

Sukkur IBA University

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NOTICE INVITING TENDER Tender # PROC/374

Sukkur IBA University invites sealed bids on single stage two envelopes procedure for LIFE INSURANCE COVERAGE from SECP registered well-reputed Life Insurance Companies having registration with Income Tax, Sales Tax and Sindh Revenue Board (whichever is applicable) to carry out the following.

s.	TENDER	Tende				
No.		Issue / Sale		Submission	Oponina	Tender Fee
		From	То	Subillission	Opening	
01	"LIFE INSURANCE" Takaful policy for Employees	02.02.2024	22.02.2024	22.02.2024 03:00 P.M.	22.02.2024 03:30 P.M.	3000/-

ELIGIBILITY CRITERIA

MERIT-DUALITY-EXCELLENCE MERIT-DUALITY-EXCELLENCE MERIT-DUALITY-EXCELLENCE MERIT-DUALITY-EXCELLENCE

- I. The bidder must have at least 3 years of experience in the relevant field.
- II. Bidder has Credit Rating of minimum "A+" of PACRA/JCR-VIS as on the date of submission of bid.
- III. Details of turnover (including in terms of Rupees) of at least the last three years.
- IV. Certificate of Incorporation issued by the Securities & Exchange Commission of Pakistan ("SECP").
- V. Registration with FBR / SRB (whichever is applicable) and must have valid professional Tax Certificate.
- VI. Affidavit on legal stamp paper that the firm is not blacklisted by any federal or provincial department/agency/ procuring agency.

Tender Fee and Bid Security @ 2% of bid cost in shape of Pay order should be in favor of Sukkur IBA University. Bidding documents can be obtained and shall be submitted in the office of Additional Director Procurement 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.iba-suk.edu.pk and www.iba-suk.edu.pk and www.ppms.pprasindh.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 Sukkur IBA University reserves the right to reject any or all the bids subject to the relevant provisions of SPP Rules 2010 (Amended to date).

Please send your queries: hari@iba-suk.edu.pk

SUKKUR IBA UNIVERSITY

Nisar Ahmed Siddiqui Road, Sukkur Tel: 071-5644142 Fax 071-5804419 VID(H) 273/2023

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ISSUED ON:			
ISSUED TO:			



BID DOCUMENTS

PROCUREMENT OF LIFE INSURANCE TAKAFUL POLICY FOR EMPLOYEES OF SUKKUR IBAUNIVERSITY

Important Note

Please keep visiting the Sukkur IBA University website's tender page at https://www.iba-suk.edu.pk/tenders for any clarification or additional information shared in response to bidders 'queries.

TENDER NO. PROC/374

For any query / confusion related to this bid documents, please contact in writing to following:

Hari Lal Nathani Additional Director Procurement Sukkur IBA University Nisar Ahmed Siddiqui Road, Sukkur Email: hari@iba-suk.edu.pk

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1. Introduction

Sukkur IBA University invites single-stage two envelopes tender under SPPRA Rules, 2010 (Amended to date) for providing the services of **Life Insurance Takaful Policy** for its employees for a period of two years (24) months (extendable for two more years) with 10% raise in premium from the start of the second year till contract period /extended contract period (10% on the quoted premium for the first year), from well reputed Insurance (Takaful) Companies who qualify the eligibility criteria for the following lives:

1.1.1). Eligible Employees

PARTICULARS	CATEGORY-WISE DATA			
PARTICULARS	Α	В	С	TOTAL
EMPLOYEES				
TOTAL				

The Particulars of Individual can be obtained from the office of Additional Director Procurement via email at hari@iba-suk.edu.pk

3. Obtaining of Bidding Document:

- 3.1 Tender Document containing detailed terms & conditions can be obtained from the office of Additional Director Procurement, Sukkur IBA University, Nisar Ahmed Siddiqui Road, Sukkur Tel 071-564 4142 Email: hari@iba-suk.edu.pk against non -refundable Pay Order/Demand Draft of Rs. 3,000/- being tender fee in favor of Sukkur IBA University 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 Sukkur IBA University www.iba-suk.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 Sukkur IBA University.

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 to date).

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.
- 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

Bidding Data Sneet						
	Introduction					
ITB 1	Name of Procuring Agency: Sukkur IBA University, Nisar Ahmed Siddiqui					
	Road, Sukkur. Tel 071-564 4142, Fax # 071-580 4419.					
	Email: hari@iba-suk.edu.pk					
	Name of Contract. "PROCUREMENT OF LIFE INSURANCE COVER FOR EMPLOYEE OF SUKKURIBAUNIVERSITY					
	Bid Price and Currency					
ITB 4	Prices quoted by the Bidder shall be "fixed" and in" Pak Rupees."					
	Preparation and Submission of Bids					
ITB 7	Eligibility Criteria:					
	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")					
	3. Bid should be accompanied with client list.					
	4. The bidder must have at least 3 years of experience in the relevant field					
	 5. Companies must be available on "List of Active Tax Payers" of FBR (for Income Tax) and SRB (For Sales Tax) websites. 6. NTN/SST/GST Registration Certificate. (Whichever is applicable). 					
	7. Bidder has Credit Rating of minimum "A+" of PACRA/JCR-VIS as on the date of submission of bid.					
	8. Details of turnover (Including in terms of Rupees) of at least the last three years. The average annual turnover must not be less than the estimated cost of the tender item.					
	9. 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.					
	10. 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's department/agency/procuring agency.					
ITB 9	Amount of bid security. 2% 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					
	Dedame for bid Sabinission. As notified in 1911					

ITB 19.1	Bid Evaluation: The Most Advantageous responsive bid

Other Terms & Conditions:

- 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. Sukkur IBA University 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 Additional Director Procurement, Sukkur IBA University, Sukkur. 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 on legal stamp paper 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 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.

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 Fees Pay Order of Rs.3,000/- in favor of Sukkur IBA University
- 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 present clients of Group Life Insurance with name and contact persons, cell/telephone numbers and addresses.
- 6.1.8 Audited Financial Statement of the bidder for last three years.
- 6.1.9 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.
- 6.1.10 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's department/agency/procuring agency.
- 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 Certificate from existing client stating satisfactory performance of the bidder.
- 6.1.17 Details of Call Center (24/7 Help Line).
- 6.1.18 Valid documentary evidence in support of evaluation and qualification criteria.
- **6.1.19** Bidder(s) must ensure that the following documents are enclosed with the **Financial Proposal**
- 6.1.20 Bid Security of required amount and form.
- 6.1.21 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 SIBAU 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 has Credit Rating of minimum "A+" 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 at Procurement Section in the office of Additional Director Procurement, 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 SIBAU.
- 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 70% 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 Procurement Committee constituted.
- 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 70% 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 Life 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 Life 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.	Call Center / 24/7 Helpline (Credible documentary evidence must be provided)	Max. 10
3.1	Yes	10.
3.2	No.	00
4.	Equity / Net Worth of the Company as on 31st December 2023/June 30, 2023. (Audited Balance Sheets must be provided)	Max. 20
4.1	PKR 3 billion and above	20.
4.2	PKR 2.5 billion and above	10.
4.3	PKR 2 billion and above	07.
4.4	below PKR 2 billion	05.
5.	PACRA/JCR-VIS Rating – MANDATORY REQUIREMENT	Max. 15
5.1	A+ Rating or higher	15.
5.2	Below A+ Rating will not be eligible	0
6	Average Life Insurance Claims Paid during the past three years	Max. 15
6.1	PKR 1 billion and above	15
6.2	PKR 0.5 billion and above	10
6.3	PKR 0.25 billion and above	5
6.4	below PKR 0.25 billion	01
7	Average Claim Process time during the past three years from receipt date of required documents	Max. 10
7.1	Within 15 days	10
7.2	Within 30 days	5
7.3	Within 45 days	3
7.4	More than 45 days	01
	Total Points	100
Important Iotes:	Please attach documentary evidence in support of your claims against technical evaluation criteria in the technical proposal. To technically qualify, the bidder must achieve a minimum	
	score of 70 out of 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/Offers including Technical Proposal/Financial Proposals to be evaluated by the Committee constituted by the SIBAU for the purpose.
- 13.2 The Bid Evaluation Report shall be announced and shall be hoisted on websites of the Authority and Procuring Agency.

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 SIBAU 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 stamp duty shall be borne by the Insurance Company.

16. Period of Contract.

The contract shall be made for a period of two years (24 months). However, It can mutually be extended for two years (if required) with the terms and conditions mentioned in clause # 1.

17. Bid Security / Performance Guarantee:

- 17.1 The Bidder shall enclose the Bid Security not less than 2% of the total contract value of the two years (24 months) in the shape of Deposit at Call or Pay Order or Demand Draft or a Bank Guarantee in favor of Sukkur IBA University 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.
- 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 equal to 2% of the total contract value of the two years (24 months) in the shape of Call Deposit or Pay Order or Demand Draft or a Bank Guarantee in favor of Sukkur IBA University issued by a scheduled bank in Pakistan valid for a period of ninety (90) days beyond the date of completion / expiry of the contract. The bid security of successful bidder may be retained as performance security.
- 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 3-4 calendar days of award of contract.
- **18.2** SIBAU shall provide the complete details of employees at least **3-4 calendar days** priorto 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 HR 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 and in case of emergency admission in hospital, approval grant on phone call by the panel hospital representative.
- 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 SIBAU or an Officer authorized on its behalf in writing. The SIBAU 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. Any clarification required by any bidder that may be of importance of other bidders or any clarification deemed to be made by the university will be uploaded on the Sukkur IBA University website's tender page where tender documents are uploaded.
- 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 SIBAU 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 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.
- 20.6 Approval / Authorization of Hospitalization shall be provided to the Hospital / Patient in not more than One day. All intimations of Approvals / Regrets must also be furnished to the HR department Sukkur IBA University through email. In case of admission in hospital through emergency, approval will be granted over the phone call made by the panel hospital for this purpose.
- 20.7 All the IPD (Pre/Post Hospitalization) Reimbursement Claims would be paid within 15 days from the date of submission of claims.
- 20.8 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.
- 20.9 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.
- 20.10 Requirement of Prescriptions shall be waived in case the Employee / Patient is a Doctor/ Medical Practitioner upon request.
- 20.11 All the Health Insurance Cards must bear the SIBAU Employee ID and Name of Institute / Department, provided in the list as and when the contract is awarded.
- 20.12 The Bidder will provide the Claims Utilization Report for Hospitalization and Reimbursement on Quarterly Basis.
- 20.13 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 SIBAU.
- 20.14 Insurance Company shall inform / communicate account status (limit utilization report) of individual employee / pensioner to Focal Person to be nominated by Procuring Agency.
- 20.15 Insurance Company shall charge amount to employee on account of hospitalization at discount of 5% comparing to notified rates of the hospitals. HR Department of this University will ensure this with the Focal Person of Insurance Company.
- 20.16 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.
- 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:

Any Profit / Premium left at the end of the Contract Agreement will be shared on 50:50 basis after deducting the Admin Charges or as mutually agreed otherwise.

23. Cancelation of Contract:

If the Insurance Company fails to provide satisfactory services, the Sukkur IBA University shall be entitled at its option to cancel the contract and recover the damages besides forfeiture of the Performance Guarantee. The Sukkur IBA University 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 SIBAU 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 SIBAU 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 sukkur, under Pakistani Law of Arbitration.

Subject to the above, should any recourse to Courts of Law become necessary, the parties hereto submit to the jurisdiction of the Courts of law at Sukkur, Pakistan which courts shall have exclusive jurisdiction to settle any claims and/or dispute arising out of this Agreement or any acts done in pursuance thereof regardless of the location or place of business of parties hereto. However, CLIENT may at its own option also proceed against Vendor in the court of law for any claims it may have.

BID FORM / PRICE SCHEDULE

PROVISION OF LIFE INSURANCE SERVICES

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

S#	Descriptions	PREMIUM RATES FOR 24 MONTHS (Amount ONLY in PKR)
1.	Total Premium for 24 months (two year) In PKR Including All Provincial and Federal Taxes and Duties.	

Signature:	
Name:	
CNIC	
Designation	
Company	
Stamp	
Dated	

LIST OF EMPLOYEES FOR LIFE INSURANCE POLICY

Please see the list of employees and other details mentioned at Annexure A to G at the end of the tender documents.

Contract Form

TH	IS AGREEMENT	made the	day of	2023	between <i>Sukkur IBA University</i>
[na WI Po	nme of Bidder] of [HEREAS the Prod licy for Employe	city and country of curing agency in es & Their Depo	vited bids for serv	er called "the Bid ices, viz., Procur Sukkur. Has acc	art and dder") of the other part: ement of Health Insurance Takaful epted a bid in the sum of <i>[contract</i>
NC)W THIS AGREEN	MENT WITNESSE	TH AS FOLLOWS:		
	to them in the	Conditions of Colocuments shall	ontract referred to.		anings as are respectively assigned d construed as part of this
(a) (b)	the Schedu	m and the Price ale of Requireme cal Specification		d by the Bidder;	
(d)		al Conditions of	•		
(f)	•	Conditions of Cing agency's Not	ification of Award.		
3.	mentioned, the	e Bidder hereby	covenants with th	ne Procuring age	gency to the Bidder as hereinafter ency to provide the services and to isions of the Contract
4.	services and th	ne remedying of	defects therein, th	e Contract Price	nsideration of the provision of the or such other sum as may become in the manner prescribed by the
		•	ereto have caused ear first above writ	ŭ	to be executed in accordance with
Sig	ned, sealed, del	ivered by	t	he	(for the Procuring agency)
Sig	ned, sealed, del	ivered by	t	he	(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:	
the procurement of any cont Government of Sindh (GoS)	ractor/Consultant] hereby declares that it has not obtained or induced tract, right, interest, privilege or other obligation or benefit from or any administrative subdivision or agency thereof or any other y it (GoS) through any corrupt business practice.
represents and warrants that payable to anyone and not anyone within or outside Palperson, including its affilial shareholder, sponsor or subside kickback, whether described inducing the procurement of in whatsoever form, from I declared pursuant hereto. [Name of Supplier/Control of S	Contractor/Consultant] accepts full responsibility and strict liability for an animal not making full disclosure, misrepresenting facts or taking any urpose of this declaration, representation and warranty. It agrees test, privilege or other obligation or benefit obtained or procured
any law, contract or other ins	orejudice to any other right and remedies available to PA under strument, be voidable at the option of PA. standing any rights and remedies exercised by PA in this regard,
account of its corrupt busing equivalent to ten time the su kickback given by Name of Sup	agrees to indemnify PA for any loss or damage incurred by it on ess practices and further pay compensation to PA in an amount m of any commission, gratification, bribe, finder's fee or opplier/Contractor/Consultant as aforesaid for the purpose of obtaining or of any contract, right, interest, privilege or other obligation or from PA.
[Procuring Agency]	[Supplier/Contractor/Consultant]

Annexure- A

Detail of Employees for Life Insurance

A. Category wise

S. N	Category	Plan	
1	BPS-19 and above	A	
2	BPS-17 to BPS-18	В	
3	BPS-16 and below	С	
Grand Tot	al		

Annexure- B

Claims History

S.	Year	Number of	Amount of each claim	Plan
N		Claims		
1	2020-21	Two	Rs 4 million	C
2	2020-21	One	Rs 10 million	A
3	2021-22	Two	Rs 4 million	C
4	2022-23	Two	Rs 4 million	C
5	2022-23	Two	Rs 10 million	A

Annexure- C

GROUP LIFE INSURANCE

PLAN/CATEGORY	Description	Amount of Cover
А	Grade 19 & Above	Rs 10 million
	(Regular & eligible	
	contractual	
	employees)	
В	Grade 17-18	Rs. 6 million
	(Regular & eligible	
	contractual	
	employees)	
С	Grade 1-16 (Regular	Rs 4 million
	& eligible	
	contractual	
	employees)	

Terms & Conditions for Life Insurance

- 1. Premium mode Annual/Biannual/Quarterly/Monthly as deemed fit
- 2. Occupational and Non-Occupational will be covered
- All other terms and conditions will be determined once the company is shortlisted based on financial and technical grounds.
- 4. There will be no exceptions acceptable in case of the death of any insured employee. A life Insurance claim will be payable by the successful insurance company in case of death of an insured employee(s), whatever the reason of the death be i.e., Natural death, accidental death, suicide, etc. and wherever died in the world and either while on duty or on leave.

Benefits Required	Basis of Coverage
Death Due to Any Cause	Amount of Cover as per employee's
	plan/category cover
Additional Accidental Death	100% additional, i.e., 200% of the amount of
	cover as per employee's plan/category
	cover.
Accidental Disability	100% of amount of cover as per
(PTD/PPD)	employee's plan/category cover
Accidental Disability (TTD)	100% of basis salary up to maximum of
	employee plan/category based
Natural Disability (PTD-N)	100% of amount of cover as per
	employee's plan/category cover
Terminal illness Benefit	Free of Cost

Annexure- E

TURN AROUND TIME (TAT)

S. N	Description	Working Days
1	For policy document and inception	15 Days
2	Additions, Deletions & Plan Revision	7 Working Days
3	Detailed Claims Analysis on Quarterly basis	15 Days

Annexure-F

List of Regular Employees

Note: Number of lives is tentative, the actual number for coverage may vary.

S. N	Employment Nature	Grade	Date of Birth
1	Regular	22	31-Jul-1975
2	Regular	16	7-May-1985
3	Regular	20	8-May-1973
4	Regular	21	3-Feb-1974
5	Regular	21	3-Jan-1975
6	Regular	18	30-Aug-1980
7	Regular	18	5-Jul-1976
8	Regular	18	8-Jul-1978
9	Regular	19	31/3/1984
10	Regular	19	13-Nov-1981

11	Regular	16	2-Dec-1974
12	Regular	20	8-Aug-1972
13	Regular	11	1-Jun-1968
14	Regular	11	1977
15	Regular	21	8-Nov-1969
16	Regular	18	10-Jul-1979
17	Regular	16	5-Apr-1977
18	Regular	21	10-Jan-1972
19	Regular	21	3-Jul-1976
20	Regular	19	18/8/1976
21	Regular	21	3-May-1968
22	Regular	16	7-Jan-1979
23	Regular	16	8-Apr-1977
24	Regular	11	1-Jan-1985

25	Regular	11	25-Oct-1972
26	Regular	21	1-Jan-1975
27	Regular	9	15-Feb-1981
28	Regular	11	1975
29	Regular	9	15-Nov-1979
30	Regular	19	31/3/1982
31	Regular	11	7-Jul-1981
32	Regular	11	12-Apr-1974
33	Regular	21	21/3/1982
34	Regular	16	5-Feb-1980
35	Regular	16	31-Oct-1982
36	Regular	18	22-Mar-1982
37	Regular	18	21-Feb-1984
38	Regular	19	13-Mar-1978

39	Regular	20	10-Aug-1973
40	Regular	9	9-Jun-1979
41	Regular	20	1-Mar-1983
42	Regular	14	25-Nov-1977
43	Regular	21	1-Mar-1980
44	Regular	9	1970
45	Regular	9	1-Jun-1976
46	Regular	7	14-Mar-1978
47	Regular	9	1-Apr-1982
48	Regular	16	1-Mar-1984
49	Regular	9	10-Feb-1976
50	Regular	7	1973
51	Regular	11	1-Aug-1980
52	Regular	7	28-Nov-1983

53	Regular	18	4-Jan-1978
54	Regular	16	13-Apr-1986
55	Regular	11	3-Nov-1980
56	Regular	9	15-Oct-1979
57	Regular	14	5-May-1986
58	Regular	20	2-Jan-1983
59	Regular	18	18-Apr-1979
60	Regular	20	19/12/1979
61	Regular	19	8-May-1972
62	Regular	9	13-Apr-1977
63	Regular	9	1-Jan-1978
64	Regular	9	1-Jan-1978
65	Regular	11	1-Jan-1976
66	Regular	11	1980

67	Regular	11	13-Apr-1977
68	Regular	11	1-Jan-1970
69	Regular	9	3-Feb-1984
70	Regular	9	31-Jan-1985
71	Regular	7	1-Jan-1968
72	Regular	9	3-Apr-1987
73	Regular	9	1970
74	Regular	7	7-Feb-1985
75	Regular	9	25-Mar-1973
76	Regular	5	15-Jan-1986
77	Regular	14	1-Jan-1983
78	Regular	18	14-Apr-1986
79	Regular	11	1-May-1987
80	Regular	19	3-Jan-1979

81	Regular	19	11-May-1983
82	Regular	19	02-01-1987
83	Regular	19	3-Nov-1979
84	Regular	19	21/03/1987
85	Regular	19	15/3/1985
86	Regular	19	22/12/1984
87	Regular	20	20/1/1977
88	Regular	20	4-May-1985
89	Regular	19	2/11/1976
90	Regular	18	3-Feb-1986
91	Regular	18	2-Mar-1978
92	Regular	20	17/3/1987
93	Regular	9	4-Jan-1997
94	Regular	14	3-Jan-1981

95	Regular	18	5-Feb-1979
96	Regular	18	4-Jan-1985
97	Regular	19	22-May-1988
98	Regular	16	15-Feb-1974
99	Regular	14	20-Jan-1984
100	Regular	18	8-Sep-1984
101	Regular	18	1-May-1970
102	Regular	18	2-Apr-1984
103	Regular	20	13/2/1981
104	Regular	16	1982
105	Regular	7	3-Jan-1983
106	Regular	7	1-Feb-1988
107	Regular	21	10-Oct-1979
108	Regular	19	3-Aug-1986

109	Regular	20	10-Mar-1981
110	Regular	18	2-Dec-1979
111	Regular	14	9-Jul-1989
112	Regular	14	3-Feb-1984
113	Regular	18	12-Feb-1991
114	Regular	21	16/9/1974
115	Regular	7	5-Aug-1984
116	Regular	18	28-Jun-1987
117	Regular	5	1977
118	Regular	7	1-Feb-1983
119	Regular	7	17-Sep-1974
120	Regular	14	16-Dec-1967
121	Regular	5	1975
122	Regular	5	29-Dec-1977

123	Regular	5	1980
124	Regular	5	3-Nov-1982
125	Regular	18	21-11-1987
126	Regular	18	21-11-1987
127	Regular	20	30-04-1974
128	Regular	18	24-08-1980
129	Regular	19	14-10-1987
130	Regular	19	05-02-1986
131	Regular	19	15/4/1987
132	Regular	19	10-Feb-1987
133	Regular	19	16/5/1964
134	Regular	20	01-05-1987
135	Regular	19	4-06-1982
136	Regular	18	3-Mar-1983

137	Regular	19	5-Jan-1975
138	Regular	9	20-Nov-1975
139	Regular	19	4-Jan-1987
140	Regular	7	10-Oct-1974
141	Regular	7	1-Mar-1982
142	Regular	5	1-Jan-1960
143	Regular	16	22-Jan-1989
144	Regular	19	23-Dec-1976
145	Regular	18	1-Jul-1987
146	Regular	20	3-Mar-1983
147	Regular	18	26-Feb-1987
148	Regular	7	1-Apr-1986
149	Regular	7	21-Dec-1974
150	Regular	5	5-Feb-1978

151	Regular	19	15-01-1989
152	Regular	19	11-10-1983
153	Regular	19	1-May-1984
154	Regular	7	13-Apr-1985
155	Regular	20	11/03/1985
156	Regular	19	24/8/1985
157	Regular	7	30-Oct-1983
158	Regular	18	2-Oct-1988
159	Regular	7	3-Feb-1977
160	Regular	18	22-Feb-1980
161	Regular	18	11-Nov-1987
162	Regular	11	19-Oct-1983
163	Regular	5	17-Feb-1982
164	Regular	14	1-Feb-1989

165	Regular	20	22-02-1984
166	Regular	19	7-Feb-1986
167	Regular	19	4-Jan-1983
168	Regular	17	24-Apr-1981
169	Regular	19	4-Oct-1989
170	Regular	18	7-Jun-1986
171	Regular	19	18/12/1984
172	Regular	18	13-Dec-1983
173	Regular	19	05-08-1987
174	Regular	19	2-Jun-1975
175	Regular	21	18/12/1975
176	Regular	19	15-03-1976
177	Regular	19	1-Apr-1973
178	Regular	18	10-Mar-1989

179	Regular	9	12-May-1983
180	Regular	9	16-Apr-1970
181	Regular	9	13-Dec-1975
182	Regular	14	8-Oct-1973
183	Regular	7	15-Sep-1978
184	Regular	7	1-Jan-1988
185	Regular	7	17-Apr-1985
186	Regular	7	3-Apr-1987
187	Regular	7	21-Jul-1981
188	Regular	7	1973
189	Regular	7	25-Feb-1984
190	Regular	7	1-Feb-1982
191	Regular	5	9-Nov-1987
192	Regular	14	3-Aug-1980

193	Regular	19	25-Nov-1976
194	Regular	20	30/3/1983
195	Regular	19	10-08-1984
196	Regular	19	05-01-1987
197	Regular	14	10-Feb-1991
198	Regular	18	30/4/1982
199	Regular	19	01-04-1978
200	Regular	19	5-May-1976
201	Regular	18	06-06-1988
202	Regular	14	7-Feb-1991
203	Regular	18	1-Feb-1991
204	Regular	17	30-Dec-1991
205	Regular	5	2-Mar-1990
206	Regular	18	10-01-1982

207	Regular	19	31-Dec-1979
208	Regular	5	18-Apr-1985
209	Regular	7	1978
210	Regular	5	1980
211	Regular	5	1-Jan-1978
212	Regular	19	29/3/1984
213	Regular	5	20-Aug-1974
214	Regular	7	1971
215	Regular	7	29-Jan-1986
216	Regular	7	16-Mar-1988
217	Regular	5	1-Sep-1983
218	Regular	5	13-Mar-1989
219	Regular	5	10-Feb-1984
220	Regular	14	6-Feb-1986

221	Regular	19	20-Dec-1985
222	Regular	18	11-Feb-1988
223	Regular	5	1-Aug-1985
224	Regular	5	1-Apr-1979
225	Regular	18	2-Jun-1988
226	Regular	18	2-Jun-1986
227	Regular	19	25/12/1985
228	Regular	19	3-Oct-1975
229	Regular	5	15-Apr-1983
230	Regular	5	26-May-1988
231	Regular	14	6-Jan-1989
232	Regular	14	1-Jan-1989
233	Regular	19	5-Jan-1985
234	Regular	20	26/6/1986

235	Regular	17	3-Apr-1989
236	Regular	14	21-Mar-1990
237	Regular	17	10-May-1985
238	Regular	18	17/1/1979
239	Regular	19	12-Aug-1989
240	Regular	18	4-Apr-1990
241	Regular	11	1-Apr-1973
242	Regular	19	23-01-1987
243	Regular	18	27-Aug-1977
244	Regular	5	13-Dec-1980
245	Regular	7	10-Mar-1982
246	Regular	19	23/1/1987
247	Regular	5	3-May-1982
248	Regular	5	2-Jun-1985

249	Regular	5	1-Mar-1976
250	Regular	19	4-Jan-1991
251	Regular	19	1-Jan-1984
252	Regular	5	1-Apr-1976
253	Regular	18	2-Oct-1983
254	Regular	18	31-03-1989
255	Regular	18	18/5/1988
256	Regular	19	31-03-1985
257	Regular	19	21/04/1972
258	Regular	18	7-Dec-1978
259	Regular	20	7-Jun-1981
260	Regular	18	4-May-1987
261	Regular	18	28/11/1983
262	Regular	18	1-Jan-1989

263	Regular	18	3-Jan-1974
264	Regular	19	6-Jan-1988
265	Regular	18	7-Apr-1990
266	Regular	18	2-Aug-1985
267	Regular	19	22/1/1991
268	Regular	18	2-Mar-1986
269	Regular	18	8-Jul-1989
270	Regular	5	1-Jan-1985
271	Regular	18	3-Aug-1990
272	Regular	17	12-Jul-1985
273	Regular	20	2-Jan-1981
274	Regular	5	1-Feb-1970
275	Regular	18	20-May-1987
276	Regular	19	1-Apr-1989

277	Regular	19	4-Feb-1989
278	Regular	17	5-Nov-1988
279	Regular	19	1-Dec-1980
280	Regular	19	10-Sep-1972
281	Regular	14	30-Apr-1989
282	Regular	9	21-Dec-1977
283	Regular	14	15-May-1989
284	Regular	5	1-Apr-1970
285	Regular	5	15-Nov-1989
286	Regular	19	19-Nov-1985
287	Regular	19	1-Jan-1980
288	Regular	19	10-Oct-1979
289	Regular	14	29-Oct-1989
290	Regular	18	14-Jun-1989

291	Regular	18	5-Mar-1975
292	Regular	19	27/4/1987
293	Regular	18	01/07/1987
294	Regular	18	05/02/1984
295	Regular	18	05/07-1987
296	Regular	17	10/11/1991
297	Regular	17	21-Dec-1991
298	Regular	16	22-Nov-1980
299	Regular	18	26/8/1986
300	Regular	17	3-Jan-1990
301	Regular	19	3/4/1990
302	Regular	19	01/03/1984
303	Regular	18	31-Mar-1982
304	Regular	20	29-Sep-1968

305	Regular	19	9-Apr-1982
306	Regular	14	3-Feb-1990
307	Regular	5	20-Apr-1989
308	Regular	11	5-Nov-1978
309	Regular	5	5-Oct-1983
310	Regular	14	8-Jan-1993
311	Regular	14	19-Feb-1989
312	Regular	5	1-Feb-1983
313	Regular	5	8-Aug-1991
314	Regular	18	3-Sep-1980
315	Regular	19	16-Jul-1992
316	Regular	17	20-Dec-1983
317	Regular	17	8-Feb-1992
318	Regular	7	25-Feb-1982

319	Regular	19	7-Oct-1984
320	Regular	20	16-Aug-1986
321	Regular	18	7-Aug-1970
322	Regular	18	10-Mar-1988
323	Regular	18	28-Jul-1986
324	Regular	17	11-Jan-1993
325	Regular	5	12-Jun-1986
326	Regular	14	20-Mar-1988
327	Regular	14	4-May-1988
328	Regular	5	2-May-1987
329	Regular	7	13-Mar-1989
330	Regular	17	17-May-1987
331	Regular	16	10-Oct-1990
332	Regular	17	3-Jun-1991

333	Regular	16	14-Mar-1987
334	Regular	7	13-Mar-1982
335	Regular	17	5-Feb-1992
336	Regular	11	26-Mar-1992
337	Regular	5	27-Dec-1998
338	Regular	18	16-Feb-1993
339	Regular	5	19-Mar-1978
340	Regular	11	9-Mar-1990
341	Regular	7	25-Feb-1991
342	Regular	7	12-Jan-1978
343	Regular	18	19-Mar-1982
344	Regular	18	11-Feb-1991
345	Regular	19	9-Oct-1981
346	Regular	18	2-Jan-1978

347	Regular	18	11-Apr-1991
348	Regular	14	7-Oct-1986
349	Regular	5	8-Aug-1995
350	Regular	18	14-Aug-1990
351	Regular	14	25-Nov-1991
352	Regular	14	6-Mar-1996
353	Regular	18	15-Jul-1986
354	Regular	14	8-Jan-1991
355	Regular	5	1-Oct-1978
356	Regular	18	8-Sep-1991
357	Regular	18	12-Feb-1989
358	Regular	20	23-Jul-1981
359	Regular	19	1-Aug-1984
360	Regular	19	1-Apr-1978

361	Regular	19	6-May-1991
362	Regular	11	3-Feb-1991
363	Regular	11	3-Feb-1988
364	Regular	11	10-Feb-1981
365	Regular	11	13-Jan-1992
366	Regular	17	7-Feb-1992
367	Regular	16	19-Mar-1987
368	Regular	18	14-Mar-1990
369	Regular	18	15-Feb-1991
370	Regular	18	5-Mar-1989
371	Regular	18	28-Oct-1992
372	Regular	18	15-Mar-1994
373	Regular	18	2-Jun-1990
374	Regular	18	6-Jun-1984

375	Regular	19	12-Feb-1988
376	Regular	18	17-Sep-1990
377	Regular	18	27-Oct-1986
378	Regular	18	22-Jan-1989
379	Regular	18	18-Nov-1979
380	Regular	11	11-Jan-1984
381	Regular	17	29-May-1986
382	Regular	17	1-Aug-1985
383	Regular	18	17-Mar-1991
384	Regular	19	28-Mar-1982
385	Regular	19	1-Mar-1980
386	Regular	19	14-Sep-1988
387	Regular	18	7-Mar-1990
388	Regular	17	13-Apr-1985

389	Regular	20	5-Aug-1984
390	Regular	18	1-Feb-1993
391	Regular	11	30-Dec-1985
392	Regular	11	6-May-1991
393	Regular	17	1-May-1991
394	Regular	11	25-Jul-1990
395	Regular	11	17-Dec-1991
396	Regular	11	15-Jun-1988
397	Regular	11	2-Sep-1995
398	Regular	18	13-Feb-1983
399	Regular	18	1-Feb-1983
400	Regular	18	20-Feb-1984
401	Regular	20	28-Oct-1987
402	Regular	19	12-Aug-1988

403	Regular	19	28-Sep-1989
404	Regular	17	21-Jan-1993
405	Regular	17	5-Mar-1994
406	Regular	18	9-Feb-1987
407	Regular	17	3-Jul-1996
408	Regular	18	15-Nov-1990
409	Regular	18	6-Mar-1986
410	Regular	18	4-Jan-1987
411	Regular	17	19-Mar-1996
412	Regular	17	10-Nov-1996
413	Regular	18	3-Sep-1988
414	Regular	18	15-May-1993
415	Regular	18	5-Aug-1992
416	Regular	18	31-Jul-1987

417	Regular	18	27-Sep-1985
418	Regular	17	1-Sep-1989
419	Regular	18	17-Feb-1994
420	Regular	18	7-Jul-1987
421	Regular	17	2-Feb-1986
422	Regular	17	12-Oct-1990
423	Regular	11	25-Jan-1996
424	Regular	17	10-Jun-1993
425	Regular	18	5-Sep-1990
426	Regular	18	1-Mar-1984
427	Regular	19	23-Dec-1986
428	Regular	18	11-Nov-1989
429	Regular	18	17-Jun-1992
430	Regular	19	5-Jan-1974

431	Regular	19	12-Jun-1983
432	Regular	18	7-Feb-1994
433	Regular	19	2-Oct-1981
434	Regular	9	23-Aug-1995
435	Regular	19	3-Dec-1987
436	Regular	11	23-Dec-1994
437	Regular	11	29-Dec-1990
438	Regular	11	1-Mar-1992
439	Regular	11	26-Jun-1992
440	Regular	16	7-Sep-1990
441	Regular	18	14-Jun-1990
442	Regular	19	11-Apr-1977
443	Regular	19	27-Mar-1983
444	Regular	18	4-Dec-1991

445	Regular	18	2-Apr-1991
446	Regular	18	5-Jul-1987
447	Regular	17	3-Feb-1970
448	Regular	18	28-Apr-1984
449	Regular	19	17-Jan-1983
450	Regular	18	11-Mar-1991
451	Regular	18	21-Dec-1980
452	Regular	19	4-Nov-1985
453	Regular	19	20-Mar-1989
454	Regular	17	12-Jun-1989
455	Regular	11	1-Feb-1993
456	Regular	11	2-Feb-1994
457	Regular	18	4-Apr-1992
458	Regular	18	25-Mar-1984

459	Regular	18	1-Feb-1993
460	Regular	18	26-Sep-1991
461	Regular	18	26-Dec-1990
462	Regular	11	2-Mar-1994
463	Regular	11	12-Dec-1998
464	Regular	11	7-Feb-1994
465	Regular	11	2-Mar-1982
466	Regular	18	24-Sep-1992
467	Regular	16	5-Feb-1995
468	Regular	17	10-Feb-1992
469	Regular	11	12-Dec-1996
470	Regular	17	20-Jun-1992
471	Regular	16	7-Apr-1991
472	Regular	19	5-Jan-1991

473	Regular	17	18-May-1993
474	Regular	19	8-Jan-1992
475	Regular	19	1-Apr-1984
476	Regular	19	10-Apr-1981
477	Regular	19	28-Mar-1969
478	Regular	18	31-Dec-1994
479	Regular	17	7-Sep-1992
480	Regular	17	20-May-1994
481	Regular	17	19-Sep-1988
482	Regular	17	10-Mar-1988
483	Regular	17	25-Apr-1988

List of Contractual Employees

	Note: Number of lives is tentative, actual number for coverage may vary.							
S.N	Position	Employment Nature	Fixed/TTS	Equivalent Grade	DOB			
1	Carpenter	contractual	Fixed	5	18-May-1987			
2	Cook	contractual	Fixed	5	5-Dec-1973			
3	Cook	contractual	Fixed	5	12-Apr-1976			
4	Cook	contractual	Fixed	5	10-Nov-1979			
5	Cook	contractual	Fixed	5	15-Apr-1976			
6	Cook	contractual	Fixed	5	1-Jan-1990			
7	Cook	contractual	Fixed	5	1-Jan-1988			
8	Cook	contractual	Fixed	5	7-Aug-1981			
9	Cook	contractual	Fixed	5	14-Feb-1992			
10	Cook	contractual	Fixed	5	1-Jan-1989			
11	Cook	contractual	Fixed	5	12-Mar-1993			
12	Cook	contractual	Fixed	5	1-Jan-1980			
13	Cook	contractual	Fixed	5	16-Apr-1989			
14	Cook	contractual	Fixed	5	1-Jan-1971			
15	Cook	contractual	Fixed	5	15-Dec-1992			
16	Cook	contractual	Fixed	5	5-Jun-1995			

17	Cook	contractual	Fixed	5	11-Jan-1987
18	Cook	contractual	Fixed	5	1983
19	Cook	contractual	Fixed	5	1977
20	Cook	contractual	Fixed	5	15-May-1987
21	Cook	contractual	Fixed	5	1-Feb-1995
22	Cook	contractual	Fixed	5	1-Jan-1987
23	Cook	contractual	Fixed	5	1-Jan-1983
24	Cook	contractual	Fixed	5	5-Apr-1988
25	Cook	contractual	Fixed	5	1-Jun-1978
26	Cook	contractual	Fixed	5	25-Feb-1986
27	Cook	contractual	Fixed	5	1-Jan-1988
28	Cook	contractual	Fixed	5	29-Oct-1976
29	Cook	contractual	Fixed	5	7-Nov-1981
30	Cook	contractual	Fixed	5	1-Apr-1983
31	Cook	contractual	Fixed	5	2-Feb-1997
32	Cook	contractual	Fixed	5	1-Jan-1997
33	Cook	contractual	Fixed	5	1968
34	Cook	contractual	Fixed	5	3-Jan-1980
35	Cook	contractual	Fixed	5	28-Nov-1991

36	Cook	contractual	Fixed	5	20-Apr-1991
37	Cook	contractual	Fixed	5	1-Jan-1997
38	Cook	contractual	Fixed	5	8-Jan-2000
39	Cook	contractual	Fixed	5	2-Feb-1991
40	Cook	contractual	Fixed	5	5-Aug-1988
41	Cook	contractual	Fixed	5	1-Jan-1988
42	Cook	contractual	Fixed	5	20-Jan-2000
43	Cook	contractual	Fixed	5	7-Feb-1997
44	Cook	contractual	Fixed	5	12-Feb-1999
45	Cook	contractual	Fixed	5	8-Jan-1980
46	Cook	contractual	Fixed	5	6-Jun-1997
47	Cook	contractual	Fixed	5	28-Dec-1983
48	Cook	contractual	Fixed	5	21-Jan-2001
49	Cook	contractual	Fixed	5	4-Nov-1980
50	Cook	contractual	Fixed	5	8-Apr-1998
51	Cook	contractual	Fixed	5	7-Jan-1983
52	Cook	contractual	Fixed	5	10-Jan-1976
53	Cook	contractual	Fixed	5	1-Jan-1995
54	Cook	contractual	Fixed	5	5-Mar-1990

55	Cook	contractual	Fixed	5	10-Jan-1997
56	Cook	contractual	Fixed	5	6-Jan-1996
57	Cook	contractual	Fixed	5	18-Oct-1982
58	Driver	contractual	Fixed	5	1-Jan-1991
59	Driver	contractual	Fixed	5	4-Nov-1982
60	Driver-HTV	contractual	Fixed	5	15-Mar-1986
61	Driver-LTV	contractual	Fixed	5	25-Jul-1985
62	Driver-LTV	contractual	Fixed	5	23-Mar-1991
63	Driver-LTV	contractual	Fixed	5	24-Feb-1994
64	Electrician	contractual	Fixed	7	4-Feb-1984
65	Graphic Designer	contractual	Fixed	11	17-Dec-1992
66	Helper	contractual	Fixed	5	13-Mar-2000
67	Helper	contractual	Fixed	5	12-Feb-1983
68	Helper	contractual	Fixed	5	19-Mar-2001
69	Helper (Filter Plant Cleaning)	contractual	Fixed	5	15-Jan-1993
70	Helper (Solar Plates Cleaning)	contractual	Fixed	5	4-Jun-1990
71	Helper (Solar Plates Cleaning)	contractual	Fixed	5	30-Nov-1977
72	Helper/ Moizen	contractual	Fixed	5	19-Aug-1996
73	Helper-AC Plant	contractual	Fixed	5	1-Jan-1998

74	Helper-AC Plant	contractual	Fixed	5	18-Nov-1997
75	HR Assistant	contractual	Fixed	11	21-Aug-1987
76	Lift Technician/ Lift Operator	contractual	Fixed	7	16-Aug-1988
77	Lift Technician/ Lift Operator	contractual	Fixed	7	17-Mar-1984
78	Malhi	contractual	Fixed	5	13-Jul-1986
79	Malhi	contractual	Fixed	5	13-Apr-1991
80	Malhi	contractual	Fixed	5	1980
81	Malhi	contractual	Fixed	5	1-Oct-1981
82	Malhi	contractual	Fixed	5	6-May-1986
83	Malhi	contractual	Fixed	5	16-May-1981
84	Malhi	contractual	Fixed	5	6-Feb-1990
85	Malhi	contractual	Fixed	5	16-Aug-1985
86	Malhi	contractual	Fixed	5	2-Oct-1992
87	Malhi	contractual	Fixed	5	2-Jun-1989
88	Malhi	contractual	Fixed	5	6-Dec-1975
89	Malhi	contractual	Fixed	5	19-Apr-1988
90	Malhi	contractual	Fixed	5	1-Jan-1982
91	Mason	contractual	Fixed	5	3-Jun-1988
92	Photographer	contractual	Fixed	11	5-Mar-1997

93	Plumber	contractual	Fixed	5	1-Aug-1974
94	Plumber	contractual	Fixed	5	2-Mar-1985
95	Sanitary Worker	contractual	Fixed	5	1-Jan-1981
96	Sanitary Worker	contractual	Fixed	5	20-Jun-1993
97	Sanitary Worker	contractual	Fixed	5	1-Jan-1987
98	Sanitary Worker	contractual	Fixed	5	1983
99	Sanitary Worker	contractual	Fixed	5	1-Jan-1985
100	Sanitary Worker	contractual	Fixed	5	1-Jan-1981
101	Sanitary Worker	contractual	Fixed	5	10-Dec-1986
102	Sanitary Worker	contractual	Fixed	5	1-Jan-1974
103	Sanitary Worker	contractual	Fixed	5	12-Feb-1992
104	Gym Trainer	contractual	Fixed	9	1-Apr-1991
105	Sanitary Worker	contractual	Fixed	5	1-Jan-1993
106	Sanitary Worker	contractual	Fixed	5	1-Jan-1985
107	Sanitary Worker	contractual	Fixed	5	1-Jan-1987
108	Sanitary Worker	contractual	Fixed	5	1-Jan-1991
109	Sanitary Worker	contractual	Fixed	5	13-Sep-1994
110	Sanitary Worker	contractual	Fixed	5	9-Mar-1991
111	Sanitary Worker	contractual	Fixed	5	1-Jan-1992

112	Sanitary Worker	contractual	Fixed	5	1-Jan-1980
113	Driver-(HTV)	contractual	Fixed	5	1-Jan-1980
114	Sanitary Worker	contractual	Fixed	5	25-Jul-1988
115	Sanitary Worker	contractual	Fixed	5	1-Jan-1989
116	Driver-(LTV)	contractual	Fixed	5	16-Apr-1986
117	Sanitary Worker	contractual	Fixed	5	1-Jan-1976
118	Sanitary Worker	contractual	Fixed	5	1-Jan-1978
119	Sanitary Worker	contractual	Fixed	5	1-Aug-1991
120	Sanitary Worker	contractual	Fixed	5	14-Mar-1992
121	Sanitary Worker	contractual	Fixed	5	1-Jan-1991
122	Sanitary Worker	contractual	Fixed	5	1-Jan-1989
123	Sanitary Worker	contractual	Fixed	5	15-Dec-2010
124	Sanitary Worker	contractual	Fixed	5	1-Jan-1986
125	Sanitary Worker	contractual	Fixed	5	22-Sep-1992
126	Sanitary Worker	contractual	Fixed	5	17-Sep-1991
127	Sanitary Worker	contractual	Fixed	5	1-Feb-1987
128	Sanitary Worker	contractual	Fixed	5	1-Jan-1977
129	Room Attendant	contractual	Fixed	5	1-Feb-1985
130	Cook	contractual	Fixed	5	12-May-1987

131	Sanitary Worker	contractual	Fixed	5	12-Aug-1995
132	Sanitary Worker	contractual	Fixed	5	1-Aug-1994
133	Sanitary Worker	contractual	Fixed	5	1-Jun-1990
134	Sanitary Worker	contractual	Fixed	5	3-Feb-1993
135	Cook	contractual	Fixed	5	29-Jul-1991
136	Sanitary Worker	contractual	Fixed	5	8-Jan-1992
137	Sanitary Worker	contractual	Fixed	5	5-Dec-1992
138	Sanitary Worker	contractual	Fixed	5	1-Jan-1978
139	Sanitary Worker	contractual	Fixed	5	6-Nov-1974
140	Sanitary Worker	contractual	Fixed	5	14-Mar-1982
141	Sanitary Worker	contractual	Fixed	5	16-Jan-1988
142	Sanitary Worker	contractual	Fixed	5	1-Mar-1994
143	Sanitary Worker	contractual	Fixed	5	1-May-1994
144	Sanitary Worker	contractual	Fixed	5	20-Apr-1987
145	Sanitary Worker	contractual	Fixed	5	10-Jul-1988
146	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
147	Driver	contractual	Fixed	5	2-Apr-1994
148	Sanitary Worker	contractual	Fixed	5	5-Mar-2014
149	Sanitary Worker	contractual	Fixed	5	20-Aug-1994

150	Sanitary Worker	contractual	Fixed	5	5-Jun-1989
151	Driver (LTV)	contractual	Fixed	5	1976
152	Sanitary Worker	contractual	Fixed	5	1-Jan-1982
153	Sanitary Worker	contractual	Fixed	5	16-May-1999
154	Sanitary Worker	contractual	Fixed	5	1-Jan-1994
155	Sanitary Worker	contractual	Fixed	5	1-Jan-1973
156	Sanitary Worker	contractual	Fixed	5	1-Jan-1994
157	Sanitary Worker	contractual	Fixed	5	15-Sep-1996
158	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
159	Cook	contractual	Fixed	5	1-Jan-1997
160	Sanitary Worker	contractual	Fixed	5	1-Jan-1984
161	Sanitary Worker	contractual	Fixed	5	1-Jan-2016
162	Sanitary Worker	contractual	Fixed	5	1-Mar-1995
163	Sanitary Worker	contractual	Fixed	5	1-Feb-1980
164	Sanitary Worker	contractual	Fixed	5	1978
165	Sanitary Worker	contractual	Fixed	5	1988
166	Sanitary Worker	contractual	Fixed	5	10-Jul-1995
167	Driver-LTV	contractual	Fixed	5	1-Jan-1987
168	Sanitary Worker	contractual	Fixed	5	1-Jan-1981

169	Sanitary Worker	contractual	Fixed	5	13-Feb-1992
170	Sanitary Worker	contractual	Fixed	5	23-Dec-1996
171	Driver-LTV	contractual	Fixed	5	10-Feb-1993
172	Sanitary Worker	contractual	Fixed	5	3-Nov-1997
173	Sanitary Worker	contractual	Fixed	5	1-Dec-1995
174	Sanitary Worker	contractual	Fixed	5	1-Jan-1995
175	Sanitary Worker	contractual	Fixed	5	1983
176	Sanitary Worker	contractual	Fixed	5	1-Jan-1985
177	Sanitary Worker	contractual	Fixed	5	10-Jan-1995
178	Sanitary Worker	contractual	Fixed	5	6-May-1997
179	Sanitary Worker	contractual	Fixed	5	1987
180	Sanitary Worker	contractual	Fixed	5	10-Apr-1998
181	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
182	Sanitary Worker	contractual	Fixed	5	1980
183	Sanitary Worker	contractual	Fixed	5	8/14/1998
184	Sanitary Worker	contractual	Fixed	5	7/1/1976
185	Sanitary Worker	contractual	Fixed	5	5/24/1997
186	Sanitary Worker	contractual	Fixed	5	27-Mar-1995
187	Sanitary Worker	contractual	Fixed	5	4-Jan-1979

188	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
189	Sanitary Worker	contractual	Fixed	5	17-Jan-1997
190	Sanitary Worker	contractual	Fixed	5	27-Apr-1986
191	Sanitary Worker	contractual	Fixed	5	20-Jan-1995
192	Sanitary Worker	contractual	Fixed	5	3-Nov-1984
193	Sanitary Worker	contractual	Fixed	5	1-Jan-1989
194	Sanitary Worker	contractual	Fixed	5	1-Jan-2002
195	Sanitary Worker	contractual	Fixed	5	21-Sep-1993
196	Sanitary Worker	contractual	Fixed	5	29-Apr-1991
197	Sanitary Worker	contractual	Fixed	5	30-Jan-1998
198	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
199	Sanitary Worker	contractual	Fixed	5	1-Jan-1980
200	Sanitary Worker	contractual	Fixed	5	24-Jan-1999
201	Sanitary Worker	contractual	Fixed	5	1-Jan-1987
202	Sanitary Worker	contractual	Fixed	5	12-Oct-1979
203	Sanitary Worker	contractual	Fixed	5	7-Oct-1984
204	Sanitary Worker	contractual	Fixed	5	1-Jan-1986
205	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
206	Sanitary Worker	contractual	Fixed	5	21-Feb-1994

207	Sanitary Worker	contractual	Fixed	5	21-Feb-1994
208	Sanitary Worker	contractual	Fixed	5	8-Jun-1986
209	Sanitary Worker	contractual	Fixed	5	2-Aug-1999
210	Cook	contractual	Fixed	5	7-Aug-1989
211	Sanitary Worker	contractual	Fixed	5	5-Jan-1973
212	Sanitary Worker	contractual	Fixed	5	15-Aug-2018
213	Sanitary Worker	contractual	Fixed	5	14-Jan-1999
214	Sanitary Worker	contractual	Fixed	5	28-Sep-1991
215	Driver-HTV	contractual	Fixed	5	6-Mar-1991
216	Driver-LTV	contractual	Fixed	5	5-Feb-1989
217	Driver-LTV	contractual	Fixed	5	20-Sep-1984
218	Driver-LTV	contractual	Fixed	5	4-Jun-1986
219	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
220	Sanitary Worker	contractual	Fixed	5	1-Jan-1990
221	Sanitary Worker	contractual	Fixed	5	23-Jun-1992
222	Driver-LTV	contractual	Fixed	5	29-Aug-1994
223	Sanitary Worker	contractual	Fixed	5	5-Mar-1999
224	Sanitary Worker	contractual	Fixed	5	13-Mar-1996
225	Sanitary Worker	contractual	Fixed	5	1-Jan-1997

226	Sanitary Worker	contractual	Fixed	5	1-Mar-2000
227	Sanitary Worker	contractual	Fixed	5	1-Dec-1998
228	Sanitary Worker	contractual	Fixed	5	10-May-1984
229	Sanitary Worker	contractual	Fixed	5	14-Jul-1991
230	Sanitary Worker	contractual	Fixed	5	19-Sep-1987
231	Sanitary Worker	contractual	Fixed	5	1-Jan-2000
232	Security Guard	contractual	Fixed	5	5-May-1982
233	Driver	contractual	Fixed	5	1-Mar-1979
234	Cook	contractual	Fixed	5	1-Feb-1996
235	Security Guard	contractual	Fixed	5	11-Jan-1984
236	Security Guard	contractual	Fixed	5	15-Mar-1972
237	Security Guard	contractual	Fixed	5	1-Feb-1979
238	Security Guard	contractual	Fixed	5	2-Feb-1982
239	Driver (Loader Operator)	contractual	Fixed	5	1-Jan-1991
240	Security Guard	contractual	Fixed	5	13-Jan-1993
241	Security Guard	contractual	Fixed	5	6-Jan-1979
242	Security Guard	contractual	Fixed	5	4-Oct-1975
243	Security Guard	contractual	Fixed	5	20-Jan-1982
244	Security Guard	contractual	Fixed	5	6-Jan-1984

245	Security Guard	contractual	Fixed	5	16-Mar-1982
246	Security Guard	contractual	Fixed	5	2-Feb-1981
247	Security Guard	contractual	Fixed	5	12-Apr-1983
248	Security Guard	contractual	Fixed	5	20-Apr-1990
249	Security Supervisor	contractual	Fixed	11	1-Jan-1976
250	Administrative officer	contractual	Fixed	17	18/12/1977
251	Lecturer, Education	contractual	Fixed	18	10-Feb-1988
252	Trainer-Science	contractual	Fixed	17	25-Nov-1977
253	Trainer-Mathematics	contractual	Fixed	17	6-Feb-1992
254	Assistant Professor, Current Affairs	TTS	TTS	19	1-Apr-1984
255	Instructor-3D Design	contractual	Fixed	17	15-Jun-1982
256	Functional Team Lead (Technical)	contractual	Fixed	17	23-Sep-1990
257	Lab Instructor, Biology	contractual	Fixed	17	1-Jul-1989
258	Lab Incharge, Water Treatment	contractual	Fixed	17	5-Jan-1985
259	Associate Professor, Chemistry	TTS	TTS	20	1-Feb-1975
260	Assistant Professor, Mathematics	TTS	TTS	19	5-Feb-1987

261	Assistant Professor, Education/ Consultant	contractual	Fixed	19	30-Apr-1967
262	Assistant Professor of practice in HRM	contractual	Fixed	19	1-Jan-1980
263	Assistant Professor, Computer Science	contractual	Fixed	19	16-Jan-1988

Note: Number of lives is tentative, actual number for coverage may vary.