



भारतीय | INDIAN  
सांस्कृतिक | COUNCIL FOR  
सम्बंध | CULTURAL  
परिषद् | RELATIONS

**Through E-mail only**

No.DDG(Culture)/ICCR/60/2020-21

27th January, 2021

To: All ROs and Indian Missions abroad  
From: ICCR New Delhi

**Regional Heads of ICCR / Heads of Chancery / from Programme Director  
(Scholarship)**

Rpt for information: DG / DDG(Cul) / Director (Scholarship) / PDs Scholarship Division

**Subject:- Revised norms on Medical Insurance for foreign students  
studying in India under ICCR Scholarship Schemes**

Dear Sir / Madam,

As you are aware, ICCR reimburses foreign students under ICCR scholarships their medical claims as per CGHS rates, though the CGHS arrangement is strictly not valid as no CGHS cards are issued to students. In many cases, hospitals refuse to apply CGHS rates. The current process of medical reimbursement is also time consuming and lengthy, and the amount finally paid to students by ICCR as per CGHS rates is much less than the actual expenditure incurred by the students. There are delays in processing the claims at ICCR Headquarters due to sheer caseload and is being run inefficiently. On the whole, it is not in keeping with the latest trends of lean and mean operations.

2. To make the process efficient and easy for the students, ICCR is introducing mandatory medical insurance to be taken by the students at their own cost. The medical coverage to be insured should be at least ₹5,00,000 (Rupees Five Lakhs only) per annum or equivalent in foreign currency if taken overseas. This new norms shall come into force w.e.f. 1st February, 2021.

3. In order to facilitate and see to it that students have the best deals, ICCR invited quotations from several Indian Insurance companies. Two lowest premiums obtained on the quotation basis are as follows:-

Contd...2/-

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Name of Company	Age Band	Total Premium in INR
M/s Raheja QBE General Insurance Company Limited, Ground Floor, Procter and Gamble Plaza, Cardinal Gracious Rd, Chakala, Andheri East, Mumbai, Maharashtra - 400 099	19-25	₹3,267/-
Royal Sundaram General Insurance Co. Ltd., Corporate Office, Vishranthi Melaram Tower, 2/319, Rajiv Gandhi Salai, Old Mahabalipuram Road, Karapakkam Chennai - 600 097	26-35	₹3,823/-
	36-40	₹4,553/-
	41-45	₹5,485/-

M/s Raheja QBE General Insurance Company Limited	Name of Nodal Officer: Dr. Amit Wakekar
	Mobile No.+919403511353
	E-mail ID: <a href="mailto:amit.wakekar@rahejaqbe.com">amit.wakekar@rahejaqbe.com</a>
M/s Royal Sundaram General Insurance Co. Limited	Name of Nodal Officer: Shri Nikhil Apte
	Mobile No.: +918879666139
	E-mail: <a href="mailto:nikhil.apte@royalsundaram.in">nikhil.apte@royalsundaram.in</a>

4. It should be noted that the above premium rates are only indicative and, in no way, be construed as ICCR's endorsement. Students are free to obtain insurance from any insurance company in India of their choice **or**, those who arrive from their country, can bring international insurance valid in India. It is up to the student what they opt for but it is mandatory for students to be with valid medical insurance for availing of ICCR's scholarship.

5. All ROs are hereby informed that payment of stipend / HRA to students will be on production of valid medical insurance. All ROs should reach out to the existing students under their jurisdiction by email, Whatsapp, SMS so that everyone is aware of the revised norms.

6. All Indian Missions are requested to inform the new students, who have been admitted this year and many of them are currently taking online courses that as and when they travel to India, they will have to take medical insurance on their own either before their travel or after reaching India, whichever is convenient to students. It should be highlighted that compulsory personal medical insurance is mandatory for availing of ICCR's scholarship. Missions should also make appropriate changes in their website / social media so that students who would be applying for ICCR scholarships for the next academic year are also aware of the change. ICCR is also uploading the revised norms on its **A2A Portal**.

7. This issues with the approval of competent authority of ICCR.

With regards,

  
**(Malkit Chand)**