



**SEDF** Sindh Enterprise Development Fund  
Finance Department  
Government of Sindh

**صحت جي انشورنس لاءِ معاوضو سي ڊي ايف ملازمن ۽ انهن جي پاڙيندڙن لاءِ صحت جي انشورنس**

سنڌ انٽرپرائيز ڊولپمينٽ فنڊ (ايس اي ڊي ايف) سنڌ حڪومت پاران ڪمپنيز آرڊيننس، 1984 جي سيڪشن 42 تحت قائم ڪيو ويو آهي جنهن جو مقصد ماڻڪرو، سال ۽ ميڊيئر انٽرپرائيزز (MSMEs) ۾ سيڙڪاري کي هٿي ڏيڻ، ڪاروباري صلاحيتن کي فروغ ڏيڻ ۽ وسيع معيشت کي هڪ اهم فروغ ڏيڻ آهي.

ايس اي ڊي ايف ملازمن ۽ انهن جي ڀاتين جي صحت جي انشورنس لاءِ ايس اي سي بي سان رجسٽرڊ ٿيل معتبر فرمن (انسورنس ڪمپنيون) جي ڳولا ۾ آهي.

ايس اي ڊي ايف جمع ڪرائڻ جي آخري تاريخ 22-04-2026 صبح 11:00 وڳي کان 23-04-2026 صبح 11:00 وڳي (خميس) تائين تبديل ڪئي آهي.

ايس اي ڊي ايف ملازمن ۽ انهن جي پاڙيندڙن لاءِ صحت جي انشورنس	واڪ طريقڪار	ٽينڊر جي اشاعت جي تاريخ	ٽينڊر جمع ڪرائڻ جي نظرياتي ٿيل آخري تاريخ (تاريخ/وقت)	واڪ ڪولڻ جي تاريخ/وقت/هنڌ
ايس اي ڊي ايف ملازمن ۽ انهن جي پاڙيندڙن لاءِ صحت جي انشورنس	سنگل اسٽيج دن اينويٽي ايز پر SPPRA رولز	09-04-2026	23-04-2026 (خميس) تي يا ان کان اڳ صبح 11:00 جو يا ان کان اڳ	23-04-2026 تي صبح جو 11:30 وڳي ايس اي ڊي ايف آفيس، بهرين منزل، بي بلاڪ ايف ٽي سي بلڊنگ، شاهراهه فيصل، ڪراچي

ٻيا سڀئي شرط ۽ ضابطا اڳئين شايع ٿيل NIT ريفرنس نمبر INF/ KRY.NO.1357/2026 روائي تي تاريخ 07-04-2024 وانگر ٿي رهندا.

**مئنيجر پروڪيورمينٽ**  
**سنڌ انٽرپرائيز ڊولپمينٽ فنڊ (SEDF)**  
فرسٽ فلور، B بلاڪ، FTC، بلڊنگ شاهراهه فيصل، ڪراچي  
فون نمبر: 021-99225184-86، اي ميل: info@sedf.gos.pk  
INF-KRY.NO.1400/2026

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

Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.

**CORRIGENDUM FOR HEALTH INSURANCE HEALTH INSURANCE FOR SEDF  
EMPLOYEES & THEIR DEPENDENTS**

Sindh Enterprise Development Fund (SEDF) has been established by Govt. of Sindh under section 42 of the Companies Ordinance, 1984 with a vision to encourage investment in micro, small, and medium enterprises (MSMEs), cultivate entrepreneurial skills, and provide a significant boost to the broader economy.

SEDF is looking for reputable firms (Insurance Companies) registered with SECP for Health Insurance of SEDF Employees and their dependents.

SEDF has revised the deadline for submission from 22-04-2026 at 11:00 am to **23-04-2026 at 11:00 am (Thursday)**.

<b>Tender Description</b>	<b>Bidding Procedure</b>	<b>Tender Publication Date</b>	<b>Revised Deadline for Tender Submission (Date/Time)</b>	<b>Bid Opening Date/time/place</b>
Health Insurance for SEDF Employees & their Dependents	Single Stage-One Envelope as per SPPRA Rules	09-04-2026	On or before 23-04-2026 (Thursday) on or before 11:00 am	23-04-2026 at 11:30 am at SEDF Office, 1 <sup>st</sup> Floor, B Block, FTC Building, Shahrah e Faisal, Karachi.

All other terms and conditions will remain same as previously published NIT Ref No. INF/KRY. No 1357/2026 Daily Kawish 07-04-2026.

Manager Procurement  
Sindh Enterprise Development Fund (SEDF)  
1<sup>st</sup> Floor, B Block, FTC Building, Shahrah-e-Faisal, Karachi  
Phone: 021-99225184-86  
email: [info@sedf.gos.pk](mailto:info@sedf.gos.pk)

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**Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.**

## صحت جي انشورنس لاءِ ٽينڊر جي دعوت جو نوٽيس

سنڌ انٽرپرائيز ڊولپمينٽ فنڊ (ايس اي ڊي ايف) سنڌ حڪومت پاران ڪمپنيز آرڊيننس، 1984 جي سيڪشن 42 تحت قائم ڪيو ويو آهي جنهن جو مقصد ماڻڪرو، سماج ۽ ميڊيئر انٽرپرائيزز (MSMEs) ۾ سيڙيڪاري کي هٿي ڏيڻ، ڪاروباري صلاحيتن کي فروغ ڏيڻ ۽ وسيع معيشت کي هڪ اهم فروغ ڏيڻ آهي.

ايس اي ڊي ايف، ايس اي ڊي ايف ملازمن ۽ انهن جي پاتين جي صحت جي انشورنس لاءِ SECP سان رجسٽرڊ ٿيل معتبر فرمن (انشورنس ڪمپنيون) جي ڳولا ۾ آهي.

ٽينڊر جو تفصيل	واڪ جو طريقو	ٽينڊر جي اشاعت جي تاريخ	ٽينڊر جمع ڪرائڻ جي آخري تاريخ ۽ وقت	ٽينڊر / واڪ کولڻ جي تاريخ، وقت ۽ هنڌ
ايس اي ڊي ايف ملازمن ۽ انهن جي پاتين لاءِ هيلٿ انشورنس	SPPRA ضابطن جي مطابق سنڪل اسٽيجون اينولڊ	07-04-2026	2026-04-22 تي يا ان کان اڳ 11:00 وڳي صبح يا ان کان اڳ	2026-04-23 تي صبح جو 11:30 وڳي ايس اي ڊي ايف آفيس، پهرين منزل، بي بلاڪ، ايف ٽي سي بلڊنگ، شاهراهه فيصل، ڪراچي

ٽينڊر دستاويز ڪنهن به ڪم ڪار واري ڏينهن (آفيس ڪلاڪن دوران) تي ڪمپني جي ليٽر هيڊ تي هيٺ ڏنل پتي تان 10,000 روپيا (ناقابل واپسي) جي ادائينگي تي "سنڌ انٽرپرائيز ڊولپمينٽ فنڊ" جي نالي تي ٻي آرڊر ذريعي جمع ڪرائي سگهجن ٿا، جيڪو ايس بي بي آر اي ويب سائيٽ ۽ ايس اي ڊي ايف ويب سائيٽ [www.sedf.gos.pk](http://www.sedf.gos.pk) تان پڻ ڏانهن لوڊ ڪيو ويو آهي.

واڪ ايس بي بي آر اي پاران اي پيڊس سسٽم ذريعي ۽ ايس اي ڊي ايف آفيس ۾ هارڊ ڪاپي ۾ جمع ڪرايا ويندا. سنڌ انٽرپرائيز ڊولپمينٽ فنڊ جي نالي تي ٻي آرڊر جي طور تي ڪل واڪ جي قيمت جي 2% سان واڪ سيڪيورٽي گنڊڻ لازمي آهي. ٻولي جي سيڪيورٽي کان سواءِ ڪوبه ٽينڊر قبول نه ڪيو ويندو ۽ اهڙا ٽينڊر موقعي تي رد ڪيا ويندا.

ايس اي ڊي ايف ايس بي بي آر اي قاعدن 2010 (ترميم ٿيل) جي لاڳاپيل شق جي تابع ڪنهن به واڪ کي رد ڪري سگهي ٿو ۽ قاعدي 25 (i) جي قاعدن جي مطابق واڪ يا تجويز جي قبوليت کان اڳ ڪنهن به وقت ٻولي جي عمل کي منسوخ ڪري سگهي ٿو. ٽينڊر دستاويز SPPRA EPADS پورٽل تي اپ لوڊ ڪيا وڃن ۽ SPPRA EPADS پورٽل تي اپ لوڊ ڪيل هڪ هارڊ ڪاپي گهريل واڪ جي سيڪيورٽي سان گڏ ۽ ٽينڊر دستاويز جي فيس ٻي آرڊر جمع ڪرائڻ لازمي آهي (لازمي دستاويزن / گهرجن جي گر ٿيڻ جي صورت ۾ واڪ ڏيندڙ کي ٺاهيل سمجهيو ويندو ۽ وڌيڪ عمل لاءِ ان تي غور نه ڪيو ويندو). ٽينڊر دستاويز جمع ڪرائڻ / کولڻ جو پتو هي آهي:

مئنيجر پروڪيورمينٽ

سنڌ انٽرپرائيز ڊولپمينٽ فنڊ (SEDF)

فرسٽ فلور، بي بلاڪ، FTC بلڊنگ شاهراهه فيصل ڪراچي

فون نمبر: 021-99225184-86

اي ميل: [info@sedf.gos.pk](mailto:info@sedf.gos.pk)

INF/KRY.No.1357/2026

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

ايس اي ڊي ايف ايگزيڪيوٽو انجنيئر ڪاليج ايجوڪيشن ورڪس

ڊپارٽمينٽ ميرپورخاص

NO.XEN/CEWD/Estt;/96/2026

Dated:06-04-2026

**ٽينڊر گھرائڻ لاءِ نوٽيس**



**REQUEST FOR PROPOSAL (RFP)**  
**FOR**  
**HEALTH INSURANCE**  
**FOR THE EMPLOYEES OF SEDF AND THEIR DEPENDENT**  
**FAMILY MEMBERS**

**SINDH ENTERPRISE DEVELOPMENT FUND**  
1<sup>ST</sup> FLOOR, B BLOCK, FTC BUILDING,  
SHARAH E FAISAL, KARACHI  
[www.sedf.gos.pk](http://www.sedf.gos.pk)

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## NOTICE INVITING TENDER FOR HEALTH INSURANCE

Sindh Enterprise Development Fund (SEDF) has been established by Govt. of Sindh under section 42 of the Companies Ordinance, 1984 with a vision to encourage investment in micro, small, and medium enterprises (MSMEs), cultivate entrepreneurial skills, and provide a significant boost to the broader economy.

SEDF is looking for reputable firms (Insurance Companies) registered with SECP for Health Insurance of SEDF Employees and their dependents.

Tender Description	Bidding Procedure	Tender Publication Date	Deadline for Tender Submission (Date/Time)	Tender/Bid Opening Date/time/place
Health Insurance for SEDF Employees & their Dependents	Single Stage-One Envelope as per SPPRA Rules	07-04-2026	On or before 22-04-2026 on or before 11:00 am	23-04-2026 at 11:30 am at SEDF Office, 1 <sup>st</sup> Floor, B Block, FTC Building, Shahrah e Faisal, Karachi.

Tender documents may be collected on any working day (during office hours) on submission of a written request on company's letterhead from the following address on payment of Rs. 10,000/- (Non-Refundable), through pay order in the name of "**Sindh Enterprise Development Fund**" also downloaded from SPPRA website & SEDF website [www.sedf.gos.pk](http://www.sedf.gos.pk)

The bids shall be submitted through E-PADS system by SPPRA as well as in hard copy at SEDF office. Attachment of Bid Security to 2% of the total bid cost as a pay order in the name of Sindh Enterprise Development Fund is mandatory. No tender will be accepted without Bid Security & such tender(s) will be rejected on the spot.

SEDF may reject any bid subject to relevant provision of SPPRA rules 2010 (amended) and may cancel the bidding process at any time prior of acceptance of bid or proposal as per rule 25(i) said rules.

Tender documents should be uploaded on SPPRA EPADs portal & One Hard copy same as uploaded on SPPRA EPADs portal with required bid security & Tender document fee pay order submission is Mandatory (*In case of missing the required documents/requirements the bidder will be treated as disqualified and will not be entertained for further process*)

Address for submission/ opening of Tender Documents is a

Manager Procurement

Sindh Enterprise Development Fund (SEDF)

1<sup>st</sup> Floor, B Block, FTC Building, Shahrah-e-Faisal, Karachi

Phone: 021-99225184-86

email: [info@sedf.gos.pk](mailto:info@sedf.gos.pk)

## MANDATORY ELIGIBILITY CRITERIA

S. No	Mandatory Eligibility Criteria	Mark <input checked="" type="checkbox"/> if attached	Mark <input type="checkbox"/> if not attached
01	The bidder must be a company registered with the Securities and Exchange Commission of Pakistan (SECP).		
02	The company must have at least ten (10) years of proven experience and expertise in the Health Insurance field.		

## TERMS & CONDITIONS

1. The bidder must be registered with the Income Tax and Sales Tax Authorities and must provide valid registration certificates.
2. The bidder must be registered with the Sindh Revenue Board (SRB) and submit a valid registration certificate.
3. Companies blacklisted by any Government Department, Autonomous Body, or Public Sector Organization shall not be eligible to participate in the bidding process. (Undertaking Required)
4. Only those companies scoring a minimum of 70% marks in the Technical Evaluation will qualify for the opening of the Financial Proposal.
5. Companies blacklisted by any Government Department, Autonomous Body, or Public Sector Organization shall not be eligible to participate in the bidding process. (Undertaking Required)
6. Conditional tenders will not be accepted and may be rejected outright.
7. Each page of the tender document must be duly signed and stamped by the authorized signatory of the company.

## INTRODUCTION

**SINDH ENTERPRISE DEVELOPMENT FUND** invites single stage one envelope tender under SPPRA Rules, 2010 (Amended 2023) for providing the services of Health Insurance for its employees and dependents from well reputed Insurance Companies who qualify the eligibility criteria for the following lives:

- a. Eligible employees of SEDF
- b. Following eligible dependents of the SEDF's eligible employees:
  - i. Employees
  - ii. Spouse
  - iii. Children (son(s) up to 18 years of age & daughter(s) till marriage)
  - iv. Parents (irrespective of age)

The Scope of Services will be based on the following benefits:

- a) In-Patient (Hospitalization)
- b) Maternity
- c) Out-Patient
- d) Emergency
- e) 100% Pre-existing conditions to be covered for employees and their dependents

## INSTRUCTIONS TO BIDDERS

Sindh Enterprise Development Fund (hereinafter referred to as Purchaser), invites sealed bids from eligible bidders for “HEALTH INSURANCE FOR THE EMPLOYEES OF SEDF AND THEIR DEPENDENT FAMILY MEMBERS”.

- i. Tender Bids should be uploaded on SPPRA EPADs and one hard copy in sealed envelopes including bid security pay order and separate pay order of tender fee document should be submitted in envelope as per guidelines and information provided in this document are required. Interested bidders applying for bids should submit bids at SPPRA E-PADS portal as per Single Stage one Envelope Procedure of SPPRA Rules 2010. The interested bidder must have valid NTN, GST or SRB registration certificates as a precondition for their eligibility for participation in the bidding process.
- ii. Bidding for individual items or bids not meeting the required specification will be rejected as non-responsive.
- iii. All bids received will be opened and evaluated in the manner prescribed in the evaluation criteria of bidding document.
- iv. Interested eligible bidders may obtain further information on the bid and collect the bidding documents from the office of Sindh Enterprise Development Fund, 1<sup>st</sup> Floor, B Block, FTC Building, Sharah-e-Faisal, Karachi, from the date of advertisement during office Hours, i.e. **from 09:30 am to 5:00 pm** on payment of document fee of **Rs. 10,000/-** in the form of Pay order / Demand Draft in favor of Sindh Enterprise Development Fund. This bidding document can also be downloaded from the website of SEDF & SPPRA, i.e, in which case document fee required in the specified format must be submitted along with the Earnest money before the submission time of bid. Only the bids submitted with the document fee or proof of payment thereof will be considered as eligible for participation in the bidding process.
- v. All bids must be submitted through the E-PADS portal by SPPRA must be accompanied by an earnest money/bid security of two percent (2%) of total bid amount, in the form of pay order/demand draft in the name of Sindh Enterprise Development Fund as well as Earnest Money/ Bid Security in a sealed envelope (in original) at the SEDF office. Bid without earnest money/bid security of required amount and prescribed form shall be rejected.
- vi. Sindh Enterprise Development Fund (SEDF) will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.
- vii. The Bid prices are fixed during the currency of the contract, and under no circumstance shall any contractor be entitled to claim enhanced rates for any item in this contract.
- viii. The companies achieving the highest scores in the technical eligibility criteria and quoting the lowest financial proposal will be preferred. Final selection will be based on a combined evaluation of technical merit and financial competitiveness.
- ix. The Procuring Agency shall have the right to reject the tender as per Sindh Public Procurement Rules 2010.
- x. All quoted prices must include all applicable taxes, such as General Sales Tax, Income Tax, Provincial Sales Tax and/or etc. If not specifically mentioned in the bid, then it will be presumed that the prices include all the taxes. Purchaser will not be responsible and will not pay any additional

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**Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.**

amount in case of changes in tax rate by the Government of Sindh or the Government of Pakistan.

- xi. Rights and obligations of the procuring agency and the contractor shall be governed by the General and Special conditions of contract signed between the procuring agency and the contractor.
- xii. The following shall result in blacklisting of suppliers, contractors, individually or collectively as part of consortium:
  - a. Conviction for fraud, corruption, criminal misappropriation, theft, forgery, bribery or any other criminal offence.
  - b. Involvement in corrupt and fraudulent practices while obtaining or attempting to obtain a procurement contract;
  - c. Final decision by a court or tribunal of competent jurisdiction that the contractor or supplier is guilty of tax evasion;
  - d. Willful failure to perform in accordance with the terms of one or more than one contract;
  - e. Failure to remedy underperforming contracts, as identified by the procuring agency, where underperforming is due to the fault of the contractor or supplier.
  - f. Failure to complete the contract within the stipulated time period will invoke penalty of 0.05% of the total cost per day up to 10%. In addition to that, Performance Guarantee (CDR) amount will be forfeited and the company will not be allowed to participate in future tenders as well.
- xiii. An interested bidder, who has obtained bidding documents, may request for clarification of contents of the bidding documents in writing, and procuring agency shall respond to such queries in writing within three calendar days, provided they are received at least five calendar days prior to the date of opening of bids. A copy of each clarification letter shall also be upload on SPPRA Website for information of interested bidders.

Manager Procurement

Sindh Enterprise Development Fund Karachi – Sindh

**ELIGIBILITY CRITERIA OF INSURANCE COMPANY (supported documents must be attached)**

**SCORING CRITERIA FOR TECHNICAL EVALUATION**

<b>1.</b>	<b>Credit Rating by PACRA/JCR-VIS</b>	<b>Points</b>	<b>Points Obtained</b>
	Equal to or Less than A	3	
	A+ to AA	5	
	AA++	10	
<b>2.</b>	<b>Overall existing Health Insurance Portfolio</b>	<b>Points</b>	
	Equal to or less than Rs. 5.0 Billion	3	
	More than Rs. 5.0 Billion and up to Rs. 10.0 Billion	5	
	More than Rs. 10.0 Billion	10	
<b>3.</b>	<b>Years in Business of Health Insurance</b>	<b>Points</b>	
	Equal to or less than 10 years	3	
	More than 10 years and up to 20 years	5	
	More than 20 years	10	
<b>4.</b>	<b>Equity &amp; Reserves</b>	<b>Points</b>	
	Equal to or Less than Rs. 7.5 Billion	3	
	More than Rs.7.5 Billion and up to Rs.10.0 Billion	5	
	More than Rs.10.0 Billion	10	
<b>5.</b>	<b>Number of total lives covered under Health Insurance</b>	<b>Points</b>	
	Up to 500,000	3	
	Between 500,001 to 1,000,000	5	
	More than 1,000,000	10	
<b>6.</b>	<b>Please provide the total number of panel hospitals under the credit facility across Pakistan, specifically indicating the number in Sindh.</b>	<b>Points</b>	
	Less than 300	3	
	301 to 500	5	
	More than 500	10	
<b>7.</b>	<b>Corporate Clients each having 10,000 active lives or 2,000 active cardholders</b>	<b>Points</b>	
	Less than 5	3	
	Between 5 to 9	5	
	10 or above	10	
<b>8.</b>	<b>Call Centre 24/7 with medical staff</b>	<b>Points</b>	
	24/7 Call Centre without medical staff	5	
	24/7 Call Centre with medical staff	10	
<b>9.</b>	<b>Experience with Government Organizations</b>		
	Less than 3 organizations	3	
	3-5 organization	5	
	More than 5 organizations	10	
<b>10.</b>	<b>Number of Dedicated Health Insurance Staff / Medical Officers</b>		
	Up to 20 staff members	3	
	21-50 staff members	5	
	More than 50 staff members	10	
<b>TOTAL POINTS</b>		<b>100</b>	

**Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.**

## **RESPONSIBILITIES OF THE COMPANY**

- i. The Company will provide the medical benefits, by way of health insurance cover, to the SEDF's eligible employees and their eligible dependent parents, spouses and children, across Pakistan, for a period of one-year extendable subject to satisfactory performance.
- ii. The Company shall issue Health Cards to all employees of SEDF to facilitate access to healthcare services under the health insurance coverage.
- iii. The Company will ensure that their concerned staff/representatives shall behave properly and friendly with the employees / staff / dependents of SEDF.
- iv. The Company will regularly co-ordinate with the Human Resources Department, SEDF in respect of day-to-day matters/affairs.
- v. The Company will settle the SEDF's claims within a maximum period of fifteen (15) days otherwise SEDF will have the right to revoke the payment of quarterly installments.
- vi. The Company will submit to SEDF each quarter's expenditure statement within fifteen (15) days of the following month and the annual summarized expenditure statement within fifteen (15) days of the maturity of the Agreement.
- vii. The Company will allow the SEDF employees to process their IPD claims of non-panel hospitals for reimbursement, up to 90 days from the date of discharge from the hospital.
- viii. The Company will enlist Diagnostic Laboratory & Blood Bank and Executive Dental Clinic in its Panel of Hospitals and Laboratories.
- ix. The Company will prepare / execute the Insurance Policy in favor of SEDF comprehensively incorporating the terms & conditions of this tender document and will provide the Insurance Policy Document to the SEDF within fifteen (15) days of signing of the Agreement.
- x. The Insurance Company will verify all the bills provided by SEDF employees and update the verification status to the Procuring Agency (SEDF) of each month.

## **RESPONSIBILITIES OF THE SEDF**

- i. The SEDF may provide the initial data of employees and their dependent family members to the Company as per mutually agreed timelines by SEDF and company.
- ii. The SEDF will bear the cost of Insurance Contribution based on the rates finalized / approved against this tender.
- iii. The SEDF will be responsible to pay Insurance Contribution in terms of of this tender document.

**SCOPE OF SERVICES / MEDICAL BENEFITS**

The scope of services / medical benefits covered in the Insurance Policy will include (A) In-Patient (Hospitalization), (B) Maternity, and (C) Outpatient as per following details:

**(Amount in Rs.)**

<b>Description of Benefits / Coverage</b>	<b>Category A</b>	<b>Category B</b>	<b>Category C</b>	<b>Category D</b>
<b>A. HOSPITALIZATION BENEFITS:</b>				
(i) Per Annum Limit Per Insured (For Self, Spouse, Children & Parents) (ii) Daily Room & Boarding Limit	<b>See Annexure -A</b>			
<b>(iv) Complimentary Hospitalization &amp; Accidental Cover:</b> Enhancement of Hospitalization Limit in case of Accidental Injuries, Cancer, Infectious Diseases, Neurological diseases etc.	50% of the available Hospitalization Limit			
<b>(v) Coverage of Expenses:</b> Daily Room and Boarding charges; consultation charges; surgical fees; anesthetist’s fee; diagnostic investigations; operation theatre charges; blood & oxygen supplies; inpatient medicines; ICU / CCU charges; organ transplant; fracture; local ambulance services etc (excluding non-medical items and medical / non-medical equipment).	<b>COVERED</b>			
<b>(vi) Coverage of Day Care Surgeries / Specialized Investigation / Treatment:</b> Lithotripsy; Endoscopy; Cataract, MRI Scan, C.T Scan, Angiography Cancer treatment etc.				
<b>(vii) Accidental Emergency Treatment:</b> Treatment of all type of emergency including RTA, any home incident, cardiac, neurological event etc.				

<p><b>(viii) Pre &amp; Post Hospitalization:</b> Outpatient expenses including diagnostic tests, consultation charges and cost of prescribed medicines including surgical dressing and physiotherapy within 30 days prior to or after Hospitalization.</p>				
	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
<b><u>B. MATERNITY BENEFITS:</u></b>				
<p>(i) Per Annum Limit for Normal Delivery (ii) Per Annum Limit for Cesarean, Multiple Births, Forced, Forceps &amp; Complicated delivery</p>	<b>See Annexure -A</b>			
<p>(iii) Coverage of Expenses: Follow-up visits of patients during or after pregnancy; Pre &amp; Post Natal expenses; Obstetrician's Fee for delivery &amp; consultation during hospitalization; Mid-wife expenses up to the maternity limit (excluding non-medical items and medical / non-medical equipment).</p>	<b>COVERED</b>			
	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
<b><u>C. OUT PATIENT BENEFITS</u></b>				
<p>(i) Limit Per Employee Per Family</p>	PKR 200,000/-	PKR 175,000/-	PKR 150,000/-	PKR 125,000/-
<p><b>(ii) Coverage of Expenses:</b> Physician's or Consultant's fee including Psychiatrist's fee; Prescribed medicines; Prescribed diagnostic tests (excluding minor surgical procedures); Medical emergencies not leading towards hospitalization (excluding non-medical items and medical / non-medical equipment).</p>	<b>COVERED</b>			

## OTHER REQUIRED SERVICES

- i. International accidental or other emergencies/treatments are covered on re-imbursements basis and in comparison, to AKUH, Karachi rates.
- ii. Arrangement of an Orientation Session for the SEDF employees regarding their limits / ceilings of Insurance Benefits, procedure / SOP for claim settlement and distribution of brochures among the employees.
- iii. The Company will display banners in the SEDF premises containing hotline contact numbers and other relevant information for the guidance / support of the employees.
- iv. Flexibility of getting non-panel hospitals on panel with mutual consensus of SEDF and Insurance Company.
- v. Flexibility of getting required consultants & diagnostic labs for discount facility.
- vi. All hospital services and supplies should be covered during confinement in the hospital.

## TURNAROUND TIME

<u>Sr. #</u>	<u>Description</u>	<u>Working Days</u>
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imbursement	10
4	Agreed Management Information System Reports	10
5	Detailed Claims Analysis on Quarterly basis	10

## **PAYMENT OF INSURANCE CONTRIBUTION**

The mode of payment of Insurance Contribution will be as under:

- i. The amount of Insurance Contribution approved by SEDF will be paid by SEDF to the Company in four (4) equal quarterly installments against the respective invoices raised by the Company.
- ii. The SEDF will pay to the Company each quarter's Contribution within fifteen (15) days of commencement of the following quarter subject to the settlement of all valid claims of the SEDF and provision of expenditure statement by the Company in respect of all benefits pertaining to the respective quarter.
- iii. The SEDF will have the right to revoke payment of the installment of Contribution in case of delay by the Company in settlement of valid submitted claim(s) within a period of fifteen (15) days.
- iv. Additional payments of Endorsement Insurance Contribution, if any, as a result of ongoing changes in the data of the employees and their dependent family members, will be made by the SEDF to the Company on quarterly basis against the respective invoices raised by the Company, according to the Insurance Contribution rates as approved by SEDF.

## **PROCEDURE FOR HOSPITALIZATION & CLAIM SETTLEMENT**

### **Panel Hospitals**

- i. Upon approaching to the Hospital, the Patient will present Health Card and CNIC of the patient (in case of adults) to the Hospital's Management.
- ii. The Hospital will provide credit arrangement for indoor treatment.
- iii. Upon discharge of the Patient, the hospital will send the bill of his/her treatment along with prescription, copies of lab tests, itemized hospital bills, discharge slip and other related documents (if any) etc. to the Company for settlement.

### **Non-Panel Hospitals (In case of an emergency).**

- iv. Prior to undertaking the treatment from non-panel hospital, the Patient/ Employee of SEDF will inform the Focal Person of the Company about the hospitalization in writing, in a manner to properly identify the Insured patient, except in case of medical emergencies in which case such intimation shall be given at the earliest.
- v. Upon discharge of the Patient, the SEDF will send the (i) Claim Form, (ii) Discharge Summary, (iii) Itemized Hospital bill, (iv) Doctor's prescriptions, (v) original pharmacy bills, (vi) diagnostic test reports, and (vii) diagnostic test bills to the Company within six weeks of discharge from the hospital.
- vi. The Company shall settle such claims on reimbursement basis within a maximum period of fifteen (15) days under intimation to the HR Department of the SEDF.

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**Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.**

### **Outpatient Benefits**

- vii. After incurring medical expenses covered under Outpatient Benefits, the SEDF will send the (i) Claim Form, (ii) Doctor's prescriptions, (iii) original pharmacy bills, (iv) copies of diagnostic test reports, and (v) diagnostic test bills to the Company.
- viii. The Company shall settle such claims on reimbursement basis within a maximum period of ten (10) days under intimation to the Insurance Section of the SEDF.
- ix. The IPD / Maternity / OPD claim(s) being considered by the Company for rejection must be conveyed to the Insurance Section, SEDF (before actually rejecting the same) indicating reasons thereof, e.g. non-verification of pharmacy bills, exhausting of ceiling of the respective benefit, claim not covered under the provisions of Insurance Policy or any other reason, along with supportive evidence, so that the concerned Claimant may be informed, accordingly.
- x. If Claimant approaches the SEDF Human Resources Department contesting the rejection of the claimed bill(s), and the HR Department considers and recommends for its re-submission / re-verification, the Company will accept the said bill(s) for the due process of settlement.
- xi. If any pharmacy bill submitted by the Claimant is rejected due to any reason, other bills included in the same batch from other Pharmacy of the Claim must be settled.
- xii. Processing of claim settlements / disbursement of payments must be carried out by the Company from its Karachi Office.

### **REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL**

- i. The Bidder must not have been barred / blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private sector organization anywhere in Pakistan. (Submission of Undertaking on Rs.100/- legal stamp paper).
- ii. Annual audited Accounts of the Company for the last two years, i.e., as on June 30, 2025 and June 30, 2024.
- iii. Updated Company Profile.
- iv. Certificate of Incorporation with SECP.
- v. Valid NTN Certificate.
- vi. Valid Registration Certificate of Sindh Revenue Board.
- vii. Updated list of Panel hospitals under credit facility in Pakistan.
- viii. List of Doctors & Health Insurance Management Team.
- ix. Complete list of current clients in health Insurance.

- x. Copies of Work Orders, Agreements etc. (At least 10) as proof of experience in Health Insurance.
- xi. Latest certification of PACRA/ JCR-VIS Rating.
- xii. List of at least 5 current clients for reference check with contact information.
- xiii. Names of Authorized person, Focal Person and Account Manager with full contact information on company's Letter Head. List of Exclusions in health coverage benefits.
- xiv. Process Flow Chart for claim re-imburement process of non-panel hospitalization.
  - a. Process Flow Chart for the credit facility of the emergency admission process at the panel hospitalization.
  - b. Process Flow Chart for the credit facility of the elective admission process at the panel hospitalization.

## FINANCIAL PROPOSAL

<u>Sr. #</u>	<u>Particulars</u>	<u>Amount (Rs.)</u>
1	Insurance Contribution for In-Patient Benefits	
2	Insurance Contribution for Maternity Benefits	
3	Insurance Contribution for OPD Benefits	
4	Insurance Contribution for Emergency	
5	Total Insurance Contribution	
6	Additional fee i.e. Admin/FIF/FED/Taxes etc.	
	<b>Gross Insurance Contribution</b>	

**Note: SEDF has right to increase or decrease the number of Staff depending upon new induction or deduction of current no. of employees.**

## REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- i. Detailed workings of the Financial Proposal should be annexed.
- ii. Bid security / earnest money in shape of Pay Order for 2% of total bid amount in favor of Sindh Enterprise Development Fund must be placed in a sealed envelope and submitted before end of submission time.

## COMMUNICATION CONTACTS

All communications regarding this tender, whether written or oral, must be directed exclusively to the following authorized person(s):

### **Primary Contact**

Manager Procurement  
Sindh Enterprise Development Fund, 1<sup>st</sup> Floor, B Block, FTC Building, Shahrah-e-Faisal, Karachi,  
Phone #021-99225184-86; Email: [info@sedf.gos.pk](mailto:info@sedf.gos.pk)

Any oral communication from or with the authorized person(s) will be considered un-official and non-binding on SEDF. The Company should rely only on written communications made with the authorized person of SEDF.

### **Secondary Contact**

Manager Human Resources  
Sindh Enterprise Development Fund, 1<sup>st</sup> Floor, B Block, FTC Building, Shahrah-e-Faisal, Karachi,  
Phone #021-99225184-86; Email: [hrdepartment@sedf.gos.pk](mailto:hrdepartment@sedf.gos.pk)

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**Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.**

## **SUBMISSION CRITERIA & SCHEDULE**

Each bid shall comprise one single envelope containing the financial proposal and required information along with required bid security pay order in separate envelope.

All bides received shall be opened and evaluated in the manner prescribed in the Notice Inviting Tenders or bidding document.

## **EVALUATION OF BIDS**

Technical bids will be evaluated by the Procurement Committee of SEDF as per Technical Evaluation Criteria given in the Bidding Document.

Financial proposals of only those bidders will be opened who secure minimum of 70% marks in the Technical Evaluation. The bid found to be “**Most Advantageous Bid**” or best evaluated bid shall be accepted for financial proposal opening as per SPPRA Rules 2010.

## **TERM OF CONTRACT**

The contract period will be of one (1) year, which can be further renewed based on satisfactory performance and mutual consent of the successful Bidder and the SEDF.

## **DETAILS OF EMPLOYEES COVERED UNDER HEALTH INSURANCE POLICY:**

Is attached at Annexure "A".

**Annexure 'A'**

**SUMMARY OF COVERED**

<b>Category</b>	<b>Annual Limit (each Employee + dependent)</b>	<b>Room Limit (per day)</b>	<b>Maternity/ Normal Birth</b>	<b>Maternity/ Cesarean Birth</b>
<b>A</b>	PKR 1,000,000/-	PKR 75,000/-	PKR 175,000/-	PKR 250,000/-
<b>B</b>	PKR 600,000/-	PKR 50,000/-	PKR 150,000/-	PKR 200,000/-
<b>C</b>	PKR 500,000/-	PKR 30,000/-	PKR 125,000/-	PKR 175,000/-
<b>D</b>	PKR 300,000/-	PKR 15,000/-	PKR 100,000/-	PKR 150,000/-

<b><u>SINDH ENTERPRISE DEVELOPMENT FUND</u></b>					
<b><u>CATEGORY</u></b>	<b><u># OF EMPLOYEES</u></b>	<b><u>PARENT(s)</u></b>	<b><u>SPOUSE(s)</u></b>	<b><u>CHILDREN</u></b>	<b><u># OF LIVES TO BE COVERED</u></b>
<b>A</b> (Grade – I)	1	1		1	3
<b>B</b> (Grade – II & III)	2	1	2	2	7
<b>C</b> (Grade – IV & V)	9	13	7	17	46
<b>D</b> (Grade - VI & VII)	12	19	10	22	63
<b>TOTAL</b>	24	34	19	42	<b>119</b>

Hiring of consultant(s) for health insurance for the employees of SEDF and their dependent and family members.

**BID DATA**

- a. Name & Address of Procuring Agency: Sindh Enterprise Development Fund  
1st Floor, B Block, FTC Building, Sharah-e-Faisal, Karachi.
- b. Brief Description of Procurement: Health Insurance for SEDF Employees & Their Dependent Family Members
- c. Tender Document Fee: PKR 10,000/-
- d. Amount of Bid Security/ Earnest Money: 2%
- e. Period of Bid Validity: 90 days
- f. Issuance of Tender: 07-04-2026
- g. Deadline of Bid Submission: 22-04-2026 (11:00 AM)
- h. Date & Time of Bid Opening: 23-04-2026 (11:30 AM)
- i. Venue of Bid Opening: Committee Room, Sindh Enterprise Development Fund, 1<sup>st</sup> Floor, B Block, FTC Building, Sharah-e-Faisal, Karachi
- j. Stamp Duty: 0.35% or notified by the Govt. of Sindh, will be paid by the successful bidder (E Stamp Fee)
- k. Deposit Receipt No.:

\_\_\_\_\_

Date: Amount:

\_\_\_\_\_

\_\_\_\_\_

## BID FORM

To:  
Manager Procurement,  
Sindh Enterprise Development Fund,  
1<sup>st</sup> Floor, B Block, FTC Building, Shahrah-e-Faisal,  
Karachi.

We, the undersigned, declare that:

- (a) We have examined and have no reservations to the Bidding Document, including Addenda, if any.
- (b) We offer to provide the “SERVICES” for the SEDF in conformity with the Bidding Documents;
- (c) The total price of our Bid, excluding any discounts offered in item (d) below is:
- (d) The discounts offered and the methodology for their application is:
- (e) Our Bid shall be valid for a period of 90 days from the date fixed for the bid submission deadline in accordance with the Bidding Document, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
- (f) If our Bid is accepted, we commit to obtain a Performance Security in the amount of 5% of the value of the contract for the due performance of the Contract;
- (g) We are not participating, as Bidders, in more than one Bid in this bidding process, other than alternative/revised offers in accordance with the Bidding Document and or relevant laws;
- (h) Our firm, its affiliates or subsidiaries, including any subcontractors or suppliers for any part of the Contract, has not been declared ineligible by the SEDF or the Government of Sindh;
- (i) The following commissions, gratuities, or fees have been paid or are to be paid with respect to the bidding process or execution of the Contract: Name of Recipient Address Reason Amount
- (j) We understand that this Bid, together with your written acceptance thereof included in your notification of award, shall constitute a binding contract between us, until a formal Contract is prepared and executed.
- (k) We understand that you are not bound to accept the lowest evaluated bid or any other bid that you may receive.
- (l) We agree to permit the SEDF or its representative to inspect our accounts and records and other documents relating to the bid submission and to have them audited by auditors appointed by the Bank, or such other sums as may be ascertained in accordance with the Price Schedule attached hereto and made part of this Bid.
- (m) We undertake, if our above stated individual Bids for any or more items are accepted, we shall be bound to complete the work in accordance with the Contract Execution Schedule provided in the Schedule-A conditions of the Contract to Bid.
- (n) We agree to abide by this Bid for the period of ninety (90) days from the date fixed for bid opening pursuant to the Instructions to Bidders, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
- (o) Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof in your Notification of Contract Award, shall constitute a binding Contract between us.



- (p) We do hereby declare that the Bid is made without any collusion, comparison of figures or arrangement with any other bidder for the Works.
- (q) We understand that you are not bound to accept the lowest-priced or any Bid that you may receive.
- (r) We understand that all the Appendices/Schedules/Documents attached hereto form part of this Bid and further declare that we have completely read and understood the same, the contents whereof shall be binding on us.

Name

In the capacity of Signed

Duly authorized to sign the Bid for and on behalf of

Witness:

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

Date \_\_\_\_\_

**On Stamp paper of relevant value**

**AFFIDAVIT**

**Integrity Pact**

We \_(Name of the bidder / supplier)\_ being the first duly sworn on oath submit, that Mr. / Ms. \_\_\_\_\_(if participating through agent / representative) is the agent / representative duly authorized by \_(Name of the bidder company)\_ hereinafter called the Bidder to submit the attached bid to the \_(Name of the Purchaser)\_. Affiant further states that the said M/s (Bidding Firm/Company Name) has not paid, given or donate or agreed to pay, given or donate to any line officer or employee of the \_(Name of the Purchaser)\_ any money or thing of value, either directly or indirectly, for special consideration in the letting of the contract, or for giving undue advantage to any of the bidder in the bidding and in the evaluation and selection of the bidder for contract or for refraining from properly and thoroughly maintaining projects implementations, reporting violation of the contract specification or other forms of non-compliance.

\_\_\_\_\_

Signature & Stamp

Subscribed and sworn to me this \_\_\_\_\_day of \_\_\_\_\_20\_\_\_\_

\_\_\_\_\_Notary Public