



OFFICE OF THE PRO-VICE CHANCELLOR
DOW UNIVERSITY OF HEALTH SCIENCES

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Ref No: DUHS/DMC/PRO-VC/ 2025 /-66

Dated: 1-1-2025

To,

The Managing Director, SPPRA

Sindh Public Procurement Regulatory Authority,

SPPRA,

Subject: **Decision of Complaint Redressal Committee (CRC)**
Under rule no 31 of SPPRA Rules 2010 (amended up to date) against the tender for
HEALTH INSURANCE SERVICES (REF NO: DUHS/W&S-NIT/169) NIT No:
DUHS/W&S/2024/1333, Dated: 06th December 2024

Respected Sir,

Please find enclosed, the CRC Minutes of the Meeting. Furthermore, the minutes of CRC were also sent vide email to the Complainant. The same was also posted on the authority & DUHS website on 01 January 2025.

Nazli Hossain

Chairperson Procurement Committee Services

Pro-Vice Chancellor

Copy to :

- PS to Vice Chancellor DUHS.
- M/s. Jubilee Life Insurance.

**MINUTES OF MEETING COMPLAINT REDRESSAL COMMITTEE (CRC)
FOR THE REDRESSAL OF GRIEVANCES OF APPLICANTS AGAINST
THE TENDER FOR HEALTH INSURANCE SERVICES
NIT No: DUHS/W&S/2024/1333, Dated: 06th December ,2024
(REF NO: DUHS/W&S-NIT/169)**

A meeting of the Complaint Redressal Committee (CRC) was held under the chairmanship of Prof. M. Saeed Quraishy, Vice Chancellor, Dow University of Health Sciences (DUHS), Karachi on 30th December 2024 at 1:00 p.m. at VC Board room, 4th Floor. Administrative Block Dow Medical College Campus of DUHS for Hiring of Health Insurance Services for DUHS. Tender Notice Ref No. (REF NO: DUHS/W&S-NIT/169)

2. As per Rule 31 of SPPRA 2010 (Amended up to date), the Complaint Redressal Committee formally examined the grievance/complaint of the bidder, M.s/ Jubilee Life Insurance hereinafter referred to as "JLI" vide its letter No: NIL dated 24th Dec 24 which was received on the tender opening date 26th Dec 2024 at 11:03 a.m. attached at (Annexure- A).

3. The Committee composition is under:

- | | | |
|------|--|----------|
| I. | Professor M. Saeed Quraishy
Vice Chancellor,
Dow University of Health Sciences, Karachi. | Chairman |
| II. | Engr. Asif Ahmed
Executive Engineer Civil
Jinnah Sindh Medical University, Khi
(Independent Professional) | Member |
| III. | Mr. Usman Khalid
Account Officer Accountant General Sindh
(Representative of AG Sindh) | Member |

Director Planning & Development DUHS and Representatives from JLI also attended the said meeting. (A copy of the attendance sheet is attached)

4. The meeting started with a recitation from the Holy QURAN. The chair welcomed the participants and then commenced the proceedings.

5. The Chairman briefed the participants of the Committee about the agenda of the meeting while Mr. Pir Muzaffar Ali Shah, Director Planning & Development was also called upon to respond to procedural & technical queries.

6. The Director Planning & Development apprised the participants that all relevant procedures including the advertisement, and opening of technical bids have been executed in total compliance with SPPRA Rules. The Notice of Inviting Tender (NIT) was hoisted to the DUHS and SPPRA websites and published in 03 widely circulated leading dailies of English, Urdu, and Sindhi languages viz. Daily Dawn, Daily Jang, and Daily Awami Awaz on 07th December 2024. The Technical Bids were opened on 26th December 2024.

ENGR. ASIF AHMED
Executive Engineer (Civil)
Planning & Development Department
Jinnah Sindh Medical University

USMAN KHALID
Account Officer
Office of the Accountant
General of Sindh

8. Foregoing in view, Dow University of Health Sciences received a grievance from the M/s Jubilee Life Insurance Company concerning the tender evaluation criteria of the bidding documents. It is worth mentioning here that the complainant did not participate in the bidding process. Furthermore, the complaint was submitted on the day of the bid opening. The grievances of the applicant are attached at **Annex-A**.

In accordance with Rule 31(3) Sindh Public Procurement Rules 2010 (amended up to date). Grievance Committee after examination of grievances, scrutiny of record, hearing the representative of the aggrieved applicant/firm, due deliberation and discussion, decided upon the grievances of the bidder. The detail of the grievances, deliberations & decisions of the Grievance Redressal Committee is given below.

Deliberation & Decision of the Complain Redressal Committee

The CRC members informed the complainant that participation in the bidding process is mandatory for conducting the CRC meeting. Although the complainant did not participate in the bidding process, the members allowed them to present their grievances regarding the technical evaluation criteria in the bidding document

Further, the appellant contended that clause 1, 2 & 5 of the evaluation criteria of the tender was discriminatory and favored a particular company, which violates the SPPRA Rule.

CRC briefed the forum that DUHS invited bids from all insurance companies and there is no restriction for any insurance company. Further, the procuring agency didn't mention nor require the 06 billion paid-up capital as of Dec 2023 a must for the qualification. Besides that, there are other different sub-parameters like between 03 Billion to 06 Billion and below 03 Billion in which the appellant's company may also secured marks. That criteria were included to judge the financial performance and stability of the bidders.

The complainant also raised concerns about the inclusion of an AAA rating and a call center in the evaluation criteria. In response, they were informed that companies with an AA++ rating or higher would also receive the highest marks, as per the evaluation criteria. Furthermore, instead of a call center, the procurement committee preferred to add a web portal and mobile app for claims processing and policy monitoring. However, in the future, it may be considered.

Furthermore, the CRC clarified that the evaluation criteria were prepared as per SPPRA rules and it was clear and unambiguous, but the appellant challenged it as he could not compete. The procuring agency apprehended that the complainant tried to delay the tendering process, and it was also contended that the objections raised by the complainant had no relevance.


ENGR ASIF AHMED
Executive Engineer (Civil)
Planning & Development Department
Jinnah Sindh Medical University

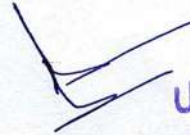

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General of Sindh

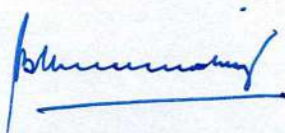
CONCLUSION / DECISION

1. The CRC examined all the points of the letter from M.s/ Jubilee Life Insurance Company, the evaluation criteria of the bidding document was formed as prescribed by the SPPRA Rules have been obeyed accordingly.
2. The Complaint Redressal Committee unanimously decides that there is not any apparent violation of Rule(s) as alleged by the Complainant. Hence, the Complaint Redressal Committee unanimously decided to reject the Complaint of Aggrieved Bidder, who also did not participated in the competitive bidding process. Further, the Procuring Agency shall continue the subject tender process as per guidelines provided in SPPRA Rules 31(5), (6) & (7)

COMPLAINT REDRESSAL COMMITTEE (CRC)


ENGR. ASIF AHMED
Executive Engineer (Civil)
Planning & Development Department
Jinnah Sindh Medical University
Engr. Asif Ahmed
Member CRC
Executive Engineer
Jinnah Sindh Medical University, Khi
(Independent Professional)


USMAN KHALID
Account Officer
Office of the Accountant
General of Sindh
Mr. Usman Khalid
Member CRC
Account Officer Accountant General Sindh
(Representative of AG Sindh)


PROFESSOR M. SAEED QURAI SHY
Chairman CRC
Vice Chancellor,
Dow University of Health Sciences, Karachi.



December 24, 2024

Prof. Dr Nazli Hossain
Pro-Vice Chancellor
Dow University of Health Sciences
Baba-e-Urdu Road, Near Civil Hospital,
Karachi.

Subject: Complaint Regarding Health Insurance Tender Under Rule-31 of SPP Rules, 2010

Reference: NIT No: DUHS/DMC/PRO-VC/ 2024 /-62 dated, 19th December, 2024.

Dear Sir,

Thank you for your response regarding our complaint about the health insurance tender. We acknowledge your engagement with our concerns; however, we would like to clarify some critical points and emphasize our position further.

Jubilee Life Insurance Company Limited is one of the largest life insurance providers in Pakistan, with a diverse portfolio that includes individual life insurance, health coverage, and Takaful products. It is important to note that we operate independently and are not a group company of Jubilee General Insurance; our focus remains solely on **life and health insurance**.

We wish to clarify that our communication regarding the tender is not an allegation but a legitimate expression of concern regarding specific requirements. We have highlighted that certain criteria outlined in the tender do not align with the objectives of promoting fair competition among bidders.

The requirements stated in the tender have created barriers that hinder the participation of qualified bidders who comply with legal and operational standards. It is essential to point out that the existing criteria may lead to non-compliance with the public procurement rules established by the **Sindh Public Procurement Regulatory Authority (SPPRA)**. Violations have occurred in the tender process, including the failure to upload the tender appropriately to the **SPPRA portal**, undermining transparency and accessibility.

Furthermore, it is crucial that the **Complaint Redressal Committee (CRC)** be called upon to address these concerns as per the established rules (**Rule 31**). The committee must review and ensure that all procurement processes adhere to the prevailing regulations to foster fair competition.



By calling the **CRC** and ensuring that all processes adhere strictly to the guidance from **SPPRA**, we can ensure that the tendering process remains equitable for all parties involved.

Regards,

Shahneel Ahmed

Senior Manager

Corporate Business & Micro Insurance

Cell: 0334-9935669

E-mail: shahneel.ahmed@jubileelife.com

Copy for information and necessary action:

1. Managing Director, SPPRA, Government of Sindh.
2. Secretary Universities & Board Department
3. Vice Chancellor / Chairman Procurement Committee.
4. Director (P&D), DUHS, Karachi.
5. Director (Finance), DUHS, Karachi.
6. Director (Works & Services) DUHS, Karachi



DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI
ATTENDANCE SHEET
MEETING OF COMPLAINT REDRESSAL COMMITTEE (CRC)
DATED 30-DECEMBER-2024 AT 12:30 P.M

HEALTH INSURANCE SERVICES (REF NO: DUHS/W&S-NIT/169)

NIT No: DUHS/W&S/2024/1333, Dated: 06th December, 2024

S. NO	NAME OF MEMBERS	DESIGNATION	SIGNATURE
1	Prof. Muhammad Saeed Quraishy (Chairman)	Vice Chancellor, Dow University of Health Sciences	
2	Mr. Usman Khalid (Member)	Accounts Officer, Representative of Accountant General (AG) Sindh	
3	Engr. Asif Ahmed (Member) Independent professional	Executive Engineer Civil, Planning & Development Department, Jinnah Sindh Medical University (JSMU)	
	SHAHNEEL AHMED	Service Manager	