yrs.	Female	
	Do	ESHITA SARMA	Dependant	Daughter	19-11-2013	11	Yrs.	Female	
	Do	KAYAAN SARMA	Dependant	Son	10-07-2021	4	Yrs.	Male	
56	CDRGCD150002	DHAN DAS	Multi Tasking Staff	Self	01-07-1976	49	Yrs.	Male	
	Do	MARAMI DAS	Dependant	Wife	05-09-1988	36	Yrs.	Female	
	Do	MOULY DAS	Dependant	Daughter	17-01-2012	13	Yrs.	Female	
	Do	ANNKUSH DAS	Dependant	Son	21-08-2019	5	Yrs.	Male	
57	NARGCD080002	DIGANTA DAS	Senior Assistant	Self	01-07-1971	54	Yrs.	Male	
	Do	DEBAJANI DAS	Dependant	Wife	01-04-1976	49	Yrs.	Female	
	Do	MRINALINI DAS	Dependant	Daughter	23-12-2013	11	Yrs.	Female	
58	CDCLCD150001	PAHARI DAS	Book Arranger	Self	02-11-1981	43	Yrs.	Female	
	Do	KALPANA DAS	Dependant	Mother	01-01-1956	69	Yrs.	Female	
	Do	RAJARSHI MOUT	Dependant	Son	29-09-2011	13	Yrs.	Male	
59	NARGAR150001	KANTA CHAKRAVARTY	Assistant Registrar	Self	27-03-1968	57	Yrs.	Female	
	Do	CHARLES BAROOAH	Dependant	Husband	22-01-1965	60	Yrs.	Male	
60	NAVCCD070002	GANESH KUMAR SAH	Multi Tasking Staff	Self	20-01-1981	44	Yrs.	Male	
	Do	PINKI KUMARI GUPTA	Dependant	Wife	07-02-1991	34	Yrs.	Female	
	Do	ABHINAV KUMAR	Dependant	Son	04-12-2014	10	Yrs.	Male	
61	NAVCCD090001	CHIBUL HAZARIKA	Multi Tasking Staff	Self	06-10-1981	43	Yrs.	Male	
	Do	BULBULI BORA HAZARIKA	Dependant	Wife	05-08-1985	39	Yrs.	Female	
	Do	MADHUSMITA HAZARIKA	Dependant	Daughter	19-03-2008	17	Yrs.	Female	
62	NAATSE180001	KALYAN SARMA	Senior Assistant	Self	01-03-1977	48	Yrs.	Male	
	Do	BHANU DEVI	Dependant	Wife	11-02-1981	44	Yrs.	Female	
	Do	JIGYASA SARMA	Dependant	Daughter	01-04-2016	9	Yrs.	Female	
	Do	BARNISHA SARMA	Dependant	Daughter	06-04-2022	3	Yrs.	Female	
	Do	BAIKUNTHA SARMA	Dependant	Father	31-03-1944	81	Yrs.	Male	
	Do	ANIMA DEVI	Dependant	Mother	01-01-1951	74	Yrs.	Female	
63	ACMAP3160001	NRIPENDRA NARAYAN SARMA	Professor	Self	01-01-1964	61	Yrs.	Male	
	Do	NILAKSHI MISRA SARMA	Dependant	Wife	07-01-1969	56	Yrs.	Female	
	Do	ARPAN SHARMA	Dependant	Son	12-01-1996	29	Yrs.	Male	
64	ACCSP1150001	SRUTI SRUBA BHARALI	Asstt. Professor	Self	22-05-1988	37	Yrs.	Female	
	Do	ANUPAM GOHAIN	Dependant	Husband	20-07-1986	39	Yrs.	Male	

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	Do	RAM CHARAN BHARALI	Dependant	Father	31-12-1950	74	Yrs.	Male	
	Do	BINAPANI BHARALI	Dependant	Mother	01-05-1955	70	Yrs.	Female	
65	ACCOP1150001	DIPANKAR MALAKAR	Asstt. Professor	Self	01-01-1984	41	Yrs.	Male	
	Do	SMITI RANI BORA	Dependant	Wife	04-09-1992	32	Yrs.	Female	
	Do	HARESHWAR MALAKAR	Dependant	Father	01-01-1953	72	Yrs.	Male	
	Do	DIVYAKSHI MALAKAR	Dependant	Daughter	09-07-2023	2	Yrs.	Female	
66	NAATAU090001	RANA HAZARIKA	Accountant	Self	23-01-1978	47	Yrs.	Male	
	Do	KUMUD HAZARIKA	Dependant	Father	23-11-1952	72	Yrs.	Male	
	Do	RENU HAZARIKA	Dependant	Mother	23-11-1962	62	Yrs.	Female	
67	NAATCD090004	DIPAK NATH	Multi Tasking Staff	Self	31-10-1983	41	Yrs.	Male	
	Do	LILY NATH	Dependant	Wife	07-07-1990	35	Yrs.	Female	
	Do	BIDISHA NATH	Dependant	Daughter	14-04-2013	12	Yrs.	Female	
	Do	USHA NATH	Dependant	Mother	01-01-1964	61	Yrs.	Female	
68	NAEBAS170002	MUKUL KALITA	Section Officer	Self	04-11-1971	53	Yrs.	Male	
	Do	BARNALI KALITA	Dependant	Wife	03-11-1978	46	Yrs.	Female	
	Do	BIDISHA KALITA	Dependant	Daughter	27-02-2004	21	Yrs.	Female	
	Do	JON KALITA	Dependant	Son	05-05-2010	15	Yrs.	Male	
69	NAEBSE100001	HEMANTA BARUAH	Assistant Section Officer (Admin)	Self	31-03-1969	56	Yrs.	Male	
	Do	PARUL BARUAH	Dependant	Wife	14-02-1975	50	Yrs.	Female	
	Do	MAYURI BARUAH	Dependant	Daughter	11-03-2009	16	Yrs.	Female	
70	CDEBJA170002	SARAT DAS	Junior Assistant	Self	31-12-1972	52	Yrs.	Male	
	Do	PADUMI KHATANAR	Dependant	Wife	01-03-1990	35	Yrs.	Female	
	Do	RION DAS	Dependant	Son	13-08-2013	11	Yrs.	Male	
71	CDRGCD150003	RAJIB KALITA	Attendant cum Driver	Self	01-12-1974	50	Yrs.	Male	
	Do	DOLI KALITA	Dependant	Wife	23-03-1983	42	Yrs.	Female	
	Do	UDDIPTA KALITA	Dependant	Son	20-09-2008	16	Yrs.	Male	
	Do	JARNAV KALITA	Dependant	Son	23-06-2016	9	Yrs.	Male	
72	CDNGR170001	NEELOTPAL DUTTA	Multi Tasking Staff	Self	03-10-1992	32	Yrs.	Male	
	Do	BHANITA RAJBONGSHI	Dependant	Wife	17-07-1992	33	Yrs.	Female	
	Do	JOGESH CHANDRA DUTTA	Dependant	Father	03-01-1957	68	Yrs.	Male	
	Do	JONALI DUTTA	Dependant	Mother	21-03-1970	55	Yrs.	Female	
	Do	BHARGABI DUTTA	Dependant	Daughter	17-09-2018	6	Yrs.	Female	
73	CDATSC200001	SUNIL DEKA	Senior Accounts Assistant	Self	31-08-1979	45	Yrs.	Male	
	Do	SUNITA DEVI	Dependant	Wife	31-10-1982	42	Yrs.	Female	
	Do	KRISHNAKSHI DEKA	Dependant	Daughter	05-04-2017	8	Yrs.	Female	
	Do	RAJENDRA NATH DEKA	Dependant	Father	05-07-1942	83	Yrs.	Male	
	Do	SATYA DEKA	Dependant	Mother	07-07-1964	61	Yrs.	Female	
74	CDSLCD150002	GANESH BARO	Multi Tasking Staff	Self	11-02-1991	34	Yrs.	Male	
	Do	BANTI BORO	Dependant	Father	01-01-1961	64	Yrs.	Male	
	Do	BANDANA BORO	Dependant	Wife	01-01-1994	31	Yrs.	Female	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	NERSWN BORO	Dependant	Son	02-11-2016	8	Yrs.	Male	
75	CDSLCD150003	HARMOHAN NATH	Multi Tasking Staff	Self	31-12-1987	37	Yrs.	Male	
	Do	HIMAKSHI DEKA	Dependant	Wife	31-12-1998	26	Yrs.	Female	
	Do	HARSHIT NATH	Dependant	Son	23-12-2021	3	Yrs.	Male	
76	OF CIA0170001	DOPATI CHOUDHURY	Administrative Officer	Self	01-03-1972	53	Yrs.	Female	
	Do	BINOD CHANDRA KALITA	Dependant	Husband	29-08-1962	62	Yrs.	Male	
	Do	SAPTARSHI KASHYAP	Dependant	Son	21-01-2000	25	Yrs.	Male	
	Do	MAYARUN KASHYAP	Dependant	Son	23-07-2001	24	Yrs.	Male	
	Do	MIMANGSHA KASHYAP	Dependant	Daughter	23-07-2001	24	Yrs.	Female	
77	ACELP1150001	ANTARA MAHANTA BARUA	Assistant Professor	Self	31-08-1978	46	Yrs.	Female	
	Do	DHRUBAJYOTI BARUA	Dependant	Husband	18-12-1974	50	Yrs.	Male	
	Do	MAYUKH BARUA	Dependant	Son	01-12-2007	17	Yrs.	Male	
	Do	NIDHAAN BARUA	Dependant	Son	27-09-2014	10	Yrs.	Male	
78	NAMPCD120001	HEMPROKASH MOUT	Programme Assistant (Multimedia)	Self	03-03-1977	48	Yrs.	Male	
	Do	JADUNATH MOUT	Dependant	Father	01-03-1946	79	Yrs.	Male	
	Do	BRINDAWALI GOGOI MOUT	Dependant	Mother	09-05-1952	73	Yrs.	Female	
79	CDSLCD150001	AKHTAR HUSSAIN	Senior Assistant	Self	01-05-1983	42	Yrs.	Male	
	Do	MANJU BEGUM	Dependant	Wife	07-11-1988	36	Yrs.	Female	
	Do	ARCHAD HUSSAIN	Dependant	Son	20-07-2007	18	Yrs.	Male	
	Do	AMANA AKHTAR	Dependant	Daughter	29-01-2021	4	Yrs.	Female	
80	NAANJA170001	PRANJIT KALITA	Junior Assistant	Self	20-03-1991	34	Yrs.	Male	
	Do	HIRAN KALITA	Dependant	Mother	01-03-1966	59	Yrs.	Female	
81	CDSLGR180001	MANOJ KUMAR BEY	Multi Tasking Staff	Self	01-05-1996	29	Yrs.	Male	
	Do	RAGHU BEY	Dependant	Father	01-03-1969	56	Yrs.	Male	
	Do	PRAMILA BEY	Dependant	Mother	01-03-1972	53	Yrs.	Female	
	Do	MONIKA BEYPI	Dependant	Wife	04-06-2000	25	Yrs.	Female	
	Do	HIAAN BEY	Dependant	Son	21-09-2022	2	Yrs.	Male	
82	NDRGCD130001	MADHAB DEKA	Multi Tasking Staff	Self	27-07-1977	48	Yrs.	Male	
	Do	BIJULI DEKA	Dependant	Wife	01-03-1985	40	Yrs.	Female	
	Do	KARABI DEKA	Dependant	Daughter	30-12-2001	23	Yrs.	Female	
	Do	SUMAN DEKA	Dependant	Son	28-02-2006	19	Yrs.	Male	
83	OFSSSO190001	ABANI KUMAR DAUKA	Section Officer	Self	01-03-1969	56	Yrs.	Male	
	Do	RINA BARUAH DAWKA	Dependant	Wife	09-11-1968	56	Yrs.	Female	
	Do	SAMIRAN DAWKA	Dependant	Son	30-12-2002	22	Yrs.	Male	
84	ACTTP1110001	DEVAJANI DUARAH	Assistant Professor	Self	30-11-1974	50	Yrs.	Female	
	Do	MINARVA GOGOI	Dependant	Daughter	15-11-2006	18	Yrs.	Female	
	Do	ANANTA KUMAR GOGOI	Dependant	Husband	01-01-1971	54	Yrs.	Male	
	Do	NILA MONI DUARAH	Dependant	Father	01-05-1949	76	Yrs.	Male	
85	ACMTAC110001	HAREKRISHNA DEKA	Assistant Professor	Self	01-11-1978	46	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	RUNU NATH	Dependant	wife	01-03-1983	42	Yrs.	Female	
	Do	RIDDHIMAN DEKA	Dependant	Son	08-08-2019	5	Yrs.	Male	
	Do	RAMESWARI DEKA	Dependant	Mother	04-03-1955	70	Yrs.	Female	
86	ACMAP1090001	SMRITISHIKHA CHOUDHURY	Assistant Professor	Self	03-06-1978	47	Yrs.	Female	
	Do	RAJASHREE BARMAN	Dependant	Daughter	25-09-2006	18	Yrs.	Female	
	Do	NIMISHA BARMAN	Dependant	Daughter	11-12-2015	9	Yrs.	Female	
	Do	SUYASHA DEKA CHOUDHURY	Dependant	Mother	01-01-1950	75	Yrs.	Female	
	Do	TARAKESWAR CHAUDHURY	Dependant	Father	01-03-1939	86	Yrs.	Male	
87	NAATAS090001	JAN JYOTI MAHANTA	Assistant Section Officer (Accounts)	Self	07-08-1976	48	Yrs.	Male	
	Do	AMIYA MAHANTA	Dependant	Mother	01-01-1952	73	Yrs.	Female	
	Do	RASHMI REKHA MAHANTA	Dependant	Wife	25-10-1988	36	Yrs.	Female	
	Do	SAANVI KRISHNATREYA	Dependant	Daughter	19-02-2015	10	Yrs.	Female	
88	CDEBJA170001	NABA JYOTI DEKA	Junior Assistant	Self	01-04-1975	50	Yrs.	Male	
	Do	BHUMI DHAR DEKA	Dependant	Father	01-03-1943	82	Yrs.	Male	
	Do	NAMITA DEKA	Dependant	Wife	04-05-1982	43	Yrs.	Female	
89	CDMPPT170001	RASHMI DUWARAH	Audio Visual Production Technician	Self	03-10-1989	35	Yrs.	Female	
	Do	TOSHESWAR DUWARAH	Dependant	Father	01-09-1951	73	Yrs.	Male	
	Do	BIDYA DUWARAH	Dependant	Mother	01-01-1960	65	Yrs.	Female	
	Do	BUDHIN CHANDRA BORAH	Dependant	Husband	23-10-1985	39	Yrs.	Male	
	Do	LABHYAM BORAH	Dependant	Son	27-08-2021	3	Yrs.	Male	
90	NAMPCD120002	RAJESH KUMAR SARMA	Technical Attendant	Self	01-01-1973	52	Yrs.	Male	
	Do	DIMPAL DEVI	Dependant	Wife	05-01-1987	38	Yrs.	Female	
	Do	BIDYUT BIKASH SARMA	Dependant	Son	24-03-2015	10	Yrs.	Male	
91	OFMPDD170001	SANGEETA KAKOTY	Dy. Director (Multimedia)	Self	09-12-1971	53	Yrs.	Female	
	Do	DIGANTA SARMA	Dependant	Husband	17-10-1964	60	Yrs.	Male	
	Do	KAJREE GAUTOM	Dependant	Daughter	06-02-2001	24	Yrs.	Female	
	Do	NAVANEET GAUTOM	Dependant	Son	25-10-2006	18	Yrs.	Male	
	Do	RUNU KAKOTY	Dependant	Mother	09-10-1949	75	Yrs.	Female	
92	CRDGCD170001	JUTIKA DAS	Multi Tasking Staff	Self	13-05-1980	45	Yrs.	Female	
	Do	PINAKI SAHA	Dependant	Husband	13-02-1977	48	Yrs.	Male	
	Do	MANDAKINI DAS	Dependant	Mother	10-01-1949	76	Yrs.	Female	
	Do	DANVI SAHA	Dependant	Daughter	09-10-2023	1 Yr.	9	Female	
93	ACMCP1170001	JURI HAZARIKA	Assistant Professor	Self	29-09-1986	38	Yrs.	Female	
	Do	SURESH CHANDRA HAZARIKA	Dependant	Father	01-04-1949	76	Yrs.	Male	
	Do	DEEPALI HAZARIKA	Dependant	Mother	24-07-1964	61	Yrs.	Female	
	Do	HIMANGSHU GOSWAMI	Dependant	Husband	29-01-1983	42	Yrs.	Male	
94	ACENP1150001	PALLAVI GOGOI	Assistant Professor	Self	07-01-1987	38	Yrs.	Female	
	Do	KIRAN CHANDRA GOGOI	Dependant	Father	31-03-1958	67	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	ANITA GOGOI	Dependant	Mother	01-04-1968	57	Yrs.	Female	
	Do	SOUMAR JYOTI DEORI	Dependant	Husband	01-08-1985	40	Yrs.	Male	
	Do	KRISHNAVI GOGOI DEORI	Dependant	Daughter	14-04-2024	1 Yr.	3	Female	
95	ACCSP1100001	TAPASHI KASHYAP DAS	Assistant Professor	Self	21-11-1978	46	Yrs.	Female	
	Do	HRISHIRAJ DUTTA	Dependant	Son	06-02-2012	13	Yrs.	Male	
	Do	KISHORE DUTTA	Dependant	Husband	01-02-1977	48	Yrs.	Male	
	Do	BELA MALATI DAS	Dependant	Mother	27-11-1950	74	Yrs.	Female	
	Do	MRIGEN DAS	Dependant	Father	01-05-1950	75	Yrs.	Male	
96	ACMAP1130001	CHAYANIKA SENAPATI	Assistant Professor	Self	01-03-1983	42	Yrs.	Female	
	Do	RATUL BAISHYA	Dependant	Husband	10-02-1977	48	Yrs.	Male	
	Do	SRIYASH KASHYAP	Dependant	Son	28-03-2010	15	Yrs.	Male	
	Do	DIJEN NARAYAN SENAPATI	Dependant	Father	01-02-1950	75	Yrs.	Male	
	Do	LANI SENAPATI	Dependant	Mother	01-01-1959	66	Yrs.	Female	
97	ACSAP1070001	INDRANI DEKA	Assistant Professor	Self	01-03-1976	49	Yrs.	Female	
	Do	MAITRAYANI KASHYAP	Dependant	Daughter	11-03-2010	15	Yrs.	Female	
	Do	KIRTANAM KASHYAP	Dependant	Son	15-04-2014	11	Yrs.	Male	
	Do	ALAKANANDA TALUKDAR	Dependant	Mother	01-07-1955	70	Yrs.	Female	
	Do	NAGEN KALITA	Dependant	Husband	01-03-1967	58	Yrs.	Male	
98	ACTTP2170001	PRANAB SAIKIA	Professor	Self	31-07-1975	50	Yrs.	Male	
	Do	LIKHANI SAIKIA	Dependant	Mother	16-02-1951	74	Yrs.	Female	
	Do	JYOTI KALITA	Dependant	Wife	01-06-1989	36	Yrs.	Female	
	Do	JOSHJYOTI SAIKIA	Dependant	Son	03-10-2011	13	Yrs.	Male	
	Do	KABYALEENA SAIKIA	Dependant	Daughter	01-06-2014	11	Yrs.	Female	
99	CDRGDV190001	KUSHAL MEDHI	Attendant cum Driver	Self	01-12-1983	41	Yrs.	Male	
	Do	MAHIM CHANDRA MEDHI	Dependant	Father	22-09-1948	76	Yrs.	Male	
	Do	DIPANJALI BORO	Dependant	Wife	23-12-1984	40	Yrs.	Female	
	Do	DAKSH MEDHI	Dependant	Son	05-11-2014	10	Yrs.	Male	
	Do	MRINMOY MEDHI	Dependant	Son	27-09-2019	5	Yrs.	Male	
100	ACSOP1140001	DOLA BORKATAKI	Assistant Professor	Self	02-11-1988	36	Yrs.	Female	
	Do	SUSANTA KUMAR SARMA	Dependant	Husband	07-12-1988	36	Yrs.	Male	
	Do	AADVIK PRITAM SARMA	Dependant	Son	22-03-2019	6	Yrs.	Male	
	Do	DHRUVANSH SARMA	Dependant	Son	20-01-2023	2	Yrs.	Male	
101	NARGCD070004	BENUDHAR KALITA	Multi Tasking Staff	Self	15-02-1967	58	Yrs.	Male	
	Do	NAMITA DEKA KALITA	Dependant	Wife	31-12-1986	38	Yrs.	Female	
	Do	RIYA KASHYAP	Dependant	Daughter	15-11-2008	16	Yrs.	Female	
	Do	NUPUR KASHYAP	Dependant	Daughter	28-07-2012	13	Yrs.	Female	
102	ACECP2190001	PARAG DUTTA	Associate Professor	Self	28-01-1981	44	Yrs.	Male	
	Do	SWARNAV PRAYAG DUTTA	Dependant	Son	11-06-2020	5	Yrs.	Male	
103	NRGPS190001	BUDHAJYOTI SARMAH	PS to Registrar	Self	01-09-1976	48	Yrs.	Male	
	Do	ROHIT CHANDRA SARMAH	Dependant	Father	01-02-1943	82	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	NILIMA DEVI	Dependant	Mother	01-02-1955	70	Yrs.	Female	
	Do	MONDIRA SARMAH	Dependant	Wife	04-03-1978	47	Yrs.	Female	
	Do	AMANJYOTI BHARADWAJ	Dependant	Son	27-02-2012	13	Yrs.	Male	
104	CDRGMT190001	BALEN CHANDRA BARO	Multi Tasking Staff	Self	01-10-1977	47	Yrs.	Male	
	Do	KABITA BARO	Dependant	Wife	01-01-1988	37	Yrs.	Female	
	Do	KAUSHIK RAJ BARO	Dependant	Son	25-12-2011	13	Yrs.	Male	
	Do	AVIGYAN BARO	Dependant	Son	19-09-2016	8	Yrs.	Male	
105	CDATJC190002	MANALISHA MAHANTA	Junior Assistant	Self	19-08-1977	47	Yrs.	Female	
	Do	ANKUR HAZARIKA	Dependant	Son	29-09-2007	17	Yrs.	Male	
	Do	DAKSHIKA HAZARIKA	Dependant	Daughter	08-02-2019	6	Yrs.	Female	
106	CDDAJA190001	ANUPAM DAS	Junior Assistant	Self	01-07-1978	47	Yrs.	Male	
	Do	GITA RANI DAS	Dependant	Mother	30-04-1952	73	Yrs.	Female	
	Do	NAMITA DAS	Dependant	Wife	31-12-1984	40	Yrs.	Female	
	Do	RAJGYAN DAS	Dependant	Son	15-10-2016	8	Yrs.	Male	
107	CDMPPT190001	BITU DAS	AV Production Technician	Self	01-02-1980	45	Yrs.	Male	
108	CDITDT190001	SAURAJYOTI SARMA	Data Entry Operator	Self	31-12-1985	39	Yrs.	Male	
	Do	HARENDRA SARMA	Dependant	Father	01-10-1941	83	Yrs.	Male	
	Do	SAMESWARI DEVI	Dependant	Mother	01-10-1958	66	Yrs.	Female	
	Do	JUSMITA SARMA	Dependant	Wife	20-03-1994	31	Yrs.	Female	
109	CDVCJA190001	MANOJ KALITA	Junior Assistant	Self	01-01-1987	38	Yrs.	Male	
	Do	AKAN KALITA	Dependant	Mother	01-01-1957	68	Yrs.	Female	
	Do	GITUMANI CHOUDHURY	Dependant	Wife	11-08-1992	32	Yrs.	Female	
	Do	MRIGANGI KALITA	Dependant	Daughter	13-04-2022	3	Yrs.	Female	
110	OFMPAV190001	UTPAL BHATTACHARJYA	AV Production Executive	Self	01-03-1987	38	Yrs.	Male	
	Do	PRANABANANDA BHATTACHARYYA	Dependant	Father	01-03-1949	76	Yrs.	Male	
	Do	GITIMA DEVI	Dependant	Mother	01-04-1958	67	Yrs.	Female	
	Do	KAKALI SARMA	Dependant	Wife	25-12-1997	27	Yrs.	Female	
111	CDATJC190001	PRASANTA DEKA	Junior Accounts Assistant	Self	16-01-1990	35	Yrs.	Male	
	Do	KUSUM DEKA	Dependant	Mother	01-03-1972	53	Yrs.	Female	
	Do	KALYANI DAS	Dependant	Wife	20-09-1995	29	Yrs.	Female	
	Do	KIYANSH DEKA	Dependant	Son	27-12-2023	1 Yr.	7	Male	
112	CDITDT190002	BISWADWIP DEKA	Data Entry Operator	Self	15-05-1992	33	Yrs.	Male	
	Do	BHABIT CH DEKA	Dependant	Father	01-11-1960	64	Yrs.	Male	
	Do	HIMANI PATHAK	Dependant	Mother	01-07-1962	63	Yrs.	Female	
	Do	SHRIHAAN DEKA	Dependant	Son	05-08-2020	4	Yrs.	Male	
	Do	BELI PATGIRI	Dependant	Wife	19-06-1996	29	Yrs.	Female	
113	ACCOP2200001	GOBINDA DEKA	Associate Professor	Self	01-01-1967	58	Yrs.	Male	
	Do	MANJIRA DEKA	Dependant	Wife	01-01-1976	49	Yrs.	Female	
	Do	MAHARNAB KASHYAP	Dependant	Son	05-07-2003	22	Yrs.	Male	
	Do	NILARNAB KASHYAP	Dependant	Son	12-12-2004	20	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
114	ACTNP1190001	ARCHANA ADHIKARY	Assistant professor	Self	05-08-1988	36	Yrs.	Female	
	Do	HRIDAYA NANDA BORAH	Dependant	Husband	01-11-1988	36	Yrs.	Male	
	Do	KARUNA KANTA ADHIKARY	Dependant	Father	05-01-1953	72	Yrs.	Male	
	Do	GEETA ADHIKARY	Dependant	Mother	01-11-1960	64	Yrs.	Female	
	Do	BORNIL UPASHYA BORAH	Dependant	Son	10-03-2022	3	Yrs.	Male	
115	ACEDP1190001	ARUNIMA BORAH	Assistant professor	Self	10-02-1989	36	Yrs.	Female	
	Do	DIGANTA BORAH	Dependant	Father	10-01-1954	71	Yrs.	Male	
	Do	REKHA BORAH	Dependant	Mother	18-11-1956	68	Yrs.	Female	
	Do	HRISHIKESH DAS	Dependant	Husband	15-08-1985	39	Yrs.	Male	
116	OFJRAD200001	SANJIB GHIMIRE	Assistant Regional Director	Self	04-07-1987	38	Yrs.	Male	
	Do	PRITI SHARMA	Dependant	Wife	16-06-1992	33	Yrs.	Female	
	Do	SHYAM GHIMIRE	Dependant	Father	28-10-1952	72	Yrs.	Male	
	Do	SITA DEVI	Dependant	Mother	01-10-1965	59	Yrs.	Female	
	Do	AADRISH GHIMIRE	Dependant	Son	21-03-2021	4	Yrs.	Male	
117	ACCSP2200001	RIDIP DEV CHOUDHURY	Associate Professor	Self	01-03-1979	46	Yrs.	Male	
	Do	SMITA BORUAH	Dependant	Wife	01-01-1982	43	Yrs.	Female	
	Do	HRIDHAANI DEV CHOUDHURY	Dependant	Daughter	21-01-2019	6	Yrs.	Female	
118	ACASP1200001	SANJIB BORAH	Assistant Professor	Self	11-12-1989	35	Yrs.	Male	
	Do	PALLAVI MAHANTA	Dependant	Wife	21-12-1990	34	Yrs.	Female	
	Do	MOUPIYA MURCCHANA	Dependant	Daughter	01-12-2019	5	Yrs.	Female	
	Do	MINA BORAH	Dependant	Mother	01-01-1974	51	Yrs.	Female	
	Do	DURLABH BORAH	Dependant	Father	01-01-1964	61	Yrs.	Male	
119	ACSCP3210001	JOYDEEP BARUAH	Professor	Self	30-01-1977	48	Yrs.	Male	
	Do	BINODE CH BARUAH	Dependant	Father	01-04-1943	82	Yrs.	Male	
	Do	ILUMONI BARUAH	Dependant	Mother	09-02-1954	71	Yrs.	Female	
	Do	MAUSUMI MAHANTA	Dependant	Wife	01-02-1979	46	Yrs.	Female	
	Do	DEBANGSHU BARUAH	Dependant	Son	24-11-2012	12	Yrs.	Male	
	Do	DEBAHUTI BARUAH	Dependant	Daughter	24-11-2012	12	Yrs.	Female	
120	ACHUP3210001	PRANJIT BORA	Professor	Self	01-03-1976	49	Yrs.	Male	
	Do	BHOLARAM BORA	Dependant	Father	01-03-1951	74	Yrs.	Male	
	Do	JINU BORA	Dependant	Mother	01-03-1954	71	Yrs.	Female	
	Do	DIKSHACHAKI BORA	Dependant	Daughter	27-12-2002	22	Yrs.	Female	
	Do	NIRMALYAPRAN BORA	Dependant	Son	27-12-2006	18	Yrs.	Male	
	Do	JONALEE PATOWARY	Dependant	Wife	01-03-1976	49	Yrs.	Female	
121	NACSSY140001	BINOD DEKA	System Analyst	Self	01-08-1983	42	Yrs.	Male	
	Do	GITANJALI PATOWARY	Dependant	Wife	07-11-1989	35	Yrs.	Female	
	Do	JAIVIK DEKA	Dependant	Son	03-03-2019	6	Yrs.	Male	
	Do	SONESHWAR DEKA	Dependant	Father	01-01-1956	69	Yrs.	Male	
	Do	CHENU DEKA	Dependant	Mother	15-05-1967	58	Yrs.	Female	
122	OFAFAC240001	SANJIB KUMAR DAS	Accounts Officer	Self	31-10-1986	38	Yrs.	Male	

Sl. No.	Employee ID	Employee Name	Designation/ Dependant Type	Relations hip with	DOB	Age on 01-08-2025		Sex	Sum Insured
	Do	NAVANITA CHOUDHURY	Dependant	Spouse	04-02-1987	38	Yrs.	Female	
	Do	RAJVIKA DAS	Dependant	Daughter	18-04-2022	3	Yrs.	Female	
	Do	RAJEN CHANDRA DAS	Dependant	Father	01-01-1953	72	Yrs.	Male	
	Do	LABANYA DAS	Dependant	Mother	19-09-1962	62	Yrs.	Female	
123	OFATFO240001	KAMALESWAR KALITA	Finance Officer	Self	31-10-1971	53	Yrs.	Male	
	Do	RUPAMONI TALUKDAR	Dependant	Wife	15-11-1982	42	Yrs.	Female	
	Do	TIRTHANKAN KALITA	Dependant	Son	12-04-2009	16	Yrs.	Male	
	Do	TRINABH KALITA	Dependant	Son	01-10-2011	13	Yrs.	Male	
124	ACMCP3210001	JAYANTA KUMAR SARMA	Professor	Self	18-02-1968	57	Yrs.	Male	
	Do	GARGEESARMAH	Dependant	Wife	01-03-1975	50	Yrs.	Female	
	Do	KABIR SARMA	Dependant	Son	23-10-2004	20	Yrs.	Male	
	Do	MILAN DEVI	Dependant	Mother	01-12-1947	77	Yrs.	Female	
125	OFEBCO250001	SHANTU SAIKIA	Controller of Examinations	Self	20-01-1977	48	Yrs.	Male	
		ARCHANA DAS SAIKIA	Dependant	Wife	31-03-1978	47	Yrs.	Female	
		KRITTIKA SAIKIA	Dependant	Daughter	12-09-2009	15	Yrs.	Female	
		DHRITIMAN SAIKIA	Dependant	Son	08-01-2016	9	Yrs.	Male	
126	OFACDE250001	RANJAN DUTTA KALITA	Dean (Academic)	Self	17-01-1982	43	Yrs.	Male	
		LILY KALITA	Dependant	Mother	01-09-1953	71	Yrs.	Female	
		YUTIKA NATH	Dependant	Wife	16-04-1987	38	Yrs.	Female	
		JOYISNU KALITA	Dependant	Son	25-07-2021	4	Yrs.	Male	
127	OFACDR250001	BANAJIT KUMAR	Deputy Registrar (Academic)	Self	03-05-1987	38	Yrs.	Male	
		PAMPY DAS	Dependant	Wife	09-08-1997	27	Yrs.	Female	
		BASUDEV KUMAR	Dependant	Father	12-03-1951	74	Yrs.	Male	
		MANJU KUMAR	Dependant	Mother	15-05-1955	70	Yrs.	Female	



Star Health and Allied Insurance company Limited

Policy Number
P/400000/01/2025/027657

Claims Analysis Report

Policy Holder : M/S.Krishna Kanta Handiqui State Open University
Policy Number : P/400000/01/2025/027657
Broker Name : M/S.SALASAR SERVICES INSURANCE BROKERS PVT.LTD
Policy Period : 03 August 2024 to 02 August 2025

Claims Summary

Data Update Time : 25-06-2025 18:48:49

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	17	1,633,640	65.4%	75.1%
Reimbursement	3	231,960	11.5%	10.7%
In Process	6	310,072	23.1%	14.3%
Total	26	2,175,672	100.0%	100.0%

Premium Summary

Initial Premium	3,996,386
Addition Premium	0
Total	3,996,386

Claims Ratio

Incurred Ratio on Gross Premium %	54.4%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)	0.0%
Earned Premium	3,559,623
Incurred Ratio on Earned Premium %	62.2%
Incurred Ratio on Earned Premium - Our Share % (If Applicable)	

Morbidity Ratio

No of Lives Insured	503
No of Claims	26
Incidence Rate	5.2%
No of Lives Inception	503
Addition	0
Deletion	0
Current Lives	503.0

Distribution Across Age

Age Band	No of Claims	Paid Amt	% Claims	% Value
19-35	1	34,114	5.0%	1.83%
36-40	2	110,696	10.0%	5.93%
41-45	1	21,022	5.0%	1.13%
51-55	1	136,376	5.0%	7.31%
56-60	1	37,437	5.0%	2.01%
65-70	7	537.113	35.0%	28.79%

>70	7	988,842	35.0%	53.00%
Total	20	1,865,600	100.0%	100.00%

Distribution Across Beneficiary

Beneficiary	No of Claims	Value	% Claims	% Value
SELF	3	247,072	15.0%	13.2%
SPOUSE	2	55,136	10.0%	3.0%
PARENTS & IN-LAWS	15	1,563,392	75.0%	83.8%
Total	20	1,865,600	100.0%	100.0%

Amount Band wise Analysis

Amount Band	No of Claims	Value	% Claims	% Value
10K	1	9,700	5.0%	0.5%
10K & 50K	8	231,827	40.0%	12.4%
50K & 100K	4	321,435	20.0%	17.2%
100K & 200K	6	902,638	30.0%	48.4%
Above 200K	1	400,000	5.0%	21.4%
Total	20	1,865,600	100.0%	100.0%

Ailment Profile

ICD GROUP	No of Claims	Value	% Claims	% Value
Pregnancy, Childbirth And The Puerperium	1	34,114	5.0%	1.8%
Diseases Of The Digestive System	1	136,376	5.0%	7.3%
Injury, Poisoning And Certain Other Consequences Of External Causes	1	188,146	5.0%	10.1%
Neoplasms	2	200,281	10.0%	10.7%
Diseases Of The Musculoskeletal System And Connective Tissue	2	180,425	10.0%	9.7%
Diseases Of The Genitourinary System	4	419,389	20.0%	22.5%
Diseases Of The Eye And Adnexa	2	48,165	10.0%	2.6%
Diseases Of The Circulatory System	2	483,082	10.0%	25.9%
Diseases Of The Nervous System	1	28,954	5.0%	1.6%
Factors Influencing Health Status And Contact With Health Services	1	57,928	5.0%	3.1%
Symptoms, Signs And Abnormal Clinical And Laboratory Findings, No..	2	51,303	10.0%	2.7%
Diseases Of The Respiratory System	1	37,437	5.0%	2.0%
Total	20	1,865,600	100.0%	100.0%

Repeated Utilization Report for Employees

No of Claims	No of Employees	Value	% Claims	% Value
1	3	247,072	100.0%	100.0%
Total	3	247,072	100.0%	100.0%

Repeated Utilization Report for Dependents

No of Claims	No of Employees	Value	% Claims	% Value
1	9	815,766	16.7%	50.4%
2	1	200,281	33.3%	12.4%
3	2	602,481	50.0%	37.2%
Total	12	1,618,528	100.0%	100.0%

Top 10 Hospitals

Hospital Name & City	Provider Type	No of Claims	Value	% Claims	% Value
Aditya Super Speciality Hospital, DIBRUGARH	Networked	1	86,002	5.0%	4.6%
Apollo Excelcare Hospital A Unit of Asclepius Hosp..	Networked	3	368,445	15.0%	19.7%
Dispur Polyclinic and hospitals pvt Ltd, GUWAHATI	Networked	1	57,928	5.0%	3.1%
Dr.Balabhai Nanavati Hospital, MUMBAI	Networked	2	200,281	10.0%	10.7%
Health City - A Unit of North Health City Pvt Ltd, G..	Networked	1	400,000	5.0%	21.4%
Hiranandani Hospital, THANE	Networked	1	37,437	5.0%	2.0%
Indraprastha Apollo Hospitals, NEW DELHI	Networked	1	136,376	5.0%	7.3%
MANGALDAI POLYCLINIC, MANGALDOI	Non Networked	1	34,114	5.0%	1.8%
Nemcare Hospital, GUWAHATI	Networked	3	66,249	15.0%	3.6%
NEW DELHI CENTRE FOR SIGHT LTD, GUWAHATI	Networked	1	9,700	5.0%	0.5%

All Reports are Based on Settled Claims except Claims summary & Claims Ratio Amount is in INR.....

Bid Security Declaration Form

Tender No. KKHSOU/Health Insurance/12/2018/213

Date:.....

To,
The Registrar
Krishna Kanta Handiqui State Open University
Resham Nagar, Khanapara, Guwahati – 22

I/We, the undersigned, declare that:

I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any Tender for a period of 01 year from the date of notification of this Tender if I am /We are in a breach of any obligation under the bid conditions, because I/We

- a) have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
- b) having been notified of the acceptance of our Bid by the KKHSOU during the period of bid validity (i) fail or refuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of (i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Signed: (insert signature of person whose name and capacity are shown)

in the capacity of (insert legal capacity of person signing the Bid Securing Declaration)

Name: (insert complete name of person signing the Bid Securing Declaration)

Duly authorized to sign the bid for an on behalf of (insert complete name of Bidder)

Dated on _____ day of _____ (insert date of signing)

Corporate Seal (where appropriate)