

BID DOCUMENTS
“INPATIENT MEDICAL COVERAGE (IPD) & (Group Life Insurance)”
OF KTDMC STAFF
THROUGH
NATIONAL COMPETITIVE BIDDINGS
KARACHI TOOLS, DIES & MOULDS CENTRE
(KTDMC)

MINISTRY OF INDUSTRIES & PRODUCTION,
GOVERNMENT OF PAKISTAN

Sector No 38, NC No24 Adjacent to Pakistan Refinery Limited,
Korangi Creek Industrial Park, Korangi Creek Road Karachi, Pakistan
Ph: (92-21) 35120501 & 35120499 - 500 Fax: (92-21) 35121890

PUBLISHED IN www.ppra.org.pk & www.ktdmc.com WEB SITE

Date of Issuance: _____

Issued To: _____

Important Note:

The Bidder shall seal & affix to the company's stamp the envelope, duly marked as "Bid Document of IPD & Life".

Envelops shall:

- a) Be addressed to "Admin & HR Department, Karachi Tools, Dies & Moulds Centre Sector 38, Korangi Creek Industrial Park, Korangi Creek Road Karachi, Pakistan".
- b) Bear the words, "" "DO NOT OPEN THE BID BEFORE (date and time of opening)"

TENDER NOTICE

Tender # 66/KTDMC/2018-19

1. Karachi Tools, Dies & Moulds Centre (KTDMC) invites sealed bids from reputable National bidders registered with Tax authorities and who are on Active Taxpayers list of the Federal Board of Revenue for **IPD & Group Life Insurance for the year 2018-2019.**
2. Bidding documents, containing detailed terms and conditions are available at the given below address can be collected against fee of **Rs.500/-**-(non-refundable) in the shape of demand draft or pay order in favor of **“Karachi Tools, Dies & Mould Centre”** from **September 13, 2018 to September 28, 2018** Monday to Friday between 9:00 a.m. to 5:00 p.m. Bidding documents can also be downloaded from www.ktdmc.com free of cost.
3. The bids, prepared in accordance with the instructions in the bidding document, must reach at below address in sealed envelopes marked as **“Invitation to Bid for IPD & Life”**. Sealed bids along with bid security amounting to **02%** of the total bid price in the shape of Pay Order/ Demand Draft/ Bank Guarantee in favor of **“Karachi Tools Dies & Moulds Centre”**, valid for a minimum period of **120 days** should be submitted before or on **September 28, 2018 (3:00 p.m.)** Bids will be opened on the same day at **03:30 p.m.** in the presence of bidders or their authorized representatives who intent to be present.
4. This advertisement is also available on www.ppra.org.pk & www.ktdmc.com

Admin & HR Department

Karachi Tools, Dies & Moulds Centre

Sector no 38, NC No24 Adjacent to Pakistan Refinery Limited,

Korangi Creek Industrial Park, Korangi Creek Road Karachi, Pakistan

Ph: (92-21) 35120501 & 35120499 - 500 Fax: (92-21) 35121890

Website: www.ktdmc.com, Email: imran.khan@ktdmc.com

INSTRUCTION TO BIDDERS

A GENERAL

i) Company Introduction

Karachi Tools, Dies and Moulds Centre (KTDMC) is wholly owned subsidiary of Pakistan Industrial Development Corporation. KTDMC was incorporated in March, 2006 as company limited by guarantee having share capital and registered under section 42 of the Companies Ordinance, 1984.

The main objectives of the company are to design, develop and manufacture tools, dies and moulds (TDM) in Pakistan and provide training, consultancy and skill development services to public and private sector.

ii) Scope of bid

Sealed bids are invited from insurance companies for Inpatient Medical Coverage (IPD) & Group Life Insurance for KTDMC staff here-in-after referred as "IPD & Life".

iii) Qualification of the bidder

By submission of documentary evidence in its bid, a Bidder must establish to the KTDMC's satisfaction that it has the financial & technical capability to perform services.

iv) Cost of the bid

The Bidder shall bear all costs associated with the preparation and submission of its bid and the KTDMC will not be responsible or liable for those costs.

v) Inquiry of the bid

Bidder may visit to the KTDMC premises and review the relevant documents by the permission of the KTDMC but such permission shall only be allowed on application made in writing by the bidder at least four days before the date of closing the bid.

vi) Eligible Bidders & Bid

The invitation is open to all Bidders with complete support and services facilities and has self-sufficient trained staff and experts.

All bids should be submitted in accordance with Bid forms (Annexure A) duly witnessed and signed.

B THE BIDDING DOCUMENTS

i) Contents of bids

All bids are to be completed and returned to KTDMC together with the following documents, in accordance with the Instruction to Bidder.

1. Covering letter with company profile (If any) with Technical Proposal in separate envelop.
2. Bid Form (Annexure “A”) with Financial Proposal in separate envelop.
3. Bid Security (Annexure B) with Financial Proposal in separate envelop.
4. Financial Proposal ([Annexure C-1](#), [C-II](#) & [D](#)) with Financial Proposal in separate envelop.
5. Technical Proposal in separate envelop
6. List of Panel Hospitals with Technical envelop.
7. Tax documents (NTN other tax certificate) in Financial envelop.
8. Affidavit that Bidder is not black listed from any Government organizations in Financial envelop.
9. Existing Cliental List in technical envelop.
10. All documents mention in evaluation criteria.
11. Any other document prescribed to be submitted with the Bid.

ii) Procedure of open competitive bidding:

Single stage – two envelope procedure.-

- (i) The bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the financial proposal and the technical proposal;
- (ii) the envelopes shall be marked as “FINANCIAL PROPOSAL” and “TECHNICAL PROPOSAL” in bold and legible letters to avoid confusion;
- (iii) initially, only the envelope marked “TECHNICAL PROPOSAL” shall be opened;
- (iv) the envelope marked as “FINANCIAL PROPOSAL” shall be retained in the custody of the procuring agency without being opened;
- (v) the procuring agency shall evaluate the technical proposal in a manner prescribed in advance, without reference to the price and reject any proposal which does not conform to the specified requirements;
- (vi) during the technical evaluation no amendments in the technical proposal shall be permitted;
- (vii) the financial proposals of bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance;
- (viii) after the evaluation and approval of the technical proposal the procuring agency, shall at a time within the bid validity period, publicly open the financial proposals of the technically accepted bids only. The financial proposal of bids found technically non-responsive shall be returned un-opened to the respective bidders; and
- (ix) the bid found to be the lowest evaluated bid shall be accepted.

ii) Clarification of Bidding Documents

A prospective Bidder requiring any clarification of the Bidding Documents may notify the KTDMC in writing at the KTDMC's address at least four working days before tender opening. Similarly, if a Bidder feels that any important provision in the documents will be unacceptable; such an issue should be raised as soon as possible.

C PREPERATION OF BID

i) Language of Bid

The bid prepared by the Bidder and all correspondence and documents related to the bid exchanged by the Bidder and the KTDMC shall be written in English language.

ii) Documents Comprising the Bid

The bid submitted by the Bidder shall, in addition to the requirement as mentioned in clause (i) of Section B of the bid documents, comprise:

- (a) A Bid Form (Annexure A) duly completed and signed by a person or persons duly authorized to bind the Bidder to the Policy.
- (b) All price schedules duly completed and signed by a person or persons duly authorized to bind the Bidder to the Agreement.
- (c) Period of validity of bid

iii) Bid Prices

Price must quote inclusive all taxes. Period of validity of Bid Price shall remain for 120 days after the date of Bid opening.

Prices quoted by the bidders shall remain fixed and valid until completion of Policy period and will not be subject to variation on any account.

iv) Bid Currencies

Bid price must be in Pakistan Rupees.

v) Bid Security

The bidders shall furnish a bid security **2%** of total bid amount in fixed amount stated in the tender notice on Bid security form. (As per Annexure B) should be submitted with financial proposal. The bid security shall be dominated in Pakistan Rupees. It shall be valid for **120 days**.

vi) Acceptance of Bid

KTDMC reserves the right to ACCEPT or REJECT any or all Bids, as per PPRA rules 2004.

D SUBMISSION OF BIDS

i) Sealing and Marking of Bids

The Bidder shall seal the envelope of the Bid in an inner and outer envelope.

Envelop shall:

- c) be addressed as “Admin & HR Department, Karachi Tools, Dies & Moulds Centre Sector 38, Korangi Creek Industrial Park, Korangi Creek Road Karachi, Pakistan” along with “TENDER NUMBER”.
- d) Bear the words, “KTDMC” “DO NOT OPEN THE BID BEFORE (date and time of opening)”
- e) Bear the name, address and contact number of the Bidder at which the bid could be returned unopened, if it is declared “LATE” pursuant to clause D(iii).

ii) Deadline for Submission of Bids

Last date for submission of bid is **September 28, 2018 at 3:00 p.m.**

KTDMC may, as per PPRA Rules, extend the deadline for submission of bids by amending the Bidding Documents, in this case all rights and obligations of the KTDMC and Bidders will thereafter be subject to the deadline as extended. The extended date shall be intimated to the bidders in writing. Extended date shall not be less than 3 working days from the date of submission of bid as mentioned above.

iii) Late Bids

Any bid received by the KTDMC after the bid submission deadline prescribed by the KTDMC in the document will be rejected and returned unopened to the Bidder.

iv) Modification or Withdrawal of Bids

A Bidder may modify or withdraw its bid after submission, provided that written notice of the modification or withdrawal is received by the KTDMC prior to the deadline prescribed for bid submission.

E BID OPENING AND EVALUATION

i) Opening of Bids by KTDMC

The bid shall be opened on **September 28, 2018 at 3:30 p.m.** in the office of KTDMC, Sector 38 NC No-24 Korangi Creek Industrial Park, adjacent to Pakistan Refinery Ltd. Korangi Creek Road Karachi Pakistan.

The KTDMC will open all bids, including withdrawals and modifications, in public, in the presence of Bidders’ or their representatives who choose to attend, at the time, on the date and at the place specified in the bid document. Bidders’ representatives shall sign a register as proof of their attendance.

ii) Minutes of the bid opening meeting

The KTDMC will prepare minutes of the bid opening, in the form of opening statement, including the information disclosed to those present. The minutes will be distributed to all Bidders that met the deadline for submitting bids, in due course of time.

iii) Clarification of Bids

During the bid evaluation, the KTDMC may, at its discretion, ask the Bidder for a clarification of its bid. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered, or permitted.

iv) Preliminary Examination of Bids

The KTDMC will examine the bids to determine whether they are complete, without any computational errors, whether required securities have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.

The KTDMC may waive any minor informality, nonconformity, or irregularity in a bid that does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder.

Prior to the detailed evaluation, the KTDMC will determine whether each bid is of acceptable quality, complete, and substantially responsive to the Bidding Documents. For purposes of the determination, a substantially responsive bid is one that confirms to all the terms & conditions of the Bidding Documents without deviations, exceptions, objections, conditional ties, or reservations.

Arithmetical error will be rectified on the basis, if there is discrepancy between the unit price and the total price, which is obtained by multiplying the unit price and quantity, or between subtotals and the total price, the unit or subtotal price shall prevail and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in the words will prevail. If a bidder does not accept the correction of errors, its bid will be rejected.

If a bid is not substantially responsive, it will be rejected by the KTDMC and may not subsequently be made responsive by the Bidder by correction of the nonconformity. The KTDMC's determination of bid responsiveness will be based on the contents of the bid itself.

v) Evaluation and Comparison of Bids

The evaluation and comparison of the bids shall be made on the basis of following criteria:

Mandatory Requirement:

S.No	Details
1	Approved Insurer from SECP Certificate/Documents to be attached
2	Registered with Tax authorities Certificate/Documents to be attached
3	Affidavit on Judicial stamp paper of Rs.100 that company is not black listed.
4	Minimum criteria of rating for qualification "A" JCR-VIS/PACRA In case of ratings from both JCR-VIS/PACRA, preference will be given to JCR-VIS rating Certificate/Proof to be attached

Note: Non fulfillment of the above Mandatory Requirement shall summarily reject the bid.

Technical Evaluation for Technical Proposal

Documents should be enclosed sequence wise using file separators as per below criteria. To qualify technical evaluation bidder should obtain minimum **70 points**.

Scoring Criteria for Technical Evaluation

1	Credit Rating by JCR-VIS/PACRA (Certificates/Proof to be attached) In case of ratings from both JCR-VIS/PACRA, preference will be given to JCR-VIS rating	Points
1.1	AA+, AA, AA- , A+, A,	10
1.2	Below A	0
2	Total Equity / Total worth (Latest audited financial statements to be provided)	Points
2.1	Above Rs. 700 Millions	10
2.2	Rs. 700 Millions to Rs. 500 millions	6
2.3	Rs. 499 millions to Rs.300 millions	3
2.4	Less than 300 million	0
3	Year in Health Insurance Business	Points
1	Above 8 Years	10
2	3 to 8 Years	5
	Less than 3 Years	0
4	Number of corporate Health Insurance projects worth more than 5 million each, completed during the last three years (Prove to be provided)	Points
4.1	Above 20	20
4.2	5 to 20	10
4.3	Less than 5	0

5	Current Number of Corporate clients in Health Insurance. (List to be provided)	Points
5.1	Above 50	10
5.2	20 to 50	5
5.3	Less than 20	0
6	Number of Panel Hospital in Pakistan (List to be provided)	Points
6.1	Above 150	20
6.2	50 to 150	10
6.3	20 to 49	5
6.4	Less than 20	0
7	24/7 Medical Help Line/Call Centre (List to be provided)	Points
7.1	Yes	10
7.2	No	0
8	24/7 Medical Doctor(s) for case management (List to be provided)	Points
8.1	Above 5	10
8.2	2-5	5
8.3	Less than 2	0

Qualification Points: 70 Marks

vi) Contacting the KTDMC

From the time of bid opening to the time of award, if any Bidder wishes to contact the KTDMC on any matter related to the bid, it should do so in writing.

If a Bidder tries to directly influence the KTDMC or otherwise interference the bid evaluation process and the Policy award decision, its bid may be rejected.

F POST-QUALIFICATION AND AWARD OF POLICY

i) Post-qualification

KTDMC will determine at its own satisfaction whether the Bidder that is selected as having submitted the Lowest Evaluated Bid or for any other reason is qualified to perform the Policy period satisfactorily.

KTDMC will also evaluate the Bidder's financial, technical, integration, customization, management, services & support capabilities and will be based on an examination of the documentary evidence of the Bidder's qualifications, as well as other information the KTDMC deems necessary and appropriate. The determination may include visits or interviews with the Bidder's clients referenced in its bid, site inspections, and any other measures. At the time of post-qualification KTDMC may also carry out tests to determine that the performance or functionality of the "IPD & Life" offered meets the standard requirements of KTDMC.

ii) Award Criteria

KTDMC will award the Letter of Intent to the Bidder whose bid has been determined to be substantially responsive and the Lowest Evaluated Bid, provided further that the Bidder has been determined to be qualified to perform as per Policy satisfactorily.

KTDMC has right to issue Letter of Intent on any Financial Proposal (Annexure C-1 **OR** CII) and/or Annexure D.

iv) Notification of Award

Prior to the expiration of the period of bid validity, KTDMC will notify the successful Bidder in writing by registered letter, or by electronic means to be subsequently confirmed in writing by registered letter, that its bid has been accepted.

The notification of award will constitute the formation of the policy.

v) Signing of Policy

At the same time as KTDMC notifies the successful Bidder that its bid has been accepted.

vi) Applicability of Pakistan's Laws

Anything contained in the documents which are in contraventions of the laws shall be considered as null and void.

vii) Termination

KTDMC may, without prejudice to any other remedy for breach of Policy by written notice of default sent to the Bidder, terminate the Policy in whole or in part.

KTDMC shall have the right to terminate/cancel the Policy concluded between the Bidder and KTDMC, if:

- (a) The Bidder fails otherwise to perform, fulfill or comply with terms & conditions, regulations and requirements of the Policy to carry out the work in accordance with the provisions thereof or abandons the shipment.
- (b) The Bidder becomes bankrupt or insolvent or makes an assignment for the benefit of its creditors.

viii) Terms of Payment

- (i) All the payments under shall be made after deduction of withholding or any other applicable taxes.

BID FORM

To
 Admin & HR Department
 Karachi Tools, Dies & Moulds Centre
 Sector No, 38, NC No 24,
 Adjacent to Pakistan Refinery Limited,
 Korangi Creek Industrial Park,
 Korangi Creek Road, Karachi, Pakistan

Gentleman:

Having examined the bidding documents for the "IPD & Life", the receipt of which is hereby duly acknowledged, we the undersigned offer our services of "IPD & Life" in conformity with the said Bidding Documents including Addenda Nos. (Insert Numbers), for the sum of (total Bid Amount in words and figures) or such other sums as may be ascertained in accordance with the Price Schedule attached and made part of the Bid.

We agree to abide by the Bid for a period of (Number) days from the date fixed for bid closing and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal Policy is prepared and executed, the Bid, together with your written acceptance thereof in your notification of award, shall constitute a binding Policy between us. We understand that you are not bound to accept the lowest price or any Bid that you may have received.

Dated the _____ day _____ of 20

 (Signature)

 (In the Capacity of)

Duly authorized to sign Bid for and on behalf of M/S _____

(Signature of Witness 1)

Signature of Witness II _____

Address _____

Address _____

Date _____

Date _____

Bid Form Summary

S.No	Details	Remarks
1	Bid Security	2 % of total Financial Proposal
2	Bid Validity	120 Days

Agreement No. _____

Annexure “B”

BID SECURITY FORM

Whereas _____ (hereinafter called “The Bidder”) has submitted its bid date _____ for the services of IPD _____ (insert brief description of the “IPD”) (hereinafter called “the Bid”).

Know all new the presents that We _____ of having our registered office at _____ (hereinafter called “The Bank”) are bound up to (insert name of Buyer) (hereinafter called “the Buyer”) in the sum of (Amount of the guarantee in words and figures) for which payment well and truly to be made to the said Buyer, the Bank binds itself, its successors and assigns, by these presents. Scaled with the common seal of the Bank the _____ day of _____

THE CONDITION of the obligation are:

1. If the Bidder withdraws it’s Bid during the period of bid validity specified by the Bidder on the Bid form,
2. If the Bidder having been notified of the acceptance of its Bid by the Buyer During the period of the bid validity,
 - a) Fails or refuses to execute the agreement form, when requested or,
 - b) Fails or refuses to furnish the performance security, in accordance with the instruction to Bidder,

We undertake to pay to Buyer up to the above amount, according to, and upon receipt of, the first written demand, without the Buyer having to substantiate its demand, provided that in the its demand the Buyer will note that the amount claimed by it is due to its owing to the occurrence of one or both of the two above-stated condition, specifying the occurred condition or conditions. The guarantee will remain in force up to and including thirty (30) days after the period of Bid validity, and any demand in respect thereof should reach the Bank not later than such date.

(Name of Bank)

(Signature of Witness)

Authorized Representative

Download Annexure “C-I Health Insurance”

Download Annexure “C-II Health Insurance”

Download Annexure “D Group Life Insurance”

List of Employees & Dependants please collect from KTDMC office

Note: All Annexure should be printed on A3 Paper