

GOVERNMENT COLLEGE UNIVERSITY FAISALABAD
Corrigendum / Amendment
REQUEST FOR PROPOSALS

With reference to advertisement of request for proposals in Daily Newspapers vide IPL-3227, the opening and closing date of proposals has been revised as per following:

Tender No.	Description	Revised Bid Closing Date & Time	Revised Bid Opening Date & Time
Request for Proposals	Health Insurance Services for employees of GCUF separate proposal for Indoor & Outdoor Patient services	10-06-2026 Before 1100 Hours	10-06-2026 1130 Hours

This amendment will be considered as part of the bidding documents published on website of PPRA and GCUF.

The rest of terms and conditions shall remain the same/ unchanged as per advertisement.

Director
Procurement and Inventory Control
Allama Iqbal Road Faisalabad, Phone: 041-9201468

GOVERNMENT COLLEGE UNIVERSITY FAISALABAD



TENDER DOCUMENT

Health Insurance Services for Employees of Government College University, Faisalabad

Special Instructions:

- The firms may visit the Office of Treasurer, GCUF to discuss any query before submission of bids.
- Only insurance companies registered in Pakistan having portal on E-PADS Punjab can quote the bid.

1. INVITATION TO THE BID

1.1. Proposals are invited for “**Procurement for Health Insurance Services**” from reputed Insurance Companies who are registered with [Securities and Exchange Commission of Pakistan \(SECP\)](#), Sales Tax and Income Tax Departments, for the Provision Of Health Insurance Services to employees of Government College University, Faisalabad:

2. INSTRUCTIONS TO THE BIDDERS

2.1. Procurement will be made under Punjab Procurement Rules (PPRA) 2014.

2.2. It will be clearly understood that the Terms and Conditions mentioned in this document are intended to be strictly enforced.

2.3. Bidders must ensure that they upload all the required documents indicated in the Tender / Bid Documents at the time of submission of bid and no request for submission of any missing mandatory documents will be entertained after opening of the Bids except required by the tender committee.

2.4. Bids without supporting documents, short/ no bid security, undertaking, valid documentary evidence, and bids not conforming to terms and conditions given in the Tender Document will be liable for rejection.

2.5. The bidder must quote rates of items as per requirement of university.

Mode of Advertisement:

As per Rule 12(1) the advertisement is being published on the website of PPRA Punjab (www.ppra.punjab.gov.pk) and also placed on official website of GCUF i.e. www.gcuf.edu.pk

2.6.Type of Open Competitive Bidding

As per Rule No. 38(2)(a), **Single stage-two envelope procedure** shall be followed with details given below:

2.6.1. The bid shall comprise of separate technical and financial bids to be uploaded on e-pads. Technical bids shall be opened first and evaluation report shall be uploaded after technical evaluation. The financial bid of the technically responsive firms shall be opened.

2.6.2. The committee shall evaluate the proposal under **PPRA Rule # 32** and in a manner prescribed in this document, without reference to the price and reject any proposal which does not conform to the specified requirements as listed in said Sections.

2.6.3. The proposals shall be opened through **E-PADS** at a time, and venue announced and mentioned in below BID DATA SHEET;

2.7. **DATA SHEET (Information for the Bidders)**

1	Procuring Agency	Government College University Faisalabad
3	Name of Tender	Health Insurance Services for employees of Government College University, Faisalabad
4	Tender Document available place	Office of the Treasurer, GC University Faisalabad
5	Cost of Tender Document	Free of Cost
6	Bid Security	Rs. 200,000/- in shape of Bank Guarantee, Bank call-deposit (CDR), Demand Draft (DD), Pay Order (PO) OR Banker's Cheque in favor of Treasurer Government College University Faisalabad"
7	Performance Guarantee	10 % of the contract value , Refundable subject to successful completion of contract
8	Contact Number	041-9201573
11	Due Date and Time	10-06-2026 till 11:00 AM
12	Date, Time and Place of Bid Opening	10-06-2026 at 11:30 AM at office of Treasurer, GC University Faisalabad

3. **Definitions**

3.1. "The Procuring Agency", "GCUF", "University" means Government College University Faisalabad.

3.2. "Bidder/Tenderer" means the Firm/Company/Supplier/Distributor that may provide or provides the Goods and related services to any of the public sector organization under the Contract and have registered for the relevant business thereof.

3.3. "Contract" means the agreement entered into between the Purchaser and the Contractor, in form of Supply Order or as recorded in the Contract Form signed by the parties, including all Schedules and Attachments thereto and all documents incorporated by reference therein.

3.4. "Contractor/ Successful Bidder" means the Bidder / Tenderer whose Tender has been accepted and awarded letter of Acceptance followed by the Supply Order or Contract by the Purchaser.

3.5. "The Contract Price" means the price payable to the lowest qualified Supplier under the Contract for the full and proper performance of its contractual obligations.

3.6. "Goods" means equipment, machinery, and/or other materials which the Contractor is required to supply to the Purchaser under the Contract.

3.7. "Services" means installation, configuration, deployment, commissioning, testing, training, support, after sale service, etc. of Goods and other such obligations which the Contractor is required to provide to the Purchaser under the Contract.

3.8. "PPRA" means the Punjab Procurement Regulatory Authority.

3.9. "CPC" means Central Purchase Committee of the University

4. TENDER ELIGIBILITY

Eligible Bidder/Tenderer is one:

4.1. Who has valid registration certificates and fulfills all the mandatory requirements of tender.

4.2. Who conforms to the clause of "Responsiveness of Bid" given in this tender document; meets the eligibility criteria of tender

4.3. Who has not been blacklisted with PPRA and Government Institute.

4.4. Whose insurance company is registered in Pakistan having portal on E-PADS Punjab .

5. AMENDMENT OF THE TENDER DOCUMENT

5.1 The Government College University Faisalabad may, at any time prior to the deadline for submission of the Tender, at its own initiative or in response to a clarification requested by the Bidder(s), amend the Tender Document, on any account, for any reason.

5.2 All amendment(s) shall be the part of Tender Document and binding on the Bidder(s).

5.3 The amendment(s) will be conveyed in writing to the prospective Tenderers/Bidders.

5.4 The GCUF may, at its exclusive discretion, amend the Tender Document to extend the due date for the submission of the Tender, in which case all rights and obligations of the GCUF and the Tenderers previously subject to the deadline shall thereafter be subject to the deadline as extended.

6. BID CURRENCY

Bidder should quote price in **Pakistan Rupees** only and payments shall also be made in **Pakistan Rupees**.

7. VALIDITY PERIOD OF THE BID & other conditions

- 7.1. Validity period of the bids shall be 90 days w.e.f. opening date of technical bid.
- 7.2. In exceptional circumstances, the University may ask the Bidders for an extension of the period of validity. The request and the responses shall be made in writing. A bidder accepting the request will not be required nor permitted to modify its tender.
- 7.3. If the bidder, offer validity for a shorter period, shall be rejected by the CPC as “**Non-Responsive**”.
- 7.4. Under exceptional circumstances and for reasons to be recorded in writing, if an extension is considered necessary, all the bidders shall be requested to extend their respective bid validity period but such extension shall not be for more than the original period of bid validity or 180 days whichever is more.
- 7.5. **Concealment of facts and misleading information**, during the bid evaluation, if any concealment or misrepresentation of information is brought to the notice, the Health Insurance Committee shall have the right to reject the Bid and if it happens so after selection of the Bidder, the Health Insurance Committee may terminate the Contract or award of the Contract or further processing of the Bid, as the case may be, in addition to disciplinary proceedings, if any. Such cancellation will be without any compensation to the Bidder and the Bid Security/Performance Guarantee, as the case may be, shall be forfeited.
- 7.6. The Tender Committee shall examine the bids to determine if the bids are complete in all aspects, required documents are attached and properly signed, and the bids are generally in order.
- 7.7. However, it will be the Bidder’s responsibility to prove their qualification, experience, and capacity to undertake the project to the entire satisfaction of the Tender Committee, failing which the Bid shall be rejected.
- 7.8. The arithmetical errors shall be rectified on the following basis:
 - 7.8.1. If there is a discrepancy between the unit price 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.
 - 7.8.2. If there is a discrepancy between words and figures, the amount in words shall prevail.
 - 7.8.3. If the Bidders/Suppliers do not accept the correction of the errors, its bid shall be rejected.

7.9. Conforms to all terms and conditions of the Tender Document, without Material deviation or Reservation, thereby ensuring full compliance with the requirements and acceptance of all obligations stipulated therein.

7.10. Any other consequences or disciplinary action, as may be taken by the Health Insurance Committee.

Proposal, Technical detail and Technical & Financial Evaluation Criteria

Introduction

The Treasurer Office has compiled comprehensive data on employees and their dependents at Government College University Faisalabad (GCUF). This proposal aims to present the findings to the Health Insurance Committee and recommend the implementation of a structured health insurance facility.

Employee Demographics

Age Group wise

Age Group	Male	Female	Total
21-30	94	14	108
31-40	700	138	838
41-50	812	180	992
51-60	278	38	316
Total	1884	370	2254

Pay Scale wise

Pay Scale	Male	Female	Total
1-9	884	38	922
10-16	366	50	416
17-19	374	246	620
20-21	260	36	296
Total	1884	370	2254

Key Observations

- **Majority of employees (92%)** fall within the 31–60 age bracket.
- **41–50 age group** represents the largest segment (44%).
- Female employees constitute **16%** of the workforce.

Dependents Demographics

Age Group	Male	Female	Total
1-10	1380	1340	2720
11-20	1016	1074	2090
21-30	320	456	776
31-40	124	784	908
41-50	146	566	712
51-60	116	360	476
61-70	350	516	866
71-80	302	270	572
81-90	92	90	182
Total	3846	5456	9302

Key Observations

- Dependents are **four times the number of employees**.
- **Children (1–20 years)** form the largest group (52%).
- Significant representation of elderly dependents (61–90 years: 1620 individuals).

HOSPITALIZATION & RELATED BENEFITS

Benefit	Plan A (Scale 17 & Above)	Plan B (Scale 1–16)
H&R Limits (Per Family / Per Year) For Parents limit will be half of H&R	Rs. 1,000,000	Rs. 500,000
Accidental Injury Enhancement	50%	50%
Room & Board (per day)	Rs. 20,000	Rs. 10,000
Pre-Hospitalization (Diagnosis, Consultation, Medicines)	30 Days	30 Days
Post-Hospitalization (Follow-Ups)	30 Days	30 Days

Maternity Benefits (Per Pregnancy / Per Person)

Benefit	Plan A (Scale 17 & Above)	Plan B (Scale 1–16)
Normal Delivery	Rs. 50,000	Rs. 50,000
Complicated Delivery	Rs. 100,000	Rs. 100,000

*Employees addition/deletion status can be exercised during the policy enforcement period

*OPD pool management will be allocated to most adventurous bidder after awarding the tender with admin cost fixed 7% of utilized amount (Unutilized amount will carry forward/refund to GCUF at the end of the policy)

Bid shall be quoted on two patterns as follows;

- i. In-Patient Department with Lab Testing
- ii. Out-Patient Department with Lab Testing (Pool Based)

1. TECHNICAL EVALUATION CRITERIA:

Step 1: Mandatory Requirements:

SN	Detail	Criteria	ANX
1.	Bid Security RS. 200,000/- (Bid Security must be physically submitted before closing time of tender)	Mandatory	A
2.	Non-Blacklisting Certificate (On Legal Stamp Paper minimum worth RS 100/-)	Mandatory	B
3.	FBR Tax Registration	Mandatory	C
4.	Active Taxpayer List (ATL) of FBR (Active Status on Technical Bid Opening Date)	Mandatory	D
5.	The bidder must be registered with Securities and Exchange Commission of Pakistan (SECP)	Mandatory	E
6.	The Bidder must be Minimum AA+ (with “Stable” outlook) by PACRA or JCR- VIS	Mandatory	F
7.	The Bidder must possess Minimum ten (10) years’ experience of Group Health Insurance	Mandatory	G
8.	The Bidder must have Online/Live system for Checking details of GCUF claims/Admissions i.e. utilization of OPD claims and Inpatient claims on "as and when required basis" through web portal for GCUF Management and also must-have mobile application for employee's use to track remaining insurance limit & claim status.	Mandatory	H
9.	The Bidder must possess minimum ten (10) Group Health insurances to its credit in last five (05) years.	Mandatory	I
10.	Minimum 10 Clients, currently providing insurance to minimum 5000 lives in total	Mandatory	J
11.	Health insurance facility across the Pakistan	Mandatory	K

- “Corporate Clients” means Government Sector Organizations, Public Ltd Companies, Autonomous bodies, Chartered Universities, Banks and Private Ltd Companies of well repute organizations.
- The bidder must ensure that the instruments and medicine used during treatment should be of national and international level brands while the instruments and medicine of franchised brands will not be accepted.

Failing ANY of the mandatory requirements shall disqualify the bidder from the bidding process.

The financial bid can be submitted for any of the segments, which shall be treated as independent from the other segments and shall only be considered for the segment applied for.

Step 2: QUALIFICATIONS CRITERIA:

S/N	Attributes	Points (Applicable only in case of tie in quoted rates)	Maximum Marks	ANX
1	Certificate of Incorporate issued by SECP.	Minimum 10 years = 5 Above 10 years = 10	10	L
2	Details & supporting documents of minimum ten (10) Group Health Insurance covers provided in last five (05) years. Copies of contracts, purchase/work orders or invoices to be provided.	10 clients = 5 11-15 clients = 7 More than 15 clients = 10	10	M
3	No. of Hospitals in Pakistan on Panel	Upto 200 = 5 marks 201-350= 7 marks 351-500= 10 marks More than 500 = 15 marks	15	N
4	The Bidder must have Online/Live system for Checking details of GCUF claims/Admissions i.e. utilization of OPD claims and Inpatient claims on "as and when required basis" through web portal for GCUF Management and also must-have mobile application for employee's use to track remaining insurance limit & claim status. i.e. Live HMIS (Patient Admission, Claims, Medical file, Digital Card creation, Reimbursement system, SMS/ Email Notification, Mobile Application Addition request rights through APP)	Total Marks = 10	10	O
5	Claim Settlement	7-10 days= 5 marks 10+ days = 2 marks	05	P
6	Digital Bank Transfer to Clients	5 Marks	05	Q
7	ISO Certification	5 Marks	05	R
8	Annual Turnover as per financial statement of last 02 years i.e. 2023-2024 & 2024-2025	500- 1000 million = 10 marks 1001 – 1500 million = 15 marks 1500+ = 20 Marks	20	S
9	Audited Financial statements of last 02 years i.e. 2023-2024 & 2024-2025 by Chartered firm	10 marks (5 marks each year)	10	T
10	Satisfactory Performance certificates from various clients of Government Sector only during last 5 years	10 marks One mark for each performance certificate	10	U

TERMS & CONDITIONS:

- A minimum of 75% Marks in the above is mandatory to qualify for technical evaluation.
 - Attaching the proof(s) of each claim made above is mandatory. The same shall be verified by GCUF, if required.
 - The evaluation shall be based on the documents submitted by the bidder before the closing date. Any claim or proof provided at a later stage shall not be considered after publication of the technical evaluation report.
 - DO NOT attach any information or portfolio which is not requested. Only provide the demanded information and documentation in a clear and orderly manner.
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- i. As a first step in the evaluation process, the bids shall be evaluated on Mandatory Criteria. The bidders qualified in ALL mandatory criteria shall further be evaluated on the Qualification criteria.
 - ii. As a second step in the evaluation process, those obtaining required marks shall be regarded as technically qualified bidders and the financial bids of the only technically qualified bidders shall be opened.
 - iii. As a final Step of the evaluation process, the lowest financial bid shall be considered as the “*Most Advantageous Bid*”. Details under “*Qualification & Evaluation of Bids*”

2. FINANCIAL PROPOSAL

(On Company's Letterhead)

Date: _____

NTN: _____

Total Premium amount:

Net Premium:	Premium per family	Premium
Total Premium (Inclusive of all charges/duties)		

- The bid is submitted without any conditions of age and restriction.
- The premium rate per family shall be fixed throughout the contract period.
- All the terms and conditions provided by GCU Faisalabad are acceptable.
- Coverage shall be as per the rates, terms, and conditions of the GCUF contract.

Name of authorized Person: _____

Official Contact Number (For future correspondence :) _____

Date: _____

Signature _____

Official Company Seal: _____

8. REDRESSAL OF GRIEVANCES BY THE PROCURING AGENCY

8.1 Any bidder feeling aggrieved by any decision of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than 10 days after the announcement of the bid evaluation report.

8.2 The Grievances Committee shall investigate and decide upon the complaint within fifteen days of the receipt of the complaint.

Mere fact of lodging of a complaint shall not warrant suspension of the procurement process.

8.3 The decision of the Vice Chancellor of Government College University Faisalabad shall be final & binding on both the parties and not challengeable in any court of law.

9. TAXES AND DUTIES

9.1. Supplier shall be entirely responsible for all taxes, duties, license fees, etc., incurred until delivery of the contracted Goods & Services to the Government College University Faisalabad. In case of imposition of new taxes/duties or concession thereof after the deadlines for the submission of bids the effect thereof shall be borne or availed by the GCUF as the case may be.

BIDDER GENERAL INFORMATION FORM

[To be signed & stamped by the Bidder and reproduced on the letter head.]

		Particulars			
Company Name					
Abbreviated Name					
National Tax No.			Sales Tax Registration No		
PRA Tax No.					
No. of Employees			Company's Date of		
			Formation		

*Please attach copies of NTN, GST Registration & Professional Tax Certificate

Registered Office Address		State/Province	
City/Town		Postal Code	
Phone		Fax	
Email Address		Website Address	

AFFIDAVIT

[To be printed on PKR 100 Stamp Paper, duly attested by oath commissioner. To be attached with Bid]

Name: _____

(Applicant)

I, the undersigned, do hereby certify that all the statements made in the Bidding document and in the supporting documents are true, correct and valid to the best of my knowledge and belief and may be verified by employer if the Employer, at any time, deems it necessary.

The undersigned hereby authorize and request the bank, person, company or corporation to furnish any additional information requested by the Government College University Faisalabad deemed necessary to verify this statement regarding my (our) competence and general reputation.

The undersigned understands and agrees that further qualifying information may be requested and agrees to furnish any such information at the request of the Government College University Faisalabad. The undersigned further affirms on behalf of the firm that:

- (i) The firm is not currently blacklisted by the Procuring Agency.
- (ii) The documents/photocopies provided with Bid are authentic. In case, any fake/bogus document was found at any stage, the firm shall be blacklisted as per Law/ Rules.
- (iii) Affidavit for correctness of information.

[Name of the Contractor/ Bidder/ Supplier] undertakes to treat all information provided as confidential.

Signed by an authorized Officer of the company

Title of Officer: _____

Name of Company: _____

Date: _____