ABC CERTIFIED
عوامي حقن جي ترجمان، ڪمپيوٽر تي پهرين مڪمل اخبار
ڪراچي، حيدرآباد ۽ سکر مان هڪ ئي وقت شايع ٿيندڙ
Daily AWAMI AWAZ
روزاني
عوامي آواز
سال 37_ شمارو 304 | اربع 18 نومبر 2026ع 07 جمادي الثاني 1448هـ | صفحا_08_قيمت 50 رپيا
Daily AWAMI AWAZ Karachi

SITC
Sindh Information Technology Company

ٽينڈر نوٽيس

سنڌ آءِ ٽي ڪمپني (SITC)، ڪراچي، FBR (انڪم ٽيڪس لاءِ GST/SRB (سيلز/سروس ٽيڪس، جيڪو به لاڳو هجي) جي فعال ٽيڪس ادا ڪندڙن جي فهرست ۾ شامل، نامور ۽ ٽيڪس ضابطن تي عمل ڪندڙ انشورنس ڪمپنين کان SPPRA EPADS ذريعي آن لائن آڇون گهرائي ٿي:

ٽينڈر جو عنوان (حوالو نمبر)	طريقيڪار	ٽينڈر في	بڊ سيڪيورٽي (فڪسڊ)
هيلٿ انشورنس سروسز جو حصول (HR/01/26_27)	هڪ مرحلو ٻه لفافا	5000 رپيا	Rs.150,000/_

اجراء جي تاريخ: 19 نومبر، 2026.
جمع ڪرائڻ جي آخري تاريخ: 3 ڊسمبر 2026 تائين، صبح 11:00 وڳي
کولڻ جي تاريخ ۽ وقت: 3 ڊسمبر 2026، صبح 11:30 وڳي

ٽينڈر جا دستاويز SPPRA EPADS پورٽل تان ڊائون لوڊ ڪري سگهجن ٿا. ٽينڈر فيس جو چالان سنڌ بينڪ لميٽڊ جي ڪنهن به برانچ ۾ اڪائونٽ نمبر # PK39SIND0003021399669001، اڪائونٽ جو عنوان: Sindh IT Company (Pvt.) Limited. ۾ جمع ڪرايو وڃي.

SITC آڇ جي دستاويزن بابت وضاحت يا ترميمون جاري ڪري سگهي ٿي. SITC هن سلسلي ۾ ڪنهن به قسم جي مونجهاري يا غلط فهميءَ جي ذميوار نه هوندي.

ٽينڈر دستاويز/آڇ (بڊ سيڪيورٽي/سوٽي رقم جي ڪاپي ۽ لاڳاپيل دستاويزن سان گڏ) SPPRA EPADS پورٽل https://portalsindh.eprocure.gov.pk/ تي جمع/اپلوڊ ڪيا وڃن. اصل بڊ سيڪيورٽي، پي آرڊر/ڪال ڊپازٽ/ڊيمانڊ ڊرافٽ/بينڪ گارنٽي جي صورت ۾، ٽينڈر کولڻ جي شيڊيول کان پهريان هيٺ ڏنل پتي تي SITC، ڪراچي ڏانهن پهچي وڃي. آڇون ساڳئي تاريخ ۽ ساڳئي هنڌ تي آڇ ڏيندڙن جي نمائندن جي سامهون کوليون ويندیون، جيڪي شرڪت ڪرڻ چاهين.

SITC کي SPP رولز 2010 جي لاڳاپيل شقن (جيڪڻ وقت بوقت ترميم ٿيل آهن) جي تابع، ڪنهن به آڇ کي رد ڪرڻ يا آڇ جو عمل رد ڪرڻ جو حق حاصل آهي.

پرڪيور مينٽ مئنيجر

SITC، ڪِڪ اسٽارٽ بلڊنگ، بين منزل، مچيارا اسپرنگ نليڊ، بلاڪ-8، ڪلفٽن، ڪراچي
رابطو: (+92)323-5635773
اي ميل: procurement@sitc.gos.pk | ويب سائيٽ: SITC https://sitc.gos.pk/
ويب سائيٽ: SPPRA EPADS https://portalsindh.eprocure.gov.pk/

INF/KRY/5223/2026

WORK FOR SINDH
www.iwork4sindh.com
JOB PORTAL BY INFORMATION DEPARTMENT

FOUNDED BY QUAID-I-AZAM MOHAMMAD ALI JINNAH

DAWN

Wednesday
November 18, 2026
Jumadi-us-Sani 7, 1448
KARACHI
Rs 45.00
20 Pages
Vol. LXXX No. 316
Regd. No. SS-022
www.dawn.com

Tender Notice

The Sindh IT Company (SITC), Karachi, invites online bids on SPPRA EPADS (only) from well-reputed, tax-compliant Insurance Companies available on the "List of Active Taxpayers of FBR (for Income Tax) & GST/SRB (For Sales/Service Tax), whichever is applicable, for the following tender:

Tender Title (Ref. No.)	Procedure	Tender Fee	Bid Security (fixed)
Hiring Health Insurance Services (Hr/01/26-27)	Single Stage Twi Envelopes	Rs. 5,000/-	Rs. 150,000/-

- Issuance date: November 19, 2026
- Submission end date: December 3, 2026, till 11:00 AM
- Opening date and time: December 3, 2026, at 11:30 AM

Tender documents can be downloaded from the SPPRA EPADS Portal. The Tender fee challan is to be deposited at any branch of Sindh Bank Limited, account **# PK39SIND0003021399669001**, Account Title: **Sindh IT Company (Pvt.) Limited.**

SITC may issue clarifications or amendments in respect of the bidding documents; SITC will not be responsible for any confusion or misunderstanding in this regard.

Tender Document/Bid (with a copy of Bid Security/Earnest Money and supporting documents) should be submitted/uploaded on SPPRA EPADS **https://portalsindh.eprocure.gov.pk/.** The original Bid Security, in the form of a Pay Order/Call Deposit/Demand Draft/Bank Guarantee, must be delivered to SITC, Karachi, at the address mentioned below before the bid opening schedule. Bids will be opened on the same date and at the same venue in the presence of the bidders' representatives, who may wish to attend.

SITC reserves the right to reject any bid or cancel the bidding process, subject to the relevant provisions of SPP Rules 2010 (as amended up to date).

PROCUREMENT MANAGER

SITC, Kick-Start Building, 2nd Floor, Machiyara Spring Field, Block-8, Clifton, Karachi, Contact: (+92) 323-5635773

Email: procurement@sitc.gos.pk, SITC Website: https://sitc.gos.pk/

SPPRA EPADS Website: https://portalsindh.eprocure.gov.pk/

JOB PORTAL BY INFORMATION DEPARTMENT

WORK FOR SINDH

INF/KRY/5223/2026

باقاعدہ تصدیق شدہ اشاعت ABC CERTIFIED پاکستان کے سب سے بڑے روزنامے کا اعزاز

THE DAILY JANG KARACHI

روزنامہ جنگ کراچی

بانی..... میر خلیل الرحمٰن

جلد 90 | بدھ 7 جمادی الثانی 1448ھ 18 نومبر 2026ء | نمبر 316

WEDNESDAY NOVEMBER 18, 2026

ٹینڈر نوٹس

سندھ آئی ٹی کمپنی (ایس آئی ٹی سی)، کراچی کو ایس پی پی آر اے ای پی اے ڈی ایس (صرف) پر ایف بی آر کی فعال ٹیکس دہندہ (برائے اکم ٹیکس) اور جی ایس ٹی/ایس آر پی (برائے سیلز/سروس ٹیکس) جو بھی لاگو ہو کی فہرست میں شامل معروف ٹیکس کمپلین انشورنس کمپنیوں درج ذیل ٹینڈر کیلئے پیشکشیں مطلوب ہیں۔

ٹینڈر عنوان (حوالہ نمبر)	طریقہ کار	ٹینڈر فیس	پیشکش سیکورٹی (متعین)
ہیلتھ انشورنس سروسز کی تعیناتی (ایچ آر/01/27-26)	یک مرحلہ دو لفافہ جاتی	مبلغ -/5,000	مبلغ -/150,000

- تاریخ اجراء: مورخہ 19 نومبر 2026ء
- جمع کروانے کی آخری تاریخ اور وقت: مورخہ 03 دسمبر 2026ء بوقت 11:00 بجے تک
- کھلنے کی تاریخ اور وقت: مورخہ 03 دسمبر 2026ء بوقت 11:30 بجے

ٹینڈر دستاویزات ایس پی پی آر اے ای پی اے ای ایس پورٹل سے ڈاؤن لوڈ کئے جاسکتے ہیں۔ ٹینڈر فیس چالان سندھ بینک لمیٹڈ اکاؤنٹ نمبر PK39SIND0003021399669001، اکاؤنٹ ٹائٹل سندھ آئی ٹی کمپنی (پرائیویٹ) لمیٹڈ کی کسی بھی برانچ میں جمع کروائے جاسکتے ہیں۔

ایس آئی ٹی سی پیشکش دستاویزات کے حوالے سے وضاحت یا ترامیم جاری کرسکتا ہے؛ اس ضمن میں ایس آئی ٹی سی کسی بھی قسم کے ابہام یا غلط فہمی کا ذمہ دار نہ ہوگا۔

ٹینڈر/پیشکش دستاویزات (مع پیشکش سیکورٹی/زرضمانت اور معاون دستاویزات کی نقل) ایس پی پی آر اے ای پی اے ڈی ایس کی ویب سائٹ https://portalsindh.eprocure.gov.pk پر جمع/اپ لوڈ کئے جائیں۔ اصل پیشکش سیکورٹی بصورت پے آرڈر/کال ڈیپازٹ/ڈیمانڈ ڈرافٹ/بینک گارنٹی ایس آئی ٹی سی کے درج ذیل پتہ پر پیشکش کھلنے کے شیڈول سے پہلے پہنچ جانی چاہئے۔ پیشکشیں اُسی روز اُسی پتہ پر موقع پر موجود رہنے کے خواہاں پیشکش دہندگان کے نمائندگان کے سامنے کھولی جائیں گی۔

ایس آئی ٹی سی، ایس پی پی رولز 2010ء (اب تک ترمیم شدہ) کے تحت کسی بھی پیشکش کو مسترد یا پیشکش کے مرحلہ کو منسوخ کردینے کا حق محفوظ رکھتا ہے۔

پروکیورمنٹ منیجر

ایس آئی ٹی سی، کنگ۔ سٹارٹ بلڈنگ، سیکنڈ فلور، مچھیارا سپرنگ فیلڈ، بلاک۔8 کلفٹن، کراچی

رابطہ نمبر: +92-323-5635773، ای میل procurement@sitc.gov.pk

ایس آئی ٹی سی ویب سائٹ: https://sitc.gov.pk، ایس پی پی آر اے ای پی اے ڈی ایس ویب سائٹ

JOB PORTAL BY INFORMATION DEPARTMENT | WORK FOR SINDH | INF/KRY/5223/2026

PROCUREMENT PLAN FOR THE YEAR 2026-27

PROCURING AGENCY: SINDH IT COMPANY, KARACHI

November 19, 2026

Sr. No.	Description of Procurement	Quantity (where applicable)	Estimated unit cost (where applicable)	Estimated Total Cost (in Million Rs.)	Funds allocated (in Million Rs.)	Source of funds (ADP/Non ADP)	Proposed Procurement Method	Timings of Procurement 2026-27			
								Q1	Q2	Q3	Q4
1	Document Scanning, OCR, Digitization	N/A	N/A	30.00	30.00	N/A	Single Stage Two Envelopes		√	√	
2	Apple Macbook Laptops	N/A	N/A	2.00	2.00	N/A	Single Stage One Envelope		√	√	
3	Inpatient Department Health Insurance	N/A	N/A	10.00	10.00	N/A	Single Stage Two Envelopes		√	√	
4	SMS Services	N/A	N/A	3.00	3.00	N/A	Single Stage One Envelope		√	√	
5	HR Augmentation	N/A	N/A	30.00	30.00	N/A	Single Stage Two Envelopes		√	√	
6	Tablet Computers	N/A	N/A	2.50	2.50	N/A	Single Stage One Envelope		√		
7	Laptops for Staff	N/A	N/A	5.00	5.00	N/A	Single Stage One Envelope		√		

Amir Zain
Prepared By

Moiz Hussain
Approved by

SITC
Sindh Information Technology Company

September 29, 2026

NOTIFICATION

This is to inform all concerned that the Procurement Committee has been reconstituted, as approved by the competent authority. The composition of this committee will be as follows, effective September 29, 2026.

Composition:

1.	**Mr. Waqas Ahmed Ansari** - *Principal Software System Architect*	Chairman
2.	**Mr. Muhammad Amir Zain** - *Procurement Manager*	Member
3.	**Engineer Shahzaib Naeem** - *Procurement Officer, Jinnah Sindh Medical University*	External Member

You are requested to extend your usual cooperation and support.

Thank you

Saba Mehwish Memon
Company Secretary

Tender Fee: Rs. 5,000/-
(Non-Refundable)

TENDER FORM
TECHNICAL PROPOSAL

Tender # HR/01/26-27
Hiring Health Insurance Services

Date of Issue	**:**	**November 19, 2026**
Last Date of Submission	**:**	**December 3, 2026 (11:00 AM)**
Opening of Technical Proposal	**:**	**December 3, 2026 (11:30 AM)**

Company Name: _____

NTN: _____, SRB Registration Number: _____

GST Registration Number: _____

Pay order/Call Deposit/Demand Draft/Bank Guarantee #

_____, Dated: _____

Amount of Rs. _____, Drawn on Bank: _____

Notice Inviting Tender (NIT)

Tender Notice

Sindh IT Company (SITC) invites bids electronically through EPADS from well-reputed SECP-authorized insurance companies duly licensed/authorized to conduct the relevant class of insurance business, available on the list of Active Tax Payers‟ of FBR (for Income Tax) & GST/SRB (For Sales / Service Tax) websites, whichever is applicable:

Tender Title (Ref. No.)	**Procedure**	**Bid Security**
Hiring Health Insurance Services (HR/01/26-27)	Single Stage Two Envelopes	Rs. 150,000/-
Tender Fee and Dates		
▸ *Tender Fee:*	Rs. 5,000/-	
▸ *Issuance date:*	November 19, 2026	
▸ *Submission date and time:*	December 3, 2026, till 11:00 AM	
▸ *Opening date and time:*	December 3, 2026, at 11:30 AM	

Tender documents can be downloaded from the SPPRA EPADS Portal. Deposit the tender fee challan at any branch of Sindh Bank Limited, Account # PK39SIND0003021399669001, Account Title: Sindh IT Company (Pvt.) Limited.

SITC may issue clarifications or amendments in respect of the bidding documents; SITC will not be responsible for any confusion or misunderstanding in this regard.

Tender Document/Bid (with a copy of Bid Security/Earnest Money and supporting documents) should be submitted/uploaded on SPPRA EPADS https://portalsindh.eprocure.gov.pk/. The original Bid Security in the form of a Pay order/Call Deposit/Demand Draft/Bank Guarantee must be delivered to SITC before the bid opening schedule. Bids will be opened on the same date and venue, in the presence of the bidders' representatives who may wish to attend.

SITC reserves the right to reject any bid or cancel the bidding process, subject to the relevant provisions of SPP Rules 2010 (as amended up to date).

PROCUREMENT

SITC, Kick-Start Building, 2nd Floor, Machiyara Spring Field, Block-8, Clifton, Karachi
Contact Person: Procurement Manager on (+92)323-5635773
Email: procurement@sitc.gos.pk, SITC website: https://sitc.gos.pk/
SPPRA EPADS Website: https://portalsindh.eprocure.gov.pk/

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1. Introduction

Dear Bidder
Thank you for your interest in responding to the SITC's advertisement, which was floated on the SPPRA EPADS on November 19, 2026, "Hiring Health Insurance Services".

The Sindh IT Company (SITC) is a Sindh government initiative, established to drive digital transformation and improve public service delivery through strategic IT initiatives and e-governance.

i	Source of Funds	SITC-funded Procurement. The eligible payment under the contract is to be made from this department.
ii	Eligible Bidders	a This Invitation for Bids is open to all service providers from an eligible source as defined in the Amended SPPRA Rules and its Bidding Documents, except as provided hereinafter. b Bidders should not be associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates that have been engaged by the Procuring Agency to provide services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for Bids. c Government-owned enterprises in the Province of Sindh may participate only if they are legally and financially autonomous, if they operate under commercial law, and if they are not a dependent agency of the Government of Sindh. d Bidders shall not be eligible to bid if they are under a declaration of ineligibility for corrupt and fraudulent practices issued by any government organization.
iii	Eligible Goods and Services	a The origin of all the goods & related services to be supplied under the Contract should be mentioned. b Origin means the place where the goods are minted, grown, or produced, or the place from which the related services are supplied. c The Origin of goods and services is distinct from the nationality of bidders.
iv	Cost of Bidding includes	The Bidder shall bear all costs associated with the preparation and submission of its bid, and the Procuring agency named in the Bid Data Sheet, hereinafter referred to as "the Procuring agency," will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
v	Bidding Documents	a Instructions to Bidders (ITB) b Bid Data Sheet c General Conditions of Contract (GCC) d Schedule of Requirements e Technical Specifications f Bid Form and Price Schedules g Bid Security Form h Contract Form

Stamp and Signature

The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

vi Clarification of Bidding Documents

An interested Bidder requiring any clarification of the bidding documents may notify the Procuring Agency in writing. The Procuring Agency will respond in writing to any request for clarification of the bidding documents which it receives no later than three working days before the deadline for the submission of bids prescribed in the Bid Data Sheet. Written copies of the Procuring Agency's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all interested bidders who have received the bidding documents.

vii Amendment of Bidding Documents

a At any time before the deadline for submission of bids, the Procuring Agency, for any reason, whether at its own initiative or in response to a clarification requested by an interested Bidder, may modify the bidding documents by amendment.
b All interested bidders who have received the bidding documents will be notified of the amendment in writing, and it will be binding on them.
c To allow interested bidders a reasonable time in which to take the amendment into account in preparing their bids, the Procuring Agency, at its discretion, may extend the deadline for the submission of bids.
d The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

viii Correction of Errors

The Procuring Agency will examine the E-Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order.

Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows:

a If there is a discrepancy between unit prices and the total price (that is obtained by multiplying the unit price and quantity), the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the Procuring Agency there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected;
b If there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail, and the total shall be corrected; and
c Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern.

Stamp and Signature

d Where there is a discrepancy between the total of the price schedule and the amount mentioned on the Form of Bid, the amount referred to in the Price Schedule shall be treated as correct, subject to the elimination of other errors.

e A bid not compliant with the taxes (as notified by the government) or excluding applicable taxes and duties shall straight away be rejected

The amount stated in the Bid will be adjusted by the Procuring Agency in accordance with the above procedure for the correction of errors. The concurrence of the Bidder shall be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, its Bid will then be rejected, and

ix Modification and Withdrawal of E-bids

a No E-bid may be modified after the deadline for submission of E-bids.

b No E-bid may be withdrawn in the interval between the deadline for submission of E-bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of an E-bid during this interval may result in the Bidder's forfeiture of its Bid security (along with other remedies available under SPP Rules).

c A Bidder may withdraw its Bid after it has been submitted, provided that written notice of the withdrawal of the Bid is received by the Procuring Agency before the deadline for submission of Bids.

d A revised bid may be submitted after the withdrawal of the original bid before the deadline for submission of Bids.

_____
Stamp and Signature

2. Instructions to Bidders

(a) **Sign and Stamp:** It is necessary to fill in the Tender Form meticulously and sign and stamp every page. Moreover, attach the required supporting documentation according to the requirements. The Tender document will be accepted ONLY on the SITC's prescribed Tender Document available on the SPPRA EPADS Website.

(b) **Filling in the Tender Form:** It is mandatory to fill in the Tender Form in writing in ink or type. Do not leave any column/item blank. If one wants to leave the item/column unanswered, please write 'Doesn't Apply/Doesn't Arise'. If one needs more space, please attach a paper and clearly mention the item/column name or number, etc., that refers to the column/item of the Tender Form.

(c) **Collection of Tender:** Tender documents can be downloaded from the SPPRA EPADS website. The Document fee challan must be deposited at any branch of the Sindh Bank Limited account # PK39SIND0003021399669001, Account Title: Sindh IT Company (Pvt.) Limited.

(d) **Communication:** Any request for clarification regarding technical specifications should be submitted in writing to:

Contact Person (SITC):	Procurement Manager Sindh IT Company, Karachi
Tel #:	(+92)3235635773
Email:	procurement@sitc.gos.pk

(e) **Submission of Documents and Address:** Tender Document/Bid (with a copy of Bid Security/Earnest Money and supporting documents) to be submitted on SPPRA EPADS https://portalsindh.eprocure.gov.pk/ by December 3, 2026, till 11:00 AM. The original Bid Security must be delivered to SITC, Karachi at the above-mentioned address before the bid opening schedule.

(f) **Rights:** Competent authorities reserve the right to reject any or all bids or cancel the bidding process in accordance with the applicable provisions of the Sindh Public Procurement Rules, 2010 (as amended up to date). Also, the Authority reserves the right to change/alter/remove any item or article or reduce/enhance quantity without assigning any reason.

(g) **Conditional / Optional / Alternate Bids:**
Such bids will not be accepted.

Stamp and Signature

3. Bidding Data

(a) Name of Procuring Agency: Sindh IT Company, Karachi.

(b) Brief Description of Works: Hiring Health Insurance Services.

(c) Procuring Agency's Address: SITC, Kick-Start, 2nd Floor, Machiyara Spring Field, Block-8, Clifton, Karachi.

(d) Amount of Bid Security: Bid Security of Rs. 150,000/- (fixed) to be submitted in the shape of Pay order/Call Deposit/Demand Draft/Bank Guarantee only in the name of the Sindh IT Company, Karachi.

(e) Period of Bid Validity (days): Ninety (90) Days.

(f) Deadline for Submission of Bids along with time: The last date for submitting the Tender Document is December 3, 2026, by 11:00 AM on the SPPRA EPADS portal. The Tender will be opened on the same day at 11:30 AM in the presence of representatives who may care to attend.

(g) The Venue, Time, and Date of Bid Opening: The Tender will be opened on December 3, 2026, at 11:30 AM at SITC Karachi in the presence of representatives who may care to attend.

(h) Liquidated damages: Liquidated damages will be imposed on delay as follows.

Breach	**Remedy**
Planned procedure approval not given within 24 hours	Deemed approval at the requested amount, after which the insurer cannot reject on grounds of authorization
Emergency admission refused or delayed because of authorization	The insurer bears the full cost, plus a written explanation within 3 working days
Reimbursement claim not settled within 10 working days of complete documents	Markup at [1-month KIBOR + 2%] per annum on the amount, from day 11 until payment
Bill-to-company claim not settled within 30 days	Same markup
Cards, documents or portal access not delivered by the start date	0.5% of annual premium per week of delay, up to 2%
Helpline or portal outage beyond [24] hours, or no KAM available	Written corrective plan within 2 working days, and a deduction of 0.25% of annual premium per incident
Monthly claims report not provided by the 10th	0.1% of annual premium per week
Wrongful rejection (overturned on dispute)	Claim paid in full, plus markup as above

(i) Deposit Receipt No: _____ **Dated:** _____

Amount (in words and figures): _____

Pay Order / Demand Draft #: _____, **Amount: Rs.** _____

Drawn on Bank: _____, **Dated:** _____

Stamp and Signature

4. Terms and Conditions

a. **Bid Security:** Bid Security, in the form of a Pay order/Call Deposit/Demand Draft/Bank Guarantee in the name of "**Sindh IT Company**", Karachi, amounting to Rs. 150,000/-, should be submitted along with the Tender documents.

b. **Performance Security:** The successful bidder should provide 5% Performance Security of the total value of the Purchase Order in the form of a Pay Order or bank guarantee before the signing of the Contract. The Performance Security shall extend at least three months beyond the Completion of the contract.

c. **Validity of the Tender:** All proposals and prices shall remain valid for a period of 90 days from the closing date of the submission of the proposal. However, the bidders are encouraged to state a longer period of validity for the proposal.

d. **Currency:** All currency in the proposal shall be quoted in Pakistani Rupees (PKR).

e. **Ownership:** Subject to confidentiality and applicable law, the provision of ownership/use of policy records, data, reports and other deliverables of all the services rendered under any contract arising as a result of this Tender will be the sole property of SITC.

a. **Arbitration and Governing Law:** In the event of any dispute, difference, or controversy arising out of or in connection with this Contract, including its interpretation, implementation, performance, breach, or termination, the Parties shall first endeavor to resolve the matter amicably through mutual consultation within thirty (30) days from the date of written notification of the dispute by either Party.

   If the dispute remains unresolved, it shall be referred to arbitration in accordance with the provisions of the Arbitration Act, 1940, as amended from time to time. The arbitration shall be conducted by a sole independent and impartial arbitrator appointed by mutual written consent of the Parties within fifteen (15) days of the request for arbitration. In the event the Parties fail to agree upon the appointment of an arbitrator within the stipulated period, the appointment shall be made by the competent Court in accordance with the applicable provisions of the Arbitration Act, 1940.

   The seat and venue of arbitration shall be Karachi, Pakistan. The arbitration proceedings shall be conducted in the English language. The arbitral award shall be final and binding upon the Parties, subject to the remedies available under applicable law.

f. **Acceptance of Tender:** The Competent authorities reserve the right to reject any bid subject to the relevant provisions of SPP Rules 2010 (as amended up to date) and may cancel the bidding process at any time before acceptance of the bid or proposal as per Rule 25 (i) of said rules.

g. **Compliance with specifications:** The bidders shall provide information as per the requirements given in the BoQ. However, bidders may not propose any low-quality solution.

Stamp and Signature

h. **Bid Evaluation:** The bid will be considered the Most Advantageous Bid on most closely conforming to evaluation criteria and other conditions specified in the bidding document and having the least evaluated cost.

i. **Delivery/Executive Time:**
- The execution of services / Policy should be started at SITC within 14 days after receiving receipt of the LoA.
- The insurer issues policy documents, e-cards, and portal access within 5 working days of receiving data, and before the start date.
- Coverage begins on the policy start date even if physical or digital cards are delayed, with the member's CNIC and employee ID as valid identification at panel hospitals.

j. **Service-Providing Rights:** The Insurance Company must have the right from the source and have an NOC from the concerned licensing authority in Pakistan.

k. **Cancellation:** SITC reserves the right to cancel any or all of the above items if the service is not in accordance with its specifications or if the service is delayed. If the Insurance Company fails to deliver required services on time as per BoQ, SITC reserves the right to penalize and may also terminate the contract.

l. **Invoice:** The invoice/bill should be submitted to the Procurement Department.

m. **Payment Terms:**
- The premium shall be invoiced after policy issuance and receipt of the enrolment data. SITC shall pay within thirty (30) days of receiving a correct invoice, the policy documents, and the e-cards.
- Coverage shall commence on the policy start date and shall not be suspended or withheld pending payment within the periods above.
- Taxes shall be deducted or withheld as required by applicable law (income tax and sales tax withholding), and certificates shall be provided to the bidder.
- Additions during the policy year shall be invoiced monthly in arrears. Deletion refunds shall be credited or paid within thirty (30) days.
- Payment is subject to a valid sales tax invoice, and the bidder must be on the Active Taxpayer List at the time of payment.

n. **Stamp Duty:** A stamp duty of 0.35% on the total value of the contract will be levied accordingly.

o. **Increase in Price:** No increase in the value of the above-mentioned items will be accepted on account of either unit price, total price, any or all other charges, duties, taxes, the scope of services and/or any other head of account.

Stamp and Signature

p. **Fraud and Corruption:** It is the Government's policy that Service Providers under the contract(s), observe the highest standard of ethics during the procurement and execution of such contracts. In pursuit of this policy, the Procuring Agency follows the instructions contained in Sindh Public Procurement Rules 2010, which define:

"corrupt and fraudulent practices" includes the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the act of another party for wrongful gain or any act or omission, including misrepresentation, that knowingly or recklessly misleads or attempts to mislead a party to obtain a financial or other benefit or to avoid an obligation;

Under Rule 35 of SPPR 2010, "The PA can inter alia blacklist Bidders found to be indulging in corrupt or fraudulent practices. Such barring action shall be duly publicized and communicated to the SPPRA. Provided that any supplier or contractor who is to be blacklisted shall be accorded adequate opportunity of being heard".

q. **Force Majeure:** The Insurance Company shall not be held liable in the event of its failure to comply with the delivery schedule of the ordered item(s) for reasons of Force Majeure, including war and other instabilities, invasion, the act of foreign enemies, embargo, civil war, etc.

r. **Emergency Outage Management:** The Insurance Company should have a Disaster Recovery site to resume the business in case of primary site failure with a minimum service outage.

s. **Period of Contract:**

- Initially contract shall be signed for a period of one year (12 months), however, contract can be extended with mutual agreement for a period of further two years or till the finalization of new tender. The Insurance Company shall be bound to provide its services for the extended contract period without any rate increase.
- Note: The filled bidding documents will be part of the agreement.
- The policy extension for the next two years will be based on the rates provided by the Insurance Company, as per the matrix below. Furthermore, the extension will be granted to the Insurance Company upon mutual consent of both parties.
- Vendor shall keep the base price (for the expiring policy), and loading or profit share will be applicable on the base price for the expiring period.
- The Agreement for 2nd and 3rd years shall continue upon Mutual Consent of Both Parties before yearly renewal.
- Premium Rates of Existing Year Policy shall be considered as Base Rates for calculation of 2nd and 3rd years Policy Premium.

t. **Last year claim amount:** Not applicable

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5. Scope of Services

Sindh IT Company (Private) Limited (SITC), a Government of Sindh-affiliated organization, invites proposals from reputable, SECP-registered, and FBR and SRB Active Taxpayer List (ATL) compliant insurance companies for the provision of Group In-Patient (IPD) Health Insurance Services for its employees and their eligible dependents.

This RFP intends to procure a standard, comprehensive Group IPD health insurance policy, focused on hospitalization-based medical coverage in accordance with prevailing market practices in Pakistan, with emphasis on service quality, claims management, hospital network strength, and administrative efficiency.

All benefits listed herein are mandatory and integral to the scope. No waiting periods, riders, endorsements, co-payments, or deductibles shall be permitted unless explicitly approved in writing by SITC. Any deviation shall render the bid non-responsive. Standard market exclusions apply, as listed in an annexure, and no additional exclusions or sub-limits are allowed beyond those

The Insurance Company shall provide health insurance coverage to the eligible SITC employees and dependants, strictly in accordance with the approved policy, coverage schedule, benefits, exclusions, limits and other terms and conditions specified in the bidding documents and the executed Contract.

The Insurance Company shall ensure that all eligible insured persons are enrolled within the prescribed timelines and that insurance cards, policy documents and other necessary coverage particulars are issued or made available accordingly.

Unless otherwise specified in the benefit schedule, a separate annual sum insured shall apply to each insured employee and each eligible dependant individually for each policy year. The annual sum insured of an employee shall not be shared with, reduced by, or otherwise affected by claims made by any of their dependants, and vice versa. Any benefit-specific limits expressly stated in the bidding documents shall apply in addition to, or within, the individual annual sum insured, as specified in the applicable benefit schedule.

The scope of the work will include, but is not limited to, the following:

5.1 In-Patient Hospitalization (IPD) - Comprehensive Coverage

Minimum Annual Limit (PKR - per insured person):

Benefit	Category 1	Category 2	Category 3
Hospitalization Limit (per person per annum)	1,000,000	800,000	600,000
Room Entitlement	Private Room (Standard)	Private Room (Standard)	Private Room (Standard)
Maternity - Normal Delivery	200,000	150,000	125,000
Maternity - C-Section	350,000	300,000	250,000
Accidental Emergency	Limit + 50%	Limit + 50%	Limit + 50%
Executive Health Checkup (Annual)	Complimentary	Complimentary	Complimentary
OPD	Not applicable	Not applicable	Not applicable

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Coverage shall include:

Benefit	Coverage
ICU / CCU / HDU	Actual cost
Professional fees	Surgeon, anesthetist, consultant and physician fees, including visiting consultants
Hospital charges	OT charges, medicines, consumables, diagnostics, blood, oxygen and ventilators at actual cost
Implants & devices	Implants, stents, pacemakers and prostheses
Pre & Post Hospitalization	30 days before admission and 30 days after discharge (consultation, investigations and medicines)
Day Care procedures	Chemotherapy, radiotherapy, dialysis and AV fistula, angiography, angioplasty, endoscopy, colonoscopy, cataract surgery
Specialized investigations	MRI, CT scan, biopsy, thallium scan, ETT/ECHO, nuclear medicine and similar
Critical & high-cost diseases	Cancer (all forms), ALS, MS, Parkinson's, organ failure (excluding organ procurement), dialysis, autoimmune disorders, stroke and cardiac diseases
Pre-existing conditions	100% covered from day one
Congenital/hereditary conditions	100% covered
Hepatitis B & C	Treatment, medication and vaccination covered
Dread disease medication	Essential medication prescribed for a limited period
Maternity	No waiting period; covered from day one
Newborn	Covered from the date of birth
Emergency	Emergency ward treatment for accidental and medical emergencies at panel or non-panel hospitals
Ambulance	Emergencies only
Emergency dental	Within 48 hours of an accidental injury (pain relief only)
Dental & cosmetic	Only when arising from accident, trauma or medical necessity requiring hospitalization
Mental health	In-patient treatment only
Medical equipment	CPAP/BiPAP, wheelchairs, walkers, orthopedic braces and prosthetic devices, linked to hospitalization
Complimentary Hospitalization Pool	PKR 1,000,000, shared across the group, utilized on SITC HR approval

5.2 Dependent Coverage

- (A) Employee
- (B) Spouse (in case of more than one wife, only the wife nominated by the employee).
- (C) Unmarried daughter(s), with no age restriction, until marriage or employment.
- (C) Unmarried son(s) up to 25 years of age, financially dependent on the employee and not gainfully employed.
- (C) Children with physical or intellectual disabilities, with no age restriction.
- (C) Newborns, covered from the date of birth.
- (D) Parents (limited to the biological or legally adoptive parents of unmarried employees only. In the event of an employee's marriage, their parents' coverage shall cease with effect from the date of marriage).

Dependents shall be covered under the same category as the employee.

5.3 Category Definition

Category	Eligible Employees
Category 1	CEO, C-suite and Heads of Department and equivalent
Category 2	Managers, Team Leads and Senior Specialists and equivalent
Category 3	Officers, Executives, Associates and Support Staff and equivalent

5.4 Service Level Requirements

Item	Requirement
Panel hospitals	Minimum 250 hospitals across Pakistan, including all major hospitals
Treatment mode	Cashless at panel hospitals; reimbursement for non-panel hospitals
Emergency admissions	No prior authorization required
Planned procedure approval	Within 24 hours
Reimbursement claims settlement	Within 10 working days of receipt of complete documents
Bill-to-company claims	Within 30 days of receipt of bill and details
Additions/deletions	Pro-rata premium adjustment; new hires covered from date of joining
Room upgrade	Not permitted. Insured persons shall be admitted only in a Private Room (Standard). Upgrade to a higher room type shall not be allowed, even at the employee's own expense. If the Private Room (Standard) is unavailable at the time of admission, the insurer shall arrange the next higher room without any deduction until the entitled room becomes available.
Support	24/7 helpline, dedicated Key Account Manager (other than sales staff), digital health cards, HR e-portal and periodic claims reporting
Value-added service	Mobile app / tele-consultation preferred (not an OPD benefit)

5.5 Categories and Headcount (subject to change)

Category	Employees	Spouse	Children	Parents	Dependents	Total Lives
Category 1	5	5	10	0	15	20
Category 2	23	13	22	19	54	77
Category 3	8	5	6	5	16	24
Total	**36**	**23**	**38**	**24**	**85**	**121**

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5.6 Key Numbers

Final Headcount (Lives to insure)	**121**
Total employees	**36**
- Married employees	**23**
- Unmarried employees	**13**
Lives without parents (Employee + Spouse + Children)	**97**
+ Parents of unmarried employees (added)	**24**

5.7 Age-Wise Headcount

Age Band	**Employees (A)**	**Spouses (B)**	**Children (C)**	**Parents of Unmarried Employees (D)**	**Final Headcount**	**Without Parents: (A+B+C)**	**Male**	**Female**
0 – 17	0	0	36	0	**36**	36	19	17
18 – 25	5	2	2	0	**9**	9	4	5
26 – 35	18	13	0	0	**31**	31	14	17
36 – 45	12	7	0	2	**21**	19	11	10
46 – 55	1	1	0	7	**9**	2	3	6
56 – 60	0	0	0	6	**6**	0	3	3
61 – 65	0	0	0	6	**6**	0	5	1
66 – 70	0	0	0	2	**2**	0	1	1
71 & above	0	0	0	1	**1**	0	1	0
Total	**36**	**23**	**38**	**24**	**121**	**97**	**61**	**60**

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6. Other Terms and Conditions

- **Compliance with Applicable Laws:** The Insurance Company shall comply with all applicable laws, rules, regulations, directives and requirements of the relevant regulatory authorities governing the provision of health insurance services in Pakistan throughout the term of the Contract.

- **Responsibility for the Insurance Company's Personnel:** The Insurance Company shall remain solely responsible for its employees, representatives and other personnel engaged in the performance of the Contract, including their remuneration, statutory benefits, taxes, contributions and other employment-related obligations under applicable laws. No employment relationship shall arise between such personnel and SITC solely by virtue of this Contract.

- **Claims Processing and Settlement:** The Insurance Company shall process, assess and settle admissible claims in accordance with the agreed policy terms, applicable regulatory requirements and the timelines specified in the Contract. It shall maintain appropriate records of claims and provide SITC with periodic reports on claims received, processed, approved, rejected and pending, including reasons for rejection or delay, subject to applicable confidentiality and data-protection requirements.

- **Indemnification and Liability:** The Insurance Company shall be responsible for losses, damages, costs or liabilities suffered by SITC to the extent directly attributable to the Insurance Company's breach of the Contract, negligence, wilful misconduct or violation of applicable law, subject to the terms of the Contract and applicable law.

  Nothing in this clause shall relieve the Insurance Company of its contractual obligations regarding the provision of insurance coverage or the processing and settlement of admissible claims.

- **Investigation and Resolution of Disputes:** Any dispute concerning contractual performance, claims administration, alleged negligence or liability shall be investigated based on relevant records and supporting evidence. SITC and the Insurance Company shall endeavour to resolve such matters amicably through their designated representatives. If the dispute remains unresolved, it shall be dealt with in accordance with the dispute-resolution mechanism specified in the Contract and applicable law. Neither party's unilateral determination shall, by itself, be conclusive or binding upon the other party.

- **Contract Duration and Extension:** The Contract shall remain valid for a period of one (01) year commencing from the effective date specified in the Contract and may be renewed for up to two (02) additional years (Year 2 and Year 3). Any extension shall be subject to satisfactory performance, mutual written agreement, approval of the competent authority, availability of budget where applicable, and compliance with the applicable procurement rules and contractual requirements. No extension shall be automatic.

- **Performance Security:** In the event of an approved contract extension, the successful bidder shall extend or renew the performance security, where required, to cover the extended contractual period in accordance with the Contract.

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7. Integrity Pact

a. It has not obtained or induced the procurement work of any Contract, right, interest, privilege, or other obligation or benefit from the SITC or any administrative or financial offices thereof or any other department under the control of the SITC through any corrupt business practice(s).

b. Without limiting the generality of the forgoing the agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the SITC directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from SITC, except that which has been expressly declared pursuant hereto.

c. The agency 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 SITC and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

d. The agency accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of declaration, representation, and warranty. It agrees that any contract/order, right, interest, privilege or other obligation obtained or procured aforesaid shall, without prejudice to any other rights & remedies available to SITC under any law, contract, or other instruments, be voidable at the discretion of SITC.

e. Notwithstanding any rights and remedies exercised by the SITC in this regard, the agency agrees to indemnify SITC for any loss or damage incurred by it on account of its corrupt business practices & further pay compensation to SITC in an amount equivalent to ten times the sum of any commission, gratification, bribe, gifts, kickback given by the company/firm/ agency as aforesaid for the purpose of obtaining or inducing procurement/work/service or other obligation or benefit in whatsoever form from SITC.

Note:

This integrity pact is a mandatory requirement other than auxiliary services/works.

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8. Bid Evaluation Method

1. **Proposals Evaluation Criteria**
   All bidders shall submit their Technical and Financial Proposals electronically through the Sindh Public Procurement Regulatory Authority's Electronic Public Procurement and Contract Management System (EPADS), in accordance with the instructions provided in the bidding documents and applicable SPPRA Rules, 2010 (as amended up to date).

2. **Method of Selection**
   The contract shall be awarded using the Quality and Cost-Based Selection (QCBS) method, with the following weights:
   Technical Proposal: 70%
   Financial Proposal: 30%

The evaluation shall be conducted in the following stages:

Mandatory Eligibility (Section A):
At the first stage, bids shall be examined against the Mandatory Eligibility Criteria (Section A) specified in the bidding documents. Bidders who fail to meet any mandatory requirement shall be declared non-responsive and shall not proceed to the technical evaluation stage (Section B).

Technical Evaluation (Section B):
At the second stage, the Technical Proposals of bidders meeting all mandatory requirements (Section A) shall be evaluated against the specified Technical Evaluation Criteria (Section B), including the relevant criteria, sub-criteria, and allocated marks.

Each proposal shall be assigned a technical score (St) out of 100 marks. A bidder obtaining at least 70 marks out of 100 shall qualify for the financial evaluation stage (Section C), subject to compliance with all other applicable requirements.

Financial Proposals (Section C) of technically qualified bidders shall be opened in accordance with the announced procedure and applicable procurement rules. Financial Proposals of bidders who fail to achieve the minimum qualifying technical score shall not be considered for financial evaluation.

Financial Evaluation (Section C):
The Financial Proposals of technically qualified bidders shall be evaluated based on the total evaluated cost quoted in accordance with the Financial Proposal Form and the pricing schedule provided in the bidding documents. The evaluated cost shall include all applicable taxes and charges, as specified in the bidding documents:
The lowest evaluated Financial Proposal shall be assigned a financial score (Sf) of 100 marks. The financial scores of the remaining bidders shall be calculated using the following formula:
$Sf = (Fm / F) \times 100$

Where:
Sf = Financial score of the bidder being evaluated.
Fm = Lowest evaluated financial proposal among technically qualified bidders.
F = Evaluated financial proposal of the bidder being scored.

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The Financial Proposal shall be evaluated on the total annual premium quoted for the complete insured population, including all applicable taxes, duties, levies, and charges.

3. Combined Technical and Financial Evaluation

The technical and financial scores shall be combined using the following formula:

$S = (St \times 0.70) + (Sf \times 0.30)$

Where:

S = Combined score.
St = Technical score out of 100.
Sf = Financial score out of 100.
0.70 = Weight assigned to the Technical Proposal.
0.30 = Weight assigned to the Financial Proposal.

Bidders shall be ranked in descending order of their combined scores. The bidder achieving the highest combined score shall be considered the best-evaluated bidder and shall be recommended for contract award, subject to completion of the prescribed procurement formalities and applicable SPPRA Rules (as amended up to date).

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Section - A: Mandatory Eligibility Criteria

Sr #	Eligibility Requirement	Yes/No	Documentary Evidence
A.1	Must not be currently blacklisted or debarred by a competent authority or procuring agency in accordance with applicable laws and regulations		Affidavit on Non-Judicial Stamp Paper
A.2	Must be a legally established insurance company for the last 10 years holding valid registration/ authorization from the SECP to conduct the relevant class of insurance business, including health insurance coverage		Registration/Incorporation Certificate
A.3	The Bidder is registered with FBR, GST and SRB		NTN, GST and SRB certificate
A.4	The Bidder has FBR and SRB active taxpayer status		A certificate with Active Status
A.5	Must maintain an operational office in Karachi or demonstrate an established local service arrangement capable of providing dedicated coordination, enrolment support, claims facilitation and escalation services to SITC		Office address and contact details, supported by documentary evidence, together with the proposed local service-team structure and designated focal persons.
A.6	Experience in currently providing group health insurance services to at least three (3) corporate clients to be current, with a minimum size of 100 lives (each)		Client list and documentary evidence of relevant contracts, service orders or client certificates.
A.7	Average annual business turnover of at least Rs. 50 million over the three most recently completed financial years		Audited Financial Statements and Annual Income Tax Return establishing the same
A.8	24/7 functioning customer helpline and a designated claims/medical approval and escalation mechanism for insured employees and dependents		Helpline details, escalation matrix and description of the proposed service arrangements
A.9	Provision of a web-based electronic portal for SITC's authorized HR representatives		Portal details, screenshots or a demo, together with a description of available functions and access controls
A.10	Credit Rating A++(IFS), A+(IFS), A(IFS)		

Note: SITC reserves the right to verify the authenticity and validity of documents and information submitted by bidders through the issuing authorities or other appropriate means. Any material misrepresentation or submission of forged or materially false documentation shall be dealt with in accordance with the applicable procurement rules and the bidding documents.

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Section - B: Technical Evaluation (100 Marks)

Sr #	Evaluation Criterion *(with required documentary proof)*	Marks Distribution	Max Marks	Obtained
B.1	**Experience in the Health Insurance Business:** ○ More than 15 years ○ 13 to 15 years ○ 10 to 12 years *(Attach health-class licence or evidence of group health policies; documentary proof of experience)*	 15 10 5	15	
B.2	**Average annual business turnover for the last three consecutive years** ○ More than Rs. 250 million ○ Rs. 150 million to Rs. 250 million ○ Rs. 50 million to Rs. 150 million *(Please provide Audited Financial Statements / Annual Income Tax Return)*	 10 7 5	10	
B.3	**Credit rating by PACRA/VIS** ○ AAA ○ AA++(IFS), AA+(IFS), AA(IFS) ○ A++(IFS), A+(IFS), A(IFS) *(Credible/recognized rating-agency evidence must be provided)*	 15 10 5	15	
B.4	**Active Panel Hospital Network Nationwide** ○ More than 300 ○ Between 276 and 300 ○ Between 250 and 275 *(List of Panel Hospitals must be provided along with the POC contact details)*	 15 10 5	15	
B.5	**Digital Services for Corporate Health Insurance Customers:** ○ Both Mobile Application and Web Portal ○ Any one: Mobile Application or Web Portal *(Provide proof of digital platform with relevant corporate policy-administration and claims-tracking features)*	 15 7 0	15	

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Sr #	Evaluation Criterion *(with required documentary proof)*	Marks Distribution	Max Marks	Obtained
B.6	**Claim Settlement Turnaround Time:** ○ 7 working days or less ○ 8-10 working days *(Define the applicable process and evidence supporting the stated turnaround time)*	 15 7	15	
B.8	**Full-Time Doctors in the Medical and Claims Management Department:** ○ 15 or above ○ 10 to 14 ○ Fewer than 10 *(Details duly signed by an authorized person)*	 15 10 5	15	

Bidders must obtain a minimum score of 70 out of 100 marks in the technical evaluation to qualify for financial evaluation. Bidders scoring below 70 marks shall not proceed to the financial evaluation stage

All scoring shall be based on the criteria and documentary evidence specified in the bidding documents. SITC may seek clarification or verify submitted information in accordance with the applicable procurement rules and the bidding documents, without permitting material changes to the bid after submission.

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A) RELEVANT EXPERIENCE

Provide three (3) references that the firm has provided services to within the past three (3) years. The contact person should be familiar with the day-to-day management of the contract and be willing to respond to questions regarding the type, level, and quality of service provided.

Reference No. 1:
Firm/Company Name:_____

Contact Name:_____ Title: _____

Address:_____

City: _____ Telephone: _____ Email: _____

Date and Type of Service(s) Provided: _____

Reference No. 2:
Firm/Company Name:_____

Contact Name:_____ Title: _____

Address:_____

City: _____ Telephone: _____ Email: _____

Date and Type of Service(s) Provided: _____

Reference No. 3:
Firm/Company Name:_____

Contact Name:_____ Title: _____

Address:_____

City: _____ Telephone: _____ Email: _____

Date and Type of Service(s) Provided: _____

_____
Stamp & Signature

It is hereby certified that the terms and conditions have been read, agreed upon and signed.

M/s _____

Contact Person _____

Address _____

Tel # _____ Fax _____

Mobile _____ Email _____

_____
Stamp and Signature

9. GENERAL CONDITIONS OF THE CONTRACT

THIS SERVICE LEVEL AGREEMENT is made at Karachi on this ___ day of ___, 2026, and will commence _____ (Effective Date) till _____ (Termination Date), in the continuation of contracts Tender # HR/01/26-27, for the Hiring Health Insurance Services;

BY AND BETWEEN

Sindh IT Company (Pvt.) Ltd., Karachi, formed and existing under the laws of the Islamic Republic of Pakistan, has its Head Office in Karachi, Pakistan. (hereinafter, "**SITC"**, which term wherever it occurs in these presents shall mean and include its successors-in-interest, executors and assigns) of the **One Part**;

AND

M/s _____, incorporated under the laws of the Islamic Republic of Pakistan and having its registered head office at _____, (hereinafter referred to as **"INSURANCE COMPANY"** which expression shall, where the context so admits, mean and include its successors-in-interest, nominees, legal representatives, administrators and permitted assigns) of the **Other Part**.

(SITC and the M/s _____ shall hereinafter collectively be referred to as the **"Parties"** and singly as **"Party"**).

RECITALS

WHEREAS:

a) SITC is an IT Company desirous of hiring the Services (defined below);
b) The M/s _____has represented that it has the requisite resources, necessary infrastructure, approvals and skills to provide the Services to SITC as detailed herein; and
c) Based on the representation of the M/s _____, SITC has agreed to avail the Services from the M/s _____ on the terms and conditions as set out in this Agreement.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH and in consideration of the mutual covenants contained herein, the Parties do hereby agree, undertake and declare as under:

Article I: DUTIES & SCOPE OF SERVICES & WORKS AND AGREEMENT

1.1 The Insurance Company agrees to provide Health Insurance Services to SITC whenever and wherever required as per the terms & conditions of this Agreement.
1.2 The Insurance Company will coordinate its work with the HR of SITC, who will assist The Insurance Company in the supervision of the proposed Health Insurance Services.
1.3 The initial term of this Agreement shall be twelve (12) months commencing from the effective date specified in the Contract, unless terminated earlier in accordance with its terms.
1.4 SITC may consider extending the Agreement for a further period, subject to satisfactory performance, mutual written consent, approval of the Competent Authority and compliance with the applicable SPPRA Rules, 2010.
1.5 The Insurance Company will visit the Procurement Office located at Clifton, Karachi as & when required, with a prior appointment.
1.6 All logistics charges will be borne by the Insurance Company.

Article II: SCOPE OF PROFESSIONAL SERVICES

2.1 The Insurance Company hereby agrees and acknowledges the periodic supervision of the services and to check the execution of Health Insurance Services in accordance with the Description & Specification.
2.2 The Insurance Company hereby agrees and acknowledges the acceptance of attending the meetings with the Manager Procurement SITC as & when required.
2.3 The Insurance Company must have valid licenses to do this project from the authorities, Government rules & regulations.

2.4 The Insurance Company accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to degrade the purpose of declaration, representation and warranty.

2.5 THE INSURANCE COMPANY will be responsible for the smooth functioning as per BOQ.

Article III
REMUNERATION

3.1 The cost offered by The Insurance Company is Rs. _____ (inclusive of all taxes) for Health Insurance Services vide tender # HR/01/26-27 variation may occur. The cost is inclusive of labor /transportation /supplies /etc.

3.2 Liquidated damages at the rate of 0.07% per day of the total contract amount will be imposed on delayed delivery of services, up to 10% of the total contract value. Services will be deemed completed in finished form as per specification, and the Insurance Company has to deliver the required number of Health Insurance Services to SITC.

3.3 Performance Security 5% of the total amount of the Work Order will be provided by the Insurance Company.

3.4 Stamp Duty @ 0.35% of the cost of transaction/work order will be deposited in the Government treasury by the INSURANCE COMPANY. This paid Stamp Duty challan would be submitted along with the Bill / Invoice.

3.5 Tax(es)/Challan(s)/Levy(ies), if any or additional will be paid/borne by THE INSURANCE COMPANY as per SRO/Notification.

Article IV
ARBITRATION

4.1 In the event of any dispute, difference, or controversy arising out of or in connection with this Contract, including its interpretation, implementation, performance, breach, or termination, the Parties shall first endeavor to resolve the matter amicably through mutual consultation within thirty (30) days from the date of written notification of the dispute by either Party.

4.2 If the dispute remains unresolved, it shall be referred to arbitration in accordance with the provisions of the Arbitration Act, 1940, as amended from time to time. The arbitration shall be conducted by a sole independent and impartial arbitrator appointed by mutual written consent of the Parties within fifteen (15) days of the request for arbitration. In the event the Parties fail to agree upon the appointment of an arbitrator within the stipulated period, the appointment shall be made by the competent Court in accordance with the applicable provisions of the Arbitration Act, 1940.

4.3 The seat and venue of arbitration shall be Karachi, Pakistan. The arbitration proceedings shall be conducted in the English language. The arbitral award shall be final and binding upon the Parties, subject to the remedies available under applicable law

Article V
TERMINATION

5.1 SITC may terminate this Agreement, in whole or in part, by giving written notice to the Insurance Company in the event of any of the following:

5.1.1 The Insurance Company commits a material breach of any provision of the Agreement, including failure to provide the agreed insurance coverage, persistent failure to meet the

prescribed service standards, or failure to settle admissible claims in accordance with the agreed terms.

5.1.2 The Insurance Company fails to remedy a breach within thirty (30) days of receiving written notice from SITC specifying the nature of the breach and requiring its rectification, or within such other reasonable period as SITC may allow.

5.1.3 The Insurance Company engages in fraud, corruption, misrepresentation or any other prohibited practice in connection with the procurement or performance of the Agreement.

5.1.4 The Insurance Company's SECP registration, authorization or licence required to conduct the relevant insurance business is suspended, revoked, cancelled or otherwise ceases to be valid.

5.1.5 The Insurance Company becomes insolvent, enters liquidation, or is otherwise unable to discharge its contractual obligations.

5.2 SITC may also terminate the Agreement, in whole or in part, where required in the public interest, due to a material change in organizational requirements, non-availability of budget, or any other lawful and justified reason, subject to approval of the Competent Authority and applicable procurement rules.

5.3 The Insurance Company may request termination of the Agreement only on account of a material breach by SITC, including failure to fulfil its undisputed payment obligations, provided that the Insurance Company has issued written notice specifying the breach and SITC has failed to remedy it within thirty (30) days of receipt of such notice.

5.4 No termination by the Insurance Company shall take effect in a manner that unlawfully interrupts the insurance coverage of employees and their eligible dependants. Any proposed termination shall be subject to applicable insurance laws, regulatory requirements and an appropriate transition arrangement approved by SITC.

5.5 Upon termination or expiry of the Agreement, the Insurance Company shall remain responsible for processing and settling all admissible claims arising from insured events occurring during the period of valid coverage, in accordance with the policy terms and applicable laws, even if such claims are submitted or settled after the termination or expiry date.

5.6 Termination shall not prejudice any rights, remedies, liabilities or obligations of either party accrued before the effective date of termination. The Insurance Company shall provide all necessary policy records, claim information and other relevant documents required for an orderly transition, subject to applicable confidentiality and data-protection requirements..

Article VI
INDEMNITY

6.1 The Insurance Company shall indemnify, defend and hold harmless SITC, its directors, officers, employees and representatives from and against any third-party claims, demands, actions, proceedings, losses, damages, liabilities, penalties, fines, costs and expenses (including reasonable legal and professional costs) arising out of or in connection with:

6.1.1 any breach by The Insurance Company of its obligations, representations or warranties under this Agreement;

6.1.2 any negligent act, omission, wilful misconduct or unauthorized act of The Insurance Company or its employees, agents, representatives or subcontractors;

6.1.3 any violation or non-compliance by The Insurance Company with applicable laws, rules, regulations, regulatory requirements or directives; or

6.1.4 any act or omission of The Insurance Company in the performance of the Services that results in a claim, loss, liability or damage being suffered by SITC or asserted against SITC by any third party.

6.2 The Insurance Company's obligations under this Article shall be subject to applicable law and shall not extend to the extent that any claim, loss, damage or liability arises directly from the negligence, wilful misconduct or breach of contractual obligations by SITC.

6.3 SITC shall promptly notify The Insurance Company of any claim for which indemnification is sought and shall provide reasonable cooperation in the defence or resolution of such claim, without prejudice to SITC's rights and remedies under this Agreement or applicable law.

Article VII
NOTICE

7.1 Any notice, request, communication or correspondence required or permitted under this Agreement shall be made in writing and delivered through official email, registered courier or hand delivery to the authorized representatives of the respective parties at their designated addresses.

7.2 Any notice relating to a breach, proposed suspension, termination, non-renewal or other material contractual matter shall clearly specify the subject, relevant contractual provision, grounds and effective date, where applicable.

7.3 Notices delivered by hand shall be deemed received on the date of acknowledged delivery. Notices sent through registered courier shall be deemed received on the date recorded as delivered by the courier service. Notices sent through official email shall be deemed received upon acknowledgment of receipt or other verifiable confirmation of delivery.

7.4 Each party shall notify the other in writing of any change in its designated address, email address or authorized representative. Until such notification is received, communications sent to the previously notified contact details shall be considered validly served.

7.5 Routine operational correspondence, including enrolment requests, addition or deletion of insured members, claim coordination and service-related communications, may be exchanged through the designated official email addresses and authorized communication channels agreed between SITC and the Insurance Company..

Article VIII
RENEWAL

8.1 This Agreement shall not be subject to automatic renewal upon expiry of its initial contractual term.

8.2 SITC may consider renewal of the Agreement for a further period only where an extension/renewal option has been expressly provided for in the original bidding documents and the executed Agreement, and such renewal is permissible under the applicable procurement rules.

8.3 Any such renewal shall be subject to:

- 8.3.1 Satisfactory performance of the Insurance Company during the existing contract period.
- 8.3.2 Assessment of claims management, service delivery, hospital network availability, customer support and compliance with the agreed SLA.
- 8.3.3 Mutual written consent of both parties.
- 8.3.4 Availability of the approval of the Competent Authority.
- 8.3.5 Compliance with the applicable procurement rules, insurance regulations and other relevant legal requirements.

8.4 The renewal period shall not exceed the maximum period expressly specified in the original bidding documents and Agreement. The applicable premium rates, coverage benefits, annual sums insured, service standards and other contractual terms shall remain unchanged.

8.5 Any approved renewal shall be formalized through a written amendment or renewal agreement executed by the authorized representatives of both parties before expiry of the existing contractual term.

8.6 If the renewal option is unavailable, has already been exhausted, or is not approved, SITC shall undertake a fresh procurement process in accordance with the applicable procurement rules to ensure continuity of health insurance coverage.

8.7 The Insurance Company shall have no automatic or vested right to renewal or continuation of the Agreement beyond its approved contractual term.

8.8 The Insurance Company shall ensure uninterrupted health insurance coverage for all eligible employees and their dependants throughout the approved extension period, without any break in policy coverage.

Article IX
INTEGRITY PACT

9.1 It has not obtained or induced the procurement work of any Contract, right, interest, privilege, or other obligation or benefit from the SITC or any administrative or financial offices thereof or any other department under the control of the SITC through any corrupt business practice(s).

9.2 Without limiting the generality of the forgoing the agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the SITC directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from SITC, except that which has been expressly declared pursuant hereto.

9.3 The agency 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 SITC and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

9.4 The agency accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of declaration, representation, and warranty. It agrees that any contract/order, right, interest, privilege or other obligation obtained or procured aforesaid shall, without prejudice to any other rights & remedies available to SITC under any law, contract, or other instruments, be voidable at the discretion of SITC.

9.5 Notwithstanding any rights and remedies exercised by the SITC in this regard, the agency agrees to indemnify SITC for any loss or damage incurred by it on account of its corrupt business practices & further pay compensation to SITC in an amount equivalent to ten times the sum of any commission, gratification, bribe, gifts, kickback given by the company/firm/ agency as aforesaid for the purpose of obtaining or inducing procurement/work/service or other obligation or benefit in whatsoever form from SITC.

Article X
MISCELLANEOUS

10.1 The terms and conditions of the AGREEMENT have been read over to the parties, which they admit to be correct and abide by the same.

10.2 All terms and conditions of tender vide # HR/01/26-27 will be the integral part of this agreement and can't be revoked.

IN WITNESS WHEREOF, both the parties hereto have set & subscribed their respective hands to this agreement at Karachi on the date as mentioned above.

Tender Fee: Rs. 5,000/-
(Non-Refundable)

TENDER FORM
FINANCIAL PROPOSAL

Tender # HR/01/26-27
Hiring Health Insurance Services

Date of Issue	**:**	**November 19, 2026**
Last Date of Submission	**:**	**December 3, 2026 (11:00 AM)**
Opening of Technical Proposal	**:**	**December 3, 2026 (11:30 AM)**

Company Name: _____

NTN: _____, SRB Registration Number: _____

GST Registration Number: _____

Pay order/Call Deposit/Demand Draft/Bank Guarantee #

_____, Dated: _____

Amount of Rs. _____, Drawn on Bank: _____

Notice Inviting Tender (NIT)

Tender Notice

Sindh IT Company (SITC) invites bids electronically through EPADS from well-reputed SECP-authorized insurance companies duly licensed/authorized to conduct the relevant class of insurance business, available on the list of Active Tax Payers‟ of FBR (for Income Tax) & GST/SRB (For Sales / Service Tax) websites, whichever is applicable:

Tender Title (Ref. No.)	**Procedure**	**Bid Security**
Hiring Health Insurance Services (HR/01/26-27)	Single Stage Two Envelopes	Rs. 150,000/-
Tender Fee and Dates		
▸ *Tender Fee:*	Rs. 5,000/-	
▸ *Issuance date:*	November 19, 2026	
▸ *Submission date and time:*	December 3, 2026, till 11:00 AM	
▸ *Opening date and time:*	December 3, 2026, at 11:30 AM	

Tender documents can be downloaded from the SPPRA EPADS Portal. Deposit the tender fee challan at any branch of Sindh Bank Limited, Account # PK39SIND0003021399669001, Account Title: Sindh IT Company (Pvt.) Limited.

SITC may issue clarifications or amendments in respect of the bidding documents; SITC will not be responsible for any confusion or misunderstanding in this regard.

Tender Document/Bid (with a copy of Bid Security/Earnest Money and supporting documents) should be submitted/uploaded on SPPRA EPADS https://portalsindh.eprocure.gov.pk/. The original Bid Security in the form of a Pay order/Call Deposit/Demand Draft/Bank Guarantee must be delivered to SITC before the bid opening schedule. Bids will be opened on the same date and venue, in the presence of the bidders' representatives who may wish to attend.

SITC reserves the right to reject any bid or cancel the bidding process, subject to the relevant provisions of SPP Rules 2010 (as amended up to date).

PROCUREMENT

SITC, Kick-Start Building, 2nd Floor, Machiyara Spring Field, Block-8, Clifton, Karachi
Contact Person: Procurement Manager on (+92)323-5635773
Email: procurement@sitc.gos.pk, SITC website: https://sitc.gos.pk/
SPPRA EPADS Website: https://portalsindh.eprocure.gov.pk/

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1. Introduction

Dear Bidder
Thank you for your interest in responding to the SITC's advertisement, which was floated on the SPPRA EPADS on November 19, 2026, "Hiring Health Insurance Services".

The Sindh IT Company (SITC) is a Sindh government initiative, established to drive digital transformation and improve public service delivery through strategic IT initiatives and e-governance.

i	Source of Funds	SITC-funded Procurement. The eligible payment under the contract is to be made from this department.
ii	Eligible Bidders	a This Invitation for Bids is open to all service providers from an eligible source as defined in the Amended SPPRA Rules and its Bidding Documents, except as provided hereinafter. b Bidders should not be associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates that have been engaged by the Procuring Agency to provide services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for Bids. c Government-owned enterprises in the Province of Sindh may participate only if they are legally and financially autonomous, if they operate under commercial law, and if they are not a dependent agency of the Government of Sindh. d Bidders shall not be eligible to bid if they are under a declaration of ineligibility for corrupt and fraudulent practices issued by any government organization.
iii	Eligible Goods and Services	a The origin of all the goods & related services to be supplied under the Contract should be mentioned. b Origin means the place where the goods are minted, grown, or produced, or the place from which the related services are supplied. c The Origin of goods and services is distinct from the nationality of bidders.
iv	Cost of Bidding includes	The Bidder shall bear all costs associated with the preparation and submission of its bid, and the Procuring agency named in the Bid Data Sheet, hereinafter referred to as "the Procuring agency," will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
v	Bidding Documents	a Instructions to Bidders (ITB) b Bid Data Sheet c General Conditions of Contract (GCC) d Schedule of Requirements e Technical Specifications f Bid Form and Price Schedules g Bid Security Form h Contract Form

Stamp and Signature

The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

vi Clarification of Bidding Documents

An interested Bidder requiring any clarification of the bidding documents may notify the Procuring Agency in writing. The Procuring Agency will respond in writing to any request for clarification of the bidding documents which it receives no later than three working days before the deadline for the submission of bids prescribed in the Bid Data Sheet. Written copies of the Procuring Agency's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all interested bidders who have received the bidding documents.

vii Amendment of Bidding Documents

a At any time before the deadline for submission of bids, the Procuring Agency, for any reason, whether at its own initiative or in response to a clarification requested by an interested Bidder, may modify the bidding documents by amendment.
b All interested bidders who have received the bidding documents will be notified of the amendment in writing, and it will be binding on them.
c To allow interested bidders a reasonable time in which to take the amendment into account in preparing their bids, the Procuring Agency, at its discretion, may extend the deadline for the submission of bids.
d The Bidder is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

viii Correction of Errors

The Procuring Agency will examine the E-Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order.

Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows:

a If there is a discrepancy between unit prices and the total price (that is obtained by multiplying the unit price and quantity), the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the Procuring Agency there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected;
b If there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail, and the total shall be corrected; and
c Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern.

Stamp and Signature

d Where there is a discrepancy between the total of the price schedule and the amount mentioned on the Form of Bid, the amount referred to in the Price Schedule shall be treated as correct, subject to the elimination of other errors.

e A bid not compliant with the taxes (as notified by the government) or excluding applicable taxes and duties shall straight away be rejected

The amount stated in the Bid will be adjusted by the Procuring Agency in accordance with the above procedure for the correction of errors. The concurrence of the Bidder shall be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, its Bid will then be rejected, and

ix Modification and Withdrawal of E-bids

a No E-bid may be modified after the deadline for submission of E-bids.

b No E-bid may be withdrawn in the interval between the deadline for submission of E-bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of an E-bid during this interval may result in the Bidder's forfeiture of its Bid security (along with other remedies available under SPP Rules).

c A Bidder may withdraw its Bid after it has been submitted, provided that written notice of the withdrawal of the Bid is received by the Procuring Agency before the deadline for submission of Bids.

d A revised bid may be submitted after the withdrawal of the original bid before the deadline for submission of Bids.

_____

Stamp and Signature

2. Instructions to Bidders

(a) **Sign and Stamp:** It is necessary to fill in the Tender Form meticulously and sign and stamp every page. Moreover, attach the required supporting documentation according to the requirements. The Tender document will be accepted ONLY on the SITC's prescribed Tender Document available on the SPPRA EPADS Website.

(b) **Filling in the Tender Form:** It is mandatory to fill in the Tender Form in writing in ink or type. Do not leave any column/item blank. If one wants to leave the item/column unanswered, please write 'Doesn't Apply/Doesn't Arise'. If one needs more space, please attach a paper and clearly mention the item/column name or number, etc., that refers to the column/item of the Tender Form.

(c) **Collection of Tender:** Tender documents can be downloaded from the SPPRA EPADS website. The Document fee challan must be deposited at any branch of the Sindh Bank Limited account # PK39SIND0003021399669001, Account Title: Sindh IT Company (Pvt.) Limited.

(d) **Communication:** Any request for clarification regarding technical specifications should be submitted in writing to:

Contact Person (SITC):	Procurement Manager Sindh IT Company, Karachi
Tel #:	(+92)3235635773
Email:	procurement@sitc.gos.pk

(e) **Submission of Documents and Address:** Tender Document/Bid (with a copy of Bid Security/Earnest Money and supporting documents) to be submitted on SPPRA EPADS https://portalsindh.eprocure.gov.pk/ by December 3, 2026, till 11:00 AM. The original Bid Security must be delivered to SITC, Karachi at the above-mentioned address before the bid opening schedule.

(f) **Rights:** Competent authorities reserve the right to reject any or all bids or cancel the bidding process in accordance with the applicable provisions of the Sindh Public Procurement Rules, 2010 (as amended up to date). Also, the Authority reserves the right to change/alter/remove any item or article or reduce/enhance quantity without assigning any reason.

(g) **Conditional / Optional / Alternate Bids:**
Such bids will not be accepted.

Stamp and Signature

3. Bidding Data

(a) Name of Procuring Agency: Sindh IT Company, Karachi.

(b) Brief Description of Works: Hiring Health Insurance Services.

(c) Procuring Agency's Address: SITC, Kick-Start, 2nd Floor, Machiyara Spring Field, Block-8, Clifton, Karachi.

(d) Amount of Bid Security: Bid Security of Rs. 150,000/- (fixed) to be submitted in the shape of Pay order/Call Deposit/Demand Draft/Bank Guarantee only in the name of the Sindh IT Company, Karachi.

(e) Period of Bid Validity (days): Ninety (90) Days.

(f) Deadline for Submission of Bids along with time: The last date for submitting the Tender Document is December 3, 2026, by 11:00 AM on the SPPRA EPADS portal. The Tender will be opened on the same day at 11:30 AM in the presence of representatives who may care to attend.

(g) The Venue, Time, and Date of Bid Opening: The Tender will be opened on December 3, 2026, at 11:30 AM at SITC Karachi in the presence of representatives who may care to attend.

(h) Liquidated damages: Liquidated damages will be imposed on delay as follows.

Breach	**Remedy**
Planned procedure approval not given within 24 hours	Deemed approval at the requested amount, after which the insurer cannot reject on grounds of authorization
Emergency admission refused or delayed because of authorization	The insurer bears the full cost, plus a written explanation within 3 working days
Reimbursement claim not settled within 10 working days of complete documents	Markup at [1-month KIBOR + 2%] per annum on the amount, from day 11 until payment
Bill-to-company claim not settled within 30 days	Same markup
Cards, documents or portal access not delivered by the start date	0.5% of annual premium per week of delay, up to 2%
Helpline or portal outage beyond [24] hours, or no KAM available	Written corrective plan within 2 working days, and a deduction of 0.25% of annual premium per incident
Monthly claims report not provided by the 10th	0.1% of annual premium per week
Wrongful rejection (overturned on dispute)	Claim paid in full, plus markup as above

(i) Deposit Receipt No: _____ **Dated:** _____

Amount (in words and figures): _____

Pay Order / Demand Draft #: _____, **Amount: Rs.** _____

Drawn on Bank: _____, **Dated:** _____

Stamp and Signature

4. Terms and Conditions

a. **Bid Security:** Bid Security, in the form of a Pay order/Call Deposit/Demand Draft/Bank Guarantee in the name of "**Sindh IT Company**", Karachi, amounting to Rs. 150,000/-, should be submitted along with the Tender documents.

b. **Performance Security:** The successful bidder should provide 5% Performance Security of the total value of the Purchase Order in the form of a Pay Order or bank guarantee before the signing of the Contract. The Performance Security shall extend at least three months beyond the Completion of the contract.

c. **Validity of the Tender:** All proposals and prices shall remain valid for a period of 90 days from the closing date of the submission of the proposal. However, the bidders are encouraged to state a longer period of validity for the proposal.

d. **Currency:** All currency in the proposal shall be quoted in Pakistani Rupees (PKR).

e. **Ownership:** Subject to confidentiality and applicable law, the provision of ownership/use of policy records, data, reports and other deliverables of all the services rendered under any contract arising as a result of this Tender will be the sole property of SITC.

a. **Arbitration and Governing Law:** In the event of any dispute, difference, or controversy arising out of or in connection with this Contract, including its interpretation, implementation, performance, breach, or termination, the Parties shall first endeavor to resolve the matter amicably through mutual consultation within thirty (30) days from the date of written notification of the dispute by either Party.

   If the dispute remains unresolved, it shall be referred to arbitration in accordance with the provisions of the Arbitration Act, 1940, as amended from time to time. The arbitration shall be conducted by a sole independent and impartial arbitrator appointed by mutual written consent of the Parties within fifteen (15) days of the request for arbitration. In the event the Parties fail to agree upon the appointment of an arbitrator within the stipulated period, the appointment shall be made by the competent Court in accordance with the applicable provisions of the Arbitration Act, 1940.

   The seat and venue of arbitration shall be Karachi, Pakistan. The arbitration proceedings shall be conducted in the English language. The arbitral award shall be final and binding upon the Parties, subject to the remedies available under applicable law.

f. **Acceptance of Tender:** The Competent authorities reserve the right to reject any bid subject to the relevant provisions of SPP Rules 2010 (as amended up to date) and may cancel the bidding process at any time before acceptance of the bid or proposal as per Rule 25 (i) of said rules.

g. **Compliance with specifications:** The bidders shall provide information as per the requirements given in the BoQ. However, bidders may not propose any low-quality solution.

Stamp and Signature

h. **Bid Evaluation:** The bid will be considered the Most Advantageous Bid that most closely conforms to the evaluation criteria and other conditions specified in the bidding document and has the lowest evaluated cost.

i. **Delivery/Executive Time:**
- The execution of services / Policy should be started at SITC within 14 days after receiving receipt of the LoA.
- The insurer issues policy documents, e-cards, and portal access within 5 working days of receiving data, and before the start date.
- Coverage begins on the policy start date even if physical or digital cards are delayed, with the member's CNIC and employee ID as valid identification at panel hospitals.

j. **Service-Providing Rights:** The Insurance Company must have the right from the source and have an NOC from the concerned licensing authority in Pakistan.

k. **Cancellation:** SITC reserves the right to cancel any or all of the above items if the service is not in accordance with its specifications or if the service is delayed. If the Insurance Company fails to deliver required services on time as per BoQ, SITC reserves the right to penalize and may also terminate the contract.

l. **Invoice:** The invoice/bill should be submitted to the Procurement Department.

m. **Payment Terms:**
- The premium shall be invoiced after policy issuance and receipt of the enrolment data. SITC shall pay within thirty (30) days of receiving a correct invoice, the policy documents, and the e-cards.
- Coverage shall commence on the policy start date and shall not be suspended or withheld pending payment within the periods above.
- Taxes shall be deducted or withheld as required by applicable law (income tax and sales tax withholding), and certificates shall be provided to the bidder.
- Additions during the policy year shall be invoiced monthly in arrears. Deletion refunds shall be credited or paid within thirty (30) days.
- Payment is subject to a valid sales tax invoice, and the bidder must be on the Active Taxpayer List at the time of payment.

n. **Stamp Duty:** A stamp duty of 0.35% on the total value of the contract will be levied accordingly.

o. **Increase in Price:** No increase in the value of the above-mentioned items will be accepted on account of either unit price, total price, any or all other charges, duties, taxes, the scope of services and/or any other head of account.

Stamp and Signature

p. **Fraud and Corruption:** It is the Government's policy that Service Providers under the contract(s), observe the highest standard of ethics during the procurement and execution of such contracts. In pursuit of this policy, the Procuring Agency follows the instructions contained in Sindh Public Procurement Rules 2010, which define:

"corrupt and fraudulent practices" includes the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the act of another party for wrongful gain or any act or omission, including misrepresentation, that knowingly or recklessly misleads or attempts to mislead a party to obtain a financial or other benefit or to avoid an obligation;

Under Rule 35 of SPPR 2010, "The PA can, inter alia, blacklist Bidders found to be indulging in corrupt or fraudulent practices. Such barring action shall be duly publicized and communicated to the SPPRA. Provided that any supplier or contractor who is to be blacklisted shall be accorded adequate opportunity of being heard".

q. **Force Majeure:** The Insurance Company shall not be held liable in the event of its failure to comply with the delivery schedule of the ordered item(s) for reasons of Force Majeure, including war and other instabilities, invasion, the act of foreign enemies, embargo, civil war, etc.

r. **Emergency Outage Management:** The Insurance Company should have a Disaster Recovery site to resume the business in case of primary site failure with a minimum service outage.

s. **Period of Contract:**

- Initially contract shall be signed for a period of one year (12 months), however, contract can be extended with mutual agreement for a period of further two years or till the finalization of new tender. The Insurance Company shall be bound to provide its services for the extended contract period without any rate increase.
- Note: The filled bidding documents will be part of the agreement.
- The policy extension for the next two years will be based on the rates provided by the Insurance Company, as per the matrix below. Furthermore, the extension will be granted to the Insurance Company upon mutual consent of both parties.
- Vendor shall keep the base price (for the expiring policy), and loading or profit share will be applicable on the base price for the expiring period.
- The Agreement for 2nd and 3rd years shall continue upon Mutual Consent of Both Parties before yearly renewal.
- Premium Rates of Existing Year Policy shall be considered as Base Rates for calculation of 2nd and 3rd years Policy Premium.

t. **Last year claim amount:** Not applicable

Stamp and Signature

5. Other Terms and Conditions

- **Compliance with Applicable Laws:** The Insurance Company shall comply with all applicable laws, rules, regulations, directives and requirements of the relevant regulatory authorities governing the provision of health insurance services in Pakistan throughout the term of the Contract.

- **Responsibility for the Insurance Company's Personnel:** The Insurance Company shall remain solely responsible for its employees, representatives and other personnel engaged in the performance of the Contract, including their remuneration, statutory benefits, taxes, contributions and other employment-related obligations under applicable laws. No employment relationship shall arise between such personnel and SITC solely by virtue of this Contract.

- **Claims Processing and Settlement:** The Insurance Company shall process, assess and settle admissible claims in accordance with the agreed policy terms, applicable regulatory requirements and the timelines specified in the Contract. It shall maintain appropriate records of claims and provide SITC with periodic reports on claims received, processed, approved, rejected and pending, including reasons for rejection or delay, subject to applicable confidentiality and data-protection requirements.

- **Indemnification and Liability:** The Insurance Company shall be responsible for losses, damages, costs or liabilities suffered by SITC to the extent directly attributable to the Insurance Company's breach of the Contract, negligence, wilful misconduct or violation of applicable law, subject to the terms of the Contract and applicable law.

  Nothing in this clause shall relieve the Insurance Company of its contractual obligations regarding the provision of insurance coverage or the processing and settlement of admissible claims.

- **Investigation and Resolution of Disputes:** Any dispute concerning contractual performance, claims administration, alleged negligence or liability shall be investigated based on relevant records and supporting evidence. SITC and the Insurance Company shall endeavour to resolve such matters amicably through their designated representatives. If the dispute remains unresolved, it shall be dealt with in accordance with the dispute-resolution mechanism specified in the Contract and applicable law. Neither party's unilateral determination shall, by itself, be conclusive or binding upon the other party.

- **Contract Duration and Extension:** The Contract shall remain valid for a period of one (01) year commencing from the effective date specified in the Contract and may be renewed for up to two (02) additional years (Year 2 and Year 3). Any extension is subject to satisfactory performance, mutual written agreement, approval by the competent authority, budget availability where applicable, and compliance with applicable procurement rules and contractual requirements. No extension shall be automatic.

- **Performance Security:** In the event of an approved contract extension, the successful bidder shall extend or renew the performance security, where required, to cover the extended contractual period in accordance with the Contract.

Stamp and Signature

SECTION - C
Financial Proposal

6. Bill of Quantity

Prepare and submit your best pricing offer and cost sheet. Pricing should include, but not be limited to, the following scope:

A complete financial breakdown shall be provided along with a financial statement. Bidders are requested to submit a Bill of Quantities on Official Company Letterhead duly signed and stamped)

Premium per Year for Health Insurance

Description	**Estimated Headcount**	**Yearly Premium (PKR)**	**Total Amount**
Category 1:			
Employee	5		
Spouse	5		
Children	10		
Parents	0		
Category 2			
Employee	23		
Spouse	13		
Children	22		
Parents	19		
Category 3			
Employee	8		
Spouse	5		
Children	6		
Parents	5		
		Total	
		15% SST (if applicable)	
		Grand Total Amount (including all taxes)	

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Renewal Pricing Template: Group IPD Health Insurance (Year 2 and Year 3)

The bidder shall fill in every row. A positive figure is an increase, a negative figure is a decrease, and 0% means no change. Figures apply to the premium rate per person, per category and relationship, in Part A

Loss ratio of the expiring policy year (rounded to the nearest whole %)	**Year 2 rate change (%)**	**Year 3 rate change (%)**
Below 60%		
60% to 70%		
71% to 80%		
81% to 85%		
86% to 90%		
91% to 95%		
96% to 100%		
101% to 110%		
111% to 120%		
Above 120%		

- Vendor shall keep the base price (for the expiring policy), and loading or profit share will be applicable on the base price for the expiring period.
- The Agreement for the 2nd and 3rd years shall continue upon Mutual Consent of Both Parties before yearly renewal.
- Premium Rates of Existing Year Policy shall be considered as Base Rates for calculation of 2nd and 3rd years Policy Premium.
- The above loading structure is subject to the existing benefit structure.
- Any further conditions, or a blank row, make the bid non-responsive. The percentages shall not exceed the maximum cap of 15%, and shall not decrease as the loss ratio rises.

Stamp and Signature

It is hereby certified that the terms and conditions have been read, agreed upon and signed.

M/s _____

Contact Person _____

Address _____

Tel # _____ Fax _____

Mobile _____ Email _____

_____
Stamp and Signature