



**Sindh Education Foundation**  
Government of Sindh

**ATTENDANCE SLIP FOR COMPLAINT REDRESSAL**

**COMMITTEE MEETING**

Date & Time:

20<sup>th</sup> December, 2023 & 10:30 am

**PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS**

S.No.	NAME OF OFFICERS	DESIGNATION	AUTHORITY	SIGNATURE
i.	Mr. Abdul Kabir Kazi	Managing Director, Government of Sindh.	Chairperson CRC- SEF	
ii.	Mr. Aziz Ur Rehman	Assistant <u>Accounts Officer</u> , Representative from Accountant General Sindh.	Member/ Secretary CRC-SEF	
iii.	Mr. Muhammad Sarfaraz Awan	AVP Head of Claims Sindh Insurance (Independent Representative from the relevant field)	Member CRC-SEF	
iv.	Mr. Shah Nawaz Ali Khan	Deputy Director Procurement-SEF Government of Sindh		



**MINUTES OF COMPLAINT REDRESSAL COMMITTEE (CRC) MEETING FOR THE  
TENDER OF HIRING OF SERVICES FOR GROUP HEALTH INSURANCE OF SEF  
EMPLOYEES.**

Meeting of the Complaint Redressal Committee was held at 10:30 a.m. on 20<sup>th</sup> December 2023 in the Conference room of Sindh Education Foundation, Karachi. The Committee was constituted under Rule 31 of the SPP Rules 2010 as under;

- **Ms. Abdul Kabir Kazi**, Managing Director, SEF, (**Chairman**).
- **Mr. Aziz Ur Rehman**, Assistant Accounts Officer, Representative of Accountant General Sindh, Government of Sindh. (**Member/Secretary**).
- **Mr. Muhammad Sarfaraz Awan**, AVP Head of Claims Sindh Insurance, (Independent representative from the relevant field (**Member**)).

2. The Chairperson welcomed the members of the Complaint Redressal Committee in the meeting. The meeting started with the recitation of the verse of Holy Qur'an. The Chair asked the Deputy Director, Procurement-SEF to brief the CRC members about the facts of the case and the purpose for which the Committee has been convened. Facts were presented as under:

2.1 The tender for "**HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS**" were published in three leading newspapers (Kawish dated 12.10.2023, Express Tribune and Jang dated 13.10.2023). Process was conducted as Single Stage Two Envelope Procedure as per **Rule 46(2) of SPP Rules 2010 (Amended up to date)**. The competitive technical bid opening was held on 01.11.2023, where the following three bidders registered their participation in the tender (**Attendance sheet placed as Annex-A**).

- M/s. State Life Insurance Corporation of Pakistan (SLIC).
- M/s. United Insurance Company (UIC).
- M/s. Adamjee Insurance Company Limited (AICL).

2.2 The Eligibility criteria evaluation and technical evaluation process was conducted by the SEF Procurement Committee which also consulted technical/ coopted member of the Human Resource Department, SEF.

2.3 As a result of the technical evaluation M/s. State Life Insurance Corporation of Pakistan and M/s. United Insurance Company were found technically ineligible while M/s Adamjee Insurance was considered eligible bidder. Financial bids of the sole successful bidder were opened on 22.11.2023 and the results and bid evaluation reports were published on the SPPA website as per Rule 45 on 25.11.2023.



2.4 Subsequently, both the ineligible firms submitted their grievance against the disqualification. **(Grievance letters are placed as Annex-B & B/1).**

3. On enquiry by the Committee regarding grounds for disqualification of two firms, it was informed that M/s. SLIC was disqualified on the grounds of submitting a conditional bid that apparently contradicted with the ToRs outlined in the bidding document of Group Health Insurance. Whereas, M/s. UIC was disqualified on the grounds for lack of financial turnover of Rs.6 billion per annum, for three preceding years as per required eligibility criteria and for submitting an incomplete affidavit of being blacklisted or involved in litigation at any forum.

4. The Complaint Redressal Committee (CRC) thoroughly reviewed the following relevant record of the tendering process:

- Advertisements published in Urdu, Sindhi and English newspapers.
- The Bidding Documents.
- Technical evaluation of all three bidders.
- Financial bids of qualified bidder.
- Grievance Letters of both ineligible firms.

5. Having satisfied itself with the process conducted by the procurement committee, the CRC decided to provide an opportunity of personal hearing to both the aggrieved firms.

6. Mr. Syed Afzal Ali, Incharge, Corporate Health Assurance/ representative of the M/s. SLIC expressed complete satisfaction with the tendering process however, he contested the reason for the disqualification of his firm. He stated that M/s. SLIC has duly agreed with all requirements/ToRs of SEF and the submission of the signed bid was a testimony to that effect. He suggested that his firm will submit a brief justification/ explanation over the document termed as exclusion based on which the firm has been disqualified.

7. Mr. Omer-ul-Islam, Executive Director, the representative of M/s. UIC presented his grievance as mentioned in the letter. The firm's representative presented grievance that the Foundation did not share the technical evaluation and the reasons for their disqualification before opening the financial proposals of the sole eligible bidder. Regarding financial turnover of the firm from the audit reports submitted by M/s. UIC, he was of the view that the procurement committee had not calculated the cumulative figures of the turnover of his firm. He asserted that there is an average turnover of PKR. 6 bln in the last three years. He further stated that the Islamabad High Court had suspended the black listing order of the PPRA and the UIC has been allowed by the court to participate in the bidding process anywhere in Pakistan. However, he could not satisfy the CRC that why these two facts regarding suspension of the blacklisting order and involvement of the firm in litigation was not mentioned in the affidavit submitted as an eligibility requirement with the bidding document.

8. Having perused the relevant record and hearing both the aggrieved firms M/s SLIC and M/s UIC, the CRC decided to call for an explanation from both firms in writing. Accordingly, the

representatives of the aggrieved firms were advised to submit their response in writing along with any record as they may deem necessary that will be considered for final decision in the next meeting to be held on Friday, the 22<sup>nd</sup> December 2023.



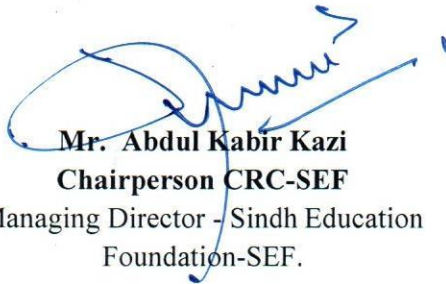
**Mr. Aziz Ur Rehman**  
**Member CRC-SEF**

Assistant Accounts Officer, Representative  
of Accountant General Sindh.  
Government of Sindh.



**Mr. Muhammad Sarfaraz Awan**  
**Member CRC-SEF**

AVP Head of Claims Sindh Insurance,  
(Independent representative from relevant field).



**Mr. Abdul Kabir Kazi**  
**Chairperson CRC-SEF**

Managing Director - Sindh Education  
Foundation-SEF.





**Sindh Education Foundation**  
Government of Sindh

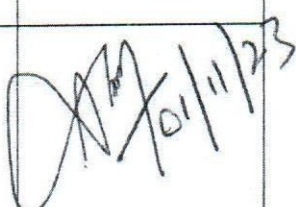
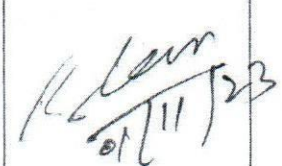


**ATTENDANCE SLIP FOR BID OPENING MEETING.**

Date & Time: **01<sup>st</sup> 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	
ii.	Mr. Shahnawaz Ali Khan	Deputy Director, Procurement SEF, Government of Sindh.	Secretary P.C-SEF	
iii.	Mr. Mashooque Ali	Section Officer (O&M-II), SGA&CD, Government of Sindh.	Member P. C- SEF	
iv.	Mr. Feroz Mansoor Ali	Deputy Director HR-SEF Government of Sindh	Technical Coopted Member SEF	

The following bidders participated in the tender.

S. No.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	ATTENDED BY (Name & Designation)	CONTACT NO/ EMAIL	SIGNATURES
1	UNITED INSURANCE	Faisal Feroz FAISAL FERAZ	0333-2354450 OMERULISLAM@hotmail.com	Faisal
2	Adamjee Insurance ADAMJEE INSURANCE	M. ATA UR REHMAN	0345-2636298 ATA UR. REHMAN @ ADAMJEE INSURANCE . COM	Adamjee
3	State life insurance corpora- tion of Pakistan	Sagib Ali	03450300544 Corporate-health.k3e state life . com . pk	Sagib Ali
4				
5				
6				
7				
8				





The UNITED INSURANCE COMPANY OF PAKISTAN LIMITED

ATTENTION: General Manager, HR & Admin. Dept.

Chairman/ Managing Director  
Complaint Redressal Committee  
Sindh Education Foundation  
SEF Head Office, NIC Building  
1<sup>st</sup> Floor, Survey No. 183/4  
Abbasi Shaheed Road, Karachi

Date: November 27, 2023

**Subject: Complaint under of Sindh Public Procurement Rules 2010 (Amended 2019)**

Respected Sir,

This refers to the Tender Notice Ref No. SEF/ NP/ 23-24/02 dated: 13/10/2023, published in SPPRA and the daily Newspapers thereby inviting bids for provision of Health Services to the employees of your organization.

Pursuance to the Tender notice referred above, the United Insurance Company of Pakistan Limited hereinafter referred to as "UICL" had submitted its bid and participated in the Technical Bid and Financial Bidding of the Tendering process. However, UICL has not been informed the Technical Bid result further, at the conclusion of the Financial Bid, it stood as the lowest bidder but contrary to that UICL was not declared successful in the financial bid.

The Sindh Education Foundation has exclusively posted the status of the Financial Bid on the SPPRA website. Despite having the lowest bid in the Financial Bid, UICL was not recognized as successful. Surprisingly, M/s Adamjee Insurance, with a bid higher than UICL's, was declared successful and awarded the contract. UICL is consequently dissatisfied with the result of the financial bidding process. *Moreover, there is no information available on the website regarding the Technical qualification of the bidders, Minutes of the Technical discussion downloading field is not enabled in the SPPRA website.*

The SSPRA Rule 45 (Announcement of Evaluation Reports) says that the Bid Evaluation Report shall be hoisted on website and to be intimated to all the bidders at least three (3) working days prior to the award of contract but contrary to that the undersigned company has neither been intimated nor informed about the result of the bid evaluation report which prime facie is an act of transgression of law thereby liable for cancellation.

27 NOV 23  
62 NOV 23  
UICL

Central Office:

Office # 201-A, 2nd Floor, Amir Trade Center,  
Block-2, P.E.C.H.S, Main  
Shahrah-e-Quaideen, Karachi.

Tel. : (+92-21) 34304848-9  
Fax : (+92-21) 34304850

Web : [www.uicwindowtakaful.com](http://www.uicwindowtakaful.com)

Email : [central@uicwindowtakaful.com](mailto:central@uicwindowtakaful.com)



Cert. No. 13652-Q15-001  
ISO 9001:2015

Being aggrieved and dissatisfied with the results of the Tender opening process conducted by the Sindh Education Foundation, where incomplete information regarding the Technical and Financial Bids of participants was provided. Additionally, disqualifying the lowest bidder and awarding the tender to the highest bidder with an excessive bid amount is considered a breach of the SPPRA rules.

Rule-46 has also been committed at your end. Rule 46 transpires and envisages the procedure which is designed for conducting Open Competitive Bidding and Sub-Rule (j) of Rule 46(2) clearly states that bid found to be the lowest evaluated or best evaluated bid **shall be** accepted. But to the utter disregard of this rule, the lowest bidder has been disqualified and the highest bidder with an excess bid amount has been qualified which all together is an omission and violation of the set rules and in the face of that violation, decision of the committee is devoid of merits and justification and is liable to be cancelled with exemplary cost.

It is respectfully submitted that in view of the fore going facts and circumstances, the act of awarding the Health Contract to M/s Adamjee may kindly be declared as mis-procurement and orders may kindly be passed for initiating fresh tendering process thereby allowing all the interested parties to participate in the bidding process in order to make the process viable, just, and transparent.

Yours Faithfully,

Omer ul Islam

Executive Director

The United Insurance Company of Pakistan

[Omerulislam@uicwindowtakaful.com](mailto:Omerulislam@uicwindowtakaful.com) / [omerulislam@hotmail.com](mailto:omerulislam@hotmail.com)

0333-2354450

Copy To: (1) Managing Director, SPPRA, Barrack 8 Secretariat 4A, Court Road, Karachi



**From:** Saqib Ali Mahesar

**Sent:** Tuesday, November 28, 2023 12:18 PM

**To:** Ataur Rehman; omerulislam@hotmail.com; Sadaruddin Jagirani; Hamid Ahmed; Zaibunnisa Pir; Shah Nawaz Ali Khan; Feroz Ali; Altaf Azad Ali; Shahpara Rizvi; Abdul Jabbar Mari; Zain Ali

**Cc:** corporate.health.kz@statelife.com.pk

**Subject:** Re: FW: Intimation to the bidders for sharing the bid evaluation report of the tender for "HIRING GROUP HEALTH INSURANCE SERVICES FOR SEF EMPLOYEES AND FOR THEIR DEPENDENTS"

Dear Zain Sb

Thank you for writing to us.

With reference to the appended email, I would like to divert your attention to the attached document for which you have disqualified our entity. All exclusions are generic in nature which does not impact on this tender. Furthermore, I want to clarify the below point again for your understanding which we had already clarified in an earlier meeting.

***9. RADIATIONS: Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, from the process of nuclear fission or any nuclear weapons material.***

This point is generic in nature, meaning if God forbids any nuclear explosion happens, then it will not be covered due to mass destruction & devastation.

Moreover, pls find the attached bidding document which we have signed and stamped from our side. Which means that we have agreed to highlighted all terms & conditions that are mentioned in the bidding document. The points highlighted for disqualification is itself an explanation.

So kindly review your decision. As the issue is very sensitive and has a direct impact on the credibility of the tender process so we need to be very much sure before awarding tender.

Please review all these points and hold awarding of tender unless the issue is completely resolved as it is directly related to credibility of the process.

***Thanks & Regards:***



**Sindh Education Foundation**  
Government of Sindh

**ATTENDANCE SLIP FOR COMPLAINT REDRESSAL**  
**COMMITTEE MEETING SECOND SESSION**

Date & Time:

22<sup>nd</sup> December, 2023 & 11:00 am

**PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS**

S.No.	NAME OF OFFICERS	DESIGNATION	AUTHORITY	SIGNATURE
i.	Mr. Abdul Kabir Kazi	Managing Director, Government of Sindh.	Chairperson CRC- SEF	
ii.	Tayyab Ali Ghani	AD. Representative from Accountant General Sindh.	Member/ <del>Secretary</del> CRC-SEF	
iii.	Mr. Muhammad Sarfaraz Awan	AVP Head of Claims Sindh Insurance (Independent Representative from the relevant field)	Member CRC-SEF	
iv.	Mr. Shahnawaz Ali Khan	Deputy Director Procurement-SEF Government of Sindh		
v.				





**MINUTES OF COMPLAINT REDRESSAL COMMITTEE (CRC) MEETING FOR THE  
TENDER OF HIRING OF SERVICES FOR GROUP HEALTH INSURANCE OF SEF  
EMPLOYEES.**

Meeting of the Complaint Redressal Committee was held at 11.00 a.m. on 22<sup>nd</sup> December 2023 in the Conference room of Sindh Education Foundation, Karachi. Following attended:

- **Ms. Abdul Kabir Kazi**, Managing Director, SEF, (**Chairman**).
- **Mr. Tayyab Ali Ghouri**, Accounts Officer, Representative of Accountant General Sindh, Government of Sindh. (**Member/Secretary**).
- **Mr. Muhammad Sarfaraz Awan**, AVP Head of Claims Sindh Insurance, (Independent representative from the relevant field (**Member**)).

2. The Chairperson welcomed the members of the Complaint Redressal Committee to the meeting. The meeting started with the recitation of the verse of the Holy Qur'an. Chair presented a review of the 1<sup>st</sup> meeting of the CRC held on 20<sup>th</sup> December 2023. The Deputy Director of Procurement presented written clarifications/ response submitted by the aggrieved firms against their disqualifications for the consideration of the CRC.

4. The CRC perused the response of M/s. State Life Insurance Corporation of Pakistan which had submitted clarifications/ justifications against their disqualification made on the ground for submitting a conditional bid that was considered contradictory to the ToRs outlined in the bidding document. The firm submitted that the exemptions mentioned in the bidding document were the general exception that would not affect the services required by the SEF, the procuring agency. The firm further submitted that it agreed to all the terms and conditions of the bidding document and any exclusion clause in contradiction with the bidding document shall stand withdrawn.

5. M/s. UIC submitted their clarifications/ justifications against their disqualification presenting audited accounts of last three years as PKR 5.722 bn in 2022, Rs.6.580 bn in 2021 and Rs. 8.539 bn in 2022 contending that firm's average turnover has remained more than PKR. 6 billion in last three years. As regards eligibility criteria of submitting an incomplete affidavit of being blacklisted by any organization or involvement in litigation at any forum, the UIC had submitted court orders as were mentioned in earlier meeting however it did not provide any cogent reason for submitting affidavit with bidding document without mentioning the fact regarding its involvement in litigation.

6. The Complaint Redressal Committee thoroughly reviewed the written response and documents submitted by the aggrieved firms and compared the same with the technical evaluation already conducted by the procurement committee. The CRC made the following observations:

- 6.1 **SLIC:** The CRC accepted the justification of M/s. State Life Insurance Corporation and declared it as an eligible firm for the purpose of the subject tendering process. At this stage, the CRC also evaluated the eligibility criteria and technical evaluation of M/s. State Life Insurance Corporation of Pakistan and found it qualified on



technical grounds. However, M/s. SLIC was considered a qualified firm for the purpose of this tender process.

- 6.2 **UIC:** The CRC considered that the financial turnover of Rs.5.722 billion in year 2020 was less than the required turnover of 6 billion hence the firm did not meet the required eligibility criteria of 6 billion in each of the three years. On account of incomplete affidavit, the CRC was of the view that the firm was eligible to participate in the bidding process however it has failed to explain that why the fact regarding litigation was not mentioned in the said affidavit. Hence M/s UIC was considered ineligible for the purpose of the subject tendering process.

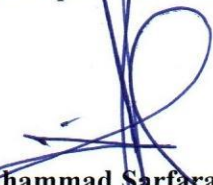
7. Given the above observations and the findings, the CRC decided to open financial bids of M/s. State Life Insurance Corporation of Pakistan as a qualified bidder and comparison of two qualified firm i.e. M/s Adamjee Insurance and State Life Insurance. The CRC directed the Procurement unit of the SEF to prepare the revised comparative financial statement, of both firms being qualified for bidding so the successful bidder could be determined from amongst the two qualifying firms. The comparative was submitted as under:

1	M/s. State Life Insurance Corporation of Pakistan	1st year	25,144,875
		2nd year	27,659,363
		3rd year	30,425,299
		OPD	2,730,000
	Total Bid Amount		<b>85,959,537</b>
2	M/s. Adamjee Insurance Company Limited	1st year	58,965,931
		2nd year	66,336,307
		3rd year	74,629,413
		OPD	2,359,500
	Total Bid Amount		<b>202,291,151</b>

8. In view of the above comparative statement, the CRC decided to declare SLIC as the qualified lowest bidder and directed the Foundation to prepare a revised bid evaluation report for publication on the websites of the SPPRA and the SEF for further process as may be required under the SPP Rules 2010.

  
**Mr. Tayyab Ali Ghouri**  
**Member CRC-SEF**

Accounts officer, Accountant General Sindh

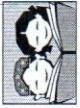
  
**Mr. Muhammad Sarfaraz Awan**  
**Member CRC-SEF**

AVP Head of Claims Sindh Insurance Ltd.

  
**Ms. Abdul Kabir Kazi**  
**Chairperson CRC-SEF**

Managing Director - Sindh Education  
Foundation-SEF.





**ELIGIBILITY CRITERIA EVALUATION SHEET (REVISED)**

**REVIEWED BY THE COMPLAINT REDRESSAL COMMITTEE (CRC) IN PROVISION OF RULE 31 OF SPP RULES 2010 (AMENDED UP TO DATE)**

**TENDER 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 Opening Date: 22.11.2023

Complaint Redressal Committee Final Meeting Date: 22.12.2023.

S. No.	Qualification Requirements/ Eligibility Criteria	M/s. United Insurance Company	M/s. Adamjee Insurance Company	M/s. State Life Insurance Corporation of Pakistan
1	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 last three years.	YES Gross premium 2020 = 5,722 bln Gross premium 2021 = 6,580 bln Gross premium 2022 = 8,539 bln	YES Gross Premium 2020 = 18,279 bln Gross Premium 2021 = 23,320 bln Gross Premium 2022 = 32,677 bln	YES Gross Premium 2020 = 119,519 bln Gross Premium 2021 = 162,623 bln Gross Premium 2022 = 244,392 bln
2	Minimum Turnover is Rs. 06 billion per annum for last three years. For evidence documents required: Latest last three years Bank Statements duly stamp from concerned bank/ bank certificate/ Audit Reports required.	NO	YES	YES
3	Affidavit @ 100/- rupees stamp/Bond paper that the firm has never been blacklisted duly stamped by notary public.	YES	YES	YES
4	Have registration with relevant Tax & Sale Tax. Departments of the Govt. of Pakistan or Govt. of Sindh. Following evidence documents are MUST require: *Copy of sales tax Registration Certificate with SRB required. *Copy of National Tax Registration Certificate required. *Copy of the Tax Exemption Certificate (if any).	YES YES N/A	YES YES N/A	YES YES N/A

**Qualification Status**

**Disqualified**

**Qualified**

**Qualified**

**Note:** Three (3) Bidders (M/s. United Insurance Company, M/s. Adamjee Insurance Company and M/s. State Life Insurance Corporation of Pakistan) participated in the tender.

M/s. Adamjee Insurance Company has been found qualified and recommended by the Procurement Committee for further procurement process.

*M/s. United Insurance Company filed a complaint against its disqualification declared by the Procurement Committee, SEF due to non-compliance with eligibility criteria Sr. No. 2 & 3. The CRC reviewed the complaint and the justifications of M/s. UIC against its disqualification. The CRC accepted the justification of the Islamabad High Court order submitted against the disqualification of eligibility criteria Sr. No. 3 whereas, M/s. UIC has submitted the turnover for three years and found that M/s. UIC still falls short of meeting the required turnover of PKR. 6 bln in the year 2020. Hence, remains disqualified.*

*M/s. State Life Insurance Corporation of Pakistan also filed a complaint against its disqualification for submitting a conditional bid. However, the CRC reviewed the justification submitted by M/s. State Life Insurance Corporation of Pakistan and declared it qualified for financial opening process.*

**TECHNICAL CO-OPTED MEMBER**

Prepared by:  
**Mr. Shahnawaz Ali Khan**  
Deputy Director Procurement, SEF,  
Government of Sindh

**MEMBERS OF COMPLAINT REDRESSAL COMMITTEE (CRC)**

Sign:  
**Mr. Tayyab Ghouri**  
Member CRC-SEF  
Accounts Officer, Representative of Accountant General Sindh.

Sign:  
**Mr. Muhammad Sarfaraz Awan**  
Technical Member CRC-SEF  
AVP Head of Claims Sindh Insurance,  
(Independent representative from relevant field).

Sign:  
**Mr. Abdul Kabir Kazi**  
Chairperson CRC-SEF  
Managing Director - Sindh Education  
Foundation-SEF.





# Sindh Education Foundation

Government of Sindh

TECHNICAL EVALUATION SHEET (REVISED)



REVIEWED BY THE COMPLAINT REDRESSAL COMMITTEE (CRC) IN PROVISION OF RULE 31 OF SPP RULES 2010 (AMENDED UP TO DATE)

TENDER 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

Sr. no	Technical Evaluation Criteria	Score	M/s. Adamjee Insurance Company	M/s. State Life Insurance Corporation of Pakistan
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	20
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	15
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	0
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	10
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	20
6	List of litigations with the clients (If any) and nature of Litigations & Affidavit that the firm has never been blacklisted.	5	5	5
7	Registration with SECP or relevant /valid Govt. institution(s)	5	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/ITD (must) •Copy of withholding Tax return required for last financial year duly acknowledged by SRB/ITD (must) •Copy of Tax Exemption Certificate required (if applicable)	10	10	10
Total Marks		100	90	85

## NOTES:

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

After the review of the CRC M/s. State Life Insurance Corporation of Pakistan was found qualified as per the eligibility criteria evaluation and has been technical evaluated by the CRC. Whereas, M/s. State Life Insurance Corporation of Pakistan has obtained 85 marks in technical evaluation and has been found qualified.

M/s. Adamjee Insurance Company has been found qualified as per the technical evaluation criteria and has obtained 90.

## TECHNICAL CO-OPTED MEMBERS

Prepared by:  
Mr. Shahnawaz Ali Khan  
Deputy Director Procurement, SEF,  
Government of Sindh

## MEMBERS OF COMPLAINT REDRESSAL COMMITTEE (CRC)

Sign: \_\_\_\_\_  
Mr. Tayyab Ghouri  
Member CRC-SEF  
Accounts Officer, Representative of Accountant General Sindh.

Sign: \_\_\_\_\_  
Mr. Muhammad Sarfraz Awan  
Technical Member CRC-SEF  
AVP Head of Claims Sindh Insurance,  
(Independent representative from relevant field).

Sign: \_\_\_\_\_  
Mr. Abdul Kabir Kazi  
Chairperson CRC-SEF  
Managing Director - Sindh  
Education Foundation-SEF.





# Sindh Education Foundation

## Government of Sindh

FINANCIAL COMPARATIVE FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS

REVIEWED BY THE COMPLAINT REDRESSAL COMMITTEE (CRC) IN PROVISION OF RULE 31 OF SPP RULES 2010 (AMENDED UP TO DATE)

TENDER NO. SEF/NP/23-24/02, SPPRA ID: T00614-23-0001

Technical Bid Opening Date: 01 November, 2023

Financial Bid Opening Date: 22 November, 2023

Complaint Redressal Committee Final Meeting Date: 22.12.2023.

Descriptions	PLAN-A	PLAN-B	PLAN-C	Total no. of Lives		Tendered Period	M/s. Adamjee Insurance Company Total Amount (All inclusive)	M/s. State Life Insurance Corporation of Pakistan Total Amount (All inclusive)
				Employees	Dependents			
Hospital Care limit per Annum (H&R)	1,500,000	1,000,000	700,000	581	2,186	1st Year	58,965,931	25,144,875
Daily Room rent limit	45,000	30,000	20,000			2nd Year	66,336,307	27,659,363
Maternity Care Normal	300,000	200,000	150,000			3rd Year	74,629,413	30,425,299
Maternity Care C Normal	450,000	300,000	200,000					
Pre and Post existing condition	Covered	Covered	Covered					
Age limit covered	60 years /upto 65 on roll over and Unlimited for parents							
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					
All types of Medical Emergencies	Covered	Covered	Covered					
Local Ambulance Service for Emergencies	Covered	Covered	Covered					
Total Bid for Three (3) Years Health Insurance for SEF Employees							199,931,651	83,229,537
Three (3) Years OPD Limit for SEF Employees @ Rs. 13,000,000/- per year						Assuming full utilization of Three (3) years OPD limit (Rs. 39,000,000/-)	2,359,500	2,730,000
* Administrative Cost for Managing OPD for SEF Employees								
Total Bid Amount Including OPD Administration Charges							202,291,151	85,959,537

Note:

Two bidders M/s. Adamjee Insurance Company and M/s. State Life Insurance Corporation of Pakistan has qualified the technical qualification criteria after the proceedings of the CRC.

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

On the basis of the above facts and figures the Complaint Redressal Committee recommends the Procuring agency to award the contract to the most advantageous bidder M/s. M/s. State Life Insurance Corporation of Pakistan in compliance with Rule 31 (6) of SPP Rules 2010 (Amended up to date).

### CO-OPTED MEMBER

Prepared by:

Mr. Shah Nawaz Ali Khan

Deputy Director Procurement, SEF,

Government of Sindh

Sign:

Mr. Tayyab Ghouri

Member CRC-SEF

Accounts Officer, Representative of Accountant General Sindh.

Sign:

Mr. Muhammad Sarfaraz Awan

Technical Member-CRC-SEF

AVP Head of Claims/Sindh Insurance

(Independent representative from the field).

### MEMBERS OF COMPLAINT REDRESSAL COMMITTEE (CRC-SEF)

Sign:

Mr. Abdul Kabir Kazi

Chairperson CRC-SEF

Managing Director - Sindh Education Foundation-SEF.





# Sindh Education Foundation

Government of Sindh



## Bid Evaluation Report (Revised)

### REVIEWED BY THE COMPLAINT REDRESSAL COMMITTEE (CRC) IN PROVISION OF RULE 31 OF SPP RULES 2010 (AMENDED UP TO DATE)

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.
9. Financial Bid Opening Date: 22 November, 2023.
9. No. of Bid qualified (if applicable): One (1) (As per Procurement Committee Decision)
9. Complaint Redressal Committee Meeting: 22 December 2023
10. No. of Bid qualified (if applicable): Two (2) (As per the Complaint Redressal Committee Decision)

S No	Name of Firm or Bidder	Services period	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/ rejection	Remarks
0	1	2	3	4	5	6	7
1	M/s. State Life Insurance Corporation of Pakistan	1st year	25,144,875	1st	320.0	Found most advantageous bidder	The Complaint Redressal Committee recommended Procuring Agency to award the Contract
		2nd year	27,659,363				
		3rd year	30,425,299				
		OPD	2,730,000				
	Total Bid Amount		85,959,537				
2	M/s. Adamjee Insurance Company Limited	1st year	58,965,931	2nd	320.0	2nd lowest evaluated bidder	Not recommended to award the contract
		2nd year	66,336,307				
		3rd year	74,629,413				
		OPD	2,359,500				
	Total Bid Amount		202,291,151				

### COMPLAINT REDRESSAL COMMITTEE (CRC-SEF)

Prepared by: Mr. Shah Nawaz Ali Khan  
Deputy Director Procurement, SEF,  
Government of Sindh

Sign: Mr. Tayyab Ghouri  
Member CRC-SEF

Accounts Officer, Representative of  
Accountant General Sindh.

Sign: Mr. Muhammad Sarfaraz Awan  
Technical Member CRC-SEF

AVP Head of Claims Sindh Insurance,  
(Independent representative from relevant field).

Sign: Mr. Abdul Kabir Kazi  
Chairperson CRC-SEF

Managing Director - Sindh Education  
Foundation-SEF.





**Sindh Education Foundation**  
Government of Sindh

**ATTENDANCE SLIP FOR BIDDERS ATTENDED THE**  
**COMPLAINT REDRESSAL COMMITTEE MEETING**

Date & Time:

20<sup>th</sup> December, 2023 & 10:30 am

**PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS**

S.No.	NAME OF OFFICERS	COMPANY NAME & DESIGNATION	AUTHORITY	SIGNATURE
i.	Sagib Ali	State life, Admin & Monitoring officer		
ii.	Syed Aftab Ali	State life Incharge Corporate health Insurance		
iii.	Omer ul rehman	UIC E.D.		
iv.	Faizanas Huma	UIC, DGM		
v.				




**Sindh Education Foundation**  
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**ATTENDANCE SLIP FOR FINANCIAL BID OPENING MEETING**  
**AFTER DECISION OF CRC-SEF TO OPEN THE FINANCIAL**  
**PROPOSAL OF M/S. STATE LIFE INSURANCE CORPORATION**  
**OF PAKISTAN FOR THE TENDER FOR HIRING GROUP HEALTH**  
**INSURANCE FOR SEF EMPLOYEES.**

Date & Time:


22<sup>nd</sup> December, 2023 & 11:30 am


Loudly announced bid information of the bidder:

S. NO.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	BID VALUE IN PKR.	BID SECURITY IN PKR	BIDDER'S SIGNATURES
1	M/s. State Life Insurance Corporation of Pakistan.	1 <sup>st</sup> year b.i.d = 25,144,875 2 <sup>nd</sup> year b.i.d = 27,659,363 3 <sup>rd</sup> year b.i.d = 30,425,299 Total 83,229,537 DPD (7%) = 9,10,000/-	754,347/-	

  
22/12/23

  
22/12

  
22/12/23

  
22/12/23