



NATIONAL INVESTMENT TRUST LIMITED

ADMINISTRATION DEPARTMENT

**TENDER FOR GROUP LIFE INSURANCE,
GROUP LIFE FOR HOUSE LOAN OF EMPLOYEES &
VEHICLE INSURANCE**



NATIONAL INVESTMENT TRUST LIMITED

ADMINISTRATION DEPARTMENT
ADMN/INSURANCE/18/2018

TABLE OF CONTENTS

| | PAGE # |
|----------------------------------|---------------|
| 1. INVITATION | 3 |
| 2. INTRODUCTION | 4 |
| 3. SCOPE OF WORK | 4 |
| 4. OBJECTIVES OF POLICY | 4 |
| 5. ELIGIBILITY FOR PARTICIPATION | 4 |
| 6. PROCEDURE FOR PARTICIPATION | 5 |
| 7. GENERAL TERMS & CONDITIONS | 6 |
| 8. TECHNICAL PROPOSAL | 6 |
| 9. FINANCIAL PROPOSAL | 7 |
| 10. QUALIFICATION CRITERIA | 7 |
| 11. EVALUATION OF BID | 8 |
| 12. TERMS OF PAYMENT | 8 |
| 13. CLARIFICATIONS | 8 |



NATIONAL INVESTMENT TRUST LIMITED

ADMINISTRATION DEPARTMENT

No.Admn/Insurance/18/2018

Dated: June 05, 2018

**TENDER FOR GROUP INSURANCE (LIFE & HOUSE LOAN)
& VEHICLE INSURANCE**

National Investment Trust Limited an Asset Management Company managing mutual funds in Pakistan inviting all established Insurance Companies with sound financial background having registration with tax authorities and all mandatory bodies to submit bids in separate sealed envelope clearly marked “**GROUP LIFE INSURANCE**”, “**GROUP LOAN INSURANCE**”, & “**VEHICLES INSURANCE**” each containing two sealed envelopes – one containing technical information / documents as advised in tender document duly marked “**Technical Proposal**” and the other containing financial proposal duly marked “**Financial Proposal**”.

Tender documents, which are containing detailed terms and conditions, method of participation, procedure for submission of Tenders, validity, opening of Tender, evaluation criteria, clarification / rejection of Tender are available for the interested companies at National Investment Trust Limited, 6th Floor, National Bank of Pakistan Building, I.I. Chundrigar Road, Karachi. Tender documents can also be downloaded from www.nit.com.pk free of cost.

Sealed Tender in accordance with the instructions in the documents, must reach at National Investment Trust Limited, 6th Floor, NBP Building, I.I. Chundrigar Road, Karachi, on or before 22nd June, 2018 up to 11:00 a.m. Technical proposal will be opened the same day at 11:30 a.m. This advertisement is also available on PPRA Website.


(S.T.A. QUADRI)
HEAD OF ADMINISTRATION



NATIONAL INVESTMENT TRUST LIMITED

1. INTRODUCTION

National Investment (Unit) Trust an asset management company managing open end mutual fund in Pakistan having its head office in Karachi and branch network all over Pakistan.

2. SCOPE OF WORK

Group Insurance for life (up to 65 Years of age) and house loan (to the extent of outstanding balances of carrier employees and free cover limit up to Rs.7.2 million) and Vehicle Insurance is required against the following: -

Group Life (up to 65 Years of age)

- a) Death due to any cause anywhere in the world
- b) Additional Accidental Death Benefit (including Terrorism)
- c) Permanent Partial and Permanent / Temporary total disability
- d) Terminal illness Benefits

Group House Loan

- a) Accidental / natural death due to any cause in the world
- b) Suspension of employment due to permanent disability
- c) Free Cover Limit up to Rs. 7.2 million

Vehicle Insurance (comprehensive)

- a) All repairs, replacement of parts, dent/paint services due to accidents and/or natural disaster / calamity.
- b) Replacement of vehicles against theft / total damage / loss

3. OBJECTIVES OF POLICY

Insurance Company will pay sum assured per employee subject to terms of Group Life (up to 65 Years of age) {(a) to (d)} according to category of employee against Group Life Insurance while the insurance company will settle outstanding loan on behalf of the employee (expires / ceases to be an employee due to permanent disability) as per book balance to NIT subject to terms of Group House Loan {(a) to (c)} here above. Whereas insurance company provides comprehensive insurance cover for vehicles will pay to NIT cost of repair, replacement of parts, dent/paint services due to accidents and/or natural disaster / calamity and value of replacement of vehicles as per sum assured at market value against theft / total damage / loss of vehicles.

4. ELIGIBILITY TO PARTICIPATE IN TENDER PROCESS

The Insurance Companies meet the following eligibility criteria supported by satisfactory evidence will be eligible to participate in the process:

- i) Registration with Tax Authorities and all mandatory bodies (copies of registrations with up-to-date renewal required);
- ii) Statement of Credentials on format prescribed (Annexure A), Company Profile and documentary evidence that the insurance company has completed at least five years in Insurance Business.



NATIONAL INVESTMENT TRUST LIMITED

- iii) Confirmation that Insurance Company is not black-listed by any Government/ Semi-Government Organization and that the company never defaulted in payment of insurance claims (Confirmation duly signed, with official stamp, by authorized signatory is required).
- iv) Confirmation that the company has principal or major business operation in Karachi duly signed by authorized signatory.

5. PROCEDURE TO PARTICIPATE IN THE PROCESS

- i) Single Stage - Two Envelope Procedure for open competitive bidding will be applied.
- ii) One sealed envelope clearly marked / separate for “**GROUP LIFE INSURANCE**”, “**GROUP LOAN INSURANCE**” & “**VEHICLE INSURANCE**” each should contain two sealed envelopes – one clearly marked, “**Technical Proposal**”, containing only technical information/ documents, and the other clearly marked, “**Financial Proposal**”, containing quote of premium payable on yearly basis and on three years’ basis with term premium payable on yearly basis on prescribed formats (Annexures - E(i), E(ii), F(i), F(ii), G-A & G-B)”. The aforesaid sealed envelope containing the two sealed envelopes should be submitted by interested parties by June 22, 2018 latest by 11:00 a.m. Each envelope should have the name, address and contact number of the company.
 - a) Only sealed envelopes containing, “**Technical Proposal**” will be opened on June 22, 2018 at 11:30 a.m. in the presence of authorized representatives who may choose to be present.
 - b) All the Technical Proposals received from vendors shall be recorded on a statement duly signed by participants.
 - c) Financial Proposals will not be opened and will be sealed as it is, in a large envelope duly signed by participants/ officials of NIT present.
 - d) Technical Proposals will be evaluated as per criteria defined herein and the result thereof will be intimated to the parties.
 - e) Subsequently, only technically qualified bidders will be invited, on date / time to be advised separately, to attend the opening of Financial Proposals. Details of Financial proposals received will be announced / recorded on a statement to be signed by the participants.
- iii) If any issue arises during evaluation process which requires consultation / point of view of the participants, it will be carried out in writing allowing equal opportunity to all within the allotted time frame for receiving responses.



6. GENERAL TERMS AND CONDITIONS

- i) All supporting information / statements / documents submitted with Technical and Financial Proposals require to be signed by the authorized signatory of the bidder along with official stamp, name and designation.
- ii) Bidders will submit premium rate for one year as attached format (Annexure – E(i), F(i), G-A) and for three years as attached format (Annexure – E(ii), F(ii), G-B)
- iii) NIT reserves the right to accept / reject / cancel wholly or partially processing of TENDERS. Reasons shall only be provided on written request.
- iv) Validity of Tender for both Technical Proposals and Financial Proposals shall be valid and binding for a period of Three months.
- v) The decisions of NIT will be binding on all concerned and will in no case be challengeable at any forum or any court of law.
- vi) Bids are liable to be rejected if they do not conform to the terms, conditions, criteria, and/ or instructions stipulated in this document.
- vii) During the examination, evaluation and comparison process, NIT as its sole discretion may ask the participating companies for any clarifications.
- viii) The selected company will be invited to provide insurance cover for group life (up to 65 Years of age) and house loan of employee's free cover limit up to Rs.7.2 million and loan vehicles against signed / executed insurance policy on yearly basis.
- ix) Information/ documents submitted via e-mail or fax are not acceptable and will not be entertained.
- x) Incomplete and / or conditional offers are not acceptable and will not be entertained.
- xi) All updates/ changes shall be communicated by NIT to all bidders through e-mail or courier service.
- xii) In case of any dispute arises out of any matter, the same shall be referred to the Managing Director, NIT whose decision shall be final and binding on all parties.

7. TECHNICAL PROPOSALS

Technical Information / Documents will comprise of the following: -

- a) As required under Eligibility Criteria (Clause 4).
- b) List of clients on prescribed format (Annexure-B).
- c) Statement of Insurance Premium / 10 major Claims settlements during last three years on prescribed format (Annexure-C) along with documentary evidence of five recent major claim settlements.
- d) Details of Dispute / litigation and / or arbitration cases on prescribed format (Annexure-D).



NATIONAL INVESTMENT TRUST LIMITED

- e) Statement defining Procedure for filing claim along with timeline for settlement duly signed by authorized signatory with support of prescribed forms.
- f) Insurer Financial Strength Rating / Audited Financial Statements for the last three years.

8. FINANCIAL PROPOSALS

The financial proposals will comprise of the following: -

- a) Quote of Premium on one-year basis and three-year basis as our formats for;
 - i) Group Life against different sum assured amount (statement to be provided) for different categories of employees on prescribed formats {Annexure - E(i) & E(ii)}.
 - ii) Group Loan against sum assured amount (statement to be provided) on prescribed format {Annexure - F(i) & F(ii)}.
 - iii) Vehicle Insurance against sum assured amount (statement to be provided) on prescribed format (Annexure-G-A & G-B).

9. QUALIFICATION CRITERIA

- i) Bids of companies not found as instructed in this document will be classified as “Non-Qualified Bid”.
- ii) Bids of companies found containing incorrect statements/ information will lead to disqualification of bidder.
- iii) Companies satisfy by documentary evidences and through client feedback for services / claim settlements that they have reasonable financial health / good reputation in the market for honoring commitments / insurance claims will be classified as **Favorite Insurance Companies** to provide Insurance Services to NIT.
- iv) Companies found by documentary evidences / client feedback having weak / poor financial position / services will be regarded “**Non-Favorite Insurance Companies**”.
- v) Results of evaluation of Technical Proposals will be communicated to all the participants. Only Favorite Insurance Companies will be called to attend opening of Financial Proposals.
- vi) Financial Proposals of Non-Favorite Insurance Companies will be returned un-opened.

10. EVALUATION OF BID

The favorite Insurance Company submits the lowest financial proposal shall be selected for provision of Insurance Services.

11. TERMS OF PAYMENT

- i) Selected Insurance Company shall be required to submit signed / executed Insurance Policy for the year 2018-19 along with bill for payment within one week of issue of request letter for provision of insurance cover from NIT.
- ii) All payments shall be made through crossed cheque(s) in Pak Rupees.
- iii) Taxes will be deducted at source as per law at the time of payment.

12. CLARIFICATIONS

Contact persons for queries, if any, will be as under:

Mr. Engr. Tufail Saeed Siddiqui, AO – Admin
PABX Ph: 021-32412056-9 (Ext: 243)
Fax # 32422719

13. ATTACHMENTS

- | | | | |
|---|------------|---|--|
| 1 | Annexure A | : | Statement of Credentials |
| 2 | Annexure B | : | List of Clients |
| 3 | Annexure C | : | GLI Premium / Claim Settlements |
| 4 | Annexure D | : | Disputes / Litigation/Arbitration Cases |
| 5 | Annexure E | : | Quote of Premium – Group Life Annexure E(i) for one year Annexure E(ii) for three year |
| 6 | Annexure F | : | Quote of Premium – Group Loan Annexure F(i) for one year Annexure F(ii) for three year |
| 7 | Annexure G | : | Quote of Premium – Vehicle Insurance Annexure G.A for one year Annexure G.B for three year |
| 8 | Annexure H | : | Bid Submission (Format of Bid Submission Form On Bidders Letter Head) |


(S.T.A QUADRI)
Head of Administration

STATEMENT OF CREDENTIALS

Note:-

- i) The Statement will be filled-in / signed by authorized official with name / designation / official stamp.**
- ii) Incorrect, mis-leading or false information will disqualify insurance Company for Participation**
- iii) All information must be supported with evidence documents**

-
- 1 Full Name and Address of Insurance Company and its Branches**
 - 2 Date of Establishment of Company**
 - 3 Corporate Status**
 - 4 Names of Directors / Key Officials with Designations**
 - 5 Details of full and Part Time staff Strength**
 - 6 Authorized Contact Persons Name, Designation and Contact Details**



NATIONAL INVESTMENT TRUST LIMITED

STATEMENT OF PREMIUM

10 MAJOR CLAIM SETTLEMENTS DURING LAST 3 YEARS

| SR. # | INSURANCE TYPE | YEAR-WISE TOTAL PREMIUM | | |
|----------|-------------------|-------------------------|------|------|
| | | 2016 | 2017 | 2018 |

| SR. # | CLIENT NAME | G.LIFE/ VEHICLE | YEAR | CLAIM SETTLEMENT (RS.) |
|----------|-------------|--------------------|------|---------------------------|
|----------|-------------|--------------------|------|---------------------------|

| | | | | | | | | | |
|---|---------|--|--|--|----|--|--|--|--|
| 1 | LIFE | | | | 1 | | | | |
| 2 | LOAN | | | | 2 | | | | |
| 3 | VEHICLE | | | | 3 | | | | |
| | | | | | 4 | | | | |
| | | | | | 5 | | | | |
| | | | | | 6 | | | | |
| | | | | | 7 | | | | |
| | | | | | 8 | | | | |
| | | | | | 9 | | | | |
| | | | | | 10 | | | | |

TOTAL

| | | |
|--|--|--|
| | | |
|--|--|--|

| |
|--|
| |
|--|



SIGNATURE
NAME
DESIGNATION

NATIONAL INVESTMENT TRUST LIMITED

DISPUTES / LITIGATION / ARBITRATION CASES

| SR. # | NAME | DISPUTE/ LITIGATION/ ARBITRATION | DETAIL OF CASES |
|------------------|-------------|---|------------------------|
| | | | |
| | | | |
| | | | |
| | | | |



**SIGNATURE
NAME
DESIGNATION**

NATIONAL INVESTMENT TRUST LIMITED
QUOTE OF PREMIUM - GROUP LIFE INSURANCE FOR THE YEAR 2018-21 (RATE QUOTED WILL BE VALID FOR 1 YEAR)

| SR. # | DETAIL OF GLI | No of Emp | Category of Empl | Sum Assured Per emp | Total SUM ASSURED | Rate/ % | Discount (Rs.) | Net Rate (Rs.) | Quote of Premium | | |
|---|-----------------------|-----------|------------------|---------------------|-------------------|---------|----------------|----------------|------------------|--------|--------|
| | | | | | | | | | Type A | Type B | Type C |
| Natural Death | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Additional Accidental Death Benefits | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Permanent / Partial and Permanent / Temporary Total Disability | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Terminal Illness Benefits | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| | | | | | | | | | TOTAL | | |



NAME / DESIGNATION / OFFICIAL STAMP

NATIONAL INVESTMENT TRUST LIMITED

QUOTE OF PREMIUM - GROUP LIFE INSURANCE FOR THE YEAR 2018-21 (RATE QUOTED WILL BE VALID FOR 3 YEARS)

| SR. # | DETAIL OF GLI | No of Emp | Category of Empl | Sum Assured Per emp | Total SUM ASSURED | Rate/ % | Discount (Rs.) | Net Rate (Rs.) | Quote of Premium | | |
|---|-----------------------|-----------|------------------|---------------------|-------------------|---------|----------------|----------------|------------------|--------|--------|
| | | | | | | | | | Type A | Type B | Type C |
| Natural Death | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Additional Accidental Death Benefits | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Permanent / Partial and Permanent / Temporary Total Disability | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| Terminal Illness Benefits | | | | | | | | | | | |
| 1 | Executives / Officers | 127 | A | 3,000,000 | 381,000,000 | | | | | | |
| 2 | Executives / Officers | 19 | B | 1,800,000 | 34,200,000 | | | | | | |
| 3 | Clerical Staff | 5 | C | 1,350,000 | 6,750,000 | | | | | | |
| 4 | Non-Clerical Staff | 19 | D | 1,125,000 | 21,375,000 | | | | | | |
| | | 170 | | | | | | | | | |
| | | | | | | | | | TOTAL | | |



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ANNEXURE - F(i)

**NATIONAL INVESTMENT TRUST LIMITED
QUOTE OF PREMIUM - GROUP LOAN INSURANCE FOR THE YEAR 2018-21
(RATE QUOTED WILL BE VALID FOR 1 YEAR)**

| Insurance Cover For | NO OF EMPL | OUTSTANIDNG LOAN | Rate % | Discount | Net Rate | Quote of Premium |
|--------------------------------|-----------------------|-----------------------------|-------------------|-----------------|---------------------|-------------------------|
|--------------------------------|-----------------------|-----------------------------|-------------------|-----------------|---------------------|-------------------------|

38

79,904,602

Natural / Accidental
Death
Disability



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ANNEXURE - F(ii)

**NATIONAL INVESTMENT TRUST LIMITED
QUOTE OF PREMIUM - GROUP LOAN INSURANCE FOR THE YEAR 2018-21
(RATE QUOTED WILL BE VALID FOR 3 YEARS)**

| Insurance Cover For | NO OF EMPL | | OUTSTANIDNG LOAN | Rate/ % | Discount | Net Rate | Quote of Premium |
|--------------------------------|-----------------------|--|-----------------------------|--------------------|-----------------|---------------------|-------------------------|
|--------------------------------|-----------------------|--|-----------------------------|--------------------|-----------------|---------------------|-------------------------|

38

79,904,602

Natural / Accidental
Death
Disability



NAME / DESIGNATION / OFFICIAL STAMP

NATIONAL INVESTMENT TRUST LIMITED
QUOTE OF PREMIUM - VEHICLE INSURANCE FOR THE YEAR 2018-21
(RATE QUOTED WILL BE VALID FOR 1 YEAR)

| Sr.No. | Vehicle Registration Number | Make | Model | Sum to be Assured | Stationed at | Name of Insuree | Rate of Premium | Discount Rs. | Net Rate Rs. | Premium Amount Rs. |
|--------|-----------------------------|------|-------|-------------------|--------------|-----------------|-----------------|--------------|--------------|--------------------|
|--------|-----------------------------|------|-------|-------------------|--------------|-----------------|-----------------|--------------|--------------|--------------------|

MOTOR CARS

| | | | | | | | | | | |
|---|---------|----------------|------|---------------------|---------|-------------------------|--|--|--|--|
| 1 | AWC-464 | Toyota Probox | 2006 | 1,000,000 | Karachi | Akhtar Ali Shaikh | | | | |
| 2 | AXV-175 | Toyota Vitz | 2007 | 800,000 | Karachi | Maqbool Ul Haque Soomro | | | | |
| 3 | AVB-475 | Toyota Vitz | 2005 | 850,000 | Karachi | Shareef Baloch | | | | |
| 4 | AYG-630 | Toyota Corolla | 2012 | 800,000 | Karachi | Sheikh Muhammad Iqbal | | | | |
| 5 | BGV-140 | Dihatsu Mira | 2013 | 1,000,000 | Karachi | Muhammad Ali Shaikh | | | | |
| | | | | 4,450,000.00 | | | | | | |

MOTOR CYCLES

| | | | | | | | | | | |
|---|----------|-------------|------|-------------------|---------|-------------------|--|--|--|---|
| 1 | SKU-5256 | Honda CD-70 | 2010 | 40,000.00 | Karachi | Ashraf Ali Soorio | | | | |
| 2 | KKZ-8602 | Honda CD-70 | 2018 | 64,000.00 | Karachi | Muhammad Yaqoob | | | | |
| | | | | 104,000.00 | | | | | | - |



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NATIONAL INVESTMENT TRUST LIMITED
QUOTE OF PREMIUM - VEHICLE INSURANCE FOR THREE YEARS 2018-21
(RATE QUOTED WILL BE VALID FOR 3 YEARS)
(Premium will be payable annually)

| Sr.No. | Vehicle Registration Number | Make | Model | Sum to be Assured | Stationed at | Name of Insuree | Rate of Premium | Discount Rs. | Net Rate Rs. | Premium Amount Rs. |
|--------|-----------------------------|------|-------|-------------------|--------------|-----------------|-----------------|--------------|--------------|--------------------|
|--------|-----------------------------|------|-------|-------------------|--------------|-----------------|-----------------|--------------|--------------|--------------------|

MOTOR CARS

| | | | | | | | | | | |
|---|---------|----------------|------|---------------------|---------|-------------------------|--|--|--|--|
| 1 | AWC-464 | Toyota Probox | 2006 | 1,000,000 | Karachi | Akhtar Ali Shaikh | | | | |
| 2 | AXV-175 | Toyota Vitz | 2007 | 800,000 | Karachi | Maqbool UI Haque Soomro | | | | |
| 3 | AVB-475 | Toyota Vitz | 2005 | 850,000 | Karachi | Shareef Baloch | | | | |
| 4 | AYG-630 | Toyota Corolla | 2012 | 800,000 | Karachi | Sheikh Muhammad Iqbal | | | | |
| 5 | BGV-140 | Dihatsu Mira | 2013 | 1,000,000 | Karachi | Muhammad Ali Shaikh | | | | |
| | | | | 4,450,000.00 | | | | | | |

MOTOR CYCLES

| | | | | | | | | | | |
|---|----------|-------------|------|-------------------|---------|-------------------|--|--|--|--|
| 1 | SKU-5256 | Honda CD-70 | 2010 | 40,000.00 | Karachi | Ashraf Ali Soorio | | | | |
| 2 | KKZ-8602 | Honda CD-70 | 2018 | 64,000.00 | Karachi | Muhammad Yaqoob | | | | |
| | | | | 104,000.00 | | | | | | |

NAME / DESIGNATION / OFFICIAL STAMP

