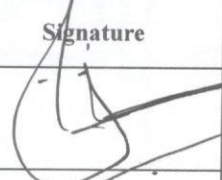


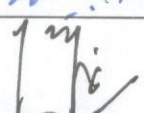





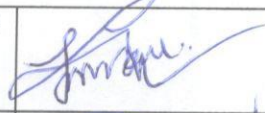
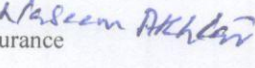



Meeting of Procurement Committee for Health Insurance Policy

Dated: 26/04/2022 at 01:30 P.M

Attendance Sheet

Sr #	Name	Designation	Status	Signature
1	Dr. Aijaz Ali Khooharo	Professor, SAU	Concener	
2	Dr. Inayatullah Rajper	Professor, SAU	Member	
3	Mr. Aneel Kumar	Director Finance, SAU	Member	 26/4/2022
4	Mr. Ghulam Mohiuddin Qureshi	Registrar/Focal Person Health Insurance Cell SAU	Member/ Secretary	
5	Dr. Faisal Ansari	Senior Medical Officer, SAU	Member	 26/4/22
6	Mr. Lachman Das	Registrar, MUET Jamshoro	Member	 26/4/22
7	Mr. Islamuddin Majeedano	Communication Specialist, ARI Tandojam	Member	

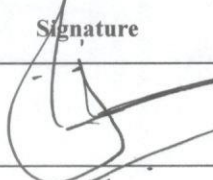

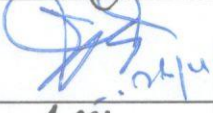
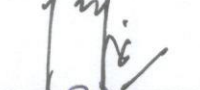



Representatives from Insurance Companies

1	Mr. Imran Hassan Khan M/s United Insurance Company of Pakistan	General Manager Marketing	Representative	
2	Mr. Waseem  M/s Askri Insurance	Manager Health Sindh	Representative	
3	Mr. Jameel Rumi M/s Salaam Takaful	Vice President Cooperate Solution	Representative	
4	Mr. Muneer Ahmed Khan M/s Jubilee General Insurance	Joint Executive Vice President Marketing	Representative	

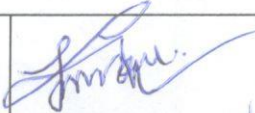
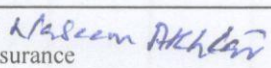



Meeting of Procurement Committee for Health Insurance Policy

Dated: 26/04/2022 at 01:30 P.M

Attendance Sheet

Sr #	Name	Designation	Status	Signature
1	Dr. Aijaz Ali Khooharo	Professor, SAU	Concener	
2	Dr. Inayatullah Rajper	Professor, SAU	Member	
3	Mr. Aneel Kumar	Director Finance, SAU	Member	
4	Mr. Ghulam Mohiuddin Qureshi	Registrar/Focal Person Health Insurance Cell SAU	Member/ Secretary	
5	Dr. Faisal Ansari	Senior Medical Officer, SAU	Member	
6	Mr. Lachman Das	Registrar, MUET Jamshoro	Member	
7	Mr. Islamuddin Majeedano	Communication Specialist, ARI Tandojam	Member	

Representatives from Insurance Companies

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4	Mr. Muneer Ahmed Khan M/s Jubilee General Insurance	Joint Executive Vice President Marketing	Representative	



Sindh Agriculture University

Tandojam, Sindh Pakistan 70060

Ph. 022-3405158 Fax: 022-2765300 website: www.sau.edu.pk E-mail: gmqureshi@sau.edu.pk

No. HRM/SAU/ 1328 /of 2022

Dated: 09/05/2022

MINUTES OF THE MEETING OF PROCUREMENT COMMITTEE FOR TECHNICAL EVALUATION OF BIDS REGARDING HEALTH INSURANCE POLICY FOR REGULAR EMPLOYEES & PENSIONERS AND THEIR DEPENDENT FAMILY MEMBERS OF SINDH AGRICULTURE UNIVERSITY TANDOJAM.

The meeting of the Procurement Committee constituted vide office order No. HRM/HIP/900/ of 2022 Dated: 06.04.2022 was held on **26.04.2022 at 01:30 pm**, in the committee room, Vice Chancellor Secretariat, SAU. Following attended the meeting;

- | | |
|--|------------------|
| 1. Prof. Dr. Aijaz Ali Khooharo
Dean, Faculty of Social Science, (BPS-21) SAU | Convener |
| 2. Prof. Dr. Inayatullah Rajper
Department of Soil Science, (BPS-21) SAU | Member |
| 3. Mr. Ghulam Mohiuddin Qureshi
Registrar(BPS-20)/Focal Person, SAU Health Insurance Cell | Member/Secretary |
| 4. Mr. Aneel Kumar
Director Finance, (BPS-20) SAU | Member |
| 5. Dr. Faisal Ansari
Senior Medical Officer, (BPS-19) In-charge SAU Dispensary | Member |
| 6. Mr. Lachhman Das, In-charge Registrar (BPS-19)
Mehran University of Engineering & Technology, Jamshoro | Member |
| 7. Mr. Islamuddin Majeedano
Communication Specialist, (BPS-19) ARI, Tandojam | Member |

The meeting started with recitation from Holy Qura'n. The Convener welcomed all the members and authorized representatives of the concerned companies.

The Focal Person/ Secretary of Committee informed that today the Procurement Committee has to undertake the evaluation of Technical Bids submitted by bidders in accordance to publication of NIT Vide No.HRM/HIP/NIT/2022/927 dated: 07.04.2022 in the leading newspapers (i.e. daily DAWN, KAWISH dated: 09.04.2022 & daily Express dated: 10.04.2022 as well as hoisted in SPPRA web portal at NIT Id . NoT00616-21-0008 and on SAU website.

He informed the house that in response to NIT, Eleven Firms has purchased the bid documents, but following four firms / companies have submitted the Tender/Bidding Documents as per deadline i.e. 26.04.2022 at 12:30 pm.

[Handwritten signatures and initials]

- (i) M/s Jubilee Life Insurance Company
- (ii) M/s United Insurance Company of Pakistan
- (iii) M/s Askari General Insurance Company
- (iv) M/s Salam Takaful Insurance Company

The Procurement Committee proceeded as per procedure of SPPRA Rules 2010 (and/or as amended from time to time). Initially only the envelopes marked as **“Technical Proposal”** were opened in presence of bidders, attendance sheet attached as **‘Annex-A’**.

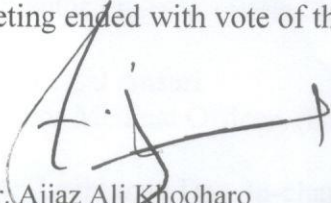
Whereas, the envelope marked as ‘Financial Proposal’ were retained unopened in the custody of the Procurement Committee, as per procurement adopted method i.e. Single Stage – Two Envelopes Procedure.


The Committee examined and assessed the documents to determine eligibility of the companies for providing health insurance services. The Committee found following 4 (four) bidders eligible out of 4 (four) as per score defined in the bid documents. The statements showing Basic Eligibility Criteria is attached as **‘Annex-B’**.

- (i) M/s Jubilee Life Insurance Company
- (ii) M/s United Insurance Company of Pakistan
- (iii) M/s Askari General Insurance Company
- (iv) M/s Salam Takaful Insurance Company

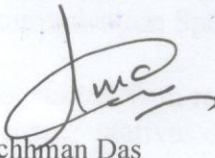
The Procurement Committee further decided that the above eligible firms/companies be called for participation in the opening of Financial Bid on 13.05.2022 at 02:30 pm.


The meeting ended with vote of thanks to and from the chair.

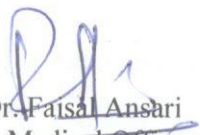

Prof. Dr. Aijaz Ali Khooharo
Dean, Faculty of Agricultural Social
Science & Convener Procurement
Committee



Dr. Inayatullah Rajper
Professor, SAU
Convener, Procurement Committee


G.M Qureshi
Registrar, SAU
Member, Procurement Committee


Lachman Das
Additional Registrar, MUET, Jamshoro
Member, Procurement Committee


Aneel Kumar
Director Finance, SAU
Member, Procurement Committee


Dr. Faisal Ansari
Senior Medical Officer, SAU
Member, Procurement Committee


Mr. Islamuddin Majeedano
Communication Specialist, ARI Tandojam
Member, Procurement Committee



Sindh Agriculture University

Tandojam, Sindh Pakistan 70060

Ph. 022-3405158 Fax: 022-2765300 website: www.sau.edu.pk E-mail: gmqureshi@sau.edu.pk

No. HRM/SAU/1396/of 2022

Dated: 13/05/2022

MINUTES OF THE MEETING OF PROCUREMENT COMMITTEE FOR OPENING OF FINANCIAL PROPOSAL OF BIDS REGARDING HEALTH INSURANCE POLICY FOR REGULAR EMPLOYEES & PENSIONERS AND THEIR DEPENDENT FAMILY MEMBERS OF SINDH AGRICULTURE UNIVERSITY TANDOJAM.

The meeting of the Procurement Committee constituted vide office order No. HRM/HIP/900/ of 2022 Dated: 06.04.2022 was held on **13.05.2022 at 03:30 pm**, in the committee room, Vice Chancellor Secretariat, SAU. Following attended the meeting;

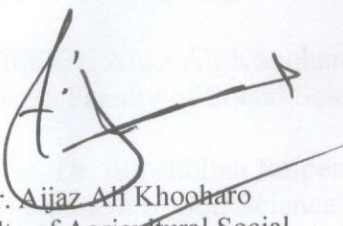
- | | |
|--|------------------|
| 1. Prof. Dr. Aijaz Ali Khooharo
Dean, Faculty of Social Science, (BPS-21) SAU | Convener |
| 2. Prof. Dr. Inayatullah Rajper
Department of Soil Science, (BPS-21) SAU | Member |
| 3. Mr. Ghulam Mohiuddin Qureshi
Registrar(BPS-20)/Focal Person, SAU Health Insurance Cell | Member/Secretary |
| 4. Mr. Aneel Kumar
Director Finance, (BPS-20) SAU | Member |
| 5. Dr. Faisal Ansari
Senior Medical Officer, (BPS-19) In-charge SAU Dispensary | Member |
| 6. Mr. Lachhman Das, In-charge Registrar (BPS-19)
Mehran University of Engineering & Technology, Jamshoro | Member |
| 7. Mr. Islamuddin Majeedano
Communication Specialist, (BPS-19) ARI, Tandojam | Member |

The meeting started with recitation from Holy Qura'n. The Convener welcomed all the members and authorized representatives of the concerned companies. The '**Financial Proposal**' was opened in the presence of members of the Procurement Committee and Companies representatives the attendance sheet is attached as **Annex-A**'.

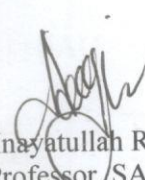
The procurement committee thereafter opened one-by-one financial proposal of the companies who reviewed required 70% and above score in Technical eligibility criteria and found that M/s United Insurance Company has submitted the lowest bid cost i.e. **Rs.39,757,025** (Rupees Thirty-Nine Million Seven-Lac Fifty-Seven-Thousand Twenty-Five) only. The Bid Evaluation Report has also been prepared as per SPPRA rule, attached at **Annex-B**'.

Accordingly, the procurement committee unanimously recommended that the contract for health insurance services in respect of the employees of Sindh Agriculture University including its constituent colleges Shaheed Z.A Bhutto Agricultural College (SZABAC) Dokri and Khairpur College of Agricultural Engineering & Technology, (KCAET) Khairpur Mir's and SAU Sub Campus at Umerkot and eligible dependent family members for one year effective from the date of signing agreement of services' be awarded to M/s United Insurance Company with total bid cost of **Rs.39,757,025** (Rupees Thirty-Nine Million Seven-Lac Fifty-Seven-Thousand Twenty-Five) only including of all applicable taxes subject to the fulfilling prescribed ToRs as mentioned in the bid documents by the said company.


The meeting ended with vote of thanks to and from the chair.



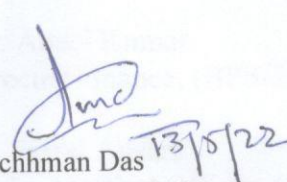
Prof. Dr. Aijaz Ali Khooharo
Dean, Faculty of Agricultural Social
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Professor, SAU
Convener, Procurement Committee




G.M Qureshi
Registrar, SAU
Member, Procurement Committee



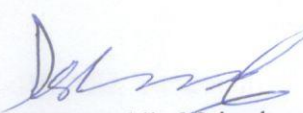
Lachhman Das
Additional Registrar, MUET, Jamshoro
Member, Procurement Committee



Aneel Kumar
Director Finance, SAU
Member, Procurement Committee



Dr. Faisal Ansari
Senior Medical Officer, SAU
Member, Procurement Committee



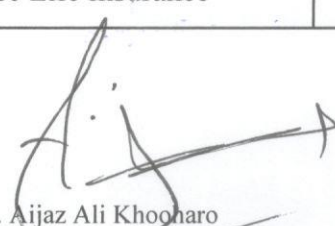
Mr. Islamuddin Majeedano
Communication Specialist, ARI Tandojam
Member, Procurement Committee

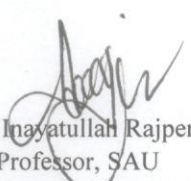
BID EVALUATION REPORT

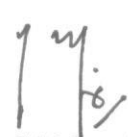
1. Name of Procuring Agency : Sindh Agriculture University, Tandojam.
2. Tender Reference No. : No.HR/HIP/NIT/2022/ 900 Dated: 06.04.2022.
3. Tender Description/Name of work/Item : **Health Insurance Services**
4. Method of Procurement : Single Stage - Two Envelopes
5. Tender Published : Published in leading newspapers on 09.04.2022 (English, Sindhi) & 10.04.2022 (Urdu) hoisted on SPPRA website at NIT ID # T00616-21-0008
6. Total Bid documents Sold : 10 Nos.
7. Total Bids Received : 04 Nos.
8. Technical Bid Opening date: 26.04.2022
9. No. of Bid technically qualified : 04 Nos.
10. Bid(s) Rejected : 0 Nos.
11. Financial Bid Opening date : 13.05.2022

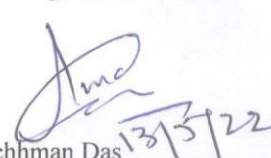
12. Bid Evaluation Report :


S#	Name of Firm or Bidder	Cost offered by the Bidder	Ranking terms of cost	Comparision with Estimated cost	Reasons for acceptance/ rejection	Remarks
0	1	2	3	3	5	6
1	M/s United Insurance Company of Pakistan	39,757,025.00	1st Lowest	-	being 1st lowest	recommen- ded for award
2	M/s Askari General Insurance Company	44,979,865.00	2nd Lowest	-	-	
3	M/s Salaam Takaful	48,850,756.00	3rd Lowest	-	-	
4	M/s Jubilee Life Insurance	49,500,000.00	4th Lowest	-	-	



Prof. Dr. Aijaz Ali Khoocharo
Dean, Faculty of Agricultural Social Science
& Convener Procurement Committee

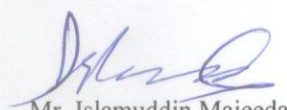

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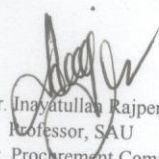

Dr. Faisal Ansari
Senior Medical Officer, SAU
Member, Procurement Committee



Mr. Islamuddin Majeedano
Communication Specialist, ARI Tandojam
Member, Procurement Committee


COMPARATIVE STATEMENT


Sr: No:	Description	Quantity	M/s Jubilee Life Insurance	M/s United Insurance Company of Pakistan	M/s Askari General Insurance Company	M/s Salaam Takaful	Remarks
1	Health Insurance Services	01 No	49500000.00	39757025.00	44,873,863 48,850,756.00 17/18	48,850,756.00	Recommended for Award Contract to 1st Lowest M/S United Insurance Company Limited



Prof. Dr. Aijaz Ali Khoshnaw
Dean, Faculty of Agricultural Social Science &
Convener Procurement Committee

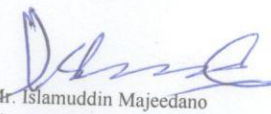

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BIDDER QUALIFICATION REPORT OF FIRMS/COMPANIES PARTICIPATED IN THE BID PROCESS FOR PROVIDING HEALTH INSURANCE POLICY TO SAU TANDOJAM
DATED 13.04.2022

S#	Eligibility/Qualification Criteria	M/s Jubilee Life Insurance Co. Ltd	M/s United Insurance Co.	M/s Askari General Insurance Co.	M/s Salaam Takaful
1.	Required Bid Security is Attached	✓	✓	✓	✓
2.	Minimum 1,000 active health insurance cards offered to clients during last 05 years (documentary evidence is required). Copies of signed agreement or invoices shall be considered as appropriate evidence	✓	✓	✓	✓
3.	Bid is Signed stamped by the authorized person of the firm along with the authorization letter	✓	✓	✓	✓
4.	Certificate of incorporate & valid license to transact insurance business with SECP	✓	✓	✓	✓
5.	Valid NTN/Incom Tax of FBR and SRB/STRN Registration Certificate showing service category	✓	✓	✓	✓
6.	Affidavit from the CEO or Company Secretary of the insurer that the "Firm has never been black listed by any Government & Semi-Government organization/agency/department". All those insurance companies black-listed by any Government & Semi-Government organization/agency/department/department, shall not be entertained;	✓	✓	✓	✓
7.	Tax Return file last (03) three years	✓	✓	✓	✓
8.	Minimum PACRA / ICR-VIS Rating required is "A", which should not be more than two (02) years old	✓	✓	✓	✓
9.	Bid Security Received	✓	✓	✓	✓
10.	Qualified/Disqualified	Qualified	Qualified	Qualified	Qualified


Prof. Dr. Aijaz Ali Khoharo
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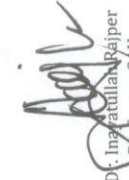

Mr. Islamuddin Majeedano
 Communication Specialist, ARI Tandojam
 Member, Procurement Committee

TECHNICAL EVALUATION REPORT OF FIRMS/COMPANIES PARTICIPATED IN THE BID PROCESS FOR PROVIDING HEALTH INSURANCE POLICY TO

SAU TANDOJAM DATED 26.04.2022

S#	Description of the Item	Benchmarks	Break Up (Marks 100)	M/s Jubilee Gen. Insurance Co. Ltd	M/s United Insurance Co.	M/s Askari General Insurance Co.	M/s Salaam Takaful Insurance.
				Benchmarks	Benchmarks	Benchmarks	Benchmarks
				Marks	Marks	Marks	Marks
1.	Number of Years in the business of providing Health Insurance	10+ Years 7+ Years 5+ Years	10 7 5	10	18 Years	10 Years +	10 Years +
2.	Number of active Health Insurance Cards	4000 - 5000 2000 - 3999 1000 to 1999	10 7 5	10	above 5000	above 5000	above 5000
3.	Total Numbers of Branch Offices or arrangements of insurance company in Pakistan specifically in Sindh.	50 and above 30 - 49 10 - 29	10 7 5	10	above 50	26 Branches	08 Branches
4.	Total Assets as on 30th June 2021 (Attach accounts for 30th June 2021)	200.00 M & above 100.00 M & above 50.00 M & above	10 7 5	10	above 200 M	above 200 M	above 200 M
5.	Equity / Networth of the Insurance company as on 30th June, 2021	Rs.500 M & above Rs.499 - Rs.400 M Rs.300 - Rs.399 M	20 14 10	20	above 500 M	above 500 M	above 500 M
6.	PACRA/ICR-VIS Rating	AAA AA A+	10 8 7	8	AA	AA+	A+
7.	No. of Panel Hospital under credit facility in Province of Sindh (Provide credible documentary evidence)	150 and above 100 - 149 80 - 99	10 7 5	10			above 150
8.	Medical Call Centre (Help Line Service) - 24/7 (with documentary evidence)	Yes No	10 0	10	Yes	Yes	Yes
9.	No. of Full-Time Doctors for case management in Medical & Claim Department of the Insurance Company (Provide details duly signed by authorized person of firm/company)	5 and above 3 - 4 Below 3	10 7 0	10	above 5	above 5	above 5
Total				98			88
Remarks				93			87



Prof. Dr. Alijazz Ali Khoshro
 Dean, Faculty of Agricultural Social Science &
 Convener Procurement Committee



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 Professor, SAU
 Member, Procurement Committee


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