



**SINDH EDUCATION FOUNDATION  
GOVT. OF SINDH  
(HEAD OFFICE)**



SEF (Plot. No. 21/A, Block No.7 & 8 Overseas Cooperative Housing Society,  
Ameer Khusro Road) Karachi. 021-34169182 & 184

**TENDER ATTENDANCE SLIP**

Date: **April 12, 2016**

Tender No. **SEF/NP/15-16/33**

Tender of: **HEALTH INSURANCE FOR SEF EMPLOYEES & THEIR SPOUSE & CHILDREN.**

Following firms submitted their bids in this IFB.

S.No.	NAME OF PARTICPANT FIRM	ATTENDED BY (Name)	CONTACT (Cell #)	SIGNATURES
1	ASKARI GENERAL IN-SCO.	MANSOOR	03072077003	<i>Mansoor</i>
2	Jubilee Life Insurance	Aamir Min	0345-8232389	<i>Aamir</i>
3	Premier Insurance limited	Raza Shaikh	0321-2230037	<i>Raza</i>
4	/	/	/	/
5	/	/	/	/
6	/	/	/	/
7	/	/	/	/
8	/	/	/	/

Loudly announced bid information of bidders:

S.No.	Name of Firms	Bid Value in PKR.	Bid Security in PKR	Bidder's Signatures
1	Premier Insurance Limited	Rs=5406912/-	Rs=162,207/-	<i>Raza</i>
2	Atlas Insurance	Rs=5750,000/-	-	/
3	Jubilee Life Insurance	Rs=7611,393/-	Rs=242,000/-	<i>Aamir</i>
4	Askari General Insurance	Rs=21982,163/-	Rs=659,463/-	<i>Mansoor</i>
5	/	/	/	/
6	/	/	/	/
7	/	/	/	/
8	/	/	/	/

No. bid Security Amount was provided by M/s Atlas Insurance with bidding documents. hence the bidder is disqualify.

*Sham*  
Procurement Department  
12/4/16

*Mansoor*  
12/4/16



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**MEMBERS OF PURCHASE COMMITTEE**

Sign: \_\_\_\_\_

**Mr. Muhammad Ashraf**  
Deputy Director Finance,  
Member of Purchase Committee,  
Sindh Education Foundation,  
Government of Sindh.

Sign: \_\_\_\_\_

**Mr. Nisar Ahmed Banbhan**  
Deputy Director (MAP)  
Secretary Purchase Committee  
Sindh Education Foundation.  
Government of Sindh.

Sign: \_\_\_\_\_

**Mr. Fazal Karim Khatri**  
Director (KMTC)  
Chairman Purchase Committee  
Sindh Education Foundation  
Government of Sindh

**MINUTES OF THE PURCHASE COMMITTEE MEETING FOR OPENING OF TENDER HEALTH INSURANCE FOR SEF EMPLOYEES & THEIR SPOUSE & CHILDREN FOR SEF TENDER # SEF/NP/2015-16/33**

The Purchase Committee Meeting, SEF, Karachi was held at 3:00 A.M on Tuesday, April 12, 2016 at Head Office of Sindh Education Foundation, GoS, Karachi.

**AGENDA:**

Opening of Proposal of Tender Health Insurance for SEF Employees & Their Spouse & Children.

(Tuesday, 12 April, 2016)

**PARTICIPANTS:**

The following participated in the Purchase Committee meeting, SEF, GoS, Karachi:

S.No.	NAME OF OFFICERS	DESIGNATION	AUTHORITY
i	Mr. Muhammad Abdullah Abbasi	Director, Admin & I.T	Chairman
ii	Mr. Muhammad Ashraf	Deputy Director (FR/FFM)	Secretary/ Member
iii	Mr. Syed Qasim Akbar Nimai	Section Officer (G-III) Edu. & Lit. Deptt.	Member
iv	Mr. Shahnawaz Ali Khan	Acting Deputy Director Procurement	Co-opted Member

**PROCESS:**

Following firms submitted their Technical proposals before the purchase committee in Tender Box, a proof of which is the photocopy of tender attendance slip (ATTENDANCE) of the following participants:

S.No.	FIRM SUBMITTED THE BID OF ELECTRICAL EQUIPMENTS
1)	M/s. Premier Insurance Limited
2)	M/s. Jubilee Life Insurance Co. Limited
3)	M/s. Askari General Insurance Co. Limited
4)	M/S. Atlas Insurance

Sealed Technical & Financial proposals of the aforementioned participating firms were opened in the presence of Purchase Committee and representative of firms. Only four firms have participated in the bid. One by one after opening of technical & financial proposals list down the name of firms. At the end took the attendance of representative of firms. The all received Technical & Financial proposals were handed over to the Purchase Committee, SEF, GoS, Karachi for further process.

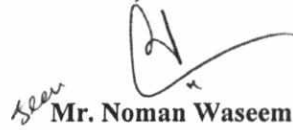
**MINUTES OF THE PURCHASE COMMITTEE MEETING FOR OPENING OF TENDER HEALTH INSURANCE FOR SEF EMPLOYEES & THEIR SPOUSE & CHILDREN FOR SEF TENDER # SEF/NP/2015-16/33**

**(Recommendation of Purchase Committee)**

The Purchase Committee SEF found that no bid security amount was provided by M/s. Atlas Insurance with bidding documents hence the bidder is disqualified. The Purchase Committee had reviewed the rating sheet enduring perusal of the financial proposals and shared that M/s. Premier Insurance Limited & M/s. Jubilee Life Insurance Co. Limited were qualified but M/S. Atlas Insurance was disqualified as per technical criteria in evaluation. In the financial evaluation the Purchase Committee found that M/s. Premier Insurance Limited the lowest quoted financial proposal and the successful bidder. It was also agreed by the chairman that if the financial proposal is clear in accordance with the Specification then the contract should be awarded to M/s. Premier Insurance Limited Approval for the Minutes and Authorization for the award the contract to the successful Bidder accordance with the conditions abide by Sindh Education Foundation, Karachi.

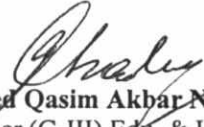


**Mr. Shahawaz Ali Khan**  
Acting Deputy Director,  
Procurement (Co-opted Member P.C)  
Sindh Education Foundation,  
Govt. of Sindh, Karachi.



**Mr. Noman Waseem Usmani**  
A.D. H.R. Co-opted Member,  
Sindh Education Foundation  
Govt. of Sindh

**SIGNED**



**Mr. Syed Qasim Akbar Nimai,**  
Section Officer (G-III) Edu. & Lit. Dept.,  
Member, Purchase Committee  
Sindh Education Foundation,  
Govt. of Sindh, Karachi

**Mr. Muhammad Ashraf**  
Deputy Director Finance,  
Secretary/Mamber Purchase Committee  
Sindh Education Foundation,  
Govt. of Sindh, Karachi.



**Mr. Muhammad Abdullah Abbasi,**  
Director Admin. & I.T,  
Chairman Purchase Committee  
Sindh Education Foundation  
Govt. of Sindh Karachi.

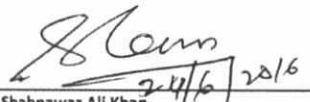
**SINDH EDUCATION FOUNDATION**  
**TENDER FOR HEALTH INSURANCE FOR SEF EMPLOYEE AND THEIR SPOUSE AND CHILDREN**  
**TECHNICAL EVALUATION**


SEF/NP/2015-16/33  
 BID Opening Date 12/04/2016


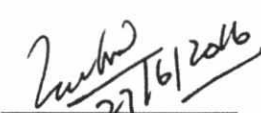
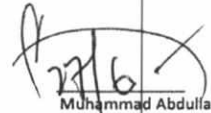
IMPORTANT PRE-QUALIFICATION / ASSESSMENT POINTS	Score/Marks	M/S.Premier Insurance limited		M/S.Jubilee Life Insurance Co limited		M/S.Askari General Insurance Co limited	
		Mark Obtain	Findings	Mark Obtain	Findings	Mark Obtain	Findings
<b>Technical Bid Maximum Score</b> Comprises following criteria of marking.	100						
1 Working Experience in the Same Discipline evidence required (contracts copies) from the date of constitution of company 10 or more year experience = 20 marks, 07 years = 15 marks, 4 year experience = 10 marks	20	15		10		0	
2 List / No. of projects completed evidence required (completion certificate) by the firm with evidence during the last 3 years 05 or more projects completed = 20 marks 02 projects completed = 10 marks	20	10		20		0	
3 List of litigations with the clients (If any) and nature of Litigations & Affidavit that the firm has never been blacklisted.	5	5		5		5	
4 Name of the banker with last 2 years bank statement or bank letter or audit report duly audited. Approx. Rs 20 Million = 20 marks; Above Rs 10 Million = 10marks.	20	20		20		20	
5 Credit rating by JCR / VIS: (a) AA+,AA, AA- =20 marks (b) A+, A, A- =10 marks (c) BBB+, BBB, BBB- =5 marks	20	10		20		10	
6 Registration with SECP or relevant /valid Govt. institution(s)	5	5		5		5	
7 Have registration with relevant Tax & Sale Tax Departments of the Govt. of Pakistan or Govt. of Sindh. Following evidence documents 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	5		0		0	
		5		5		0	
8 • <b>For Technical Qualification, Bidder must obtain at least 70% marks.</b>							
<b>TOTAL</b>		75		85		40	

Note: Above findings have made by the Purchase Committee with the help of Co-opted Members of Purchase Committee.

Two Firms M/s. Premier Insurance Limited & M/s. Jubilee Life Insurance Co. Ltd are qualified but M/s. Askari General Insurance Co. Limited disqualified  
 The Purchase Committee recommended for further process.

  
 24/6/2016  
**Shahnawaz Ali Khan**  
 Acting Deputy Director Procurement, Co-opted Mamber P.C.  
 Sindh Education Foundation  
 Govt. of Sindh

  
**Noman Waseem Usmani**  
 A.D. H.R. Co-opted Member P.C.  
 Sindh Education Foundation  
 Govt. of Sindh

PURCHASE COMMITTEE		
 24/6/2016 <b>Syed Qasim Akbar Nimal</b> Section Officer (G-III) Education & Literacy Department Member Of Purchase Committee Sindh Education Foundation Govt. of Sindh	 27/6/2016 <b>Muhammad Tasleem</b> Acting Director Finance Secretary/Member P. C. Sindh Education Foundation Govt. of Sindh	 27/6/2016 <b>Muhammad Abdullah Abbasi</b> Director Administration & IT. Chairman Of P. C. Sindh Education Foundation, Govt. of Sindh.

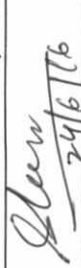


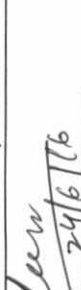
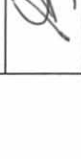

**SINDH EDUCATION FOUNDATION**  
TENDER FOR HEALTH INSURANCE FOR SEF EMPLOYEES AND THEIR SPOUSE AND CHILDREN

FINANCIAL EVALUATION  
SEF/NP/2015-16/33  
BID Opening Date 12/04/2016

S.#	DESCRIPTION OF BENEFITS	TOTAL # OF LIVES COVERED				M/S. Premier Insurance limited		M/S. Jubilee Life Insurance Co limited		M/S. Askari General Insurance Co limited		
		PLAN-A	PLAN-B	PLAN-C	PLAN-D	EMPLOYEES	SPOUSE	CHILDREN	Average Premium rate	Quoted Premium Rate	Average Premium rate	Quoted Premium Rate
1	Hospital Care limit per Annum (H&R)	700,000	650,000	550,000	450,000							
2	Major Medical Care (MM) per annum	Nil	Nil	Nil	Nil							
3	Daily Room rent limit	14,000	9,000	7,000	5,000							
4	Maternity Care Normal	110,000	70,000	60,000	40,000							
5	Maternity Care C Normal	150,000	100,000	85,000	75,000							
6	Day Care Surgeries: Dialysis, Contract Operation (Cost of IOL included, stitches due to accident, MRI, CT scan, endoscopy from OPD, Thallium)	Covered				448	265	509	5,406,912	7,611,393		21,982,163
7	Pre-existing condition	350,000	325,000	275,000	225,000							
8	Age limit covered	60 years / up to 64 on roll over										
9	All congenital ailments are covered under the benefits (medical or surgical, gynecological anomalies)	350,000	325,000	275,000	225,000							
10	Pre-hospitalization up to 30 days	26,000	26,000	26,000	26,000							
11	Post-hospitalization up to 30 days	13,000	13,000	13,000	13,000							
<b>Total # of lives covered (existing strength) &amp; Net Premium</b>						<b>1,222</b>		<b>5,406,912</b>	<b>7,611,393</b>		<b>21,982,163</b>	

**PLAN - A** Managing Director, DMD, and Directors.  
**PLAN - B** Deputy Directors, Assistant Directors, Regional Assistant Directors, Sr. Officers etc  
**PLAN - C** Officers / P.Cs, Principal, Jr. Officers, Assistants, Secretaries, etc. as prescribed by the SEF time to time  
**PLAN - D** SPO (Workers)

**Note:** M/S. Premier Insurance Limited is the lowest bidder rather than other bidders.  
 The Purchase Committee recommended to award the contract with M/s. Premier Insurance Limited.

Co-opted Member Purchase Committee	Purchase Committee
 Shah Nawaz Ali Khan Acting Deputy Director, Procurement Sindh Education Foundation Govt. of Sindh	 Syed Qasim Akbar Mimai Section Officer (G-III) Finance Member P. C. Sindh Education Foundation Govt. of Sindh
 Noman Waseem Usmani Assistant Director, H. R. Sindh Education Foundation Govt. of Sindh	 Muhammad Tasleem Acting Director Finance Secretary/Member P. C. Sindh Education Foundation Govt. of Sindh
 Naheed Shah Durrani Managing Director Sindh Education Foundation Govt. of Sindh	 Muhammad Abdullah Abbasi Director Admin. & I.T Chairman P. C. Sindh Education Foundation, Govt. of Sindh.

Approved by

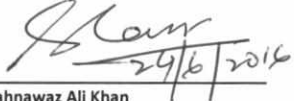

Sindh Education Foundation  
Govt. of Sindh


## Bid Evaluation Report


1. Name of Procuring Agency: Sindh Education Foundation (Govt. of Sindh)
2. Tender Reference No: SEF/NP/15-16/33.
3. Tender Description/Name of work/item: Group Health Insurance for SEF Employees and their Spouse and Children.
4. Method of Procurement: SINGLE STAGE ONE ENVELOPE.
5. Tender Published: SPPRA ID # 2147483647 (18-03-2016)  
*Print & Electronic Media (SPPRA ID No. with dates)*  
*(Kawish sindi 20/03/2016, Dawn English 18/3/2016& Jang Urdu 19/3/2016)*
6. Total Bid documents Sold: 03
7. Total Bids Received: Four Bids Received.
8. Financial Bid Opening date: (if applicable) 12<sup>th</sup> April, 2016.
9. No. of Bid technically qualified (if applicable): Three.

S No	Name of Firm or Bidder	Cost offered by the Bidder	Ranking in terms of cost	Comparison with Estimated cost	Reasons for acceptance/rejection	Remarks
0	1	2	3	4	5	6
1	M/s. Jubilee Life Insurance	7,611,393.00	2nd lowest	8 Million	-	-
2	M/s. Premier Insurance Limited	5,406,912.00	1st lowest	8 Million	1st Lowest bidder quoted lowest price rather than another bidder-	
3	M/s. Askari General Insurance Co Limited	21,982,163.00	3rd lowest	8 Million	-	-
4	M/s. Atlas Insurance Ltd.	5,750,000.00		8 Million	Not Provided Bid Security	Disqualified

### Co-opted Member Purchase Committee

 Shahnawaz Ali Khan Acting Deputy Director, Procurement Sindh Education Foundation Govt. of Sindh	 Noman Waseem Usmani Assistant Director, H.R. Sindh Education Foundation Govt. of Sindh
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 Syed Qasim Akbar Nimal  
 Section Officer (G-III) E.L. Deptt.  
 Member P. C.  
 Sindh Education Foundation  
 Govt. of Sindh

  
 Muhammad Tasleem  
 Acting Director Finance  
 Secretary/Member P. C.  
 Sindh Education Foundation  
 Govt. of Sindh

  
 Muhammad Abdullah Abbasi  
 Director Admin. & I.T  
 Chairman P. C.  
 Sindh Education Foundation,  
 Govt. of Sindh.



# Sindh Education Foundation



Government of Sindh

Date: 30-6-2016

Ref: SFF/104/2016

To,

Mr. Ali Asgher Kayumi  
Executive Vice President  
Premier Insurance Limited  
5<sup>th</sup> Floor, State Life Building 2-A,  
Wallace Road off II Chundrigar Road,  
Karachi, Pakistan.  
Ph: 92-21-32416331-4

**Subject: Intimation Letter for Tender of Health Insurance Policy For SEF Employees & Their Spouse & Children Tender# SEF/NP/15-16/33.**

Dear Mr. Ali,

The evaluation process of submitted tender has been completed; therefore the Bid evaluation report is enclosed for your intimation.

This is for your kind information.

Thanks for understanding.

Best regards,

Acting Deputy Director Procurement,  
Sindh Education Foundation,  
Govt. of Sindh,  
Karachi.

Cc: PS to MD, SEF

Director Admin & IT

**Regional Offices:**





# Sindh Education Foundation



Government of Sindh

Date: 14-06-2016

Ref: SEF/903/2016

## ORDER

**ORDER No. SEF/ORDER-200/.....:** In pursuance of SEF Notification # SEF/Proc/13/15-16 dated April 19, 2016; Muhammad Tasleem, Acting Director, Finance, SEF, is hereby nominated by the competent authority as the *Secretary/Member of the Procurement Committee* in absence of Muhammad Ashraf, Deputy Director FR&FFM, SEF, from June 13, 2016 to July 5, 2016.

SEF/ORDER-200/.....

**Ms. Naheed S. Durrani**  
**Managing Director**  
Karachi, dated June 14, 2016

### Copy to:

1. The Secretary, Education & Literacy Department, Govt. of Sindh.
2. PS to MD SEF.

### Committee Members:

- Muhammad Abdullah Abbasi, Director Administration & IT, SEF (Chairman of Committee)
- Representative (Mr. Syed Qasim Akbar Nimai, Section Officer GIII) from Education & Literacy Dept. Govt. of Sindh (Not below BPS 17, Member)
- Muhammad Ashraf, Deputy Director, FRFFM SEF (Secretary/Member) (on leave, 13.6.2016 to 5.7.2016)
- Muhammad Tasleem Acting Director Finance SEF (Secretary/Member)
- Shahnawaz Ali Khan, Acting Deputy Director Procurement, SEF (Co-opted Member)

*M. Ashraf*  
14/06/16

**Assistant Director, Procurement**  
Karachi, dated June 14, 2016

### Regional Offices: