

Sindh Education Foundation Government of Sindh

ATTENDANCE SLIP FOR BID OPENING MEETING.

Date & Time:

01st November, 2023 & 11:30 am

Agenda:

- 1. Technical Bid Opening of tender "Hiring of Group Health Insurance company for SEF Employees and their dependents, Tender No. SEF/NP/23-24/02 at 11:30 am.
- 2. Any other agenda deemed necessary for discussion.

PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS

No.	NAME OF OFFICERS	DESIGNATION	AUTHORITY	SIGNATURE	
i.	Mr. Altaf Azad Ali	Director FA&A-SEF, Government of Sindh.	Chairperson P. C-SEF	X Colling	
ii.	Mr. Shahnawaz Ali Khan	Deputy Director, Procurement SEF, Government of Sindh.	Secretary P.C-SEF	Real III)	
iii.	Mr. Mashooque Ali	Section Officer (O&M-II), SGA&CD, Government of Sindh.	Member P. C- SEF	Allow VI	
iv.	Mr. Feroz Mansoor Ali	Deputy Director HR-SEF Government of Sindh	Technical Coopted Member SEF	Cho mon	

The following bidders participated in the tender.

S. No.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	ATTENDED BY (Name & Designation)	CONTACT NO/ EMAIL	SIGNATURES
1	UNITED INSWORKE	Foresul FEROZ FAISAL FEROZ	O333-235448(OMERULISLAMO) hot ma	, feet
2	Adamjee Insuran ADAMJEE INSURA	M. ATA UR REHMAN NCE	0345-26362 ATA UR. REHMAN	(touching
3	State life insurance Cospora of Pakistan		ATA UR. REHMAN @ ADMYJEE WSO 63950300544 Corporale-health	The D
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Sindh Education Foundation



Government of Sindh

MINUTES OF THE PROCUREMENT COMMITTEE (P.C) MEETING HELD ON 01St OF NOVEMBER 2023 FOR OPENING OF TENDER FOR "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS" TENDER NO. SEF/NP/23-24/02".

1. INTRODUCTION:

The technical bid opening meeting for the tender "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS" Tender No. SEF/NP/23-24/02" held on 01st November 2023, 11:30 am at Sindh Education Foundation Office (First Floor NICL Building, Survey No. 183/4, Abbasi Shaheed Road, Cantonment Karachi, Sindh, Pakistan). The following Procurement Committee (P.C) and Technical Coopted members participated in the meeting.

2. FOLLOWING P.C SEF AND TECHNICAL COOPTED MEMBERS PARTICIPATED IN THE MEETING:

- 2.1 Mr. Altaf Azad Ali, Director FA&A, SEF, Government of Sindh (Chairperson P. C-SEF).
- 2.2 Mr. Shahnawaz Ali Khan, Deputy Director Procurement (GA&CD), SEF Government of Sindh (Secretary P. C-SEF).
- 2.3 Mr. Mashoque Ali, Section Officer-II (O&M), Representative from SGA&CD Government of Sindh (Member).
- 2.4 Mr. Feroz Mansoor Ali, Deputy Director, HR-SEF Government of Sindh, (Technical Coopted Member/ End User).

3. TECHNICAL BID OPENING OF TENDER FOR "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS", TENDER NO. SEF/NP/23-24/02".

- 3.1 The Chairperson P.C-SEF welcomed the participants and the bidders for the bid opening meeting. The technical proposals of the participating bidders were opened in accordance with Rule
 46 (2) of SPP Rules 2010 (Amended up-to-date) (Single Stage Two Envelope procedure) before the Procurement Committee-SEF.
- 3.2 Following bidders participated in the tender (Attendance sheet attached as Annex-A).
 - 3.2.1 M/s. United Insurance Company of Pakistan.
 - 3.2.2 M/s. Adamjee Insurance Company Limited.
 - 3.2.3 M/s. State Life Insurance Corporation of Pakistan.

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3.3 Sealed Technical proposals of the above-mentioned bidders were opened and the Services offered by the bidders against the tender were loudly announced by the Secretary P.C SEF.

3.4 The P.C-SEF recommended the Procurement section (GA&CD-SEF) to initially evaluate the eligibility of the bidders and the Technical Coopted member to evaluate the technical proposals of the bidders for assisting the P.C-SEF in making recommendations accordingly.

3.5 The Sealed envelopes of the financial proposals submitted by the bidders were kept for the financial bid opening meeting as per Rule 46 (2)(g) of SPP Rules 2010 (Amended up to date).

PROCUREMENT COMMITTEE-SEF AND TECHNICAL COOPTED MEMBER.

Sign:

Mr. Feroz Mansoor Ali Deputy Director, H.R-SEF Government of Sindh

Technical Coopted Member, P.C SEF

Sign:

Mr. Mashoque Ali

Section Officer (O&M-II), SGA&CD,

Government of Sindh

Member P.C-SEF.

Mr. Shahnawaz Ali Khan

Deputy Director, Procurement (GA&CD),

SEF Government of Sindh.

Secretary P. C-SEF.

Sign:

Mr. Altaf Azad Ali

Director FA&A Department SEF,

Government of Sindh

Chairperson P.C-SEF



ATTENDANCE SLIP FOR BID FINANCIAL BID OPENING MEETING FOR THE TENDER "HIRING OF FIRM FOR HIRING GROUP HEALTH INSURANCE FOR SEF EMPLOYEES".

Date & Time:

22nd November, 2023 & 11:30 am

Agenda:

 Financial opening of tender for "Hiring Group Health Insurance for SEF Employees", Tender No. SEF/NP/23-23/02 at 11:00 am

2. Any other agenda deemed necessary for discussion.

PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS

S.No.	NAME OF OFFICERS	DESIC-NATION ATTHOR		SIGNATURE
i.	Mr. Altaf Azad Ali	Director FA&A-SEF, Government of Sindh.	Chairperson P. C-SEF	My Syn
ii.	Mr. Shahnawaz Ali Khan	Deputy Director, Procurement SEF, Government of Sindh.	Secretary P.C-SEF	A CONTINUE OF THE PROPERTY OF
iii.	Mr. Mashoque Ali	Section Officer (O&M-II), SGA&CD, Government of Sindh.	Member P. C- SEF	All pri/sonii
iv.	Mr. Feroz Mansoor Ali	Deputy Director HR-SEF Government of Sindh	Technical Coopted Member SEF	Ohn.

Following bidders participated in the tender.

S. No.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	ATTENDED BY (Name & Designation)	CONTACT NO/ EMAIL	SIGNATURES
1	M\s. Adamjee Insurance Company Limited	H. ATA UR REMMAN BRACH HEAD		Cortehnas

Loudly announced bid information of the bidders:

S. NO. P)	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	BID VALUE IN PKR.	BID SECURITY IN PKR	BIDDER'S SIGNATURES
1	M\s. Adamjee Insurance Company Limited	Total Bid Amount = 67,122,8071	3,000,000)+	Codehna
		3rd year bid amount = 74, 629,413 OPD bid amount = 786,550 Total Bid Amount = 75,415,913		with:

TOTAL BID FOR THREE YEARS = 202,291,151/

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MINUTES OF THE PROCUREMENT COMMITTEE (P.C) MEETING HELD ON 22

NOVEMBER 2023 FOR OPENING OF FINANCIAL BID OF TENDER FOR "HIRING OF

GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR

DEPENDENTS" TENDER NO. SEF/NP/23-24/02".

1. INTRODUCTION:

The tender bid opening meeting for the tender "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS" Tender No. SEF/NP/23-24/02" held on 01 November 2023, 11:30 am at Sindh Education Foundation Office (First Floor NICL Building, Survey No. 183/4, Abbasi Shaheed Road, Cantonment Karachi, Sindh, Pakistan). The following Procurement Committee (P.C) and Technical Coopted members participated in the meeting.

2. FOLLOWING P.C SEF AND TECHNICAL COOPTED MEMBERS PARTICIPATED IN THE MEETING:

- 2.1 Mr. Altaf Azad Ali, Director of Finance Audit & Accounts, SEF, Government of Sindh (Chairperson P. C-SEF).
- 2.2 Mr. Shahnawaz Ali Khan, Deputy Director Procurement (GA&CD), SEF Government of Sindh (Secretary P. C-SEF).
- 2.3 Mr. Mashoque Ali, Section Officer-II (O&M), Representative from SGA&CD Government of Sindh (Member).
- 2.4 Mr. Feroz Mansoor Ali, Deputy Director, HR-SEF Government of Sindh, (Technical Coopted Member/ End User).

3. FINANCIAL BID OPENING OF TENDER FOR "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS", TENDER NO. SEF/NP/23-24/02".

- The Chairperson P.C-SEF welcomed the participants and the bidder for the bid opening meeting. The Financial proposal of the participated bidder was opened in accordance with Rule 46 (2) of SPP Rules 2010 (Amended up-to-date) (Single Stage Two Envelope procedure) before the Procurement Committee-SEF.
- The following bidder was found technically qualified and participated in the financial bid opening meeting (Attendance sheet attached as Annex-A).
 - 3.2.1 M/s. Adamjee Insurance Company Limited.

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The Sealed Financial proposal of the above-mentioned bidder was opened and the 3.3 Secretary P.C SEF loudly announced the financial bid. The details of the financial bid is as under.

SR. NO	NAME OF BIDDERS	Service Period	BID CALLED	3% BID SECURITY OF FIRST-YEAR BID AMOUNT
	M/s. Adamjee Insurance	1st Year	58,965,931	
1	Company Limited	2nd Year	66,336,307	3,000,000/-
	Company Limited	3rd Year	74,629,413	
	Total Bid Amount		199,931,651	

- Further, the P.C SEF directed the procurement unit to compile the submit documents/ 3.4 reports to the P.C SEF for final review and sign-off process.
- In light of the above facts, it was recommended by P.C SEF to invoke Rule no. 48 of SPP 3.5 Rules 2010 (Amended up to date) for further process.

PROCUREMENT COMMITTEE-SEF AND TECHNICAL COOPTED MEMBER.

Mr. Feroz Mansoor Ali

Deputy Director, HR-SEF,

Government of Sindh.

Technical Coopted Member, P.C-

SEF.

Mr. Mashoque Ali

Section Officer (O&M-II), SGA&CD,

Government of Sindh.

Member P. C-SEF.

Sign:

Mr. Shahnawaz Ali Khan

Deputy Director, Procurement

(GA&CD), SEF Government of Sindh.

Secretary P. C-SEF.

Sign:

Director FA&A-SEF Government of

Sindh, Chairperson P. C-SEF.



ELIGIBILITY CRITERIA EVALUATION SHEET TENDER FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS, TENDER NO. SEFINPY33-2402, SPPRA ID: T00614-23-0001



	Cualincation Requirements/ Engionny Criteria	M/s. United Insurance Company	M/s. Adamjee Insurance Company
	Minimum 05 Years' experience in relevant field (evidence required). At least 100 work order of financial worth of minimum accumulated amount of PKR 05 billion in lise three wears	YES	YES
		Gross premium 2020 = 4,310 bln Gross premium 2021 = 5,196 bln Gross premium 2022 = 6,456 bln Are Premium 2020 = 1,868 bln Net Premium 2020 = 1,868 bln	Net Premium 2020 = 13.295 bln Net Premium 2021 = 12.552 bln Net Premium 2022 = 16.898 bln As ner annual renora 2023 = 16.898 bln As ner annual renora 2023 = 16.998 bln
1,1	6	Net Premium 2021 = 2.722 bln Net Premium 2022 = 3.379 bln As per annual report 2022 page no. 15	and the state of t
1		NO	YES
en	Affaivit a_i 100/- rupess stamp Bond paper that the firm has never been blackisted duly stamped by notary public.	1. Black listed in PPRA on complaint of Wah Industries due to failure of encashment of guarantee 2. The Blacklisting order dated 2-03-2023 is suspended by the Islamabad High Court, order dated 21-06-2023 Until the next date of hearing. 3. However, false affidavit is submitted by MS. United Insurance declaring that UIC has never been black lasted or involved in any liftgation.	YES
		NO NO	YES
	Have registration with relevant Tax & Sale Tax Departments of the Govt of Pakistan or Govt of Sindh. Following evidence documents are MUST require.		
4	-Copy of sales tax Registration Certificate with SRB required.	YES	YES
	Copy of National Tax Registration Certificate required	YES	YES
	-Copy of the Tax Exemption Certificate (if any).	NA	N/A
	Qualification Status	Disqualified	Oualified
Note:	Three (3) Bidders (Ms. United Insurance Company, Ms. Adamjee Insurance Company and Ms. State Life Insurance Corporation of Pakistan participated in the tender.	Life Insurance Corporation of Pakistan participated in the ten	
	M.s. State Life insurance Corporation of Pakistan submitted the technical proposal and accompanying documents for the evaluation of eligibility and technical criteria. Among the requisite documents, they also provided an exclusion aimed at excluding specific benefits that conflict with the Group Health benefit prerequisites given by the Sindh Education Foundation, as detailed in the tender's technical requirements as mentioned in the TORs technical requirements of SEF in TORS technical requirements of SEF in the SEF. Which is deemed LYACCEPTABLE by the SEF. Incardor, the submitted bid of Ms. State life is found in the CONDITIONAL BID which has contradictions with the requirements of SEF as specified in the bidding document and the bid shall be treated as RELECTED and OUT from the bid evaluation process in compliance of SIP RULE 2010 amended latest. W.S. United Insurance Company has failed to qualify the requirements of eligibility criteria Sr. No. 2. 8.3. Hence has been disqualified.	rms for the evaluation of eligibility and technical criteria. Among h Education Foundation, as detailed in the tender's technical requires Corporation of Pakistan completely contradictions. TORs on NADITIONAL BID which has contradictions with the require U.L. 2010 amended latest. Hence has been disqualified.	g the requisite documents, they also provided an excliquirements as mentioned in the TORs technical outlined in the Croup Health Insurance Policy of SEF, ements of SEF as specified in the bidding document
	M.S. Adamiee Insurance Company has been found qualified in accordance of SPR (LE2010 anended alext and recommended by the Procurement Committee for further procurement process.	itens and recommended by the Procurement Committee for fa	further procurement process.
-1	I ECHNICAL CO-	LECHNICAL CO-OPTED MEMBERS	
	Sign.	•	
	Deputy Director, HR-SEF.		
	Government of Struth Technical Coonted Member, P.C.SFF		2
		MEMBERS OF PROCUREMENT COMMITTEE (P.C.SEF)	
	Some of Marie 13	List Wall	
	thahnawaz Ali Khan	Sign: Wall All	Sign: / Mr. Altaf Azad Ali
	Deputy Director Procurement, SEF.	Section Officer (O&M-II), SGA&CD,	Director Finance Audit & Accounts, SEF.
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n Education Foundation Government of Sindh



TECHNICAL EVALUATION SHEET

TENDER FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS, TENDER NO.

Sr. no	SEF/NP/23-24/02, SPPRA ID: T00614-23-0001 Technical Evaluation Criteria	Score	M/s. Adamjee Insurance Company
1	PACRA rating: $PACRA / JCR-VIS rating$ $AAA (IFS) = 20 marks.$ $AA+ / AA / AA (IFS) = 15 marks.$ $A++ / A+ / A (IFS) = 05 marks.$ Others = 0 marks.	20	15
2	Working Experience in providing group health insurance services: evidence required (contracts copies) from the date of constitution of company 15 or more-year experience = 20 marks, 10 to 14.11 years = 15 marks, 05 to 9.11 years = 05 marks.	20	20
3	No. of Corporate / Government Clients in Health Insurance in Pakistan (In Last 10 years): 250 or more projects = 10 marks. 200 till 249 projects = 07 marks. 100 till 199 projects = 02 marks.	10	10
4	List / No. of panel hospitals for credit facility presently in Pakistan (evidence required): 500 and above (with three major hospitals i.e AKUH, LNH and Ziauddin Hospital) = 10 marks 300 till 499 hospitals (with three major hospitals i.e AKUH, LNH and Ziauddin Hospital)= 05 marks 200 till 299 hospitals (with three major hospitals i.e AKUH, LNH and Ziauddin Hospital)= 02 marks	10	5
5	Total financial turnover of the Insurance Company as per audit report for the year 2022: 10 Billion and above = 20 marks. 08 Billion and above = 15 marks. 06 Billion and above = 10 marks.	20	20
6	List of litigations with the clients (If any) and nature of Litigations & Affidavit that the firm has never been blacklisted.	5	5
7	Registration with SECP or relevant /valid Govt. institution(s)	5	5
8	Have registration with relevant Tax & Sale Tax Departments of the Govt. of Pakistan or Govt. of Sindh. Following documentary evidence are required -Copy of Sales/Services Tax return required for last three months duly acknowledge by SRB/TTD (must) -Copy of withholding Tax return required for last financial year duly acknowledged by SRB/TTD (must) -Copy of Tax Exemption Certificate required (if applicable)	10	10
	Total Marks	100	90

NOTES:

Firms/Organizations shall obtain minimum 80% marks in order to qualify.

M/s. Adamjee Insurance Company has been found qualified for the technical evaluation criteria and has obtained 90 and recommended by the Procurement Committee for further financial opening of the tender.

TECHNICAL CO-OPTED MEMBERS

Sign: Mr. Feroz Mansoor Alia Deputy Director, HR-SEF,

Government of Sindh Technical Coopted Member, P.C-SEF

MEMBERS OF PROCUREMENT COMMITTEE (P.C-SEF)

Mr. Shahnawaz Ali Khan Deputy Director Procurement, SEF,

Secretary P.C-SEF

Sign:

Government of Sindh

Sign: Mr. Mashoque Ali Section Officer (O&M-II), SGA&CD,

Government of Sindh Member P.C-SEF.

Mr. Altyf Azad Ali Director Finance Audit & Accounts, SEF,

Government of Sindh



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FINANCIAL COMPARATIVE FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS
TENDER NO. SEF/NP/23-24/02, SPPRA ID: T00614-23-0001

Technical Bid Opening Date: 01 November, 2023

Financial Bid Opending Date: 22 November, 2023						Comparision with Financial Estimates in compliance of Rules 48 of SPP Rules	mpliance of Rules 48 of SPP Rules
Descriptions	PI AN A	9 7 7		Total no. of Lives	Tendered	M/s. Adamjee Insurance Company Limited	Estimated values
		g-tree	FLANE	Employees Dependents	Period	Total Amount (All inclusive)	Total Amount (All inclusive)
Hospital Care limit per Annum (H&R)	1,500,000	1,000,000	700,000				
Daily Room rent limit	45,000	30,000	20,000		1st Year	150 596 85	000 000 08
Maternity Care Normal	300,000	200,000	150.000			To too too	000,000,000
Maternity Care C Normal	450,000	300,000	200,000				
Pre and Post existing condition	Covered	Covered	Covered		2nd Vear	200 755 77	000 000 100
Age limit covered	60 years /upto 65 on roll over and Unlimited for parents	roll over and Unli	mited for parents			(Octors to	104,000,000
All congenital ailments are covered under the benefits (medical or surgical, gynecological anomalies)	Covered	Covered	Covered				
Pre and Post hospitalization Coverage upto 30 days	Covered	Covered	Covered	201.0	3rd Year	74,629,413	135,200,000
All types of Medical Emergencies	Covered	Covered	Covered	981,2	•		
Local Ambulance Service for Emergencies	Covered	Covered	Covered				
Total Bid for Three (3) Years Health Insurance for SEF Employees	for SEF Employ	ses				199,931,651	319,200,000
						Comparision with last awarded contract in compliance of Rules 48 of SPP Rules	ompliance of Rules 48 of SPP Rules
* Adimistrative Cost for Managing OPD for SEF Employees	Three (3) Years OPD Limit for SEF Employees @ Rs. 13,000,000f. per year	OPD Limit for SEF I 13,000,000/- per year	Employees @ Rs.		Assuming full utilization of Three (3) years OPD limit (Rs.		5% 5% administration cost against the OPD fund amount i.e 39000000
		39,000,000			39,000,000/-)	2.359.500	
I otal Bid Amount Including OPD Administration Charges				2.767		207 291 151	

Only one bidder Ms. Adamjee Insurance Company Limited has qualified the technical qualification criteria.

The above calculation for managing OPD for SEF Employees has been calculated on assumption of full utilization of OPD limit provided by SEF i.e PKR. 13,000,000/- Annually.

Due to Single bid the bid amount quoted by Ms. Adamjee Insurance Company Limited is compared with the financial estimates and found lowest. Whereas, the OPD administration cost quoted by Ms. Adamjee Insurance Company Limited is compared with the financial estimates and found lowest. Whereas, the OPD administration cost quoted by Ms. Adamjee Insurance Company Limited is compared with the financial estimates and found lowest.

Insurance Company Limited is found most advantageous bid. Therefore, it is recommended by the Procurement Committee (SEF) to award the contract to Ms. Adamjee Insurance Company Limited.

TECHNICAL CO-OPTED MEMBERS

MEMBERS OF PROCUREMENT COMMITTEE (P.C-SEF) Assistant Director, HR-SEF Coopted Member P.C.SEF Mr. Feroz Mansoor ovt. of Sindh

Mr. Shahanawaz Ali Khan Acting Deputy Director Procurement Co-opted Member P.C.SEF Sindh Education Foundation

Govt. of Sindh

Sign: Tell M. Sell.

Mr. Mashbque M. Section Officer (O&M-II), SGA&CD, Government of Sindh Member P.C-SEF



Sindh Education Foundation Government of Sindh

Bid Evaluation Report

1. Name of Procuring Agency: SINDH EDUCATION FOUNDATION (GOVT. OF SINDH)

2. Tender Reference No: SEF/NP/23-24/02.

3. Tender Description/Name of work/item: HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS"

4. Method of Procurement: SINGLE STAGE TWO ENVELOPE PROCEDURE.

5. Tender Published: SPPRA ID T00614-23-0001. Print & Electronic Media (SPPRA NIT ID with dates)

Express Tribune (13.10.2023), Jang (13.10.2023), Kawish (12.10.2023)

6. Total Bid documents Sold: Five (5).

7. Total Bids Received: Three (3).

8. Technical Bid Opening Date: 01 November, 2023.

8. Financial Bid Opening Date: 22 November, 2023.

9. No. of Bid qualified (if applicable): One (1)

S No	Name of Firm or Bidder	Total Bid,Cost offered by the Bidder in PKR	Ranking in terms of cost in PKR	Comparison with Estimated cost in PKR (million)	Reasons for acceptance/	Remarks
0	1	2	3	4	5	6
1	M/s. Adamjee Insurance Company Limited	199,931,651			Most Advantageous Bid	Accepted to award the contract
		2,359,500				
	Total Bid Amount	202,291,153				
2	Comparision with Financial Estimates in compliance of Rules 48 of SPP Rules	319,200,000	2nd	320	SPP Rule # 48 invoked and compared with financial estimates and found lowest.	N/A

PROCUREMENT COMMITTEE (P.C-SEF)

Mr. Shahnawaz Ali Khan

Deputy Director Procurement, SEF,

Government of Sindh

ecretary P.C-SEF

Mr. Mashoque Ali

Section Officer (O&M-II), SGA&CD,

Government of Sindh

Member P.C-SEF.

Director Finance Audit & Accounts, SEF,

Government of Sindh

Chairperson P.C-SEF