



**NED UNIVERSITY OF ENGINEERING & TECHNOLOGY
PROCUREMENT CELL**

Phone# 99261261– 68, (Ext. 2471) Fax # 99261255, e-mail: dp@neduet.edu.pk



“Say No to Corruption”

Director Procurement

No. DP/MC-146906/8023/
January 19, 2023

1750

Notice Inviting Tender

NEDUET invites sealed bids on single stage two envelopes procedure for **HEALTH INSURANCE SERVICES** from SECP registered well-reputed Health Insurance Companies having registration with Income Tax, Sales Tax and Sindh Revenue Board (whichever is applicable) to carry out the following.

S#	Tender / Number	Tender Schedule – Date and Time				Tender Fee Rs
		Issue / Sale		Submission	Opening	
		From	To			
1	Procurement of Health Insurance Takaful policy for Employees & Their Dependents & Pensioners of NED University of Engineering & Technology. Tender No. PC/NED/MC/Health Insurance/8023/2023	07.02.2023	22.02.2023	23.02.2023 10:00 A.M.	23.02.2023 10:30 A.M.	3000/-

Eligibility Criteria

- The bidder must have at least 3 years of experience in the relevant field.
- Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than 5 billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum “AA+” of PACRA/JCR-VIS as on the date of submission of bid.
- Details of turn-over (Including in terms of Rupees) of at least last three years that average turnover of last three years should not be less than Rs 6 billion per year.
- Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan (“SECP”).
- Registration with FBR / SRB (whichever is applicable) and must have valid professional Tax Certificate.

Tender Fee and Bid Security @ 5% of bid cost in shape of Payorder should be in favor of Director Finance. Bidding documents can be obtained and shall be submitted in the office of ADP – II as per above schedule. Bidders are requested to give their Best and Final Price as “No Negotiations” is permitted. Bidding Documents containing detailed terms and conditions are available at Websites www.neduet.edu.pk and www.ppms.pprasinidh.gov.pk. In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening, bids shall be submitted / opened on next working day at the given time and venue. The NEDUET reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended 2019).

Director Procurement
02/02/2023

ISSUED ON: _____

ISSUED TO: _____

PROCUREMENT CELL



BID DOCUMENTS

**“PROCUREMENT OF HEALTH INSURANCE TAKAFUL POLICY
FOR EMPLOYEES & THEIR DEPENDENTS & PENSIONERS
OF NED UNIVERSITY OF ENGINEERING & TECHNOLOGY.”**

TENDER NO. PC/NED/MC/Health Insurance/8023/2023

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- Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than 5 billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum “AA+” of PACRA/JCR-VIS as on the date of submission of bid.
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Director Procurement

1. Introduction

- 1.1 The NED University of Engineering & Technology was established in March 1977 under an Act of the Provincial Assembly of Sindh after upgrading of the former NED Government Engineering College, which was set up in 1921. The NED University is thus one of the oldest institutions in Pakistan for teaching and producing Engineering graduates.

NED University of Engineering and Technology (NEDUET) invites single stage two envelopes tender under SPPRA Rules, 2010 (Amended 2019) for providing the services of **Health Insurance Takaful Policy** for its employees, their dependents and pensioners for a period of twelve (12) months, from well reputed Insurance (Takaful) Companies who qualify the eligibility criteria for the following lives:

1.1.1). Eligible Employees

a) Following eligible dependents eligible employees:

- i) Spouse
- ii) Children (including widow / divorce daughters)
- iii) Parents

1.1.2) Pensioners

- i) Spouse
- ii) Children (including widow / divorce daughters)

PARTICULARS	CATEGORY-WISE DATA			
	A	B	C	TOTAL
EMPLOYEES				
Spouses				
Children				
Parents				
PENSIONERS				
Spouses				
Children				
TOTAL				

The Particulars of Individual can be obtained from the office of Additional Registrar via email at Registrar@neduet.edu.pk

2. Scope of Work

Provision of comprehensive medical coverage to the Employees and Pensioners their dependents and according to their category for a period of 12 Months (One Year). The insurance coverage shall include:

•	In-Patient Treatment Hospitalization);
•	Day Care Treatment;
•	Maternity Care;
•	Other Medical Services / Allied Facilities.

The Contract Agreement can be extended for another one year on mutual consent with the same terms and conditions

Employees their dependents will be covered under the following policies:

2.1 Premium Policy

- Hospitalization of Employees and Pensioners their eligible dependent spouses, children & parents of employees only.

2.2 Details of the employees and Pensioners according to their categories covered under the Premium Policy are given below. However, particulars of individual can be obtained from the office of Additional Registrar with a request via email at registrar@neduet.edu.pk

EMPLOYEES AND PENSIONERS CATEGORIES		
A	B	C
Bs 17 to 22	BS 11 to 16	BS 1 to 10

CATEGORY WISE NUMBER OF EMPLOYEES AND PENSIONERS & THEIR DEPENDENTS

Descriptions		Category-Wise		
		BS 17 to 22	BS 11 to 16	BS 1 to 10
		[A]	[B]	[C]
Employees and their dependents				
a.	Number of Employees	582	566	855
b.	Number of Spouses	401	501	748
c.	Number of Children	751	1,015	1,854
d.	Number of Parents	624	529	638
Pensioners and their dependents				
a.	Number of Pensioners	138	119	263
b.	Number of Spouses	99	119	215
c.	Number of Minor Children	104	48	121
d.	Number of Unmarried Daughter	96	166	311
Benefits / Description				
i.	H&R Limits (per person / per Year	550,000	400,000	350,000
ii.	Enhancement in H&R limits in case of accidental injuries	100%	100%	100%
iii.	Room & Board (per day)	8,000	6,500	5,000
Hospitalization				
1.	Pre-Hospitalization Sub Limit (Diagnosis) Consultation & Medicines	30 days	30 days	30 days
2.	Post-Hospitalization Sub Limit (Follow-Ups)	30 days	30 days	30 days
Daycare Surgeries & Specialized investigation in outpatient settings including but not limited.		Covered		
Dialysis, Cataract Surgery, MRI, CT scan, Endoscopy, Thaillum Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only). Besides, Daycare treatment should also cover as per clause 2.5 at page 7 of the bidding documents.				
Maternity Benefits (per pregnancy / per person)				
3	Normal Delivery	60,000	40,000	30,000
4	Complicated Delivery	120,000	80,000	60,000

- 2.3 In case of increase / decrease of any employee / dependent, the university shall inform in writing and the Insurance coverage shall accordingly be commenced / ceased, as the case may be, on the same rates and terms and condition of the Contract Agreement.
- 2.4 In case of birth of new born baby of the employee / dependent, the new born baby shall immediately be covered under the Insurance Policy.
- 2.5 Eligible Medical Expenses (including but not limited) to be covered from **ANNUAL HOSPITALIZATION LIMITS** shall include Hospitalization & Day Care Treatment as Follows:

HOSPITALIZATION		DAYCARE	
Daily Room & Board Charges			
❖	In-Hospital Consultation Charges	❖	Lithotripsy + other laser procedures
❖	Surgical Fee	❖	All Endoscopic procedures (i.e., gastroscopy, colonoscopy laparoscopy, Bronchoscopy etc.) along with biopsies / Histopathology.
❖	Diagnostic Investigations	❖	Excision Biopsy + Histopathology.
❖	OT Charges	❖	
❖	Blood & Oxygen Supplies	❖	Lumpectomy / Incision and drainage procedures.
❖	ICU/CCU/SCU/HDU Charges	❖	Tonsillectomy / Adenoidectomy / ENT Procedures.
❖	Organ Transplant	❖	Varicose Veins management / other ligation procedures.
❖	Local Ambulance Charges	❖	Non-Malignant Tumors/Abscess / Cyst Excision / Histopathology.
❖	Burns injuries (electrical / chemical and thermal injuries).	❖	Laparoscopic procedures/ERCP/MRCP
❖	Stroke/CVA	❖	
❖		❖	Cataract Surgery + other ophthalmic procedures
❖	Cardiac catheterization Angioplasty / By-Pass Surgery	❖	All types of Angiographies e.g. Coronary Cerebral pulmonary etc.
❖	Thyroidectomy (Partial / total)	❖	All screening test (CT, MRI, Plain/ Contrast, MRA, MRV, Pet scan, HRCT, Angiograms, Advance, Interventional including dye charges. U/S guided procedures other invasive procedures under radiological support).
❖	Miscellaneous Hospital Services and Supplies	❖	
❖	Emergency Room Treatment leading to Hospitalization	❖	Thallium Scan, Holter Monitoring. Dexa Scan, Mamogram, Nerve Conduction, ECG, EEG, EMG, Echo, / Stress Echo, CTG, E.T.T, Color Doppler, Isotopes Scanning.
❖	Other Operative Procedures.	❖	Treatment of Cancer Including chemotherapy with Hospitalization

			Other day care procedures+ Radiotherapy
❖	Congenital Birth Defects will be fully covered.	❖	Treatment of Hepatitis B & C such as Injectable Therapy / oral therapy or combination Therapy, consultation & all investigations up to Hospitalization Limits.
❖	Psychiatric Treatments	❖	Treatment of accidental cases and injuries / fractures & lacerated wounds alongwith(out-patient treatment within 48 hours).
❖	Maternity related complications.	❖	Minor Urological procedures etc
❖	Enhancement of Hospitalization Limit in case of Accidental Injuries. (50% of available limit).	❖	Hemodialysis inclusive of medicines and investigations.
❖	Declared / Undeclared Pre-Existing Conditions will be fully covered.	❖	Dental treatment / procedures / investigation.
		❖	Blood Screening tests Blood / blood products / blood components transfusion / Plasmapheresis / Hb- Electrophoresis

- 2.5.1 Eligible Medical Expenses to be covered from Annual **MATERNITY CARE LIMITS** (including but not limited) shall include Hospitalization & Day Care Treatment as follows:

MATERNITY CARE

Follow-up visits of patients during or after pregnancy.
Normal/Caesarean/Multiple Births/Force Delivery.

- ☐ Pre & Post Natal Expenses,
- ☐ Obstetricians Fee for Delivery & Consultation during Hospitalization.
- ☐ Coverage of Congenital Birth Defects.

New Born Babies are to be covered from very 1st day of Birth

- ☐ New Born Babies Nursery Care Charges including incubator facility / phototherapy.
- ☐ Miscarriage resulting into D&C or D&E.
- ☐ Operation Theatre /Physician's /Surgeon's Charges
- ☐ Prescribed Medical Supplies & Services during Hospitalization.
- ☐ Anesthesia Charges.
- ☐ Circumcision Charges of Newborn Baby Boys + vaccination of newborn.
- ☐ Declared / Undeclared Pre-Existing Conditions will be fully covered.

- 2.5.2. Employees either Male or Female will be covered with age restrictions of 60 Years.
- 2.5.3 Dependent Spouse(s) will be covered, maternity up to 50 years of age.
- 2.5.4 Dependent Son(s) will be covered up to 24 years of age
- 2.5.5 Dependent Daughter(s) will be covered till marriage.
- 2.5.6 Parents of employees will be covered with no age restrictions.
- 2.6.7 Pensioners & their spouses will be covered with no age restrictions

3. **Obtaining of Bidding Document:**

- 3.1 Tender Document containing detailed terms & conditions can be obtained from the office of Assistant Director Procurement - II, Procurement Cell, NED University of Engineering & Technology, University Road, Main Campus, Karachi, Sindh, Pakistan. Phone No. + 92-21-99261261-68 Ext. 2471, Email: adfp2@neduet.edu.pk against non -refundable Pay Order/Demand Draft of Rs. 3,000/- being tender fee in favor of Director Finance, NEDUET w.e.f. date of publication of the NIT in the print media, as notified in the NIT.
- 3.2. Bidding Document can also be downloaded from the Official website of NED University of Engineering & Technology <https://www.neduet.edu.pk> or Sindh Public Procurement Authority i.e. <http://ppms.pprasindh.gov.pk>, the bidder is required to enclose Pay order/Demand Draft of Rs.3,000/- non-refundable as a Tender Fee in favor of Director Finance, NEDUET

4. **Bidding Procedure**

- 4.1 Bids are invited as per Single Stage – Two Envelope Procedure in accordance with sub rule 2 of rule 46 of the Sindh Public Procurement Rules, 2010 (Amended 2019).

5. **Instructions to the Bidders: -**

- 5.1 Bidder must read all the contents of NIT as well as Bidding Document and understand all the requirements.
- 5.2 Bidder must ensure that the Bid Form is filled in all respect, without any confusion.
- 5.3 The Bid Form(s) shall be inserted in the Financial Proposal. However, a copy of the same shall be inserted in the Technical Proposal after hiding the amount.
- 5.4 There should not be any over-writing, double writing, crossed, additional conditions.
- 5.5 Rates are to be quoted clearly in digits as well as in words.
- 5.6 Each document/paper submitted by the bidder shall be signed/stamped by the bidder on the face of document.
- 5.7 Bids shall be submitted in accordance with Single stage – Two Envelope Procedure.
- 5.8 Bidder shall prepare two separate envelopes for Technical as well as Financial Proposal.
- 5.9 Bidder shall examine the Bid Evaluation Criteria and insert appropriate document in the Technical/Financial Proposal accordingly.
- 5.10. Bidder(s) must write the “**TECHNICAL PROPOSAL**” and “**FINANCIAL PROPOSAL**” on the face of relevant sealed envelopes containing relevant bid/offer in it.
- 5.11. Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms shall be treated as rejected / nonresponsive.

Bidding Data Sheet

Introduction	
ITB 1	Name of Procuring Agency: Office of The Assistant Director Procurement – II, NED University, Karachi. Tel # 99261261-68, (Ext: 2291), Fax: 99261255
	Name of Contract. “PROCUREMENT OF HEALTH INSURANCE SERVICES FOR EMPLOYEE THEIR DEPENDANTS & PENSIONERS & THEIR SPOUSES OF NEDUNIVERSITY OF ENGINEERING & TECHNOLOGY.”
Bid Price and Currency	
ITB 4	Prices quoted by the Bidder shall be <i>“fixed” and in” Pak Rupees”</i>
Preparation and Submission of Bids	
ITB 7	Selection / Eligibility / Responsiveness criteria: <ol style="list-style-type: none"> Bidder should quote price only in PKR With all corrected applicable taxes and duties. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP“) Bid should be accompanied with client list. The bidder must have at least 3 years of experience in the relevant field Companies must be available on „List of Active Tax Payers“ of FBR (for Income Tax) and SRB (For Sales Tax) websites. NTN/SST/GST Registration Certificate. (Whichever is applicable). Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Five Billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum “AA+” of PACRA/JCR-VIS as on the date of submission of bid. Details of turn-over (Including in terms of Rupees) of at least last three years that average turnover of last three years should not be less than Rs Six Billion per year. Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
ITB 9	Amount of bid security. 5% of Bid Value
ITB 10	Bid validity period. 90 days
ITB 11	Number of copies. One original - - -
ITB 13	Deadline for bid submission. As notified in NIT
ITB 19.1	Bid Evaluation: The Most Advantageous responsive bid

	<p>Other Terms & Conditions:</p> <ul style="list-style-type: none"> i. In case of any unforeseen situation or government holiday resulting in closure of office on the date of opening. Bid shall be submitted / opened on next working day at the given time ii. Tender documents can also be obtained by post against Pay Order/Bank Draft of Rs-800/- as courier charges in addition of tender fee. iii. NEDUET may reject all or any bid subject to relevant provision of SPP Rules and may cancel the bidding process at any time prior to acceptance of bid or proposal as per Rule 25(1) of said rules. iv. Incomplete, conditional and tender without required earnest money in the specified form/format shall be rejected. v. Bidders are advised that before filling the bidding documents all pages of bidding documents should carefully be rechecked. If any page(s) / paper(s) of bidding documents are missing that can be downloaded from the official website of this University and SPPRA, and also can be obtained from the office of the ADP-2 in Procurement Cell, NEDUET, Karachi. Bid(s) with incomplete bidding documents will straightaway be rejected. vi. Bidders are required to provide their valid e-mail Ids and contact numbers (s) for effective and timely communication vii. Affidavit that firm has never been blacklisted. viii. All Bidding documents must be signed, named & stamped by authorized person of the firm/ Companies along with authorized letter. ix. Incomplete, conditional and tender without required bid security as specified in the bidding documents, shall be rejected. Each page of bidding documents should be signed and stamped. x. Contract Agreement and Integrity Pact both are mandatory for successful bidder. xi. Prescribed Sales Tax Invoice, payment of Stamp Duty at rate specified by Government of Sindh, Valid Professional Tax Certificate and Joint Recommendations of PMO and Registrar will be required for payment. However, withholding of all government Taxes shall apply as rates specified in relevant Government Schedule. xii. In case of a discrepancy between the unit price and amount entered for any item in the schedule of quantities, the unit price will be taken as correct and the amount will be adjusted accordingly when the tender is being examined.
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6. List of Documents to Enclosed.

- 6.1 Bidder(s) must ensure that the following documents are enclosed with the **Technical Proposal**.
- 6.1.1 Complete Bidding Document, duly signed and stamped on its each/every page as acceptance of all terms & conditions.
- 6.1.2 Original Bidding Document purchase receipt or Pay Order of Rs.3,000/-.
- 6.1.3 Copy of Pay Order in respect of Bid Security after hiding the amount.
- 6.1.4 Attested copy of NTN / Income Tax Registration Certificate, Sales Tax Registration Certificate.
- 6.1.5 Attested copy of CNIC of signatory of the Bidder
- 6.1.6 Complete profile and history of the Bidder/Participant including complete address and complete details of Directors including their CNIC Numbers.
- 6.1.7 List of panel Hospitals all over the Karachi, Sindh, Pakistan.
- 6.1.8 List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses.
- 6.1.9 Audited Financial Statement of the bidder for last three years.
- 6.1.10 Financial Stability Certificate / Credit Worthiness from First Class Scheduled Bank of Pakistan. Complete details of turn-over of at least last three years duly supported with the documentary evidence.
- 6.1.11 Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/local company etc., if any.
- 6.1.12. Copy of documents in respect of PACRA / JCR-VIS Rating.
- 6.1.13 Affidavit on stamp paper duly notarized to the effect that the Insurance Company is neither blacklisted nor suspended by any National / International, including Provincial and Federal Government.
- 6.1.14 Affidavit on stamp paper duly notarized to the effect that any Director of the Insurance Company is not awarded any punishment from any Court of Law.
- 6.1.15 Affidavits duly notarized to the effect that the bidder has submitted the correct and complete information along with the bid/offer. If any document/information is found forged/engineered /fake/bogus at any stage, the bidder may be declared as Blacklisted in accordance with law and the performance guarantee and payment, if any may be forfeited.
- 6.1.16 Details of Full-Time Doctors for Case Management in Medical & Claims Dept.
- 6.1.17 Original Certificate from existing client stating satisfactory performance of the bidder.
- 6.1.18 Details of Medial Call Center (24/7 Help Line).
- 6.1.19 Valid documentary evidence in support of evaluation and qualification criteria.
- 6.1.20 Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**
- 6.1.21 Bid Security of required amount and form.
- 6.1.22 Bid form(s) duly filled in all respect clearly quote the price.
- 6.1.23. Once again note that, bidder must ensure that, the Bid Form is filled in all respect, without any confusion, there should not be any over-writing, double writing, crossed, additional conditions and Rates are quoted clearly in digits as well as in words.
- 6.1.24 **Bidder(s) must understand that all payments / transaction shall be made in Pakistani Rupees (PKR) only.**
- 6.1.25 Bidder(s) must work carefully and quote gross rates including all applicable taxes and also incorporate the impact of Sales Tax. The NEDUET shall made payments after deduction of all applicable taxes including Income Tax & SST / GST and other taxes, if any.

7. Eligibility Criteria

Bidder who meets the following **eligibility criteria/mandatory requirements** would be declared responsive for further evaluation as per the Evaluation Criteria specified in this bidding document. Verifiable documentary proof for all following requirements is a mandatory requirement, noncompliance will lead to disqualification.

- 7.1 Bidder shall complete all the terms & conditions of this Bidding Document.
- 7.2 Bidder able to enclose the documents as per clause 6 of this Bidding Document.
- 7.3 Companies must be available on „ List of Active Tax Payers“ of FBR (for Income Tax) and SRB (For Sales Tax) websites.
- 7.4. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan („SECP“)
- 7.5 Bidder must have at least one Full-Time Doctors for Case Management in Medical & Claims Dept.
- 7.6 Equity / Net Worth of the bidder as on closing of last fiscal year should not be less than Two Billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum “AA+” of PACRA/JCR-VIS as on the date of submission of bid.

8. Validity of Bids

Bids shall remain valid for Ninety **(90)** days w.e.f. date of opening of Technical Proposals. The bids without or less than Ninety (90) days validity will be rejected.

9. Language of Bids

The bid prepared by the bidder, as well as all correspondence and documents relating to the bid exchanged by the bidder and the Procuring Agency shall be in English. Supporting documents and printed literature furnished by the bidder may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case for purposes of interpretation of the Bid, the translated version shall prevail.

10. Submission of Bids / Offer:

Sealed bids/offers both the proposals i.e., Technical Proposal and Financial Proposal to be dropped in the tender box placed at Procurement Cell in the office of Assistant Director Procurement – II, as notified in the NIT. However, under any circumstances, whatsoever, the sealed bids/offers shall be reached before the deadline for submission of bid. Any bid submitted / received late due to any reason whatsoever, shall not be considered at any stage and shall be returned un-opened. Any claim against the bids received late shall not be considered at any stage, hence bidders are advised to take all precautionary measures for delivery of sealed bids before the deadline for confirmed submission of bid.

11. Opening of Bids:

- 11.1 The Technical Proposals shall be opened within one hour of deadline for submission of offer/bid in presence of the authorized representative(s) of the bidder(s), if they wish to present at the time of opening of bids.
- 11.2 In case of the date of opening of tender declared as Public Holiday by the Government of Sindh or Federal Government or non-working day due to any reason, the next official working day shall be deemed to be the date for submission and opening of tenders/bids/offers, accordingly. The time and venue shall remain same.
- 11.3 The envelope marked Financial Proposal shall be retained unopened in the custody of NEDUET.
- 11.4 After the evaluation and approval of the technical proposal, the Financial Proposals shall be opened if technically accepted / qualified bids having the minimum qualifying points / marks of 75% or more, at a time, date and venue announced and communicated to the bidders in advance.

12. Evaluation of Bids:

- 12.1 Bids/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the NEDUET for the purpose.
- 12.2 The Committee may seek the clarification from the bidder in writing or oral as the case may be, in case of committee deemed fit, however any clarification shall not be changing the sanctity of original bid;
- 12.3 The Bids/Offers shall be evaluated in accordance with the conformity of the requirements of terms & conditions of the bidding document based on the record / documentary evidence submitted by the bidder.

12.4 Technical Proposal Evaluation

- 12.4.1 The Bids shall be evaluated on complete Lot / Group / Package basis reflected in the Bid Form / Price Schedule. Bids for partial / limited item(s) shall not be considered and shall be rejected.
- 12.4.2 The following merit point system for weighing evaluation factors / criteria will be applied for technical proposals.
- 12.4.3 Bidders achieving **minimum 75% points / marks** will be considered only for further process besides compliance of all mandatory clauses. Documentary evidence must be attached in support of your claim.
- 12.4.3 Only those Financial Proposals will be announced / considered which were technically qualified by the Committee.

TECHNICAL PROPOSAL EVALUATION CRITERIA

S#	Evaluation Parameters/Sub-parameters	Maximum Points
1.	Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)	Max. 15
1.1	15 years or above	15.
1.2	10 years or above	10.
1.3	7 years or above	05.
1.4	5 years or above	03.
1.5	Below 5 years	01.
2.	Total Number of Corporate Clients receiving Health Insurance Services. (Credible documentary evidence must be provided)	Max. 15
2.1	200 and above	15.
2.2	100 and above	10.
2.3.	50 and above	05.
2.4.	Below 50	02.
3.	Total Number of Panel Hospitals under credit facility in Karachi, Sindh, Pakistan. (Credible documentary evidence must be provided)	Max. 15
3.1	200 and above	15.
3.2	100 and above	10.
3.3	50 and above	05
3.4	Below 50	02
4.	Medial Call Center / 24/7 Helpline (Credible documentary evidence must be provided)	Max. 10
4.1	Yes	10.
4.2	No.	00
5.	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	Max. 10
5.1	20 and above	10.
5.2	10 and above	07.
5.3	Below 10	05.
6.	Equity / Net Worth of the Company as on 31st December 2020. (Audited Balance Sheets must be provided)	Max. 20
6.1	PKR 3 billion and above	20.
6.2	PKR 2.5 billion and above	10.
6.3	PKR 2 billion and above	07.
6.4	below PKR 2 billion	05.
7.	PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT	Max. 15
7.1	AA+ Rating	15.
7.2	Below AA+ Rating	0
	Total Points	100

12.5 Financial Proposal Evaluation

- 12.5.1 Technically qualified/successful bidder(s)/Tenderer(s) shall be eligible for Financial Proposal(s). The Financial bids shall be opened in the presence of the Bidders at the scheduled date, time and venue communicated in advance or as defined in this document.
- 12.5.2 Financial Bids/Financial Proposals of Technically disqualified / rejected bidders will not be opened and sealed envelopes shall be returned to the bidder.
- 12.5.3 Bids not accompanied by the Bid Security of required amount and form shall be rejected.
- 12.5.4 Procuring Agency shall not be responsible for any erroneous calculation of taxes and all differences arising out shall be fully borne by the Successful Bidder. However, any subsequent changes in rates or structure of applicable taxes by the Government at any time during execution / evaluation period shall be passed to the Procuring Agency.

13. Announcement of Bid Evaluation Report

- 13.1 Bids/Offeres including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the NEDUET for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency shall intimate to all the bidders at least three (3) working days prior to the award of Contract.

14. Award of Contract:

- 14.1 The bidder whose offered rate is found most advantageous amongst other technically qualified bidders shall be considered for acceptance of the offer provided that if it fulfills the laid down terms and conditions of the tender, irrespective of their score in the previous step.
- 14.2 In case of tie among two or more bidders in financial bid with identical offered rate, the contract shall be awarded to the bidder who shall obtain the highest points / marks in technical evaluation report.
- 14.3 NEDUET reserve rights to cancel any/all bids, subject to the relevant provisions of SPP Rules 2010 (Amended to-date).

15. Signing of Contract:

In case of award, the Insurance Company shall sign the contract on appropriate stamp paper. All charges including payment of duty shall be borne by the Insurance Company.

16. Period of Contract.

Initially contract shall be made for a period of one year (12 months). However, Contract Period can mutually be extended for a further period of one year (if so required) with the same terms and conditions.

17. Bid Security / Performance Guarantee:

- 17.1 The Bidder shall enclose the Bid Security not less than 5% of the total contract value of the one year (12 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Director Finance, NEDUET issued by a scheduled bank in Pakistan valid for a period of 28 days beyond the bid validity period. The Bid Security shall be attached with the Financial Proposal. Photocopy of the Bid Security shall be attached with the Technical Proposal after hiding the amount.
- 17.2 The Bid Security of unsuccessful bidder shall be returned after award of contract or within one week of expiry of bid.
- 17.3 The Successful bidder shall submit the Performance Security / Guarantee not less than 10% of the total contract value of the one year (12 months) in the shape of Call Deposit or Pay Order or Demand Draft or a Bank Guarantee in favor of Director Finance, NEDUET issued by a scheduled bank in Pakistan valid for a period of ninety (90) days beyond the date of completion / expiry of the contract.
- 17.4 The Bid Security of successful bidder shall be returned after receipt of Performance Security / Guarantee. However, the successful bidder can adjust the Bid Security towards Performance Guarantee, in this situation, the successful bidder shall submit the balance amount on account of Performance Guarantee.
- 17.5 The Performance Security / Guarantee shall be forfeited, in case company fails to provide the satisfactory services. The Performance Security / Guarantee shall be returned after expiry of contract and settlement of all claims by the company.

18. Commencement of Insurance Coverage:

- 18.1 Insurance coverage shall commence **within 14 calendar days** after signing of contract.
- 18.2 NEDUET shall provide the complete details of employees at least **two weeks** prior to commencement of Insurance Coverage.
- 18.3 The Insurance Company shall arrange preparation of necessary documents and Health Card to the insured person well before commencement of insurance coverage.
- 18.4 The Insurance Company shall ensure the delivery of Health Card and complete details about the Panel Hospitals, available facilities at those hospitals, telephone numbers, claim filing process and other relevant information to the Medical Department of the University well before commencement of Insurance coverage.

19. Processing of Claim:

- 19.1 The Insurance Company shall process the claim within a working day of receipt of claim.
- 19.2 The Insurance Company cannot demand any unrealistic document for processing of claim.
- 19.3 The Insurance Company shall ensure the payment of claim within 15 days, subject to fulfillment of minimum required formalities.

20. General Conditions:

- 20.1 A prospective company requiring any clarification(s) may inform to NEDUET or an Officer authorized on its behalf in writing. The NEDUET or concerned Officer authorized on its behalf will respond to any request for clarification which is received well before 05 working days or more to the deadline set for the submission of bids. Copies of NEDUET response will be forwarded to prospective companies (if not already clarified in the tender document or deemed necessary for the company).
- 20.2 Bidder shall comply with all Pakistani Laws, permits, codes and regulation applicable to the bidder's performance of services. Bids against the Government Rules and Policy, Conditional Bids, Telegraphic Bids, Bids not accompanied by Bid Security of required amount and form, bids received after specific date and time and bids of Black Listed firms will not be considered and will be rejected.
- 20.3 The NEDUET reserves the right to increase / delete the number of lives to be covered on the same rates and terms and condition of the Contract Agreement.
- 20.4 All the Health Insurance Cards in case of new Employees or Addition /Deletion / Plan Revision Correction cases shall be provided by the Insurance Company within 15 days from the submission of intimation.
- 20.5 Premium for New lives to be Added / Deleted or Plan Revision shall on the same rates as per Premium Rates quoted in the Bid.
- 20.6 Bidder must provide Company's Hotline numbers in order to facilitate and provide necessary information to the patients in case of Hospitalization in Panel Hospitals.
- 20.7 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than two days. All intimations of Approvals / Regrets must also be furnished to the NEDUET through email.
- 20.8 All the IPD (Pre/Post Hospitalization) Reimbursement Claims would be paid within 15 days from the date of submission of claims.
- 20.10 In case of return or withholding of Claim for Reimbursement, a formal intimation by letter or email would be required by the Insurance Company describing the reason for return or withholding.
- 20.11 If an Employee / Patient wishes not to disclose certain personal information such

as Investigations Reports, the requirement in Reimbursement Cases shall be waived upon the request of the Employee / Patient.

- 20.12 Requirement of Prescriptions shall be waived in case the Employee / Patient is a Doctor/ Medical Practitioner upon request.
- 20.13 All the Health Insurance Cards must bear the NEDUET Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
- 20.14 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 20.15 In case of non-issuance of Insurance Card to an existing employee, due to non-provision of data required for issuance of Health Insurance Card, the employee or his/her dependent shall be provided Hospitalization Coverage after obtaining necessary approval / verification from the NEDUET.
- 20.16 Insurance Company shall inform / communicate account status (limit utilization report) of individual employee / pensioner to Focal Person to be nominated by Procuring Agency.
- 20.17 Insurance Company shall charge amount to employee / pensioner on account of hospitalization at discount of 5% comparing to notified rates of the hospitals. Medical Department of this University will ensure this with the Focal Person of Insurance Company.
- 20.18 After award of contract, Insurance Company shall make communications through Focal Person to be nominated by the Procuring Agency.

21. Payment

- 21.1 Payment of Premium shall be processed on quarterly basis.
- 21.2 The Insurance Company shall submit the following documents along with the Invoice:
 - 21.2.1 Original Invoice in triplicate.
 - 21.2.2 Copy of the Signed Contract.
 - 21.2.3 List of Insured Employees / Dependents
 - 21.2.4 Complete details of claims received, paid, pending during the quarter.
 - 21.2.5 Complete details of pending claims with reason of pendency.
 - 21.2.6 Copy of Valid Professional Tax Certificate

22. Profit Sharing:

22.1 Any Profit / Premium left at the end of the Contract Agreement will be shared on 50:50 basis after deducting the Admin Charges.

23. Cancellation of Contract:

If the Insurance Company fails to provide the satisfactory services, the NEDUET shall be entitled at its option to cancel the contract and recover the damages besides forfeiture of Performance Guarantee. The NEDUET shall not be liable to any risks and costs whatsoever in consequence of such cancellation of the contract.

24. Arbitration:

24.1 Any difference or dispute or liability of whatsoever nature arising out of the contract or in any way relating to the contract or to its construction or fulfillment should be settled as far as possible, amicably between the NEDUET and Insurance Company. Should the parties fail to come to an amicable settlement the same shall be referred to the award of Arbitrators to be nominated one each by the NEDUET and Insurance Company within fifteen (15) days of notice from either side or in the case of the said Arbitrators not agreeing, then to the award of an Umpire to be appointed by the Arbitrators in writing prior to proceeding with the arbitration. The decision of the Arbitrators or the Umpire, as the case may be, shall be final and binding on both the parties. The arbitration shall take place at Karachi, under Pakistani Law of Arbitration.

BID FORM / PRICE SCHEDULE

PROVISION OF HEALTH INSURANCE SERVICES

(To be submitted on Official Company Letterhead Duly Signed & Stamp)

S#	Descriptions	PREMIUM RATES FOR 12 MONTHS (Amount ONLY in PKR)
1.	Total Premium for 12 months (one year) In PKR Including All Provincial and Federal Taxes and Duties.	

Signature: _____

Name: _____

CNIC _____

Designation _____

Company _____

Stamp _____

Dated _____

BREAKUP OF QUOTED PREMIUM

(To be submitted on Official Company Letterhead Duly Signed & Stamp)

S#	Category	Age Group	Yearly Premium (Amount in PKR)
1.	Vice Chancellor	Above 60	
2.	Male Employee	18 – 25	
3.	Male Employee	26 – 36	
4.	Male Employee	36 - 45	
5.	Male Employee	46 – 55	
6.	Male Employee	56 – 60	
7.	Pensioner	Above 60	
8.	Female Employee	18 – 25	
9.	Female Employee	26 – 36	
10.	Female Employee	36 - 45	
11.	Female Employee	46 – 55	
12.	Female Employee	56 – 60	
13.	Pensioner	Above 60	
14.	Male Spouse	18 – 25	
15.	Male Spouse	26 – 36	
16.	Male Spouse	36 - 45	
17.	Male Spouse	46 – 55	
18.	Male Spouse	56 – 60	
19.	Male Spouse	Above 60	
20.	Female Spouse	18 – 25	
21.	Female Spouse	26 – 36	
22.	Female Spouse	36 - 45	
23.	Female Spouse	46 – 55	
24.	Female Spouse	56 – 60	
25.	Female Spouse	Above 60	
26.	Sons & Daughters	24 or below	
27.	Daughters	25 or above	
28.	Parents	60 or below	
29.	Parents	Above 60	
30.	Total		

Signature: _____

Name: _____

CNIC _____

Designation _____

Company _____

Stamp _____

Contract Form

THIS AGREEMENT made the ____ day of _____ 2023____ between *NED University of Engineering & Technology, Karachi*. (Hereinafter called “the Procuring agency”) of the one part and *[name of Bidder]* of *[city and country of Bidder]* (hereinafter called “the Bidder”) of the other part:

WHEREAS the Procuring agency invited bids for services, viz., Procurement of Health Insurance Takaful Policy for Employees & Their Dependents & Pensioners of NEDUET, Karachi. Has accepted a bid in the sum of *[contract price in words and figures]* (hereinafter called “the Contract Price”).

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
 - (a) the Bid Form and the Price Schedule submitted by the Bidder;
 - (b) the Schedule of Requirements;
the Technical Specifications.
 - (d) the General Conditions of Contract;
the Special Conditions of Contract; and
 - (f) the Procuring agency’s Notification of Award.
3. In consideration of the payments to be made by the Procuring agency to the Bidder as hereinafter mentioned, the Bidder hereby covenants with the Procuring agency to provide the services and to remedy defects therein in conformity in all respects with the provisions of the Contract
4. The Procuring agency hereby covenants to pay the Bidder in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written

Signed, sealed, delivered by _____ the _____ (for the Procuring agency)

Signed, sealed, delivered by _____ the _____ (for the Bidder)

Integrity Pact

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS/CONTRACTORS/CONSULTANTS.

Contract Number: _____

Dated: _____

Contract Value: _____

Contract Title: _____

[Name of Supplier/Contractor/Consultant] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Sindh (GoS) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, _____
[Name of Supplier/Contractor/Consultant] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

[Name of Supplier/Contractor/Consultant] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of Supplier/Contractor/Consultant] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, _____
[Name of Supplier/Contractor/Consultant] agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by _____
[Name of Supplier/Contractor/Consultant] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from PA.

[Procuring Agency]

[Supplier /Contractor/Consultant]



NED UNIVERSITY OF ENGINEERING & TECHNOLOGY

DP/ NED/Health Insurance/8023/ 1763

Date: 6/2/ 2023




NOTIFICATION

With reference to this University Office Order No. DR(Estab)/(1193)Vol-II/6331 dated: 16.06.2016, the Procurement Committee under Rule 7 of the Sindh Public Procurement Rules (as amended) comprising of the following Members has been constituted for Procurement of Health Insurance Takaful Policy for Employees & Their Dependents & Pensioners of NED University of Engineering & Technology (vide Case File No. PC/NED/ MC/ Health Insurance/8023/2023), as follows:

- | | |
|--|------------------|
| 1. Syed Ghazanfar Hussain
Ag. Registrar
NEDUET, Karachi | Convener |
| 2. Mr. Muhammad Mabroor Khan
Administrative Officer
Center for Excellence in Marine Biology
University of Karachi | Member |
| 3. Dr. Mariam Alam
Principal Medical Officer
Medical Department
NEDUET, Karachi. | Member/Secretary |

The TOR / functions / responsibilities of the aforesaid Procurement Committee will be in accordance with Rule-8 of SPP Rules. The tender will be opened on 23-02-2023 at 10:30 AM in the office of Assistant Director Procurement-II.


Director Procurement
06/02/2023

Email:

- i. registrar@neduet.edu.pk
- ii. mabroork@hotmail.com
- iii. pmo@neduet.edu.pk

NED UNIVERSITY OF ENGINEERING & TECHNOLOGY

No. DR (Estab)/(1003)/5730

Dated: 27/05/2016

OFFICE ORDER

In supersession of this office order No. DR (Estab)/(1003)/11418 dated 02-11-2015, the University Administration has constituted the Complaint Redressal Standing Committee comprising of the following officers to address complaints regarding all procurement issues in the University in pursuance of Clause 31(1) of the SPPRA rules:

- | | | |
|----|---|----------|
| 1. | Prof. Dr. Saad Ahmed Qazi
Dean (ECE) | Convener |
| 2. | Independent Professional from the relevant field | Member |
| 3. | Nominee of Accountant General Sindh | Member |


Ag. REGISTRAR 27/5/2016

To:

The Convener & all members

Copy for information to:

- 1 Dean (ECE)
- 2 Director Planning & Projects
- 3 Director Finance
- 4 Director, Procurement Cell
- 5 Ag. Resident Auditor



DAWN

Friday
February 3, 2023
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Vol. LXXXV No. 34
Regd No. SS-022

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NED UNIVERSITY OF ENGINEERING & TECHNOLOGY



PROCUREMENT CELL

University Road, Karachi-75270

Tel: 9926 1261 + 68 (EXT: 2471 & 2501) Fax: 9926 1256
Email: cp@neduet.edu.pk Website: <http://www.neduet.edu.pk>
Reg. NO. SPARC-145606/2015-1552 Date: FEBRUARY 02, 2023

SAY NO TO CORRUPTION

NOTICE INVITING TENDER

NEDUET invites Sealed Bids on Single Stage Two Envelopes (S-1 & S-2) for **HEALTH INSURANCE SERVICES** from BSCP registered well-reputed Health Insurance Companies having Registration with Income Tax, Sales Tax and Sindh Revenue Board (whichever is applicable) to carry out the following:

PROCUREMENT OF HEALTH INSURANCE TAKAFUL POLICY for Employees & Their Dependents & Pensioners of NED UNIVERSITY of Engineering & Technology

Tender No. PC/NED/HC/Health Insurance/2023/2023

Issuance of Documents From	Last Date of Issuance of Tender Documents	Tenders Submission Deadline	Tenders Opening Date / Time
07 FEB 2023	22 FEBRUARY 2023	23 FEB 2023 10:00 am	23 FEB 2023 10:00 am

SUBSIDIARY CRITERIA:

- The Bidder must have at least 3 Years of Experience in the relevant field.
- Equity / Net Worth of the Bidder as on Closing of Last Fiscal Year should not be Less than 5 Billion and same shall be reflected in the Audited Accounts. Bidder has Credit Rating of minimum "AA+" of PACR/ICR-VIS as on the Date of Submission of Bid.
- Details of Turn-Over (including interest of Foreign) of at least Last Three Years (at average) Turnover of Last Three Years should not be Less than Rs 6 Billion per Year.
- Certificate of Incorporation issued by the Securities & Exchange Commission Pakistan ("SECP").
- Registration with FBR / SBR whichever is applicable and must have Valid Professional Tax Certificate.

Tender Fee and Bid Security @ 5% of Bid Cost in shape of Pay Order should be in favor of Director Finance. Bidding Documents can be obtained and shall be submitted in the Office of ADP-II as per above schedule. Bidders are requested to give their Best and Final Price as "No Negotiations" is permitted. Bidding Documents containing detailed Terms and Conditions are available at Websites www.neduet.edu.pk & www.pprms.pprsinfr.gov.pk. In case of any Unforeseen Situation or Government Holiday resulting in Closure of Office on the Date of Opening, Bids shall be submitted / opened on Next Working Day at the given time and venue. The NEDUET reserves the right to reject any or all the Bids subject to the relevant provisions of BFP Rules 2012 (Amended 2015).

Director Procurement



NED UNIVERSITY
OF ENGINEERING & TECHNOLOGY



PROCUREMENT CELL
University Road, Karachi-75270

Tel: 9926 1261 - 68 (Ext: 2471 & 2501) Fax: 9926 1235
 mail: dp@neduet.edu.pk Website: <http://www.neduet.edu.pk>
 P. DP/MD-146206-9023/1759 Date: FEBRUARY 02, 2003

SAY NO TO CORRUPTION

توانمیں ہر انے طلبی ٹیٹر (NIT)

SECOP کو INEDUET سے رجسٹرڈ مسافر جہاز پر غور و خوض، کنٹرول اور کمانڈر کے طور پر رجسٹرڈ ہونا (جس کا کوڈ INEDUET) سے ایئر لائنز اور ایئر کی خدمات کے لئے مشکل اور ایئر لائنز کے طریقے کی بنیاد پر بحریہ کی ترقی سے متعلق ہے۔

**PROCUREMENT OF
HEALTH INSURANCE
TAKAFUL POLICY**
for Employees & Their
Dependents & Pensioners of
NED UNIVERSITY
of Engineering & Technology

Tender No. PC/NED/MC/Health Insurance/8023/2023

23 فروری 2023 10:30 بجے	23 فروری 2023 10:00 بجے	22 فروری 2023	07 فروری 2023
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الطبيب كمال محمد علي

1. قریب ۱۵ سالہ سابقہ سربراہی کے دوران میں پاکستان کی معیشت میں جو تبدیلیاں رونق پائی ہیں ان کے بارے میں آپ کی رائے کیا ہے؟
2. پاکستان کی معیشت میں حالیہ تبدیلیوں کے بارے میں آپ کی رائے کیا ہے؟
3. پاکستان کی معیشت میں حالیہ تبدیلیوں کے بارے میں آپ کی رائے کیا ہے؟
4. پاکستان کی معیشت میں حالیہ تبدیلیوں کے بارے میں آپ کی رائے کیا ہے؟
5. پاکستان کی معیشت میں حالیہ تبدیلیوں کے بارے میں آپ کی رائے کیا ہے؟

Director Finance کے ذریعہ اس وقت کے سب سے زیادہ مستند اور قابل اعتماد ادارہ یعنی ADP II کے ذریعہ جاری کیا گیا ہے۔ اس ادارہ کے ذریعہ جاری کیے گئے تمام اعداد و شمار کی تصدیق پاکستان کے بین الاقوامی مالیاتی فنڈ (IMF) کے ذریعہ کی گئی ہے۔ اس ادارہ کے ذریعہ جاری کیے گئے تمام اعداد و شمار کی تصدیق پاکستان کے بین الاقوامی مالیاتی فنڈ (IMF) کے ذریعہ کی گئی ہے۔ اس ادارہ کے ذریعہ جاری کیے گئے تمام اعداد و شمار کی تصدیق پاکستان کے بین الاقوامی مالیاتی فنڈ (IMF) کے ذریعہ کی گئی ہے۔



DEPARTMENT OF HEALTH AND HUMAN SERVICES

University of Illinois, Urbana-Champaign, 61820

BLACK BOX WITH EXTERNAL INTERIOR

ALAN AND BOB CONGRATULATE

مجلسي انتظامي انتظامي، ميلا تپس + سلا رويانو، بودا
اجني (اگر جي) کان رستي ۾ ٿوري ڪان هيٺ انتظامي جي
مجلسي ۾ سٺو اسٽيج ۽ لائين جي طرفي جي بنياد تي مهوريت
پورا ڪرڻ لاءِ

Order No. PC/NE/UK/Health Insurance/802/2023

مستأجر مخارج مستأجر في الشراء	مستأجر مخارج مستأجر في الشراء	مستأجر مخارج مستأجر في الشراء	مستأجر مخارج مستأجر في الشراء
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1999

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ڈاکٹر حفیظہ پروین کیوریٹ