

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA)

CONTRACT AWARD PROFORMA – I

(As per Rule 47 of PP Rules, 2004)

To Be Filled And Uploaded on PPRA Website In Respect of All Public Contracts of Works, Services and Goods

- NAME OF THE ORGANIZATION/DEPTT. **PAKISTAN NATIONAL SHIPPING CORPORATION (PNSC)**
- FEDERAL / PROVINCIAL GOVT: **FEDERAL GOVERNEMENT**
- TITLE OF CONTRACT: **TENDER FOR GROUP TERM INSURANCE POLICY 2026-2027**
- TENDER NUMBER: **P21479**
- BRIEF DESCRIPTION OF CONTRACT: **TENDER FOR GROUP TERM INSURANCE POLICY 2026-2027**
- TENDER VALUE : **4 Million**
- ENGINEER'S ESTIMATE: **N/A**
(for civil Works only)
- ESTIMATED COMPLETION PERIOD: **ONE YEAR CONTRACT**
- WHETHER THE PROCUREMENT WAS INCLUDED IN ANNUAL PROCUREMENT PLAN? **YES**
- ADVERTISEMENT :
 - (i) PPRA Website: **HOISTED ON EPADS V 2.0**
 - (ii) NEWS PAPERS: **YES, THE NEWS & ROZNAMA 92 NEWS (DATED: APRIL 28, 2026),**
- TENDER OPENED ON (DATE & TIME): **14/05/2026 – 11:30 AM,**
- NATURE OF PURCHASE: **LOCAL**
- EXTENSION IN DUE DATE (If any): **NO**
- NUMBER OF TENDER DOCUMENTS SOLD: **FREE OF COST–AVAILABLE AT www.pnsc.com.pk & <https://vendors.epads.gov.pk/>.**
- WHETHER QUALIFICATION CRITERIA WAS INCLUDED IN BIDDING/TENDER DOCUMENTS: **YES.**
- WHETHER BID EVALUATION CRITERIA WAS INCLUDED IN BIDDING / TENDER DOCUMENTS: **YES.**

➤ WHICH METHOD OF PROCUREMENT WAS USED: - (Tick one)

- | | | | |
|----|---|-------------------------------------|--------------------------|
| a) | SINGLE STAGE – ONE ENVELOPE PROCEDURE _____ | ☐ | ☐ |
| b) | SINGLE STAGE - TWO ENVELOPE PROCEDURE. _____ | ☒ | ☐ |
| c) | TWO STAGE BIDDING PROCEDURE. _____ | ☐ | ☐ |
| d) | TWO STAGE – TWO ENVELOPE BIDDING PROCEDURE. ____ | ☐ | ☐ |

- PLEASE SPECIFY IF ANY OTHER METHOD OF PROCUREMENT WAS ADOPTED WITH BRIEF REASONS (i.e EMERGENCY, DIRECT CONTRACTING, NEGOTIATED TENDERING ETC.)

- WHO IS THE APPROVING AUTHORITY: CEO – PNSC

➤ WHETHER APPROVAL OF COMPETENT AUTHORITY WAS OBTAINED FOR USING A METHOD OTHER THAN OPEN COMPETITIVE BIDDING: N/A

➤ NUMBER OF BIDS RECEIVED: THREE (03)

➤ WHETHER THE SUCCESSFUL BIDDER WAS LOWEST BIDDER: YES, MOST ADVANTAGEOUS BID

➤ WHETHER INTEGRITY PACT WAS SIGNED: N/A

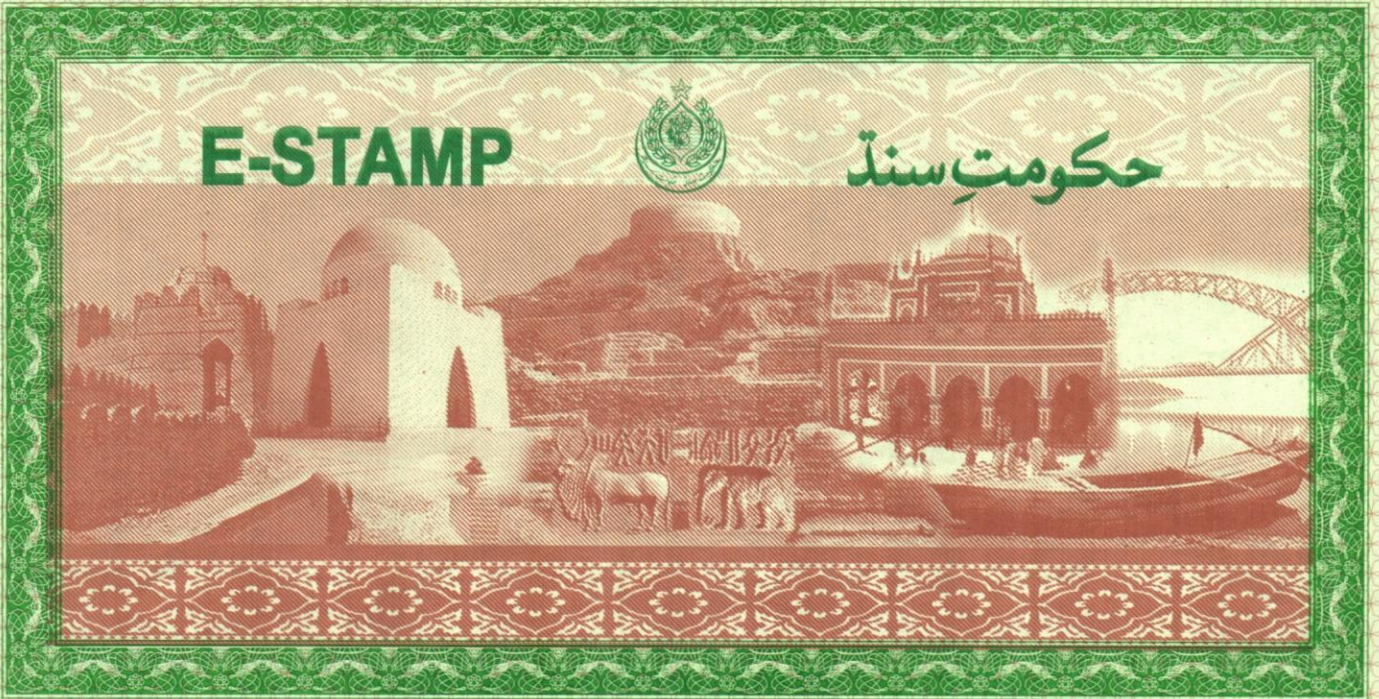
PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA)

(As per Rule 47 of PP Rules, 2004)

CONTRACT AWARD PROFORMA – II

To Be Filled And Uploaded on PPRA Website In Respect of All Public Contracts of Works, Services & Goods

- NUMBER OF BIDDERS PRESENT AT THE TIME OF OPENING OF BIDS: **YES**
- NAME AND ADDRESS OF THE SUCCESSFUL BIDDER: **M/S. DAWOOD FAMILY TAKAFUL LIMITED- ADDRESS: 1701-A, SAIMA TRADE TOWER, I.I. CHUNDRIGAR ROAD, KARACHI.**
- RANKING OF SUCCESSFUL BIDDER IN EVALUATION REPORT (i.e. 1st, 2nd, 3rd EVALUATED BID): **MOST ADVANTAGEOUS BID**
- NEED ANALYSIS (Why the procurement was necessary?) **YES, PNSC REQUIREMENT FOR (PERMANENT & CONTRACTUAL EMPLOYEES),**
- IN CASE EXTENSION WAS MADE IN RESPONSE TIME, WHAT WERE THE REASONS: **NO**
- WHETHER NAMES OF THE BIDDERS AND THEIR PRICES WERE READ OUT AT THE TIME OF OPENING OF BIDS: **YES**
- DATE OF CONTRACT SIGNING: **22-JULY-2026**
(COPY OF AGREEMENT IS ENCLOSED)
- CONTRACT AWARD PRICE: **PKR: 2,729,698/-**
- WHETHER COPY OF EVALUATION REPORT GIVEN TO ALL BIDDERS: **YES**
(Attach copy of the bid evaluation report)
- ANY COMPLAINTS RECEIVED: **NO**
(If yes result thereof)
- ANY DEVIATION FROM SPECIFICATIONS GIVEN IN THE TENDER NOTICE/DOCUMENTS: **NO**
(If yes give details)
- DEVIATION FROM QUALIFICATION CRITERIA: **NO**
(If yes give details)
- SPECIAL CONDITIONS, IF Any: **NO**
(Give Brief Description)



SND-5346-8624641623

GoS-KHI-749E10C46CDA84FC

Non-Judicial

Rs 9,554/-

Description : Contract - 15(a)
 Principal : DAWOOD FAMILY TAKEFUL LIMITED [30145040]
 Contractor : PAKISTAN NATIONAL SHIPPING CORPORATION [8187517]
 Applicant : SYED TALHA BIN ADIL [42101-8140746-5]
 Stamp Duty Paid by : PAKISTAN NATIONAL SHIPPING CORPORATION [8187517]
 Issue Date : 29-Jul-2026, 01:06:39 PM
 Paid Through Challan : 20261D66EB14FF3B
 Amount in Words : Nine Thousand Five Hundred and Fifty Four Rupees Only

Please Write Below This Line

You can verify your e-Stamp paper by scanning the QR code or visiting at www.estamps.gos.pk using the 'Verification Through Web' option.

NON-DISCLOSURE AGREEMENT

THIS CONTRACT is made and entered into at Karachi on the **22nd** Day of **Jul 2026**.

- BY & BETWEEN -

PAKISTAN NATIONAL SHIPPING CORPORATION is a Statutory Corporation established under the Pakistan National Shipping Corporation Ordinance No. XX of 1979, having its Head Office at PNSC Building, Moulvi Tamizuddin Khan Road, Karachi Pakistan (hereinafter referred to as the "Corporation" which expression wherever the context so permits shall include the legal representatives and assigns), party of the **ONE PART**.

- AND -

M/s **Dawood Family Takaful Limited**, having its Office located at **1701-A Saima Trade Centre, I.I. Chundrigar Road, Karachi**. (hereinafter referred to as the "Service provider", which terms shall, where the context so admits or requires, include its successor-in-interest) Party of the **Second Part**.

The Parties have entered into this Agreement to protect the confidentiality of information in accordance with the following terms:

- i) In connection with the Purpose, a Party may disclose certain information it considers confidential and / or proprietary ("Confidential Information") to the other Party including, but not limited to, tangible, intangible, visual, electronic, present, or future information such as:
1. Trade secrets;
 2. Financial information, including pricing;
 3. Technical information, including research, development, procedures, algorithms, data, designs, and know-how;
 4. Business information, including operations, planning, marketing interests, and products;
 5. The terms of any agreement entered into between the Parties and the discussions, negotiations and proposals related thereto; and
 6. Information acquired during any facilities tours.
 7. The Party receiving Confidential Information (a "Recipient") will only have a duty to protect Confidential Information disclosed to it by the other Party ("Discloser"):
 8. If it is clearly and conspicuously marked as "confidential" or with a similar designation;
 9. If it is identified by the Discloser as confidential and/or proprietary before, during, or promptly after presentation or



communication; or

10. If it is disclosed in a manner in which the Discloser reasonably communicated, or the Recipient should reasonably have understood under the circumstances, including without limitation those described in Section 2 above, that the disclosure should be treated as confidential, whether or not the specific designation "confidential" or any similar designation issues a recipient will use the Confidential Information only for the Purpose described above. A Recipient will use the same degree of care, but no less than a reasonable degree of care, as the Recipient uses with respect to its own information of a similar nature to protect the Confidential Information and to prevent:

a. Any use of Confidential Information in violation of this agreement; and/or

b. Communication of Confidential Information to any unauthorized third parties. Confidential Information may only be disseminated to employees, directors, agents or third party contractors of Recipient with a need to know and who have first signed an agreement with either of the Parties containing confidentiality provisions substantially similar to those set forth herein.

11. Each Party agrees that it shall not do the following, except with the advanced review and written approval of the other Party:

- Issue or release any articles, advertising, publicity or other matter relating to this Agreement (including the fact that a meeting or discussion has taken place between the Parties) or mentioning or implying the name of the other Party; or
- Make copies of documents containing Confidential Information.

12. This Agreement imposes no obligation upon a Recipient with respect to Confidential Information that:

13. Was known to the Recipient before receipt from the Discloser;

14. Is or becomes publicly available through no fault of the Recipient;

15. Is independently developed by the Recipient without a breach of this Agreement;

16. Is disclosed by the Recipient with the Discloser's prior written approval; or

17. Is required to be disclosed by operation of law, court order or other governmental demand ("Process"); provided that (i) the Recipient shall immediately notify the Discloser of such Process; and (ii) the Recipient shall not produce or disclose Confidential Information in response to the Process unless the Discloser has: (a) requested protection from the legal or governmental authority requiring the Process and such request has been denied, (b) consented in writing to the production or disclosure of the Confidential Information in response to the Process, or (c) taken no action to protect its interest in the Confidential Information within 14 business days after receipt of notice from the Recipient of its obligation to produce or disclose Confidential Information in response to the Process.

18. EACH DISCLOSER WARRANTS THAT IT HAS THE RIGHT TO DISCLOSE ITS CONFIDENTIAL INFORMATION. NO OTHER WARRANTIES ARE MADE. ALL CONFIDENTIAL INFORMATION DISCLOSED HEREUNDER IS PROVIDED "ASIS".

19. Unless the Parties otherwise agree in writing, a Recipient's duty to protect Confidential Information expires [YEARS] from the date of disclosure. A Recipient, upon Discloser's written request, will promptly return all Confidential Information received from the Discloser, together with all copies, or certify in writing that all such Confidential Information and copies thereof have been destroyed. Regardless of whether the Confidential Information is returned or destroyed, the Recipient may retain an archival copy of the Discloser's Confidential Information in the possession of outside counsel of its own choosing for use solely in the event a dispute arises hereunder and only in connection with such dispute.

20. This Agreement imposes no obligation on a Party to exchange Confidential Information, proceed with any business opportunity, or purchase, sell, license and transfer or otherwise make use of any technology, services or products.

21. Each Party acknowledges that damages for improper disclosure of Confidential Information may be irreparable; therefore, the injured Party is entitled to seek equitable relief, including injunction and preliminary injunction, in addition to all other remedies available to it.

22. This Agreement does not create any agency or partnership relationship. This Agreement will not be assignable or transferable by Participant without the prior written consent of the other party.

23. This Agreement may be executed in two or more identical counterparts, each of which shall be deemed to be an original including original signature versions and any version transmitted via facsimile and all of which taken together shall be deemed to constitute the agreement when a duly authorized representative of each party has signed the counterpart.

24. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof, and supersedes any prior oral or written agreements, and all contemporaneous oral communications. All additions or modifications to this Agreement must be made in writing and must be signed by the Parties. Any failure to enforce a provision of this Agreement shall not constitute a waiver thereof or of any other provision.

IN WITNESS WHEREOF, the parties hereto have signed this Contract and has caused the common seal to be affixed on the Contract in the manner hereinafter appearing on the day and year first here-in-above written.

For and on behalf of PNSC:

Signature:

Name:

Designation:

TEL:

WITNESSES:

1.

For and on behalf of Contractor:

Signature:

Name:

Designation:

TEL:

2.

13302-8565844-7

2



Pakistan National Shipping Corporation

(ESTABLISHED UNDER ORDINANCE NO. XX OF 1979)

TENDER NO. PRCD/GTI/HO/2026/P21479

Jul 22nd, 2026

M/S. DAWOOD FAMILY TAKAFUL LIMITED,

Address: 1701-A, Saima Trade Tower,

I.I. Chundrigar Road, Karachi,

PH NO. 021 32277371-8,

CELL NO. 0315-8895249

EMAIL: f.ansari@dawoodtakaful.com

ATTEN: Mr. Farrukh Ansari

LETTER OF ACCEPTANCE

TENDER FOR PROCUREMENT OF GROUP TERM INSURANCE POLICY FOR PNSC'S EMPLOYEES (PERMANENT AND CONTRACTUAL) FOR ONE YEAR 2026-2027

1. With reference your Financial Proposal regarding Tender No. PRCD/GTI/HO/2026/P21479, was opened on June 23rd, 2026.
2. I am directed to inform you that, PNSC Management is accepted your Premium offer for 292 Employees for a period of One Year with the total quoted Premium amount of **PKR 2,729,698/-** with effect from **July 22nd, 2026**. Scope of services on the following benefits is as tabulated:

SR. #	DESCRIPTION	TOTAL PREMIUM AMOUNT (FOR ONE YEAR)
1	• Group Life & Terminal Illness. • Accidental Death Benefit. • Permanent Partial Disability-Accident. • Permanent Total Disability-Accident. • Permanent Partial Disability-Sickness • Permanent Total Disability-Sickness • Temporary Disability-Accident. • Monthly Income Benefit. • Pay Continuation Benefit	PKR 2,729,698

3. Further to inform that as per "amended Article of Sindh Act 1899" please affix Contract Form on Non-Judicial Stamp Paper of Rs. 100/- and Stamp Duty (@0.35 Thirty Five Paisa) for every Hundred Rupees of Total Contract Amount.
4. You are also advised to arrange Pay Order of 5% of Contract Amount amounting to **Rs. 136,484.9/- (5% of PKR: 2,729,698/-)** as Performance Guarantee before signing of contract.
5. For further details please contact with Insurance & Claim Department, 12th, Floor, PNSC Building for signing of Contract within Five (05) Days from issuance of this letter.

Your's faithfully,

BURHAN AHMED ALAVI
Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

Manager (Insurance & Claim)

PNSC BUILDING, MOULVI TAMIZUDDIN KHAN ROAD. P.O. BOX NO. 5350, KARACHI-74000, PAKISTAN.
PHONE : 021-99203980-99 (20 LINES) FAX : 021-99203974 - 35636658
E-mail : communication@pnsccom.pk, Website : www.pnsccom.pk



Evaluation Report

(Under Rule 35 of Public Procurement Rules, 2004)

Procuring Agency Name	PNSC
Procurement Title	TENDER FOR GROUP TERM INSURANCE POLICY 2026-2027
Procurement Reference Number	P21479
Procurement Type	Non-Consultancy Services
Procurement Procedure	Single Stage-Two Envelope
Evaluation Criteria	Least Cost Based Selection (LCBS)
Date & Time (Bid Closing)	Thursday, May 14, 2026 11:30 AM
Date & Time (Bid Opening)	Thursday, May 14, 2026 11:00 AM
No. of Bids Received	03
Report Preparation Date	Tuesday, June 30, 2026 02:50 PM
Report Publish Date	Tuesday, July 7, 2026 11:01 AM

BIDDER NAME	ELIGIBILITY	TECHNICAL MARKS: 100 PASSING: 100	REMARKS UNDER 35(2) OF PUBLIC PROCUREMENT RULES, 2004
Dawood Family Takaful Limited Company (Private Limited)	Eligible	100 Weightage : ((100 / 100 x 100) x 100% = 100)	
PakQatar Group Company (Private Limited)	Eligible	100 Weightage : ((100 / 100 x 100) x 100% = 100)	
EFU Life Assurance Limited Company (Private Limited)	Eligible	100 Weightage : ((100 / 100 x 100) x 100% = 100)	

Positions and Lots

SUM INSURED OF GROUP LIFE (<i>LOT POSITIONS</i>)	BID OFFER
Dawood Family Takaful Limited Company (Private Limited) Marks: 100	2,729,698 
PakQatar Group Company (Private Limited) Marks: 100	2,926,789
EFU Life Assurance Limited Company (Private Limited) Marks: 100	4,099,851

*  indicates most advantageous bidder for the particular position/service or lot.





Technical Evaluation Report

(Under Rule 35 of Public Procurement Rules, 2004)

Procuring Agency Name	PNSC
Procurement Title	TENDER FOR GROUP TERM INSURANCE POLICY 2026-2027
Procurement Reference Number	P21479
Procurement Type	Non-Consultancy Services
Procurement Procedure	Single Stage-Two Envelope
Evaluation Criteria	Least Cost Based Selection (LCBS)
Date & Time (Bid Opening)	Thursday, May 14, 2026 11:30 AM
Date & Time (Bid Closing)	Thursday, May 14, 2026 11:00 AM
No. of Bids Received	03
Report Preparation Date	Monday, June 15, 2026 03:25 PM
Report Publish Date	Tuesday, June 16, 2026 10:40 AM

BIDDER NAME	ELIGIBILITY	TECHNICAL MARKS: 100 PASSING: 100	REMARKS UNDER 35(2) OF PUBLIC PROCUREMENT RULES, 2004
Dawood Family Takaful Limited Company (Private Limited)	Eligible	100.00 Weightage : (100% x 100.00 = 100)	
PakQatar Group Company (Private Limited)	Eligible	100.00 Weightage : (100% x 100.00 = 100)	
EFU Life Assurance Limited Company (Private Limited)	Eligible	100.00 Weightage : (100% x 100.00 = 100)	

Positions and Lots

SUM INSURED OF GROUP LIFE (<i>LOT POSITIONS</i>)	REMARKS UNDER 35(2) OF PUBLIC PROCUREMENT RULES, 2004
Dawood Family Takaful Limited Company (Private Limited)	Qualified
PakQatar Group Company (Private Limited)	Qualified
EFU Life Assurance Limited Company (Private Limited)	Qualified



Bid Evaluation

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Procurement Document
- Publish Procurement Document
- Bid Submission
- Evaluation of Bids
- 5

Contract Award
- 6

Verify Invoice
- 7

Pay Invoice

Procurement Information

Procurement Information

- TENDER FOR GROUP TERM INSURANCE POLICY 2026-2027
- P21479
- National
- Non-Consultancy Services
- Single Stage-Two Envelope
- Monday, April 27, 2026 12:00 AM

Procuring Agency Information

- BURHAN AHMED ALAVI
- MANAGER
- INSURANCE & CLAIMS
- PNSC
- +92-219-920-3980
- burhan.alavi@pnscl.com.pk
- INSURANCE & CLAIMS DEPARTMENT, 12TH FLOOR, PNSC BUILDING, M.T KHAN ROAD, KARACHI

Bid Submission Dates



Publish Date:
Monday, April 27, 2026 12:00 AM



Closing Date and Time:
Thursday, May 14, 2026 11:00 AM



Open Date and Time:
Thursday, May 14, 2026 11:30 AM

Bids Received

03

Vendors have submitted their bids for this procurement.

Eligibility & Evaluation Criteria Remarks

 Dawood Family Takaful Limited (Company (Private Limited))

 Eligible  Qualified

Average Score

100

Passing Score

100

☒ Eligibility Evaluation

 Technical Evaluation

 Items & Lot Specifications Validation

Criteria	Mr. BURHAN AHMED ALAVI Convener	Mr. Banti Lal Member	Mr. MUHAMMAD SALEEM
Status	 Eligible 	 Eligible 	 Eligible 

 PakQatar Group (Company (Private Limited))

 EFU Life Assurance Limited (Company (Private Limited))

Note: The financial opening date has been scheduled for Tuesday, June 23, 2026 11:00 AM

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