

SINDH MADRESSATUL ISLAM UNIVERSITY
Aiwan-e-Tijarat Road, Karachi

Minutes of the meeting of the Procurement Committee held on 10th November 2023

The Procurement committee meeting for Opening of Technical Proposals of Healthcare Insurance Services was held under SPPRA Rule 46 (2) Single stage two envelope procedure on 10th November 2023 at Conference Room No. 2 First Floor Main Building SMIU. The meeting started with the name of Almighty ALLAH, after then sealed Technical Proposals were opened in the presence of Procurement committee & bidders/authorized representatives.

The Details for the opening of Technical Proposals/Bids are given below:

NAME OF WORK: HEALTHCARE INSURANCE SERVICES

The five (05) bidders purchased the tender documents from Works & Services department and all five (05) returned the sealed tender documents. The details of the companies are given below:

1. M/s. United Insurance Company
2. M/s. State Life Insurance
3. M/s. Premier Insurance Limited
4. M/s. Pak Qatar Takaful
5. M/s. Askari Insurance Company

RECOMMENDATIONS OF PROCUREMENT COMMITTEE ARE AS UNDER: -

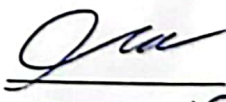
The Procurement Committee recommended to forward the Technical Proposal of all participant bidders to the Technical Committee constituted by Honorable Vice Chancellor for evaluation and recommendation.

The following members attended the meeting:

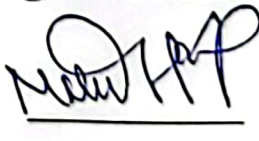
1. Mr. Shairan Najeeb
Incharge Director (Works & Services), SMIU

Convener 

2. Mr. Imran Ali
Assistant Engineer (Electrical), SMIU

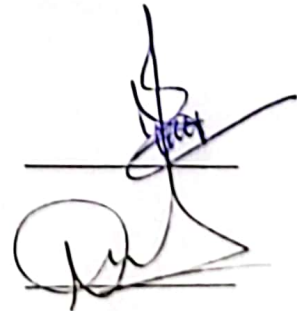
Member/Secretary 

3. Mr. Muhammad Hanif
Additional Director Finance (DUHS, Karachi)
(from agencies/dept other than SMI university)

External Member 

Co-opted Members:

1. Mr. Nisar Ahmed Memon
Additional Director Finance, SMIU



2. Mr. Muhammad Nacem Ahmed
Assistant Professor, SMIU



SINDH MADRESSATUL ISLAM UNIVERSITY
Aiwan-e-Tijarat Road, Karachi

Minutes of the meeting of the Technical Evaluation Committee for Evaluation of Tender of Healthcare Insurance Services


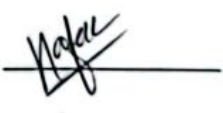

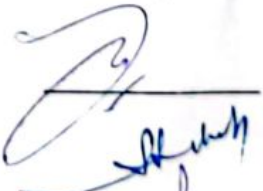
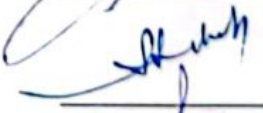


The 1st meeting of the Technical Committee was held on 13th November 2023 for evaluation of the technical proposals of five (05) participating vendors for tender of Healthcare Insurance Services. Subsequently, the committee reviewed the technical proposals and observed that all the companies had submitted the incomplete data. Consequently, the Technical Committee decided that all vendors be communicated to provide the missing documentary evidences to support their bids within five working days so that technical evaluation process may be finalized.

2. The 2nd meeting of the committee was held on 27th November 2023 whereby it was decided to extend the deadline for submission of missing data till 29th November 2023.

3. The 3rd meeting of the committee was held on 30th November 2023 whereby technical evaluation was carried out. After detailed scrutiny, it was observed that M/s. **United Insurance Company** provided MOUs only of the required hospitals which were even not readable and there was no proof of their association with mandatory hospitals for atleast five (05) years, M/s. **State Life Insurance** provided the MOUs of recent times but had not been associated with required hospitals for atleast last five years. Additionally, M/s. **Premier Insurance Limited** presented certificates for the required hospitals but were five years old and were not valid.

4. Furthermore, only two companies i.e. M/s. **Pak Qatar Takaful** and M/s. **Askari Insurance Company** fulfilled the mandatory eligibility criteria and were technically qualified by the technical committee. Hence, the technical evaluation committee unanimously recommended for opening of the financial proposals of qualified vendors.


The following members attended the meeting:

1.	Prof. Dr. Zahid Ali Channar Incharge Dean Faculty of Social Sciences	Convener	
2.	Prof. Dr. Abdul Hafeez Shaikh Advisor to Vice Chancellor on Academic Affairs	Member	
3.	Mr. Ghulam Ali Surahio Director Finance	Member	
4.	Mr. Ghulam Mustafa Shaikh Registrar	Member	
5.	Mr. Shakeel Ahmed Abro Director HRM	Member	
6.	Mr. Nisar Ahmed Memon Additional Director Finance	Member	
7.	Mr. Shairan Najeeb Incharge Director Works & Services	Member/Secretary	

Mandatory Requirements

Requirements	Data Provided
1. Approved Insurer from SECP	✓ ✓
2. Registered with Income Tax and Sales Tax authorities	✓ ✓
3. Registered with Sindh Board of Revenue	✓ ✓
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals and provide service certificate for atleast five (05) years from these hospitals.	
a) Aga Khan University Hospital, Stadium Road, Karachi.	Not valid
b) Liaquat National Hospital	=
c) Memon Medical Institute Hospital (MMIH)	=
d) National Medical Centre (NMC)	=
e) Burhani Hospital	✓ ✓
Result	Not Eligible

Members of the Technical Evaluation Committee:

- | | | | |
|----|--|------------------|---|
| 1. | Prof. Dr. Zahid Ali Channar
Incharge Dean Faculty of Social Sciences | Convener |  |
| 2. | Prof. Dr. Abdul Hafeez Shahid
Advisor to Vice Chancellor on Academic Affairs | Member |  |
| 3. | Mr. Ghulam Ali Surahio
Director Finance | Member |  |
| 4. | Mr. Ghulam Mustafa Shaikh
Registrar | Member |  |
| 5. | Mr. Shakeel Ahmed Abro
Director HRM | Member |  |
| 6. | Mr. Nisar Ahmed Memon
Additional Director Finance | Member |  |
| 7. | Mr. Shairan Najceeb
Incharge Director Works & Services | Member/Secretary |  |

M/s. Pak - Qataa Takaful .

Mandatory Requirements

Requirements	Data Provided
1. Approved Insurer from SECP	✓
2. Registered with Income Tax and Sales Tax authorities	✓
3. Registered with Sindh Board of Revenue	✓
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals and provide service certificate for atleast five (05) years from these hospitals.	
a) Aga Khan University Hospital, Stadium Road, Karachi.	✓
b) Liaqat National Hospital	✓
c) Memon Medical Institute Hospital (MMIH)	✓
d) National Medical Centre (NMC)	✓
e) Burhani Hospital	✓
Result	Eligible

Members of the Technical Evaluation Committee:

1. Prof. Dr. Zahid Ali Channar
Incharge Dean Faculty of Social Sciences
Convener 
2. Prof. Dr. Abdul Hafeez ~~Shah~~
Advisor to Vice Chancellor on Academic Affairs
Member 
3. Mr. Ghulam Ali Surahio
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Member 
7. Mr. Shairan Najeeb
Incharge Director Works & Services
Member/Secretary 

Mandatory Requirements

Requirements	Data Provided
1. Approved Insurer from SECP	✓ ✓
2. Registered with Income Tax and Sales Tax authorities	✓ ✓
3. Registered with Sindh Board of Revenue	✓ ✓
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals and provide service certificate for atleast five (05) years from these hospitals.	
a) Aga Khan University Hospital, Stadium Road, Karachi.	
b) Liaqat National Hospital	✓ X
c) Memon Medical Institute Hospital (MMIH)	✓ X
d) National Medical Centre (NMC)	✓ X
e) Burhani Hospital	✓ X
Result	Not Eligible

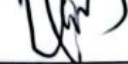
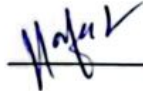
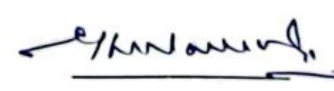




Members of the Technical Evaluation Committee:

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Registrar | Member |  |
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Director HRM | Member |  |
| 6. | Mr. Nisar Ahmed Memon
Additional Director Finance | Member |  |
| 7. | Mr. Shairan Najeeb
Incharge Director Works & Services | Member/Secretary |  |

Mandatory Requirements

Requirements	Data Provided
1. Approved Insurer from SECP	✓
2. Registered with Income Tax and Sales Tax authorities	✓
3. Registered with Sindh Board of Revenue	✓
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals and provide service certificate for atleast five (05) years from these hospitals.	
a) Aga Khan University Hospital, Stadium Road, Karachi.	X
b) Liaqat National Hospital	X
c) Memon Medical Institute Hospital (MMIH)	X
d) National Medical Centre (NMC)	X
e) Burhani Hospital	X
Result	Not Eligible



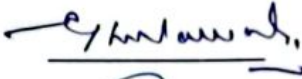




Members of the Technical Evaluation Committee:

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| 1. | Prof. Dr. Zahid Ali Channar
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| 2. | Prof. Dr. Abdul Hafeez Smith
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Mandatory Requirements

Requirements	Data Provided
1. Approved Insurer from SECP	✓ ✓
2. Registered with Income Tax and Sales Tax authorities	✓ ✓
3. Registered with Sindh Board of Revenue	✓ ✓
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals and provide service certificate for atleast five (05) years from these hospitals.	
a) Aga Khan University Hospital, Stadium Road, Karachi.	✓ ✓
b) Liaquat National Hospital	✓ ✓
c) Memon Medical Institute Hospital (MMIH)	✓ ✓
d) National Medical Centre (NMC)	✓ ✓
e) Burhani Hospital	✓ ✓
Result	Eligible

Members of the Technical Evaluation Committee:

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| 6. | Mr. Nisar Ahmed Memon
Additional Director Finance | Member |  |
| 7. | Mr. Shairan Najeeb
Incharge Director Works & Services | Member/Secretary |  |

Bidder Name: M/s. Pak - Qataa Takaful.

SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 5 years	01	10
2	05 Years to 10 Years	03	
3	10 Years to 15 Years	07	
4	More than 15 years	10	

Q # 2	Existing Health Insurance Portfolio (Provide credible documentary evidence)	Points	Awarded Points
1	Less than Rs. 750 Million	01	10
2	Between Rs. 750 million to Rs. 1 Billion	03	
3	Between Rs. 1 Billion to Rs. 2 Billion	07	
4	More than Rs. 2 Billion	10	

Q # 3	Credit Rating by PACRA/JCR-VIS (Provide credible documentary evidence)	Points	Awarded Points
1	Less than BBB+	01	10
2	BBB+	03	
3	A	07	
4	AA & above	10	

Q # 4	No. of Corporate Clients in Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 50	01	10
2	Between 50 to 100	03	
3	Between 101 to 150	07	
4	More than 150	10	

Q # 5	No. of Educational Institution in Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Up to 10	05	10
2	More than 10	10	

Q # 6	No. of Successfully Completed Contracts for Providing Healthcare Insurance to companies/institutes (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 10	03	10
2	Between 11 to 30	07	
3	More than 30	10	

Q # 7	No. of Panel Hospitals under credit facility in Karachi (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 50	03	07
2	Between 50 to 100	07	
3	More than 100	10	

Q # 8	No. of Panel Hospitals under credit facility in Sindh except Karachi (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 10	03	07
2	10 to 20	07	
3	More than 20	10	

Q # 9	Full time medical doctor(s) for case management (Provide details duly signed by authorized person)	Points	Awarded Points
1	Up to 3	03	10
2	3 to 5	07	
3	More than 5	10	

Q # 10	24/7 UAN Medical Helpline and Dedicated Call Center (Provide details duly signed by authorized person)	Points	Awarded Points
1	NO	0	05
2	YES	05	

Q # 11	Mobile App/Web source for making claims (Provide details duly signed by authorized person)	Points	Awarded Points
1	NO	0	05
2	YES	05	
Total Obtained Score			94

Note: Minimum Qualifying marks are 75 marks

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Bidder Name: M/s. Askari General Insurance

SCORING CRITERIA FOR TECHNICAL EVALUATION

Q # 1	Years in Business of Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 5 years	01	10
2	05 Years to 10 Years	03	
3	10 Years to 15 Years	07	
4	More than 15 years	10	

Q # 2	Existing Health Insurance Portfolio (Provide credible documentary evidence)	Points	Awarded Points
1	Less than Rs. 750 Million	01	10
2	Between Rs. 750 million to Rs. 1 Billion	03	
3	Between Rs. 1 Billion to Rs. 2 Billion	07	
4	More than Rs. 2 Billion	10	

Q # 3	Credit Rating by PACRA/JCR-VIS (Provide credible documentary evidence)	Points	Awarded Points
1	Less than BBB+	01	10
2	BBB+	03	
3	A	07	
4	AA & above	10	

Q # 4	No. of Corporate Clients in Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 50	01	10
2	Between 50 to 100	03	
3	Between 101 to 150	07	
4	More than 150	10	

Q # 5	No. of Educational Institution in Health Insurance (Provide credible documentary evidence)	Points	Awarded Points
1	Up to 10	05	10
2	More than 10	10	

Q # 6	No. of Successfully Completed Contracts for Providing Healthcare Insurance to companies/institutes (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 10	03	07
2	Between 11 to 30	07	
3	More than 30	10	

Q # 7	No. of Panel Hospitals under credit facility in Karachi (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 50	03	07
2	Between 50 to 100	07	
3	More than 100	10	

Q #8	No. of Panel Hospitals under credit facility in Sindh except Karachi (Provide credible documentary evidence)	Points	Awarded Points
1	Less than 10	03	10
2	10 to 20	07	
3	More than 20	10	

Q # 9	Full time medical doctor(s) for case management (Provide details duly signed by authorized person)	Points	Awarded Points
1	Up to 3	03	10
2	3 to 5	07	
3	More than 5	10	

Q # 10	24/7 UAN Medical Helpline and Dedicated Call Center (Provide details duly signed by authorized person)	Points	Awarded Points
1	NO	0	05
2	YES	05	

Q # 11	Mobile App/Web source for making claims (Provide details duly signed by authorized person)	Points	Awarded Points
1	NO	0	05
2	YES	05	
Total Obtained Score			05

Note: Minimum Qualifying marks are 75 marks

94.

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