



TransKarachi

Operator of the Karachi Breeze System

PROJECT: 47279-002, KARACHI BUS RAPID TRANSIT RED LINE PROJECT

Government of Sindh

REQUEST FOR QUOTATIONS (NON-CONSULTING SERVICES)

for

**Procurement of Health Insurance Services
for TransKarachi Staff (Year 2025-26)**

Contract Ref No: KBRT-Serv/HIS/2025-26/07

June 2025



REQUEST FOR QUOTATION - SERVICES (RFQS)

Project Title: Karachi Bus Rapid Transit Redline Project
Source of Funding: Asian Development Bank (ADB)
Title of Procurement: Procurement of Health Insurance Services for TransKarachi Staff (Year 2025-2026)
Contract Ref: KBRT-Serv/HIS/2025-26/07 Date of Issue: 04 June 2025
To: Concerned Organization
Sir/Madam:

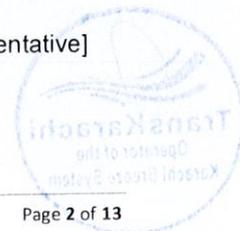
1. The TransKarachi (Client) hereby requests you to submit price quotation/(s) along with required documentation as listed in section: 4(a) for the performance of the services described in the **Terms of Reference (TORs) / Scope of Services** attached as **Appendix A** with this RFQ document for the period of **12 Months** only. If you, however, have been associated with the preparation of this Scope of Services that is the subject of this request, you shall be disqualified.

To assist you in the preparation of your price quotation we are enclosing herewith the **Terms of Reference (TORs) / Scope of Services, Draft Form of Quotation, and Draft Contract Agreement (Appendix B)** along with Contract Terms & Conditions.

2. If you/your firm, however, falls under any of the following conditions, your proposal shall not be considered:
 - (a) you/your firm are/is not a citizen/national of an ADB member country, or
 - (b) you/your firm have/has been associated with the firm that prepared the terms of reference or engaged in the preparation of the Project for which the contract that is subject of this request for quotations was identified, or
 - (c) you/your firm are/is owned by the Client, or
 - (d) you/your firm are/is currently sanctioned or temporarily suspended by the Asian Development Bank for a violation of its Anticorruption Policy (1998, as amended to date) or
 - (e) the contracting of services from your country or any payment to persons or entities in your country is prohibited in compliance with a decision of the United Nations Security Council under Chapter VII of the Charter of the United Nations.
3. To be qualified, you must be registered and have an NTN, SRB, have an experience as a Service Provider of the services covered by this **Request for Quotation**. As evidence, you must attach a document of your experience as Service Provider in at least one contract in the last 3 years of a size and nature similar to the requirements of this contract and have minimum 50 panel hospitals in Karachi and have overall more than 200 panel hospitals in your list nationwide.
4. Your quotation/(s) should be submitted in accordance with the following instructions, procedures, and the terms and conditions of the **Contract**.

Preparation of Quotations

- (a) Your price quotation/(s) shall be for all the items/services as described in the TORs/Scope of Services attached as Appendix-A. The Contract will be issued to the respective firm offering the lowest evaluated rates/prices for all items/services at the sole discretion of the Client.
- (b) Your Quotation should comprise the following documents: (duly signed & stamped):
 1. **Form of Quotation** [to be furnished on company's original Letterhead & signed by authorized representative]
 2. **Priced Quotation** (inclusive of all taxes) [signed/stamped by authorized representative]
 3. **TORs/Scope of Services** (Appendix-A)
 4. **Checklist** [to be signed/stamped by authorized representative]



- (c) The Currency of quoted price and payment shall be Pakistani Rupees.
- (d) The rates/prices quoted shall include all the applicable Taxes, duties, and other levies as per FBR and SRB Rules & in accordance with Government of Sindh and Government of Pakistan.
- (e) You shall submit only one set of quotations for the above services. Your quotation must be typed or written in indelible ink and shall be signed by you or your authorized representative. Without a signature in your **Form of Quotation**, your quotation will not be considered further.
- (f) Your quotation should be valid for a period of **30 days** from deadline for submission of the quotation as indicated below. If you withdraw your quotation during the validity period and/or refuse to accept the award of a contract when and if awarded, then you will be excluded from the list of eligible contractors for the project for 02 years.
- (g) TransKarachi (Client) may request the participating Firms/Companies during the evaluation process to extend the Validity Period of their Bids/Proposals for a specified period [equal to or below the existing validity period referred above under Section: 4(f)] if the evaluation/award process delayed for whatever reason.

Submission of Quotations:

- (h) The Complete Set of your Quotation/Proposal comprising of all the required documents as listed above under section 4 (b) should be submitted (Hard Copy) on or before **June 17, 2025, till 01.00 pm** that should be signed, sealed in an envelope clearly mentioning the "**Quotation for Health Insurance Services for TransKarachi Staff (Year 2025-26)**", and delivered to the following address. Incomplete or late proposal will not be entertained.

Client's Address: Manager Procurement & Contracts,
TransKarachi, C-89, near Bilal Masjid, Block 2, Clifton, Karachi,
Pakistan
Telephone : 021-99332512, 021-99332440, 021-99332478
E-Mail: procurement@transkarachi.pk

Note: The submission of Quotation/s in soft copy through email is not allowed.

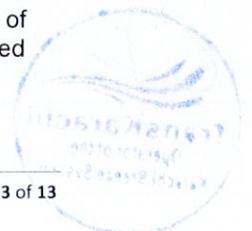
Evaluation and Comparison of submitted Quotations:

- (i) Quotations determined to be substantially responsive to the **Request for Quotation** will be evaluated by comparison of their offer prices. A quotation is not substantially responsive if it contains material deviations or reservations to the terms, conditions, and specifications in this **Request for Quotation**.
- (j) In evaluating the quotations, the Employer shall adjust for any arithmetical errors as follows:
- where there is a discrepancy between amounts in figures and in words, the amount in words will govern,
 - where there is a discrepancy between the unit rate (where applicable) and the line-item total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern.

If you refuse to accept the correction, your quotation will be rejected.

Award of Contract:

- (k) The client shall issue the formal Notification of award of contract to the successful Service Provider within the validity period for the provision of required services as per issued TORs whose quotation has been determined to be substantially responsive to this *Request for Quotation* and who has offered the lowest price quotation. The Service Provider within **07 days** receipt of notification of award of contract may return the copy with Acceptance, signed by the authorized representative of the Employer.



- (l) The successful service provider shall sign the Contract Agreement (to be furnished on Stamp Paper as per attached draft Contract with paid Stamp Duty equivalent to 0.35% of accepted Contract Price) governed by the annexed Contract Terms and Conditions and Appendix-A: TORs/Scope of Services. The overall Contract Price shall include all the applicable taxes of Government of Sindh and Government of Pakistan.

Failure and Terminations:

If the service provider fails to perform the related services within the period specified in the RFQ, the Employer may without prejudice to all its other remedies under the award of contract.

5. Further information can be obtained from:

Name: Manage Procurement & Contracts,
Address: TransKarachi, C-89, near Bilal Masjid, Block 2, Clifton, Karachi, Sindh.
Telephone: +92-21-99332512
E-mail: procurement@transkarachi.pk

6. The Client intends to apply funds from the **Asian Development Bank (ADB)** for eligible payments under the **Contract** resulting from this **Request for Quotation**.

7. Under **ADB's Anticorruption Policy** (1998, as amended to date) Service Providers shall observe the highest standard of ethics during the procurement and execution of such contracts. ADB may reject a proposal for award, and may impose sanctions or other remedial actions on parties involved, if it determines that the Service Provider recommended for award or any other party, directly or through an agent, has engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices or other integrity violations in competing for, or in executing, the Contract. At the time of submission of your quotation, you should not be in ADB's sanctions list. A firm/individual shall not be eligible to participate in any procurement activities under an ADB-financed, -administered, or -supported project while under temporary suspension or debarment by ADB pursuant to its Anticorruption Policy, whether such debarment was directly imposed by ADB, or enforced by ADB pursuant to the Agreement for Mutual Enforcement of Debarment Decisions.

8. You/your firm, joint venture partners, associates, parent company, affiliates or subsidiaries, including any subcontractors or suppliers for any part of the Contract, are not, or have never been, temporarily suspended, debarred, declared ineligible, or blacklisted by the client's country, any international organization, and other donor agency.

If so debarred, declared ineligible, temporarily suspended, or blacklisted, please state details (as applicable to each joint venture partner, associate, parent company, affiliate, subsidiaries, subcontractors, and/or suppliers):¹

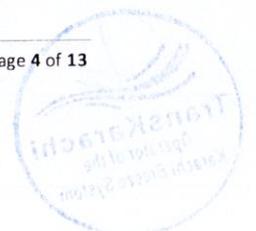
- (a) Name of Institution: _____
(b) Period of debarment, ineligibility, or blacklisting (start and end date): _____
(c) Reason for the debarment, ineligibility, or blacklisting: _____

9. You/your firm's, joint venture partners', associates', parent company's affiliates' or subsidiaries', including any subcontractors' or suppliers', key officers and directors have not been [charged or convicted] of any criminal offense (including felonies and misdemeanors) or infractions/violations of ordinance which carry the penalty of imprisonment.

10. If so charged or convicted, please state details:²

- (a) Nature of the offense/violation: _____
(b) Court/Area of jurisdiction: _____
(c) Resolution (i.e. dismissed; settled; convicted/duration of penalty): _____
(d) Other relevant details:

11. You/your firm understands that it is your obligation to notify ADB should you/your firm, joint venture partners, associates, parent company, affiliates or subsidiaries, including any Subcontractors or Suppliers, be temporarily suspended, debarred or become ineligible to work with ADB or any other multilateral development banks, the client's country, international organizations, and other donor



agencies, or any of your key officers and directors be charged or convicted of any criminal offense or infractions/violations of ordinance which carry the penalty of imprisonment.

12. Any misrepresentation that knowingly or recklessly misleads, or attempts to mislead may lead to the automatic rejection of the quotation/bid or cancellation of the contract, if awarded, and may result in remedial actions, in accordance with ADB's Anticorruption Policy (1998, as amended to date) and Integrity Principles and Guidelines (2015 as amended from time to time).
13. A bidder shall not have a conflict of interest. All bidders found to have a conflict of interest shall be disqualified.
14. Please confirm by fax/e-mail the receipt of this request and whether or not you will submit the price quotation(s).


Sincerely,
Manager Procurement & Contracts,
TransKarachi



[This Form of Quotation must be furnished & submitted on Supplier's original Letter Head]

**FORM OF QUOTATION
(Services)**

[date]

To:

The TransKarachi
C-89, Block 2, Near Bilal Masjid, Clifton, Karachi, Sindh-Pakistan
Telephone: +92-21-35300240-43. E-mail: procurement@transkarachi.pk

We offer to provide our Services for the **Procurement for Health Insurance Services for TransKarachi Staff (Year 2025-26)**, Contract Ref: **KBRT-Serv/ HIS /2025-26/07** in accordance with the **Contract Terms and Conditions** and **TORs/Scope of Services** attached as **Appendix-A** with this Form of Quotation for the overall Contract Price not to exceed PKR _____ [amount in numbers] _____ [amount in words] in accordance with the **Payment Schedule** annexed to this **Form of Quotation**.

We propose to complete the performance of all the services described under the **Contract** within the Completion Period indicated in the **Conditions of Contract**.

This Quotation and your written acceptance will constitute a binding Contract between us. We understand that you are not bound to accept the lowest or any Quotation you receive.

We hereby confirm that this Quotation complies with the Validity of the Offer condition imposed by the **Request for Quotation** document.

We: (a) are a national of an ADB member country; (b) have not been associated with the firm that prepared the terms of reference or engaged in the preparation of the Project for which the contract that is subject of this request for quotations was identified; (c) are not owned by the Client; (d) are not currently sanctioned or temporarily suspended by the Asian Development Bank; and (e) to the best of our knowledge, is not prohibited from being contracted in compliance with a decision of the United Nations Security Council.

Name of Service Provider: _____
Authorized Signature : _____
Name of Signatory : _____
Title of Signatory : _____
Address : _____
Telephone Number : _____
Fax Number, if any : _____
Email address (optional) : _____

ACCEPTANCE

The Client accepts the Service Provider's offer to provide the service.

Name of Client : TransKarachi
Authorized Signature : _____
Name of Signatory : _____
Title of Signatory : _____
Date : _____



PRICE SCHEDULE

S. No	Description	Total Amount PKR (inclusive of Income Tax)
1	Total Quoted amount for Hospitalization Benefits	
2	Total Quoted amount for Maternity Benefits	
3	Corporate OPD Pool initial fund (PKR 500,000/-) on ASO basis	
	Total Amount PKR (Inclusive of Income Tax & SST and others)	

Note:

- The number of staff may be adjusted (increased/decreased).



CHECK LIST

(DOCUMENTS TO BE ATTACHED AND AGREED WITH PROPSAL)

S. No	Documents Requirement	Status (Yes/No)
01	National Tax Number Certificate (NTN)	
02	Sindh Revenue Board Certificate (SRB)	
03	Experience as Service Provider in at least one contract/service order in the last 3 years of a size and similar nature to the requirements of this contract	
04	Have minimum 50 panel hospitals in Karachi and have overall more than 200 panel hospitals in your list nationwide	
05	Conformity with RFQ and TORs.	
06	Bid Validity: Thiry (30) days from the date of the bid deadline	
07	Payment Condition: Payment will be made within 30 days after the submission of invoice.	



TORs / Scope of Services

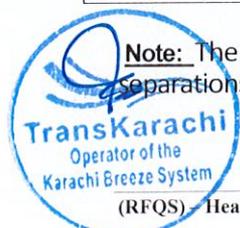
Procurement for Health Insurance of TransKarachi Staff (Year 2025-26)

Contract Ref No: KBRT-Serv/HIS/2025-26/07

HOSPITALIZATION BENEFIT					
Group Health	Plan A	Plan B	Plan C	Plan D	Plan E
Hospitalization Normal (Per Annum Per Person)	1,500,000	1,250,000	1,000,000	750,000	500,000
Additional Hospitalization limit in case of Accidental Injury	1,500,000	1,250,000	1,000,000	750,000	500,000
Daily Room & Board (sub limit)	50,000	25,000	20,000	15,000	10,000
Pre & Post Hospitalization Cost:	COVERED	COVERED	COVERED	COVERED	COVERED
- Pre-Hospitalization (Diagnosis, Consultation, Medicines)	30 Days	30 Days	30 Days	30 Days	30 Days
- Post-Hospitalization (Diagnosis, Consultation, Medicines)	30 Days	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations MRI, CT Scan , Endoscopy, Thallium Scans, Angiography, Cataract, Kidney Dialysis, & Cancer treatments etc	COVERED	COVERED	COVERED	COVERED	COVERED
Congenital Birth Defects	100%	100%	50%	50%	50%
Hepatitis "B&C" including Interferon Therapy	100%	100%	50%	50%	50%
Pre-Existing Conditions	100%	100%	50%	50%	50%
MATERNITY BENEFIT - Per Covered per Annum					
Group Health	Plan A	Plan B	Plan C	Plan D	Plan E
- Normal delivery	150,000	125,000	100,000	75,000	50,000
- Cesarean case	200,000	150,000	125,000	100,000	75,000
- Legal Abortion/ D&C/ D&E	150,000	125,000	100,000	75,000	50,000
- Pre-natal Expenses / Post-natal Expense	COVERED	COVERED	COVERED	COVERED	COVERED
- Initial Vaccines for new Born	COVERED	COVERED	COVERED	COVERED	COVERED
- Circumcision Cover	COVERED	COVERED	COVERED	COVERED	COVERED
CORPORATE OUTPATIENT FUND - ON ASO BASIS @ 5% ADMINISTRATION CHARGES SERVICES					
OPD Limit (Pool) On ASO Basis with 5% charges (initial fund)	Rs.500,000				
OPD Sub Limit / Employee / Family**	100,000	80,000	60,000	50,000	40,000

Number of Persons / Lives to be insured as per Plans.

Health Members	Plan A	Plan B	Plan C	Plan D	Plan E	Total
No of Employees	3	14	10	16	14	57
No of Spouses	3	13	7	10	12	45
No of Children's	5	19	8	14	17	63
Total Members Covered	11	46	25	40	43	165



Note: The number of staff may be adjusted (increased/decreased) based upon hiring of new staff and separations.

CONTRACT AGREEMENT

Name of Country: Islamic Republic of Pakistan
Project Title: Karachi Bus Rapid Transit Redline Project
Title of Procurement: Procurement for Health Insurance of TransKarachi Staff (Year 2025-26)
Contract Ref: KBRT-Serv/ HIS /2025-26/07

THIS AGREEMENT made the ___ day of ___ between TransKarachi, House No. C-89 Near Bilal Masjid Clifton Block 2 Karachi (hereinafter called "The Client") of the one part and M/s _____ (hereinafter called "The Service Provider") of the other part: WHEREAS the Client invited Quotation for Health Insurance Services for TransKarachi Staff (Year 2025-26) has accepted a Quotation by the Service Provider for providing the services for the period of Twelve (12) months in the sum of [Rs. _____/=] (Rupees- _____) (hereinafter called "the Contract Price") which is inclusive of Income Tax and Sindh Sales Taxes.

The Client and the Service Provider agree as follows:

The following documents shall be deemed to form and be read and construed as part of this Contract, viz:

- a) Contract Terms and Conditions
b) Notification of Award of Contract vide Letter No. _____ dated: _____, duly accepted by the Service Provider.
c) Firm Quotation offer dated. _____ along with detailed relevant documents (Form of Quotation & Scope of Services)

The Client hereby agrees to pay, in consideration of the successful performance of the services, the Contract Price as indicated and accepted in the Notification of award of contract, under payment terms stipulated in the Contract Terms and Conditions.

IN WITNESS whereof the parties hereto have executed the Contract under the laws of [Pakistan] on the date indicated above.

Table with 2 columns: Signature and seal of the Client, Signature and seal of the Service Provider. Includes fields for Chief Executive Officer, Authorized representative, and Witness.



CONTRACT TERMS AND CONDITIONS

Name of Country: Islamic Republic of Pakistan
Project Title: Karachi Bus Rapid Transit Redline Project
Title of Procurement: Procurement for Health Insurance Services of TransKarachi Staff (Year 2025-26)
Contract Ref: KBRT-Serv / HITS /2025-26/07

1. Definitions

- (a) "Contract" means the agreement entered into between the Client and the Service Provider, together with the Contract Documents referred to therein, including all attachments, appendixes, and all documents incorporated by reference therein.
- (b) "Contract Documents" means the documents listed in the Contract, including any amendments thereto.
- (c) "Contract Price" means the price payable to the Service Provider as specified in the Contract, subject to such additions and adjustments thereto pursuant to the Contract.
- (d) "Completion" means the fulfilment of the committed services by the Service Provider in accordance with the terms and conditions set forth in the Contract.
- (e) "Client" means the entity purchasing the Services.
- (f) "Services" means the services the Service Provider will perform as specified in the Scope of Services in Appendix A.
- (g) "Service Provider" means the natural person, private or government entity, or a combination of the above, whose bid to perform the Contract has been accepted by the Client and is named as such in the Contract.
- (h) "ADB" is the Asian Development Bank.

2. Applicable Law

The Contract shall be interpreted in accordance with the laws of the Client's country.

3. Language

All communications and documents related to the Contract shall be in English.

4. Assignment

The Service Provider shall not assign this Contract or sub-contract any portion of it without the Client's prior written consent.

5. Fraud and Corruption

This Contract shall be covered by the provisions of ADB's Anticorruption Policy (1998, as amended to date) and Integrity Principles and Guidelines (2015, as amended from time to time) that requires Borrowers (including beneficiaries of ADB-financed activity), as well as Service Providers and Contractors under ADB-financed contracts, to observe the highest standard of ethics during the procurement and execution of such contracts.

6. Performance of the Services

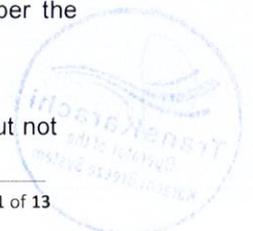
The Service Provider shall carry out the Services with due diligence and efficiency and shall furnish to the Client such information related to the Services as the Client may from time to time reasonably request. The Service Provider shall at all times cooperate and coordinate with the Client with respect to the performance of the Services.

7. Required Performance Standards

The Service Provider shall confirm the compliance with standards and parameters as per the contract Terms of Reference (TOR).

8. Service Completion Schedule

The services should be completed as per schedule indicated in the **Scope of Services** but not



exceeding **Twelve (12) months** from the date of signing of contract. The duration of contract may be extended subject to satisfactory performances. Service Provider may start the service / provide Health Insurance for TransKarachi after signing of contract agreement.

9. Fixed Contract Price

The prices indicated in the **contract** are firm and fixed and not subject to any adjustment during contract performance.

10. Taxes and Duties

Aforementioned total contract price is inclusive of all applicable taxes (Income Tax & SST). All prevailing Taxes, Government of Pakistan/Sindh taxes/stamp duties etc. are applicable as per the SROs. The Service Provider shall be entirely responsible for all taxes, duties, license fees, etc., incurred until completion of the services to the Client.

11. Payment

Upon submission by Service Provider of invoice and subsequent verification of the invoice by Client, payment of the contract price shall be made in the following manner:

- a) Payment will be made within 30 days after the submission of invoice.
- b) Payment will be made upon submission of following documentation:
 - I. Supplier's original Sales Tax Invoice with Covering Letter.
 - II. Health Policy Proposal.
 - III. Satisfactory Report (in original) from concerned Department/Section of TransKarachi.

12. Resolution of Disputes

The Client and the Service Provider shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute between them under or in connection with the Contract. In the case of an unresolved dispute, the dispute shall be settled in accordance with the provisions of the Arbitration Act of Pakistan 1940.

13. Independent Service Provider

The Contract shall not nor be deemed to create the relationship of employer and employee, master and servant, or principal and agent between Client and the Service Provider or the or his employees, agents or any other persons engaged by the CONTRACTOR to perform its obligations under this Contract.

14. Intellectual Property Rights

Intellectual Property Rights: (a) The Service Provider shall indemnify the Client from and against any and all claims, liabilities, obligations, losses, damages, penalties, actions, judgments, suits, proceedings, demands, costs, expenses and disbursements of whatsoever nature that may be imposed on, incurred by or asserted against, the Client during or in connection with the Services by reason of: (i) infringement or alleged infringement by the Service provider of any patent or other protected right, or (ii) plagiarism or alleged plagiarism by the Service provider.

15. Failure to Perform

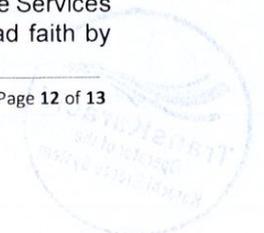
The Client may terminate the Contract if the Service Provider fails to perform the services, in accordance with the above terms and conditions, in spite of a 14-day notice given by the Client, without incurring any liability to the Service Provider.

16. Termination due to Integrity Violation

The Client may terminate this Contract, in whole or in part, if the Service Provider, in the judgment of the Client has engaged in integrity violations in accordance with Clause 5 [Fraud and Corruption], in competing for or in executing this Contract.

17. Other Grounds for Termination

The Client may also terminate this Contract, in whole or in part, if the Service Provider becomes insolvent, bankrupt or gives the Client reasonable evidence of its inability to complete the Services as specified, or fails to correct any non-conformity in the Services or performs in bad faith by



willfully not observing the terms and conditions of this Contract.

18. Force Majeure

The Service Provider shall not be liable for penalties or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

- a. For purposes of this Clause, "Force Majeure" means an event beyond the control of the Service Provider and not involving the Service Provider's fault or negligence and not foreseeable. Such events may include, but not restricted to, act of Client in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.
- b. If a Force Majeure situation arises, the Service Provider shall promptly notify the Client in writing of such condition and the cause thereof. Unless otherwise directed by the Client in writing, the Service Provider shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by Force Majeure event.

19. Accounts and Records

- a. The Service Provider shall keep accurate and systematic accounts and records in respect of the Services in such form and detail as are customary in its profession and are sufficient to establish accurately that the costs have been duly incurred.
- b. Notwithstanding anything to the contrary stated herein, the Service Provider shall maintain accounts and records, including original receipts, invoices and other supporting documents evidencing payments made by the Service Provider under this Contract, for the period of the Services and for a period no less than 3 years after the expiration or termination of this Contract.
- c. The Service Provider shall permit ADB to inspect the accounts, records, and other documents relating to the submission of bids and contract performance of the Service Provider and to have them audited by auditors appointed by ADB.

20. Suspension of ADB Loan or Credit.

In the event that ADB suspends the Loan or Credit to the Client, from which part of the payments to the Service Provider are being made, the Client is obligated to notify the Service Provider, with copy to the Client's representative, of such suspension within 7 days of having received ADB's suspension notice.

21. Termination Notice Due to Non-payment

If the Service Provider has not received payments due within the 45 days as provided for in Clause 11 [Payment], the Service Provider may immediately issue a 14-day termination notice.

22. Focal Person of the Assignment

The focal person for coordination / correspondence will be nominated by TransKarachi.

