

**BIDDING DOCUMENT FOR RUDA**  
**Government of the Punjab**



**PROCUREMENT FOR HEALTH INSURANCE FOR EMPLOYEES**  
**(IN-PATIENT)**

TENDER NO: RUDA/Health-Ins/2023

Ravi Urban Development Authority (RUDA)  
151, Abu Bakar Block, Garden Town Lahore. Pakistan  
TEL: +92-42-99333531-6

Web: <http://www.ruda.gov.pk>

Pre-bid Meeting	25 September 2023 by 11:00 AM
Tender Receipt Closing Date:	02 October 2023 by 11:00 AM
Tender Opening Date:	02 October 2023 by 11:30 AM
Opening Venue:	Conference Room of RUDA at 151 Abu Bakar Block, Garden Town Lahore, Punjab, Pakistan

Price Rs. 5000/-



## **DISCLAIMER**

1. This bidding document has been prepared and is being floated under RUDA Procurement Regulations 2022, for inviting bids for health insurance for Ravi Urban Development Authority (RUDA) employees and their dependents requiring health care and all facilities related thereto as inpatient and shall be exclusively use by all the prospective bidders only for the purpose as enumerated in the bidding document.
2. The bidding document information, evaluation, criteria and draft contract shall be used for selection of most responsive bidder. RUDA employees, personnel, agents, consultants, advisors, and bidders etc. shall not be liable to reimburse or compensate the recipient of the document and prospective bidder participating in the bidding process for costs, fees, damages or expenses incurred by the recipient of the document or the prospective bidder in evaluating or acting upon this document or otherwise in connection with the assignment as contemplated herein after.
3. The submission of bids by the prospective bidder shall be deemed to be upon full comprehension and agreement if any or all terms of the document and such solicitations shall be deemed as an acceptance to all the terms and conditions stated in this document.
4. Bids submitted by prospective bidder in response to the Invitation to Bid (ITB) shall be construed to be based on full understanding and comprehension of each clause of the document after due diligence and carefully verifying and examining the information, data, criteria, terms and conditions mentioned in the document. Mere obtaining the document and participation in the bidding process shall neither constitute a solicitation to invest nor termed as a guarantee or commitment of any manner on the part of Ravi Urban Development Authority (RUDA) that the contract shall be awarded. RUDA reserves the rights in its full discretion to modify the document or the assignment at any time prior to the award of contract and shall not be liable to reimburse or compensate the bidders for any cost, taxes, expense or damage incurred by the bidders during their participation in the bids.
5. RUDA in terms of Regulations 37 of RUDA Procurement Regulations 2022 reserves the right in its full discretion to revoke the bidding process and reject all the bids or proposals at any time prior to the acceptance of a bid or proposal and shall incur no liability solely by virtue of its invoking ibid rule towards the bidders.
6. Mere submission of bids does not generate or create right of the bidders to selection.



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The bidders are expected to go through the bidding document and all instruction forms, terms, specification and chart / drawings and precisely comprehend it fully and furnish all information required by bidding documents along with supporting documents if any while submitting the bid. Failure to furnish the required information or documents shall make the bid non-responsive which may lead to its rejection.

In case of any quandary or clarification about the instructions / provisions hereinafter referred in the bidding document the procuring agency can be contacted for resolution of the issue but all such clarification shall be entertained which are received one week prior to last date of bid submission.



## 1. INVITATION TO BIDDERS

**Ravi Urban Development Authority** hereinafter referred to as “**RUDA**” intends to invite sealed bids for hiring of **Health Insurance Services** for **in-patient facility** for RUDA employees and their dependents including parents, spouse(s) and children (unmarried/widow daughters and sons up to the age of 25).

The successful bidder shall be bound to provide the Health Insurance Services in a given time as per contract obligations to all the categories of RUDA employees and their dependents mentioned hereinafter in the bidding document.

Interested companies, who are registered with income tax and sales tax department and other relevant authorities are invited to participate in the bid.

## 2. INSTRUCTIONS TO BIDDERS

### 2.1. Scope

Provision of Health Insurance Services to all RUDA employees and their dependents (both on regular strength and on contract basis if terms and conditions of their appointment so requires) including serving RUDA on deputation basis from Federal / Provincial Government.

### 2.2. Definitions

In these bidding documents unless there is anything repugnant in the subject or context:

- a) **Hospital** means all hospitals (Government/Private), dispensaries, clinical laboratories and dentists registered with the government.
- b) **Medical attendance** means an attendance in indoor hospital including such pathological, bacteriological, radiological or other examinations that are considered essential by the medical doctors and consultations / specialist.
- c) **Patient** means all RUDA employees (regular / contract) and those on deputation with the Authority including their family members / dependents.
- d) **Regulation** means RUDA Procurement Regulations 2022 and all instructions issued thereunder.
- e) **Treatment** means the use of all medical and surgical facilities available at the hospitals and dispensaries / clinics.
- f) All Bids are to be completed and submitted to RUDA in accordance with these instructions to bidders and relevant Law / Rules / Regulations.

### 2.3. Eligibility Criteria

All prospective bidders who are registered with SECP, Income Tax, Sales Tax Departments of Federal Government and Punjab Revenue Authority shall be eligible to apply.



All prospective bidders shall be required to submit an affidavit on legal stamp paper that neither they have been blacklisted during the last 03 years by any of the public Sector Organization in Pakistan nor they have gone into court against any such order.

#### 2.4. Operating Laws / Rules

RUDA Procurement Regulations 2022 shall be the Operative Law which shall be strictly followed and can be downloaded from RUDA website:

<https://ruda.gov.pk/legal-framework>

#### 2.5. Publication Mode

As per Regulation 12(2) of RUDA Procurement Regulations 2022, this tender is being placed online at RUDA's website as well as being advertised in print media.

The prospective bidders can download the Tender from RUDA's website (<http://www.ruda.gov.pk>).

#### 2.6. Cost of Bidding Document

The prospective bidder may obtain the bidding document from the Procurement Wing of **Ravi Urban Development Authority (RUDA)**, 151 Abu Bakar, Block Garden Town, Lahore, on deposit of **Rs. 5,000/-** (Non-refundable being the tender Cost) in the form of Pay Order/Demand draft and in favour of **Ravi Urban Development Authority** on any working day (Monday to Friday) during office hours or may download the same from RUDA's website; however, such document shall only be accepted when the pay order/demand draft of Rs. **5000/-** is attached with the bidding document.

#### 2.7. Bidding Procedure

**Single Stage – Two Envelope Bidding Procedure** as stipulated under Regulations 41(2)(b) of RUDA Procurement Regulations 2022 shall be applied.

#### 2.8. Pre-bid Conference

A pre-bid meeting will be held at the conference room of Ravi Urban Development Authority 151, Abu Bakar Block, New Garden Town, Lahore at **1100 hours on 25 September 2023**.

#### 2.9. Opening of the Bid

##### a) Submission and Opening of Bid:

The last date for submission of bid shall be **02 October 2023 by 11:00 AM**.

##### b) All bids submitted shall be opened after half hour of the submission time on the submission date and venue.

#### NOTE:

- RUDA shall not be responsible for any cost or expense incurred by a bidder in connection with the preparation or delivery of bid.





- Incomplete and overwritten bids will be rejected forthwith.
- RUDA in terms of Regulation 37 of RUDA Procurement Regulations 2022 reserves the right in its full discretion to revoke the bidding process and reject all the bids or proposals at any time prior to the acceptance of a bid.
- In case of official holiday or any local holiday falling on last submission date the next working day will automatically be the last date of submission and opening of the bid.

## **2.10. Assurance**

The successful bidder shall be required to submit performance guarantee amounting to **10%** of the contract value in the form of CDR issued by any scheduled bank of Pakistan in favour of Ravi Urban Development Authority (RUDA).

## **BIDDING DOCUMENTS**

### **2.11. Contents of Bidding Document**

The required bidding procedures involved and contract terms and conditions are prescribed in the bidding documents. In addition to the invitation of bids, the bidding documents include:

- a) Instructions to bidders
- b) Technical Specifications
- c) Bid Form
- d) Schedules:
  - Schedule – A: Conditions of Contract
  - Schedule – B: Price Schedule
- e) Bid Security Form
- f) Performance Security Form
- g) Form of Contract Agreement
- h) Appendices

The bidder is required to examine all instructions, forms, terms and specifications stipulated in the bidding document. Failure to furnish all information required by the bidding document or submission of a bid not substantially responsive to the bidding documents in any respects may result in rejection of the bid.

### **2.12. Clarification of Bidding Document**

The prospective bidders requiring any further information or clarification regarding the bidding document may contact the RUDA designated officer in writing or by visiting at the following address:

**MR. HAROON RAUF**  
**DEPUTY DIRECTOR PROCUREMENT**  
**RAVI URBAN DEVELOPMENT AUTHORITY**  
**151 ABU BAKAR BLOCK, GARDEN TOWN, LAHORE**  
**TEL: +92-42-99333531-6**  
**E-mail: [haroon.rauf@ruda.gov.pk](mailto:haroon.rauf@ruda.gov.pk)**



**NOTE:**

- All those requests for seeking information / clarification pertaining to the aforementioned procurement process / bidding documents which are received at least **07 days** prior to the deadline for the submission of the bid shall be responded.

**2.13. Amendment in Bidding Documents**

- a) At any time prior to the deadline for submission of bid, RUDA, for any reason, whether at its own initiative or in response to a clarification requested by the prospective bidder, may modify the bidding document through amendment.
- b) The amendment made shall be part of the bidding document and shall be made available for information of all the prospective bidders in a timely and on equal opportunity basis in a manner similar to that of the original advertisement through addendum / corrigendum.
- c) In order to afford the prospective bidder reasonable time in which to take the amendment into account in preparing its bid, RUDA may, at its discretion, extend the deadline for the submission of bid.

**BID PREPARATION**

**2.14. Language of Bid**

The bid prepared by the bidder and all correspondence and documents relating to the bid exchanged by the bidder and the Client shall be written in the English language. Any printed literature furnished by the bidder if written in another language, provided that this literature is accompanied by an English translation, in which case, for purposes of interpretation of the bid, the English translation shall govern.

**2.15. Documents Comprising the Bid**

The evaluation of bid submitted shall be inclusive of, but not limited to, the following documents:

**a. Bid Form**

The bidder shall complete the bid form in accordance with **clause 2.16**.

**b. Price Schedule**

The bidder shall complete the stipulated price schedule provided in the bidding documents for one or all the services as mentioned therein in accordance with **clauses 2.17 & 2.18**.

**c. Bid Security**

The bidder shall furnish the bid security in accordance with **clause 2.19**.



## 2.16. Bid Form

The bidder shall complete the bid form duly signed by the authorized person along with the stamp of the bidder's organization and all the schedules provided in the bidding documents.

## 2.17. Bid Prices

- a) The bidder shall complete the (Schedule B & Annexure-B) for all or any one of the services on which he or it intends to quote rate as per the instructions contained in this document.
- b) Prices quoted in the price schedule for the services intended to be provided shall be entered in the following manner:
  - i. Bidder shall quote rate for one or more services in (Schedule-B & Annexure-B) and shall right nil against services not quoted.
  - ii. The blank or partially / conditionally filled document of any service shall be considered non-competitive for the specific service.
  - iii. The price is to be submitted in Pak Rupee (PKR) only and shall be inclusive of all state taxes (Federal / Provincial). Any price quoted inadvertently not including any of the state taxes shall be deemed to have included all the taxes. The onus of non-inclusion of any of the state taxes shall fall on the bidder.
- c) Prices quoted by the bidder shall remain fixed and operative/valid until completion of the contract, and will not be subject to variation or modification on account of escalation or change in the state taxes.

## 2.18. Bid Currencies

Prices shall be quoted in Pak Rupee (PKR).

## 2.19. Bid Security

- a) Pursuant to clause **2.15(c)**, the bidder shall furnish as part of its bid, a bid security equal to **PKR 7 Lakh (PKR 700,000/-)** in the form of pay order/demand draft issued by any scheduled bank, in favor of **Ravi Urban Development Authority(RUDA)**.
- b) All unsuccessful bidder's bid security will be released and returned after award of the contract.
- c) The successful bidder security will be returned after the receipt of performance guarantee prior to the execution of the contract.
- d) **The bid security maybe forfeited:**
  - i. If the bidder withdraws its bid during the period of bid validity specified in the bidding documents.
  - ii. if the bidder fails:
    - To furnish the performance security within the specified time.
    - To sign the contract in accordance with **clause 2.34**.



## 2.20. Bid Validity

- a) The bid shall remain valid for **90 days** from the closing date of bid submission as stipulated in the bidding document.
- b) Notwithstanding **clause 2.19(a)** above, RUDA may solicit the bidder's consent to an extension of the period of bid validity. The request and the responses thereto shall be made in writing on either side in any communication medium. If the bidder agrees to the extension request, the validity of the bid security under **clause 2.19(a)** shall also be extended accordingly. The bidder may refuse the request, in that case forfeiture of bid security shall not be affected and the bidder will not be required or permitted to modify its bid.

## 2.21. Format and Signing of Bid

- a) The Bidder shall be required to submit duly filled and signed original bidding documents.
- b) Only prescribed bid form and schedule shall be used and not to be retyped. The original bid shall be signed by the bidder or a person duly authorized to sign on behalf of the bidder. Such authorization shall be supported by written power of attorney accompanying the bid. All pages of the bid where entries and amendments have been made shall be initialed by the authorized person signing the bid. The prices quoted in numbers shall also be given in words and in case of any dispute the prices quoted in words shall be preferred.
- c) The bid shall contain no interlineation, erases or overwriting except as necessary to correct errors made by the bidders, in which case such corrections shall be initialed by the bidder or authorized person signing the bid.

## 2.22. Sealing and Marking of Bid

- a) The bidder shall seal his technical bid in a separate envelope clearly and legibly marked as **Technical Bid**.
- b) The Financial Bid similarly shall be sealed in a separate envelope clearly and legibly marked as **Financial Bid** with a caution not to be opened before the Technical Bid is opened.
- c) Both the sealed envelopes (Technical / Financial) shall be sealed in another envelope clearly and legibly marked as bids for **“Provision of Health Insurance Services for the employees of Ravi Urban Development Authority (RUDA)”**.
- d) The sealed envelope shall be submitted on the following address and shall only be accepted on production of copy of CDR amounting to **PKR 700,000/-** on account of bid security:

**RAVI URBAN DEVELOPMENT AUTHORITY  
151 ABU BAKAR BLOCK, GARDEN TOWN, LAHORE**

- e) The main envelope shall indicate the name and address of the bidder to enable the bid to be returned unopened in case of delayed submission.
- f) Bids sent electronically shall not be entertained.



### **2.23. Deadline for Submission of Bids**

- a) The original bid must be received by RUDA authorized officer / employee at the time specified in **clause 2.9** above.
- b) RUDA may at its discretion, extend the deadline for the submission of its bid by amending the bidding document in accordance with the **clause 2.13** in which case all rights and obligations of RUDA and bidders subject to previous deadline will thereafter be subject to the deadline as extended.

### **2.24. Delayed Bid**

The bids received by RUDA after prescribed date and time shall be rejected forthwith and returned to bidder unopened however any bid received after the closing time but prior to opening of the bids shall to the entire discretion of the Procuring Officer will be accepted or rejected.

### **2.25. Modification and Withdrawal of Bid**

- a) The bidder may modify or withdraw its bid after submission of the bid through a written notice for modification or withdrawal and the same is received by RUDA prior to the last date of submission of bid.
- b) No bidder shall be allowed to alter or modify the bid after the closing date for the submission of the bid.
- c) A bid once opened in accordance with the prescribed procedure shall be subject to only those rules, regulations and policies that are in vogue at the time of issuance of notice for invitation of bid.

## **OPENING AND EVALUATION OF BIDS**

### **2.26. Opening of Bid**

- a) The bid shall be opened, on the same date one hour after the bid submission closing time in the presence of bidders or their representatives who choose to be present at the time and date specified in **clause 2.9**, in the office of RUDA at the address given in **clause 2.12**. The bidders or their representatives present at the occasion shall be required to mark their attendance as evidence to bear witness to the bid proceedings.
- b) The bidders name shall be announced and only technical bid on the bid opening date shall be opened. RUDA at its convenience may announce the result of technical bid on the same day or appropriate time shall be announced for declaring the result of technical evaluation. The financial bid shall also be opened on the day when the result of technical evaluation shall be announced. Only those financial bids shall be opened which qualify and emerge responsive technically. All financial bids of bidders which do not technically emerge responsive shall be returned unopened.
- c) The collective result of technical and financial responsiveness of the bids shall form the grading of the bidder as first lowest, second lowest etc.



#### **2.27. Clarification of Bids**

To assist in the examination, evaluation and comparison of bid, RUDA may at its discretion ask the bidder for clarification of its bid. All responses to such requests shall be in writing and no change in the price or substance of the bid shall be allowed.

#### **2.28. Determination of Responsiveness of Bid**

- 1) Prior to carrying out detailed evaluation and scrutiny of the bid, all bids shall be examined to determine the substantial responsiveness of the bid to the prerequisites mentioned in the bidding documents. A substantially responsive bid shall be the one which:
  - a. Meets the eligibility criteria specified in **clause 2.3**.
  - b. Has been properly signed on the bid form.
  - c. Is accompanied by the required securities and such securities are valid covering the required period.
  - d. The technical specifications should meet the major technical criteria as specified in technical specifications / technical bid form of this document.
  - e. Fixed price i.e., the bid does not offer a scalable price quotation
  - f. Is otherwise complete and generally in order.
  - g. Conforms to all the terms, conditions and specifications of the bidding documents without material deviation or reservation. A material deviation or reservation is one that:
    - i. Affects any substantial change in scope, quality or performance of the services or
    - ii. Limits in any substantial way, inconsistent with the requirement of the bidding document, the client rights or the bidder's obligation under the contract.
- 2) The bidder's responsiveness shall be based on the contents of the bids itself without recourse to extrinsic evidence.
- 3) The bid determined as not substantially responsive shall be rejected by RUDA and shall not be allowed to be made responsive subsequently by the bidder by correction, modification or withdrawal of the nonconforming deviation or reservation.
- 4) RUDA possesses the right to waive any minor infirmity / non-conformity / irregularity in the bid.

#### **2.29. Evaluation and Comparison of Bid**

RUDA in terms of **clause 2.27** will evaluate and compare the bids previously determined to be substantially responsive.

#### **2.30. RUDA's Right to Accept or Reject the Bid**

RUDA in terms of Regulation 37 of RUDA Procurement Regulations, 2022 reserves the right to reject all the bids and annul the bidding process at any stage of bidding process prior to the award of the contract without thereby incurring any liability to the bidder or any obligation to inform the bidder(s) as to justification for such rejection.



## AWARD OF CONTRACT



### 2.31. Post-qualification and Award Criteria

- a) RUDA will determine at its satisfaction whether the bidder has offered the services at reasonable prices consistent with the current prevailing market prices and is qualified to satisfactorily perform the contract.
- b) An affirmative determination will be prerequisite for award of the contract to the bidder. Any negative determination will result in the rejection of the bidders bid. RUDA will award the contract to the bidder if its bid has been determined to be substantively responsive to the bidding documents and consistent with the current market prevailing prices as determined by RUDA provided further the bidder is determined to be qualified to satisfactorily perform the contract.

### 2.32. Right to Vary Quantities at The Time of Award

RUDA reserves the right to increase or decrease the quantum of the services to be procured up to **30%** at the time of award of contract without any change in unit price or other terms and conditions.

### 2.33. Notification of Contract Award

- a) Prior to the expiration of the period of bid validity, RUDA will notify the bidder in writing by registered letter that its bid has been accepted. Such correspondence shall be termed as **LETTER OF ACCEPTANCE**.
- b) The notification of award of contract shall constitute the formation of contract until the contract has been affected.

### 2.34. Signing of Contract

- a) After the acceptance of performance security by RUDA, the successful bidder shall be sent a formal agreement format (already provided in the bid document) incorporating all the terms and conditions therein.
- b) Within 05 days of receipt of such formal agreement signing call, the bidder / service provider shall be required to sign the same and return it to RUDA.

### 2.35. Performance Security

Upon receipt of letter of acceptance from RUDA, the successful bidder shall be required to deposit **10%** of the contract value as **performance security** in the form of CDR issued by any scheduled bank of Pakistan in favour of Ravi Urban Development Authority.

### 2.36. Income Tax, General Sales Tax and Services Tax

RUDA may carry out verification to confirm the veracity of declaration of the bidder of being registered with Income Tax, Sales Tax Departments and Punjab Revenue Authority.





### **2.37. Blacklisting**

- a) If the bidder fails / delays in performance of any of the obligations, under the Contract, violates any of the provisions of the Contract, commits breach of any of the terms and conditions of the Contract, RUDA may in terms of Regulation 21/22 of RUDA Procurement Regulations 2022, at any time, without prejudice to any other right of action / remedy, blacklist the bidder, either indefinitely or for a stated period, for future participation in procurement processes in public sector.
- b) If the bidder is found to have engaged in corrupt or fraudulent practices in competing for the award of contract or during the execution of the contract, RUDA may in terms of Regulation 21/22 of RUDA Procurement Regulations 2022, at any time, without prejudice to any other right of action / remedy, blacklist the bidder, either indefinitely or for a stated period, for future participation in procurement processes in public sector besides RUDA may simultaneously get a case register against the bidder under section 420,468,469 of PPC Act 1860.

### **2.38. Forfeiture of Performance Security**

If the bidder fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract, RUDA may, without prejudice to any other right of action / remedy may forfeit Performance Security of the Bidder. Failure to supply required services within the specified time period will invoke penalty as specified in this document. In addition to that, Performance Security amount will be forfeited and the company will not be allowed to participate in future tenders as well.

### **2.39. Termination for Default**

- a) If the contractor fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract, RUDA may, at any time, without prejudice to any other right of action / remedy it may have, by written notice served upon the contractor with a copy to the Client, indicating the nature of the default(s) and terminate the Contract, in whole or in part, without any compensation to the contractor. Provided, that, if the procuring agency condition the termination with some timeline to remove the default, the termination shall automatically start activated without any notice on or after expiry of such timeline.
- b) If RUDA terminates the Contract for default, in whole or in part, RUDA may procure, upon such terms and conditions and in such manner as it deems appropriate, Services / Works, similar to those undelivered, and the contractor shall be liable to RUDA for any excess costs for such similar Services / Works. However, the contractor shall continue performance of the Contract to the extent not terminated in case of part termination.
- c) If the contractor becomes bankrupt or otherwise insolvent, RUDA may, at any time, without prejudice to any other right of action / remedy may have, by written notice served upon the contractor, indicate the nature of the insolvency and terminate the Contract, in whole or in part, without any compensation to the contractor.





- d) RUDA may, at any time, by written notice served upon the contractor, terminate the Contract, in whole or in part, for its convenience, without any compensation to the contractor.

**2.40. Force Majeure**

- a) The contractor shall not be liable for Liquidated Damages (LD), forfeiture of its Performance Security, blacklisting for future tenders, termination for default, if and to the extent its failure / delay in performance / discharge of obligations under the Contract whatever the status be, is the result of an event of Force Majeure.
- b) If a Force Majeure situation arises, the Bidder shall, by written notice served to RUDA, indicate such condition and the cause thereof. Unless otherwise directed by RUDA in writing, the contractor shall continue to perform under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

**2.41. Dispute Resolution**

RUDA and the bidder shall make every effort to amicably resolve, by direct informal negotiation, any dis-agreement or dispute arising between them under or in connection with the Contract. In case of failure, the decision of CEO RUDA shall be final and binding on both the parties.

**2.42. Statutes and Regulations**

- a) The Contract shall be governed by and interpreted in accordance with the laws of Pakistan.
- b) The contractor shall, in all matters arising in the performance of the Contract, conform, in all respects, with the provisions of all Federal, Provincial and Local Laws, Statutes, Regulations and By-Laws in force in Pakistan, and shall give all notices and pay all fees required to be given or paid and shall keep RUDA indemnified against all penalties and liability of any kind for breach of any of the same.
- c) Subject to Section 56(d) of Specific Relief Act 1877, The Courts at Lahore shall have the exclusive territorial jurisdiction in respect of any dispute or difference of any kind arising out of or in connection with the Contract.

**2.43. Taxes and Duties**

The Bidder shall be entirely responsible for all taxes, duties and other such levies imposed, make inquiries on Income Tax / Sales Tax and Services Tax to the concerned authorities of Income Tax, Sales Tax Department, Punjab Revenue Authority Government of Pakistan and Government of the Punjab, whatever so applicable.

**2.44. Contract Cost**

The Bidder shall bear all costs / expenses associated with the preparation of the Contract and RUDA shall in no case be responsible / liable for those costs / expenses.



### **3. APPENDIX – A “Scope of Work / Technical Specifications (Details)”**

#### **1. Premium Policy for hospitalization of employees and their dependents only:**

1. In-patient reimbursement of the expenses incurred by the employees for treatment of them and their dependents.
2. The details of employees and their dependents classified in five categories for different policies has been provided below.
3. The number of lives covered under health insurance shall be of following categories.
4. Serving employees (Permanent, contract, deputations)
  - (1) Eligible dependents:
    - Spouse(s)
    - All employees will be provided free treatment of hospitalization / post hospitalization / dread diseases / prolonged illness etc., in accordance with the medical policy approved by the Authority from time to time.
    - For the purpose of medical, family includes an employee's spouse children, step children and parents of the employee.
    - If an employee has no child, one adopted child or legal guardian; provided that the adoption / guardianship is legally recognized under the related personal law.
    - Employee's unemployed son(s) up to the age of twenty-five (25) under the related personal law.
    - There is no age limit for mentally disabled dependents.
    - There is no age limit for unemployed/unmarried daughter(s) and dependent divorced/widow daughter(s) till they are re-married.
    - Parents – No Age Limit
  - (2) The number of lives is subject to increase or decrease at the time of submission of list of lives to be covered at the time of contract.
  - (3) Effectiveness of Coverage. The Coverage begins immediately from the date of issuance of Health Policy Document from the insurance firm. All current employees and their eligible spouse, children & parents shall be deemed insured immediately from the date of signing of the contract.
  - (4) Current and future Employees.
  - (5) Categorization for Medical Coverage. As per directions of HR Directorate, which can be clarified from HRD if required.
  - (6) Exclusions.
    - a) Dental Work – Cosmetics.
    - b) Cosmetic surgeries unless necessitated by an accidental injury.
    - c) Injuria resulting from illegal acts.
    - d) Donor of organ transplant.
    - e) Personal comfort items such as mobile /telephone charges, meals for other than patient or other non-medical items.
    - f) Herbal /Ayurvedic/ Homeopathic drugs.

#### **2. General Medical Treatments:**

For the purpose of these scope of IPD services, the provision of all medical and surgical facilities, including administration of injections at empanelled / other Hospital(s), or under RUDA Medical Policy during the period of Medical Attention and includes:

- a. Supply of such Medicines as may be prescribed, including stents in major heart surgeries.
- b. Supply or / and transfusion of blood.



- c. Such accommodation, according to entitlement, as is ordinarily provided in an Approved Hospital, as prescribed under these Regulations.
- d. Such nursing as is ordinarily provided to in-patient at an Approved Hospital.
- e. Such diet, excluding special diet, as is ordinarily provided to in-patients by an Approved Hospital.
- f. Supply of such vitamins and tonics (for therapeutic purposes) and glucose prescribed as part of treatment.
- g. Dental treatment including the treatment of jaw bone disease, gum boils, pyorrhea or cavities, removal/extraction of one or more teeth, odontoma and removal of impacted wisdom teeth, and filling of teeth (other than with gold crown) but does not include dentures.
- h. Treatment of eye diseases, but does not include provision of frames, and contact lenses used for the cosmetic purpose.
- i. Treatment of diseases of the ear, nose and throat.
- j. Provision of stents for heart ailments and artificial limb.
- k. Diagnostic and Specialized tests like X-Ray, CT scan, MRI, Angiography and Endoscopy including specific tests related to dread diseases or day care surgeries etc. in accordance with a limit specified by the MD from time to time, for which admission in a hospital is not necessary.
- l. Treatment of congenital ailments.
- m. Treatment of Hepatitis 'B7'C' including interferon therapy.
- n. Treatment related to the acts of terrorism and injury as a result of riot is covered unless an insured member is directly involved in the act.
- o. All treatments expense (i.e., Medicines, Consultation, investigations etc.) related to positive corona cases in isolation at home.
- p. All treatments expense (i.e., Medicines, Consultation, investigations etc.) related to dengue cases.
- q. Treatments charges of injuries due to catastrophes i.e., Earth quake etc.
- r. Treatment charges of sports injuries.
- s. Pain Management (Acute Pain) / Trauma cases for establishing provisional diagnosis.
- t. Pre/Post (before / after 30 days of admission) hospitalization treatment expenses.
- u. Treatment of Fractures & Lacerated Wounds; Local Road Ambulance for Emergencies only due to Accidental injuries.
- v. Treatment charges of corrective surgeries (except Cosmetic).
- w. Circumcision charges.
- x. Visiting consultant/surgeon charges.
- y. Day care surgeries (detail is attached as Appendix – A(i)).
- z. Pharmacy / Surgical items advised during & after hospitalization.

### **3. Tasks to be performed by the Insurer:**

- a) Provide efficient, effective and immediate timely Medical Benefits across Pakistan, when required in line with the scope of work/ Services.
- b) Ensure that their concerned staff/representative shall conduct properly in a dignified and friendly manner with employees/ staff dependents of RUDA.
- c) Co-ordinate day to day matters / affairs with the authorized officer of RUDA regularly and / or on required basis.
- d) Provide the Health Cards (one for employee and dependents).
- e) Provide an updated list of empaneled hospital and intimate immediately in case of new Empaneled Hospital or De-Empanelment of any Hospital.



#### **4. Responsibility of Ravi Urban Development Authority (RUDA):**

RUDA will provide the scope of work along with the details of the employees and their dependents to be insured along with their required benefit structure and additional benefits to be covered. RUDA will bear the cost of premium based on the details provided under scope of work.

#### **5. Group Health Benefits Structure for Employees, Spouse, Children & Parents:**

- a. Fixed per insured rate shall be quoted for Hospitalization & Maternity Separately.
- b. Per insured rate for Hospitalization shall be charged per category.
- c. Under each category per insured Hospitalization rate shall be charged.
- d. Per insured rate of Maternity (eligible for this rider) shall be charged per category.
- e. No loading/enhancement shall be affected during the year except critical illness and other conditions mentioned in this document.
- f. Upon exhaustion of the normal hospitalization limit, the limits from the Major Medical care will be utilized.
- g. 100% enhancement of hospitalization limit in case of accident/accidental injuries or as mentioned in critical illness.
- h. 50% enhancement of maternity limit in case of multiple births.
- i. Claims for Non-Empaneled Hospitals will be re-imbursed by the Insurance Firm under the prescribed limit.
- j. All pre-existing conditions (Disclosed & Un-Disclosed) shall be covered up-to 100% of Hospitalization Limit.
- k. All congenital diseases shall be covered up to 100% of Hospitalization Limit. Interferon therapy (Oral/injectable) and Sovaldi (Oral) shall be covered in Hepatitis B & C along with Pre & Post Coverage (30 days) along with post PCR (Quantitative).
- l. No Form of Questionnaires HDF shall be implemented on employees at the time of addition.
- m. In case of deletion of any employee the bidding party will be bound to refund Hospitalization & Maternity Premium to RUDA at pro rata basis after completion of the Contract Period.
- n. In case of addition of any employee the bidding party will charge Hospitalization & Maternity to RUDA Pro rata basis after completion of each quarter.
- o. Maternity shall be covered from day one (without any waiting period) and replenish fully in next policy year (if applicable). Medical Expenses incurred on following shall be part of medical cover / reimbursement: -
  - Accommodation Charges.
  - Gynecologist fee for delivery and consultations.
  - Labor room / operation theatre charges.
  - Anesthetist fee.
  - Miscarriage, DNC, Medicine or drugs.
  - Diagnostic tests.
  - Prenatal and postnatal expenses.
  - Baby's nursing care.
  - Circumcision of baby boy.
  - Cesarean section.
- p. New born to be covered from day one.
- q. Prepare the bid on the actual data provided.
- r. Pre & Post Coverage:
  - 1) Pre-Hospitalization (i.e., consultation, Labs, & Medicines etc.) up to 30 days.
  - 2) Post-Hospitalization (i.e., consultation, Labs, & Medicines etc.) up to 30 days.
- s. All pre & Post Natal Covered subject to limits.



- t. Day-care Surgeries and treatments & Specialized Investigation in outpatient settings. These are given at 'Annex A' but are not limited to these only.
- u. Painful/ infected in grown toe nail (IGTN).
- v. Adenoidectomy.
- w. Treatment of varicose Veins.
- x. Cubial Tunnel Syndrome Surgery & Carpel Tunnel Syndrome Surgery.
- y. Painful Lipoma (Cosmetic Removal is not covered).
- z. All medically necessary eye procedures under LA, e.g., Pterygium (blurring Vision). Nasolacrimal Duct Blockage, Chalazion, painful internal, external hordeolum etc.
  - aa. Any eye disorder leading towards vision impairment e.g., retinal detachment, Peri retinal membrane, Keratoconus.
  - bb. Abscess Drainage/Biopsy, Painful ganglion and Prosthesis.
  - cc. Endoscopic Ultrasound Procedure.
  - dd. Any emergency treatment within 48 hours.
  - ee. Any epidemic and/or pandemic like COVID – 19 Treatment etc.

## 6. Benefits plan:

The benefits plan intended to be given by RUDA to its employees would be as under:

IN - PATIENTS LIMITS						
Category	Grade	No. of Employees	IPD Limits (PKR) Annual	Room & Board (PKR)	Maternity (Normal Delivery) (PKR)	Maternity (Cesarean Delivery) (PKR)
A	1-2	2	1,500,000	30,000	450,000	550,000
B	3-4	23	1,000,000	20,000	350,000	450,000
C	5-6	86	750,000	18,000	250,000	350,000
D	7-9	71	650,000	15,000	200,000	250,000
E	10-11	122	550,000	10,000	150,000	200,000

## 7. No. of Lives (Approx.) including employees and their dependents: 1400



#### **4. APPENDIX – A(i) Detail of Daycare Surgeries:**

##### **(COVERED UNDER HOSPITALIZATION BENEFIT)**

- Painful / infected in grown toe nail (IGTN)
- Infected cases (Abscess/Cyst)
- Incision / Drainage Tonsillectomy
- Painful Lipoma
- Painful Planter Warts
- Carpel Tunnel Syndrome Surgery / Daycare Orthopaedic procedures such as POP back slabs
- Cubital Tunnel Syndrome Surgery
- Cataract Surgery (Cost of each IOL included)
- Injection Avastin
- Injection Lucentis
- Injection Eylea
- Painful Sebaceous Cyst
- USG guided Abscess Drainage / Biopsy
- Endoscopy / Endoscopic Ultrasound Procedure
- RFA Procedure (Radio Frequency Ablation for abnormal electrical conductivity of Heart)
- Chemotherapy
- Radiotherapy
- Amputations
- Dialysis
- Lithotripsy (Kidney Stone)
- Cataract Surgery
- MRI
- CT Scan
- Gastroscopy
- Colonoscopy
- Thallium Scan
- Barium Meal
- Barium Enema
- ECHO
- EEG
- EMG
- Stress Test
- Angiography
- PET Scan
- Mammography
- Carotid Doppler
- HAULTER'S Monitoring Injection Lucentis
- Dental Treatment due to accidental injuries
- Dilation & Curettage (D&C)
- Thallium Test (Heart Coronary)





## 5. APPENDIX – B “Technical Evaluation Criterion for Health Insurance”

RUDA invites sealed bids from financially sound firms /organizations (hereinafter called Insurance Company) registered with sales tax, income tax departments and Punjab Revenue Authority having National Tax Number (NTN) for provision of **Health Insurance Policy (IPD only)** to its employees and their dependents spouse(s) and children (unmarried / widow daughters and sons up to the age of 25) and parents.

**The insurance companies having minimum grading mentioned below may participate in the bidding process.**

- AA- (Minus) rated by PACRA/JCR-VIS
- 05 years of experience of handling health insurance business
- 150 or above hospitals on panel throughout Pakistan and 75 or above hospitals throughout Punjab preferably covering major cities of Punjab (compulsory Lahore).
- Dealing insured members more than 100,000 (individual & corporate clients) and at least 10 Government organizations.
- GST and Income Tax and Services Tax registered company.

The selection of the bidder shall be made in accordance with provision of RUDA Procurement Regulations 2022, and the methods and procedures described therein.

### **TECHNICAL PROPOSAL:**

**Technical proposal should contain following and any additional information**

- a. A brief description of the organization (minimum 5 years of working experience)
  - The insurance company should be registered with Income and Sales Tax Departments and Punjab Revenue Authority (if required)
  - Complete organizational portfolio with offices in Punjab Province
  - Company size (complete hierarchy of the organization)
  - Company rating evidence
  - Experience with government, semi government and autonomous bodies
  - Total professional experience
  - Certified list of panel hospitals in Pakistan and Punjab Province
  - Market share and list of present clients
  - Performance certificates from the customers
  - Proof of company as legal entity
  - Affidavit indicating that company is not blacklisted by any government, Semi-Government or autonomous body and has not gone into court against such order
  - Asset base
  - Claim settlement to premium ratio
  - Quality of work and efficiency
  - List of policy exclusions
  - Time period for settlement of health claims (Minimum 10 days required)
- b. Copy of letter certifying company's rating by PACRA/JCR.VIS
- c. The insurance company will be bound to provide the service within 10 days after issuance of work order.



### **FINANCIAL PROPOSAL:**

- Prices quoted shall remain valid for a period of 90 days from the closing date of submission of proposal.
- All prices must be quoted in Pak Rupees and shall be inclusive of all applicable state taxes etc. If not specifically mentioned in the Quotation, it will be presumed that the prices include all the taxes. Any subsequent change in tax regime would be adjusted accordingly
- RUDA possess the right to increase or decrease the number of Staff members / employees up to 30% as a result of new induction or Current no. of employees is attached as Appendix-C.

### **EVALUATION OF PROPOSALS:**

RUDA shall evaluate the Proposals based on the below formulae:

**Total Score = Financial Score (A) 20% + Technical Score (B) 80%**

**Total Score = 100**

**Any firm scoring below the minimum qualifying marks i.e. 65% of the total technical marks will not be qualified and his financial proposal will be returned unopened.**

#### **1- Company Existence (15)**

Maximum marks for existence of the Company / Firm of 15 years. Proportionate marks shall be awarded in case of existence less than 15 years.

#### **2- Financial Soundness (20):**

<b>Annual Turnover (Last 03 years)</b> To be Calculated from Audited Financial Statements	<b>Turnover</b>	<b>Score</b>
	More than 1000 million	20.00
	700 to 1000 million	15.00
	500 to 700 million	10.00
	Less than 500 million	0.00

#### **3- Credit Rating Score (10):**

<b>Description</b>	<b>Rating</b>	<b>Score</b>
Exceptionally Strong	AA+	10.00
Strong	AA	7.00
Good	AA-	4.00





#### 4- General Experience (20):

Criteria / Description	Distribution of Marks	Max Marks (20)
<b>Experience of the Insurance Firms</b> (Please attach Work Orders, Contracts for verification)	02 Marks for each Corporate Sector Client (Max. 05)	10 Marks
	02 Marks for each Public Sector Client (Max. 05)	10 Marks

#### 5- Claim settlement to premium ratio (5):

Criteria / Description	Distribution of Marks	Score
Documentary evidence of company's current Claim Settlement Ratio (CSR).	90% and above	5 Marks
	80% to 89%	3 Marks
	70% to 79%	1.5 Marks

#### 6- Capability (10):

No. of Doctors working with the bidder	Distribution of Marks	Score
	05 or more Doctors	10.00
	02 to 04 Doctors	5.00
	Less than 02 Doctors	0.00

#### 7- Claim Settlement (10):

\*Affidavit on stamp paper worth PKR 100 for Claim Settlement under 30 days after submitting of case and completion of documentation.

#### 8- Empanelment lists of hospitals (10):

Description	Rating	Score
Exceptionally Strong	150 & above (Pakistan) / 75 & above (Punjab)	10.00
Strong	100-150(Pakistan) / 60-75(Punjab)	5.00
Good	75-100(Pakistan) / 40-60(Punjab)	2.00

#### TERM OF CONTRACT

- The contract period will be of **1 year** and RUDA shall pay the premium six monthly with profit sharing on the basis of satisfactory performance related with the time settlement of claims and services.



## **MODE OF PAYMENT**

The Insurer shall be providing all necessary supporting documents along with invoice.

- a) The Insurer shall submit an Application for Payment of premium to RUDA. The Application for payment shall be accompanied by such invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail.
- b) In the order of the Price Schedule, particulars of the Services and subsequent to the period covered by the last proceeding Payment; if any
- c) RUDA shall pay the premium verified within thirty (30) days in Pak. Rupees through Authorized bank after completion of the task.



## 6. APPENDIX-C “No. of lives including employees & their dependents”

Sr	Description	Quantity
1	Health Insurance Policy (IPD Only)	1400 Live's

1. Details regarding Age groups shall be provided only if deemed necessary.
2. In order to acquire details of Employees and Dependents, the bidder or its Authorized Person shall submit the request in writing to Executive Director Procurement (RUDA).



## 7. Schedules

### Schedule – A “Conditions of Contract”

For ease of reference, certain information and conditions of contract applicable to the contract are set forth here under:

1. The successive bidder shall deposit 10% performance Security in the form of CDR issued by any scheduled bank of Pakistan.
2. Services to be delivered as required and within the time period determined by the RUDA.
3. Any delay in delivery may be liable to a penalty of up to 10% of the contract price.
4. Each bidder should propose the level and extent of warranty that would be associated to the services being procured.



### **Schedule – B “Prices Schedule / Financial Bid”**

1. The total bid price shall include all applicable taxes and leviable duties and charges up to the delivery point and other services to be provided under the contract.
2. Where no prices are entered against any item, the price of that item shall be deemed to be nil and can be considered that the bidder shall provide that service / item free of cost or as may specifically mention.
3. The rate can be quoted for single item or all of the items and contract will be awarded accordingly.
4. The proposal or bid should include the suggested terms of payment and full breakdown of all cost.



## Bid Security Form

The total bid security amounting to Rs \_\_\_\_\_ (Rs in words)  
Rs \_\_\_\_\_ (only)(fixed) in shape of CDR issued by (Name of Bank /  
Branch) \_\_\_\_\_ is attached in accordance with clause 2.18 of the  
Instruction to Bidder for the services quoted to be rendered.

Signature of the Bidder

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## Performance Security Form

To: Executive Director Procurement  
Ravi Urban Development Authority

Whereas (Name of the Bidder) \_\_\_\_\_ herein after called "The Bidder" has undertaken, in pursuance of "Invitation to Bid for Health Insurance Services" procurement of following:

1. (Please insert details) (please insert detail)  
(Herein after called "The Contract")

And **whereas** it has been stipulated by RUDA in the contract that the bidder shall furnish to RUDA in CDR issued by a scheduled bank of Pakistan for the sum specified therein as performance security for compliance with the bidder's performance obligations in accordance with the contract; **and whereas** we the Bidder have agreed to provide the guarantee in the shape of performance security therefore we the Bidder hereby affirm and furnish the required performance security in the form of CDR to RUDA on behalf of bidder amounting to Rs. \_\_\_\_\_ (Amount of guarantee in words and figures). We undertake to allow the RUDA to en-cash the CDR in case of any default on the part of bidder in execution of contractual obligations without RUDA needing to prove or to show grounds or reasons for such encashment.

Office stamp of the Bidder

Signatures \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_



## Form of Contract Agreement

This agreement made on \_\_\_\_\_ day of \_\_\_\_\_ 2023 between Ravi Urban Development Authority Government of the Punjab (Herein after called RUDA) of the one part and \_\_\_\_\_ of \_\_\_\_\_ (herein after called Bidder) **NOW THIS AGREEMENT WITNESSTH AS FOLLOWS:**

1. In this agreement words and expressions shall have the same meanings as are respectively assigned to them in the condition of contract herein after referred to.
2. The following documents shall be deemed to form and be read and construed as part of this agreement, was:
  - (a) The RUDA notification to the bidder of award of contract (Letter of Acceptance);
  - (b) The form of bid and the price schedules submitted by the bidders;
  - (c) The General conditions of contract;
  - (d) The schedule to bid (Other than price schedule);
  - (e) Appendix to bid;
  - (f) Specifications;
  - (g) Drawings if any.

This contract shall take precedence over all other contract documents. In the event of any discrepancy or inconsistency within the contract document, then the documents shall prevail in the order listed above.

In consideration of the payments to be made by the RUDA to the bidder as indicated in this agreement, the bidder hereby covenants with the RUDA to provide the **"SERVICES"** and to remedy the facts therein conformity in all respects with the provision of the contract.

\_\_\_\_\_

This contract agreement is for reference only; format, and terms and conditions of finally executed contract agreement are subject to change.

The RUDA covenants to pay the bidder in consideration of the provision of "Satisfactory Services" and remedy the defects therein, the contract price or such other sum as may become payable under the provisions of the contract at the time and in the manner prescribed any the bidder.

**IN WITNESS** the parties hereto have caused this agreement to be executed in accordance with the laws of Pakistan on the day, month and year indicated above.

Signature of the Bidder

Signature of the Authorized person of RUDA

\_\_\_\_\_

\_\_\_\_\_

Signed, Sealed and Delivered in the presence of:

Witness

Witness

\_\_\_\_\_

\_\_\_\_\_

(Name, Title and Address)

(Name, Title and Address)





## **FINANCIAL REQUIREMENTS**

Following information to be provided by the bidder for its financial evaluation.

1. Evidence of financial capability of the bidder which shall be to the satisfaction of the RUDA and may include:
  - a. Latest audited balance sheet and financial statements for last three (03) years.
  - b. OR Credit worthiness report, name of bank(s) where the bidder has business account(s), verified bank statement(s) for last twelve (12) months.

An affidavit stating that the bidder has not been blacklisted by any Public Sector Organization of Pakistan (in case of a foreign company, such evidence to be provided for relevant country of operation/registration also).



## 8. Annexures

### ANNEXURE – A “Certificate”

(To be submitted on Affidavit).

1. We, hereby confirm to have read carefully all the Clauses of the advertised Tender Notice dated \_\_\_\_\_, for the provision of **Health Insurance Services for Ravi Urban Development Authority, Lahore**. We hereby agree to abide all the Instructions, Terms & Conditions mentioned in the Tender Notice and Tender/Bidding Documents.
2. That if any of the information submitted in accordance to this Tender / Bidding Document is found incorrect, our Contract if awarded, may be cancelled at any stage on our own cost and risk.

<b>Name</b>	
<b>In the Capacity of</b>	
<b>Signature</b>	
<b>Duly authorized to sign the Bid for and on behalf of</b>	
<b>Stamp</b>	
<b>Date</b>	
<b>Contact Number</b>	
<b>E-Mail Address</b>	



## ANNEXURE – B “Financial Proposal”

(To be submitted on Company Letterhead in separate sealed envelope)

### RATES PER CATEGORY

Sr.#	Coverage	Category and Rates in Rupees				
		A	B	C	D	E
1.	Hospitalization Coverage					
2.	Room Charges					
3.	Maternity Coverage (Normal)					
4.	Maternity Coverage (C-Section)					
Sub total						

### Total Premium Calculations:

Gross Premium: Rs. \_\_\_\_\_

Admin Charges: Rs. \_\_\_\_\_

Stamp Duty: Rs. \_\_\_\_\_

Any Other: Rs. \_\_\_\_\_

Net Premium for Policy: Rs. \_\_\_\_\_

Pool (if any): Rs. \_\_\_\_\_

Others: Rs. \_\_\_\_\_

**Total Net Premium: Rs. \_\_\_\_\_**

Authorized Person Signature: \_\_\_\_\_

Authorized Person Name: \_\_\_\_\_

Company Stamp: \_\_\_\_\_

Date: \_\_\_\_\_



## ANNEXURE – C “Technical Proposal Submission Form”

To: Executive Director Procurement  
Ravi Urban Development Authority, Lahore

[Location, Date]

Dear Sir,

We, the undersigned, offer to provide the (insert title of assignment) in accordance with your Request for Proposal/ Tender Document dated (insert date) and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed under separate envelope.

We undertake, if our Proposal is accepted, to provide \_\_\_\_\_ related to the assignment.

We also confirm that the Government of Pakistan / Punjab has not declared us, or any, ineligible on charges of engaging in corrupt, fraudulent, collusive or coercive practices. We furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and we are aware of the relevant provisions of the Proposal Document.

We understand you are not bound to accept any proposal you receive.

We remain,

Yours sincerely,

Authorized Signature

(In full and initials)

Name and Designation of Signatory

Name of Firm

Address



## ANNEXURE – D “Financial Proposal Submission Form”

[Location, Date]

To: Executive Director Procurement  
Ravi Urban Development Authority, Lahore

Dear Sir,

We, the undersigned, offer to provide the (*Insert title of assignment*) in accordance with your Request for Proposal No. \_\_\_\_\_ dated (*insert date*). Our attached Proposal is for the sum of (*insert amount in words and figures*). This amount is inclusive of all taxes.

Our Proposal shall be binding upon us up to expiration of the validity period of the Proposal, i.e., before the date indicated in \_\_\_\_\_ of the Proposal Data Sheet.

We also declare that the Government of Pakistan / Punjab has not declared us blacklisted on charges of engaging in corrupt, fraudulent, collusive, or coercive practices. We furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and are aware of the relevant provisions of the Proposal Document.

We understand you are not bound to accept any proposal you receive.

We remain,

Yours sincerely,

Authorized Signature

(In full and initials)

Name and Designation of Signatory

Name of Firm

Address



## ANNEXURE – E “Format for Covering Letter”

To: Executive Director Procurement  
Ravi Urban Development Authority, Lahore

Subject: \_\_\_\_\_

Dear Sir,

Having examined the tender document and annexures we, the undersigned, in conformity with the said document, offer to provide the said items on terms of reference to be signed upon the award of contract for the sum indicated as per Price Schedule.

- A. We undertake, if our proposal is accepted, to provide the items/services comprise in the contract within time frame specified, starting from the date of receipt of notification of award from the client Department / Office.
- B. We agree to abide by this proposal for the period of days (as per requirement of the project) from the date of bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
- C. We agree to execute a contract in the form to be communicated by the\_(insert name of the Purchaser)\_, incorporating all agreements with such alterations or additions thereto as may be necessary to adapt such agreement to the circumstances of the standard.
- D. We understand that you are not bound to accept a lowest or any bid you may receive, not to give any reason for rejection of any bid and that you will not defray any expenses incurred by us in bidding.

\_\_\_\_\_  
Authorized Signatures with Official Seal



## **INSTRUCTION FOR PREPARATION OF POWER OF ATTORNEY**

To be executed by an authorized representative of the bidder.

- A. The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executants and when it is so required the same should be under common seal affixed in accordance with the required procedure.
- B. Also, wherever required, the Bidder should submit for verification the extract of the charter documents and documents such as a resolution/power of attorney in favor of the Person executing this Power of Attorney for the delegation of power hereunder on behalf of the Bidder.
- C. In case the Application is signed by an authorized Director / Partner or Proprietor of the Applicant, a certified copy of the appropriate resolution / document conveying such authority may be enclosed in lieu of the Power of Attorney.



## ANNEXURE – F “Format for Power-Of-Attorney”

### POWER OF ATTORNEY

(On Stamp Paper)

Know all men by these presents, we (name of the company and address of the registered office) do hereby appoint and authorize Mr. (full name and residential address) who is presently employed with us and holding the position of as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our proposal for (name of the project) in response to the tenders invited by the (name of the Purchaser) including signing and submission of all documents and providing information/responses to (name of the Purchaser) in all matters in connection with our Bid.

We hereby agree to ratify all acts, deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all acts, deeds and things done by our aforesaid attorney shall and shall always be deemed to have been done by us.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2023

For \_\_\_\_\_

(Signature)

(Name, Designation and Address)

Accepted

(Signature)

(Name, Title and Address of the Attorney)

Date:





## ANNEXURE – G “Undertaking”

It is certified that the information furnished here in and as per the document submitted is true and correct and nothing has been concealed or tampered with. We have gone through all the conditions of tender and are liable to any punitive action for furnishing false information / documents.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2023

Signature

(Company Seal)

\_\_\_\_\_  
In the capacity of

Duly authorized to sign bids for and on behalf of:



## ANNEXURE – H “(Integrity Pact)”

(To be submitted on legal stamp paper)

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.

[The Seller/Supplier/Bidder] 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 the Purchaser and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty / support.

[The Seller/Supplier/Bidder] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty / support. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to the Purchaser under any law, contract or other instrument, be voidable at the option of the Purchaser.

Notwithstanding any rights and remedies exercised by the Purchaser in this regard, [the Seller/Supplier/Bidder] agrees to indemnify the Purchaser for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to the Purchaser in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [the Seller/Supplier/Bidder] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from the Purchaser.

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Signature & Stamp Subscribed and sworn to me this                      day of                      2023

Notary Public



## 9. General Conditions of Contract

<b>1.1 Definitions</b>	<p>1.1 Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:</p> <ul style="list-style-type: none"> <li>a) “Contract” means the Contract signed by the Parties, to which these General Conditions of Contract (GCC) are attached, together with all the documents listed in Clause 1 of such signed Contract;</li> <li>b) “Contract Price” means the price to be paid for the performance of the Services, in accordance with Clause 6;</li> <li>c) “Government” means the Government of Pakistan;</li> <li>d) “GCC” means the General Conditions of Contract contained in this section.</li> <li>e) “SCC” means the Special Conditions of Contract.</li> <li>f) “Party” means the RUDA or the Insurance Company, as the case may be, and “Parties” means both of them;</li> <li>g) “Personnel” means persons hired by the Insurance Company or by any Subcontractor as employees and assigned to the performance of the Services or any part thereof;</li> <li>h) RUDA means “As specified in SCC”</li> <li>i) “Insurance Company” means Insurance Company operating in Pakistan under Insurance Regulatory Framework whose Bid to provide the Insurance Services has been accepted by the RUDA;</li> <li>j) “Insurance Company’s Bid” means the complete Bidding Document submitted by the Insurance Company to RUDA;</li> <li>k) “The Procuring Agency’s Country” is Islamic Republic of Pakistan.</li> <li>l) “Day” means calendar day.</li> </ul>
<b>1.2 Applicable Law</b>	The Contract shall be interpreted in accordance with the laws of the Islamic Republic of Pakistan.
<b>1.3 Language</b>	This Contract has been executed in English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.
<b>1.4 Notices</b>	Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail or facsimile to such Party at the address specified in the SCC.
<b>1.5 Location</b>	The Services shall be performed across Pakistan as are specified in Appendix A and at such locations as the RUDA may approve.
<b>1.6 Authorized Representatives</b>	Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the RUDA or the Insurance Company may be taken or executed by the officials specified in the SCC.



<b>1.7 Inspection and Audit by RUDA</b>	The Insurance Company shall permit, the persons appointed by RUDA to inspect the Offices, Insurance Company Centers, Materials and/or the accounts and records relating to the performance of the Contract and the submission of the Bid, and to have such accounts and records audited by auditors appointed by RUDA.
<b>1.8 Taxes and Duties</b>	The Insurance Company and their Personnel shall pay such taxes, duties, fees, and other impositions as may be levied under the Applicable Law, the amount of which is deemed to have been included in the Contract Price.
<b>2.1 Effectiveness of Contract</b>	This Contract shall come into effect on the date the Contract is signed by both parties or such other later date as may be stated in the SCC.
<b>2.2 Commencement of Services</b>	The Commencement of the Contract Services shall be from the date of signing of contract by both parties.
<b>2.3 Contract Completion Date</b>	Unless terminated earlier pursuant to Sub-Clause 2.6, the Contract shall be valid for the period of three years from the date of signing of the Contract. However, yearly renewal is required on the basis of satisfactory performance of the Insurance Company by the Client.
<b>2.4 Modification</b>	Modification of the terms and conditions of this Contract, including any modification of the scope of the Services or of the Contract Price, may only be made by written agreement between the Parties.
<b>2.5 Force Majeure</b>	<b>2.5.1 Definition</b> For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.
	<b>2.5.2 No Breach of Contract</b> The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.
	<b>2.5.3 Extension of Time</b> Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.
<b>2.6.1 Termination</b>	RUDA may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified in paragraphs (a) through (c) of this Clause 2.6.1: a) if the Insurance Company does not remedy a failure in the



	<p>performance of its obligations under the Contract, within thirty (30) days after being notified or within any further period as RUDA may have subsequently approved in writing;</p> <p>b) if the Insurance Company become insolvent or bankrupt;</p> <p>c) if, as the result of Force Majeure, the Insurance Company is unable to perform a material portion of the Services for a period of not less than thirty (30) days; or</p> <p>d) if the Insurance Company, in the judgment of RUDA has engaged in Fraud and Corruption in competing for or in executing the Contract. Then, RUDA shall terminate the contract immediately and shall take all necessary legal actions as may be required under the situation.</p>
<b>2.6.2 Payment upon Termination</b>	<p>Upon termination of this Contract pursuant to Sub-Clauses 2.6.1, RUDA shall make the following payments to the Insurance Company:</p> <p>a) remuneration pursuant to Clause 6 for Services satisfactorily performed prior to the effective date of termination;</p> <p>b) Except in the case of termination pursuant to paragraphs (a), (b), (d) of Sub-Clause 2.6.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract, including the cost of the return travel of the Personnel.</p>
<b>3.1 General</b>	<p>The Insurance Company shall perform the Services in accordance with the descriptions provided at Appendix-A (Scope of Work/TORs) and the Services Provider's Bid to carry out its obligations with all due diligence, efficiency, and economy, in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Insurance Company shall always act, in respect of any matter relating to this Contract or to the Services, as faithful adviser to RUDA, and shall at all times support and safeguard RUDA's legitimate interests.</p>
<b>3.2 Conflict of Interests</b>	<p><b>3.2.1 Insurance Company Not to Benefit from Commissions and Discounts.</b></p> <p>The remuneration of the Insurance Company pursuant to Clause 6 shall constitute the Insurance Company's sole remuneration in connection with this Contract or the Services, and the Insurance Company shall not accept for their own benefit any trade commission, discount, or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Insurance Company shall use their best efforts to ensure that the Personnel and agents of either of them similarly shall not receive any such additional remuneration.</p> <p><b>3.2.2 Insurance Company and Affiliates Not to be Otherwise Interested in Project</b></p> <p>The Insurance Company agree that, during the term of this Contract the Insurance Company and its affiliates, shall be disqualified for</p>



	<p>participating in another contract which creates a Conflict-of-Interest situation.</p>
	<p><b>3.2.3 Prohibition of Conflicting Activities</b></p> <p>Neither the Insurance Company nor the Personnel shall engage, either directly or indirectly, in the activities during the term of this Contract, any business or professional activities in Pakistan which would conflict with the activities assigned to them under this Contract;</p>
<b>3.3 Confidentiality</b>	<p>The Insurance Company and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract, or RUDA's business or operations without the prior written consent of RUDA.</p>
<b>3.4 Insurance to be Taken Out by the Insurance Company</b>	<p>The Insurance Company shall take out and maintain, and shall cause its affiliates to take out and maintain (as the case may be) at their own cost insurance against the risks including third party motor vehicle, third party liability, RUDA's liability and workers' compensation, 100 % professional liability and loss or damage to equipment and property.</p>
<b>3.5 Insurance Company's Actions Requiring RUDA's Prior Approval</b>	<p>The Insurance Company shall obtain RUDA's prior approval in writing before taking any of the following actions:</p> <ul style="list-style-type: none"> <li>a) entering into a subcontract for the performance of any part of the Services,</li> <li>b) changing the Program of activities;</li> <li>c) Changing any written instructions or the procedures set out in this contract.</li> </ul>
<b>3.6 Reporting Obligations</b>	<p>The Insurance Company shall submit to RUDA the reports and documents specified in Appendix A in the form, in the numbers, and within the periods set forth in the said Appendix.</p>
<b>3.7 Documents Prepared by the Insurance Company to Be the Property of RUDA</b>	<p>All plans, reports, and other documents submitted by the Insurance Company in accordance with Sub-Clause 3.6 shall become and remain the property of RUDA, and the Insurance Company shall, not later than upon termination or expiration of this Contract, deliver all such documents and reports to RUDA, together with a detailed inventory thereof. The Insurance Company may retain a copy of such documents and reports. Restrictions about the future use of these documents, if any, shall be specified in the SCC.</p>
<b>3.8 Liquidated Damages</b>	<p>The Insurance Company shall pay liquidated damages to RUDA at the rate per day stated in the SCC for each day beyond the Claim Settlement Period.</p> <p><b>3.8.1 Payments of Liquidated Damages</b></p> <p>The Insurance company shall pay liquidated damages to RUDA at the rate per day stated in the SCC for each day beyond the agreed claim settlement period. The total amount of liquidated damages shall not exceed the amount defined in the SCC. The payment of the liquidated damages shall be deducted from the Performance Guarantee of the Insurance Company or at the clearance of Performance Guarantee.</p>





	Payment of liquidated damages shall not affect the Insurance Company's liabilities.
<b>3.9 Performance Security</b>	The Insurance Company shall provide the Performance Security to RUDA no later than the date specified in the Letter of acceptance. The Performance Security shall be issued in an amount and form and acceptable to RUDA. The details are specified in the SCC.
<b>3.10 Fraud and Corruption</b>	RUDA requires compliance with the Public Procurement Regulatory Authority definition of Corruption and Fraudulent as set forth in PPRA Rules 2014 (Amended). RUDA requires the Supplier to disclose any commissions or fees that may have been paid or are to be paid to agents or any other party with respect to the bidding process or execution of the Contract. The information disclosed must include at least the name and address of the agent or other party, the amount and currency, and the purpose of the commission, gratuity or fee.
<b>4.1 Change in the Applicable Law</b>	If, after the date of this Contract, there is any change in the Applicable Law with respect to taxes and duties which increases or decreases the cost of the Services rendered by the Insurance Company, then the Contract Price shall be increased or decreased accordingly by agreement between the Parties, and corresponding adjustments shall be made to the amounts referred to in Sub-Clause 5.2 (a).
<b>4.2 Services and Facilities</b>	RUDA shall make available to the Insurance Company the Services and Facilities if such are listed under Appendix A (Scope of Services).
<b>5.1 Lump-Sum Remuneration</b>	The Insurance Company's premium shall not exceed the Contract Price and shall be a fixed lump-sum including all costs, overhead/profits and all applicable indirect taxes incurred by the Insurance Company in carrying out the Services described in Appendix A.
<b>5.2 Contract Price</b>	(a) The price payable is set forth in the SCC.
<b>5.3 Terms and Conditions of Payment</b>	Payments will be made to the Insurance Company according to the payment schedule stated in the SCC.
<b>6.1 Identifying Defects</b>	The principle and modalities of Inspection of the Services by RUDA shall be as indicated in the Appendix A (Scope of Services). RUDA shall check the Insurance Company's performance and notify him of any Defects that are found. Such checking shall not affect the Insurance Company's responsibilities. RUDA may instruct the Insurance Company to search for a Defect and to uncover and test any service that RUDA considers may have a Defect.
<b>7.1 Amicable Settlement</b>	The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or its interpretation. In the case of a dispute between RUDA and the Supplier, the dispute shall be addressed and settled in accordance with the Standard Operating Procedures devised by RUDA to this effect besides invoking provision of PPRA Rules 2014 (Amended) and the relevant laws of the Islamic Republic of Pakistan.



## 10. Special Conditions of Contract

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.1(a)	The contract name is “ <b>Health Insurance Services for in-patient for RUDA employees</b> ”
1.1(h)	“Ravi Urban Development Authority Government of Punjab”.
1.1(i)	The Insurance Company is _____
1.2	The Applicable Law is: Islamic Republic of Pakistan
1.4	<p>The addresses are:  RUDA: 151, Abu Bakar Block, Garden Town Lahore  Attention: Director HR  Tel: +92-42-99333531-6</p> <p>Insurance Company:  Attention:  Telex:  Facsimile:</p>
1.6	<p>The Authorized Representatives are:  For RUDA: Director HR  For the Insurance Company:</p>
2.1	The date on which this Contract shall come into effect is “the date of signing of the contract by both the parties”.
2.2	<p>The Contract Completion Period is <b>one year</b> form the date of signing of the Contract however, yearly renewal is required on the basis of satisfactory performance of the insurance company.</p> <p>The Starting Date for the commencement of Services is seven (07) days of issuance of instruction from RUDA.</p>
3.7	The proprietary will rest with RUDA. Both parties will keep the record/data strictly confidential. If an insurance company is found involved in malpractice regarding secrecy during the paper making, conducting test, misconduct and damages suffered by the Services Provider, in case of such incident the Insurance Company will be liable to penalty with heavy cost and forfeiture of the performance guarantee and any other legal action prescribed under law.
3.8.1	<p>The Insurance Company shall pay liquidated damages to RUDA at the rate defined under the Insurance Ordinance 2000 and such other instructions of the Insurance Regulator in Pakistan per day beyond the claim settlement period.</p> <p>The maximum number of liquidated damages for the whole contract is 10% (percent) of the total Contract Price.</p>
3.9	1) The Insurance Company shall provide the Performance Security to RUDA not later than the date specified in the Letter of Acceptance. The Insurance Company shall furnish Performance Guarantee amounting to 10 % of the value of the contract/bid in shape of unconditional Bank Guarantee as per the format provided in the bidding document, from any schedule Bank of Pakistan.





	<p>2) (ii) The Bid Security submitted by the Insurance Company shall be returned to the Insurance Company upon submission of Performance Guarantee and upon confirmation (in writing) of genuineness of the same from the issuing bank.</p> <p>3) (iii) Failure to provide a Performance Guarantee by the Insurance Company is a sufficient ground for annulment of the award and forfeiture of Bid Security.</p>
<b>5.2</b>	The Contract Price is:
<b>5.3</b>	<p>Payments shall be made according to the following manner:</p> <p>i. The Insurance Company shall charge 100% of the lump-sum yearly quoted premium for one year upon submission of yearly invoice which shall be processed within 30 days of the approval of the receipt of the invoice.</p>
<b>6.1</b>	The principle and modalities of inspection of the Services by RUDA are as specified in Appendix –A (Scope of Services)