



The Meghalaya Co-operative Apex Bank Ltd.

M. G. Road, Shillong 793001,
East Khasi Hills District, Meghalaya.

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EXPRESSION OF INTEREST (EOI) FOR APPOINTMENT OF INSURANCE BROKER

EOI No. MCAB/HO/ADMIN/EOI/INSUR/2020

Dated: 26th February, 2020

The Meghalaya Co-operative Apex Bank Ltd (MCAB) through this Expression of Interest invites applications from intending experienced and established Insurance Brokers to manage the insurance portfolio of the Bank and to assist in various insurance related matters.

Details

Sl. No.	Description	Details
1.	EOI No. and dated	EOI No. MCAB/HO/ADMIN/EOI/INSUR/2020 Dated: 26 th February, 2020
2.	EOI description	Expression of Interest from interested Insurance Brokers to manage the insurance portfolio of the Bank and to assist in various insurance related matters
3.	Last date and time for submission of bids	On or before 11 th March, 2020 at 3:00 p.m.
4.	Date and time for opening of bids	On 11 th March, 2020 at 3:30 p.m.
5.	Bank' Address for communication and submission of bid	The General Manager, Meghalaya Co-operative Apex Bank Ltd, Head Office, M.G. Road, East Khasi Hills District, Shillong 793001.
6.	Website	www.megcab.com
7.	Email address for communication	apexbank@sancharnet.in

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Reference EOI No. MCAB/HO/ADMIN/ EOI/INSUR/2020

Dated: 26th February, 2020**DEFINITION**

Boldface type is used to identify defined terms.

- a) **EOI** means Expression of Interest.
- b) The **Bank or MCAB** means the Meghalaya Co-operative Apex Bank Ltd.
- c) The **Bidder** means an Insurance Broker submitting the proposal in response to EOI.
- d) **Party** means the Bank or the Bidder, as the context requires.
- e) The **Offer/Bid** is the completed bidding document submitted by the bidder to the Bank with respect to this EOI.
- f) **Contract** means the **EOI** document and acceptance thereof and the agreement duly executed between the Meghalaya Co-operative Apex Bank Ltd. and the Insurance Broker together with the documents referred to therein including the conditions and instructions from time to time by the Bank.

1. ELIGIBILITY CRITERIA

Sl. No.	Eligibility Criteria	Documents to be submitted to support the Eligibility Criteria
a.	The Insurance Broking firm must be registered with / issued license by Insurance Regulatory and Development Authority of India (IRDAI) as Composite Broker. License validity should not have any gaps since inception of the firm.	Please submit copy of certificate of registration as issued by the authority duly certified by the Chief Executive Officer or Principal Officer or authorised signatory.
b.	The Insurance Broking firm must have widespread presence all over India and should have offices in all metros, i.e., the National Capital Region, Kolkata, Mumbai and Chennai with adequate manpower.	Please see Sl. No. (B) of "Assessment Criteria".
c.	Total Premium handled in the Financial Year 2018-19 sourced from General Insurance Business in India only should be at least INR 250 crores.	Please attach certificate from a Chartered Accountant along with self-certification by the Chief Executive Officer / Principal Officer / authorised signatory.
d.	The Insurance Broking firm should have an average turnover of INR 50 crores solely from insurance broking activities consecutively for the past three (3) financial years, i.e., 2016-17, 2017-18 and 2018-19.	Please attach certificate from a Chartered Accountant along with self-certification by the Chief Executive Officer / Principal Officer / authorised signatory.
e.	The Insurance Broking firm's net worth must be positive consecutively for the last three (3) completed financial years, i.e., 2016-17, 2017-18 and 2018-19.	Please submit valid attested declaration/certificate/documents for the above by the Chief Executive Officer / Principal Officer / authorised signatory.
f.	The Insurance Broking firm should have a dedicated claims team.	Please attach complete details of such employees such as name, qualification and experience duly attested by authorised signatory.
g.	In case there has been any restructuring in the insurance broking firm such as due to a demerger between two companies,	Please submit an undertaking from the Chief Executive Officer / Principal Officer / authorised signatory

	failure of a joint venture or withdrawal of equity shares in the joint venture, etc., the insurance broking firm cannot the experience of the old entity, i.e., the entity prior to demerger. Similarly, the previous experience of a business entity merged with the existing entity will not be considered. Only the new entity's credentials would be considered.	
h.	The bidder should not have been blacklisted / barred / disqualified by any regulator / statutory body / PSU/ Government Undertaking, should not have received any warning / penalty for misconduct from IRDAI as on 31.1.2020.	Please submit a notarised affidavit to this effect must be furnished.
i.	The bidder should confirm that Insurance Broking services will be free of cost to the Bank	Please submit a Self-Declaration letter duly signed by Chief Executive Officer / Principal Officer / authorised signatory
j.	The bidder should have experience in handling end to end Cyber Insurance program of at least three (3) Scheduled Banks in India as on date of bid submission covering Cyber Frauds, Cyber Crime cloning of cards, backing of systems etc.,(without outsourcing any part of the assignment to any third party).	Please submit copy of the letter of engagement of Insurance Broker issued by Scheduled Bank alongwith the letter of confirmation that Cyber Insurance process is completed duly certified by the Chief Executive Officer or Principal Officer or Authorised Signatory

NOTE:-

1. Only those entities meeting the minimum criteria above are eligible to submit as part of the EOI the response documents against each of the points above. Non-compliance of any of the above mentioned criteria will entail rejection of the offer summarily.
2. **Documentary evidence in support of the above mentioned eligibility criteria is to be submitted with the bid failing which the offer shall be liable for rejection. Also, the Insurance Broker's Brochure is to be attested with the bid documents.**
3. **Business entities that do not qualify in the Eligibility criteria as listed above need not respond to this EOI.**
4. **In case any declaration made is found to be incorrect, the agreement will be terminated forthwith without prejudice to any other legal/ penal action.**
5. **Only experience of participating bidder with name mentioned in their License issued by IRDAI will only be considered.**

2. THE SCOPE OF WORK OF INSURANCE IS AS DETAILED BELOW

- I. Review of all existing insurance policies:-
 - a. Understand the "The Meghalaya Co-operative Apex Bank Ltd. (MCAB)" end to end insurance requirements of and determination of Sum Insured and carrying of risk inspection and surveys required to address these requirements.
 - b. Critical examination of the existing policies which are due for renewal in terms of insurance policies and suggesting improvements thereon and executing the same during renewal of insurance policies.

- c. Assisting MCAB in placement of insurance policies with competitive premium and comprehensive cover.
- d. Suggesting new insurance coverages that may be needed to address evolving scenarios in the industry to protect MCAB's interest.
- e. Preparing risk notes and framing insurance tendering documents and finalising the terms and conditions thereof, including but not limited to i) coverage, including add-on coverage ii) Excess (Monetary / Time) iii) Period of indemnity iv) Policy Wordings, iv) Policy clauses and warranties.
- f. Inviting quotes from reputed insurance companies licensed to operate in India and evaluation of qualified bidders.
- g. Negotiating and finalising the terms and conditions of insurance, optimising cost, cover, security and quality of service in accordance with requirements of MCAB.
- h. Scrutinising the wordings of the final policy document to protect MCAB's interest with emphasis on claim settlement.
- i. Preparing comparative financial statement of Bids - both technical and commercial.

II. Claims management

- a. Coordinating and ensuring realisation of claims.
- b. Assisting in speedy realisation of premium refund and claims.
- c. Coordinating with insurance companies, surveyors, etc., for prompt settlement of claims.
- d. Coordinating with insurers for immediate intimation and survey.
- e. Documentation of claim. The broker will have to coordinate with MCAB offices/branches for lodging claims and arranging all documents.
- f. Resolving various queries of insurers / Surveyors during claim processing.
- g. Guidance in relation to interpretation of policy wordings /conditions, warranties, deductibles, etc., during claims processing.
- h. To arrange for submission of monthly report on claim settlement position and pending issues.
- i. Monthly visit to offices, branches, etc., of insurers for pending claims settlement and issue resolutions.
- j. Organising claims workshops for employees concerned post placement of renewals.

III. Miscellaneous Services

- a. Assisting MCAB in taking any new insurance policies that would be needed to address evolving scenarios in the industry to protect MCAB's interest.
- b. Keeping MCAB informed of the latest IRDAI/Tariff Advisory Committee (TAC) regulations and guidelines.
- c. Advising MCAB from time to time on developments in the insurance industry having impact on the Bank.
- d. Any other Consultation/ Advisory services related to the Insurance portfolio of MCAB both in India and overseas.
- e. Any other matter related to insurance and risk management, irrespective of the location of the insurable assets, including insurance matters related to MCAB employees.

3. **BID PREPARATION AND SUBMISSION**

- a. The bid shall be typed in indelible ink and signed by the authorised signatory of the bidder who shall also initial each page. The bidder shall provide all information required to be provided as per points 2 and 6 herein. If all the necessary information and valid supporting documents are not provided, the bid shall be summarily rejected.

- b. Sealed envelope containing the EOI and supporting documents should be superscribed “**EXPRESSION OF INTEREST (EOI) FOR APPOINTMENT OF INSURANCE BROKER-COIDENTIAL**” and be addressed to “**The General Manager, Meghalaya Cooperative Apex Bank Ltd, Head Office, M. G. Road, East Khasi Hills District, Shillong 793001**”.

Please note that in case the envelope is not properly sealed, not superscribed nor addressed to the General Manager as mentioned above, the bid will be rejected.

- c. The complete bids in sealed envelope as mentioned above may either be sent by hand or by post (Ordinary/Registered/Speed Post/Courier) should reach the office of the “**The General Manager, Meghalaya Co-operative Apex Bank Ltd, Head Office, M.G. Road, East Khasi Hills District, Shillong 793001**” on or before **3:00 p.m.** on **11th March, 2020**.
- d. The Bank is not responsible for any delays in postal or courier services.
- e. Bids by hand are to be dropped in the Box placed specially for this purpose at “**The Meghalaya Co-operative Apex Bank Ltd, Head Office, M.G. Road, East Khasi Hills District, Shillong 793001**”.
- f. Bids sent through other means of communication such as email, fax, etc. will be rejected.
- g. No bids will be accepted after the stipulated date and time. It is the responsibility of the bidder to make sure that the required documents are submitted in time.
- h. If the last date for submission happens to be a holiday, the last date for submission will be the next working day at the same time

4. BID OPENING AND EVALUATION

- a. The Bids so received will be opened at **3.30 p.m.** on **11th March, 2020** in the presence of authorised representatives of the bidders. If the opening date happens to be a holiday, the bid shall be opened on the next working day at the same time.
- b. The bids will be evaluated on the basis of marks obtained by the bidders as per the assessment criteria below. The successful bidder will be selected on the basis of highest marks obtained. In case of a tie, the turnover of the bidder during financial year 2018 – 19 will be considered as the tie-breaker and the bidder with such highest turnover will be considered.

5. ASSESSMENT CRITERIA

Only those firms who pass the Eligibility criteria will be assessed as per the parameters below. Please ensure all documentation is submitted in line with requirements.

Name of the Organisation	
Address of the Corporate Office	
Full name of the Chief Executive Officer	
Phone Number	
Email id	
Name of contact person with designation, mobile number and official email address	

Sl. No.	Parameter	Documents Required	Maximum Weightage	Score
A	Number of Years in Insurance Broking Business in India as on 31.3.2019 as per IRDAI License.	Attach proof of accreditation with IRDAI (Copies of IRDAI license)	10	

	The bidder should be holding a valid direct / composite broking license granted by IRDAI as on 31st March, 2019.		
	Upto 5 years – 2 marks		
	Greater than 5 years and upto 10 years – 4 marks		
	Every additional full completed year – 1 mark		
B	Office Locations	Self-attested details of each branch with the following information: 1. Address of branch and name of person heading the same 2. Phone No. (offices should not be of parent or sister concern / company or entity, false representation will lead to disqualification)	15
	Having at least one office each in Kolkata, NCR, Mumbai and Chennai – 6 marks, else zero mark.		
	For each additional office location other than Kolkata, NCR, Mumbai or Chennai - 1 (Marks will be awarded for each location, not each office, subject to a maximum of 9 marks)		
C	Total Premium handled in the FY 2018-19 sourced from General Insurance Business only (Note: Appointed directly by the end user as advisor/broker)	Attach certificate from a Chartered Accountant along with self-certification by the Chief Executive Officer / Principal Officer / authorised signatory	15
	Below INR 250 crores – 0 mark		
	Above INR 250 crores upto INR 750 crores – 3 marks		
	Above INR 750 crores upto INR 1000 crores - 6 marks		
	Above INR 1000 crores upto INR 1250 crores - 9 marks		
	Above INR 1250 crores upto INR 1500 crores - 12 marks		
	Above INR 1500 crores – 15 marks		
D	Turnover (only from insurance broking activities/business) for the last financial year 2018-19	Copy of audited Balance Sheet and Profit and Loss A/c for the last financials year certified by a Chartered Accountant along with self-certification by the Chief Executive Officer / Principal Officer / authorised signatory	10
	Below INR 50 crores – 0 mark		
	Above INR 50 crores upto INR 100 crores – 2 marks		
	For each additional INR 50 crores above INR 100 crores (parts will be ignored) – 2 marks		
	Subject to a maximum of 10 marks)		
E	Total number of full time employees (on rolls) in India as on date of bid submission	Attach an undertaking duly sealed & signed by the HR Head of the business entity on letterhead. Employees should	10
	Below 100 employees – 0 mark		

	For 100 – 200 employees – 2 marks For 201 - 300 employees – 4 marks For 301 - 400 employees – 6 marks For 401 – 500 employees – 8 marks More than 500 employees – 10 marks	not be of parent or sister concern / company nor on contractual basis. False representation will lead to disqualification		
F	Net Worth of the firm as on 31st March 2019 INR 0 and below – minus 2.5 marks Above 0 and upto INR 5 crores – 2.5 marks Above INR 5 crores - 5 marks	Attach certificate from a Chartered Accountant along with self-certification by the Chief Executive Officer or Principal Officer or Authorised Signatory.	5	
G	Number of Scheduled Banks being handled as an insurance broker / advisor as on date of bid submission Below 10 – 0 mark Above 10 upto 15 – 2.5 marks Above 15 upto 20 - 5 marks Above 21 upto 25 – 7.5 marks Above 25 - 10 marks	Copy of the mandates to be attached duly certified by the Chief Executive Officer or Principal Officer or Authorised Signatory	10	
H	Total premium placed in the last completed financial year, i.e., 2018-19 Below INR 500 crores – 0 mark Above INR 500 crores upto INR 1000 crores – 2 marks Above INR 1000 crores upto INR 1500 crores – 4 marks Above INR 1500 crores upto INR 2000 crores - 6 marks Above INR 2000 crores upto INR 2500 crores - 8 marks Above INR 2500 crores -10 marks	Attach an undertaking duly seal & signed by the Chief Executive Officer /Principal Officer /Authorised Signatory and a Chartered Accountant	10	
I	ISO 9001-2015 certification of the bidder/ broker No-0 Yes- 5 marks	Attach ISO certificate copy duly seal & signed by the Chief Executive Officer / Principal Officer / Authorised signatory	5	
J	Number of IRDAI certified employees (Direct or Composite Insurance Brokers Examination qualified) directly involved in providing brokerage services to clients as on date of bid submission Below 25 employees – 0 mark Above 25 upto 50 employees – 2 marks Above 50 upto 75 employees – 3 marks Above 75 employees – 5 marks	Attach verifiable documentation duly certified by Head of HR / Chief Executive Officer / Principal Officer	5	

K	Number of Scheduled Banks being handled as a Cyber Insurance broker as on date of bid submission	Please attach copy of the letter of engagement of Insurance Broker by the Bank alongwith the letter of confirmation that Cyber Insurance process is completed duly certified by the Chief Executive Officer or Principal Officer or Authorised Signatory	5	
	Below 3 – 0 mark			
	Above 3 upto 5 – 2 marks			
	Above 5 upto 10 - 3 marks			
	Above 10 upto 15 – 4 marks			
	Above 15 - 5 marks			
	Total		100	

6. GENERAL TERMS AND CONDITIONS

- a. In case any clarification is required by the bidder regarding the meaning or intent of any of the sections hereof, the bidder may request such information/clarification in a duly written format via email addressed to the **General Manager** at apexbank@sancharnet.in not later than 14:00 hrs. on 4th March, 2020. Any query received beyond this date and time will not be entertained.
- b. MCAB is at liberty to reject or accept any or all bids without assigning any reason thereof. The decision of the Bank in this regard shall be final and binding. The Bank may also cancel this EOI without assigning any reason thereof and no liability, financial or otherwise, will be borne by the Bank in this regard.
- c. In the event of any question, dispute or difference arising between the Bank and the bidder relating to any matter arising out of or connected with this EOI, the same shall be referred to the sole arbitration of an officer to be nominated by the Chairman of the Bank. The decision of the arbitrator shall be final and binding on both the parties to the agreement.
- d. Legal jurisdiction for any disputes, if arise, is subject to exclusive jurisdiction of competent courts in Shillong (Meghalaya) only.
- e. MCAB shall not pay any fees / expenses / remuneration to the broker for any activity carried out by them in connection with insurance work before, during or after the period of engagement.
- f. Bidder should specially take note of all the addendum/corrigendum related to this EOI which will be published on the website of the Bank and no separate intimation for the same will be issued by the Bank.
- g. Bidder agrees that all information gathered from the Bank including oral enquires, letters, documents, emails, presentations, interactions, technical documentation, discussions and documents gathered related to the Bank's business and other information identified as confidential by the Meghalaya Co-operative Apex Bank Ltd. are confidential information of the Bank. Unauthorised disclosure of any such confidential information will amount to breach of contractual terms and in such cases Bank may pre-maturely terminate the contract and initiate any legal action as deemed fit.
- h. This EOI document is the property of the Bank and this cannot be copied or used in any other manner except for the purpose of responding to this EOI and all the documents submitted along with bids shall also become the property of the Bank and retained by the Bank unless otherwise specifically mentioned.

7. DURATION OF CONSULTANCY

The contract will be initially awarded for six (6) months. During the period of six (6) months, the performance of the brokers will be evaluated on the basis of their ability to reduce premium

outgo and improve the claim settlement ratio both in terms of numbers and period of settlement. If the performance of the selected broker is found to be satisfactory, a regular contract for one (1) year will be awarded to the selected broker on completion of initial period of six (6) months. The regular contract shall be awarded with the same terms and conditions at the sole discretion of MCAB. After one year of successful completion of the contract MCAB may extend the contract for another two (1) year at the discretion of the Bank.

8. INDEMNIFICATION

The selected bidder shall indemnify the bank against any claims relating to the violation of intellectual property rights, deficiency of service in all matters relating to issuance and servicing of policies, settlement of claims and all other obligations as specified in the scope of the EOI. The indemnification obligation stated in this clause apply only in the event that the indemnified party **(Bank)** provides the indemnifying party **(bidder)** prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorised to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

9. FORCE MAJEURE:

- a. The bidder shall not be liable for default or non-performance of the obligations under the EOI, if such default or non-performance of the obligations under EOI is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e. Force Majeure.
- b. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation.
- c. In the event of any such intervening Force Majeure, the Bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within seven calendar days. Unless otherwise directed by the Bank, the Bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the event of Force Majeure.
- d. In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Bidder shall hold consultations with each other in an endeavor to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Bidder.

10. NON DISCLOSURE AGREEMENT

The bidder shall not disclose or breach any confidential information shared by Bank in connection with this EOI and shall treat those information as confidential. In this connection, if the offer is accepted, the bidder should undergo a standard Non- Disclosure Agreement (NDA) with the Bank.

**General Manager,
The Meghalaya Co-operative Apex Bank Ltd.,
Head Office, M. G. Road, East Khasi Hills District,
Shillong 793001.**

11.ANNEXURE-1

Bid Covering Letter Format

Dated:_____

**The General Manager,
The Meghalaya Co-operative Apex Bank Ltd.,
M.G Road, Shillong,
East Khasi Hills District, Meghalaya- 793001.**

Sir,

**SUBJECT: EXPRESSION OF INTEREST (EOI) FOR APPOINTMENT OF INSURANCE BROKER
Ref. Reference EOI No. MCAB/HO/ADMIN/ EOI/INSUR/2020 dated: 26th February, 2020**

Having examined the EOI document including all **ANNEXURES**, the receipt of which is hereby duly acknowledged, we, the undersigned, offer for Appointment of Insurance Broker in conformity with the said EOI and hereby submits our declaration as follows:-

Declaration:

- a. We agree to abide by and fulfill all the terms and conditions as laid down in the document for Expression of Interest (EOI) for Appointment of Insurance Broker reference No. **EOI No. MCAB/HO/ADMIN/ EOI/INSUR/2020 dated: 26th February, 2020**. We accept all the Instructions, Technical Specifications, Terms and Conditions and Scope of Work of the subject EOI.
- b. We hereby unconditionally accept that the Bank can at its absolute discretion apply whatever criteria it deems appropriate, in shortlisting of bidders.
- c. All the details mentioned by us are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage, the Bank has the absolute right to reject the proposal and disqualify us from the selection process.
- d. We confirm that we have noted the contents of the EOI and have ensured that there is no deviation in filing our response to the EOI and that the Bank will have the right to disqualify us in case of any such deviations.
- e. We agree and understand that the Bank is at liberty to reject or accept any or all bids without assigning any reason thereof. The Bank is also at liberty to cancel the process without assigning any reason whatsoever. The decision of the Bank in this regard shall be final and binding.
- f. We fully understand that this application has been submitted without giving rise to any obligation whatsoever on the part of your Bank.
- g. We agree to comply with all the statutory provisions as laid down under various Laws/Acts/Rules in force and in case of any violation of such statutory provisions applicable by the me/us, there will be no liability on the Bank.
- h. We agree that if our offer is accepted, we undertake to undergo a standard Non-Disclosure Agreement (NDA) with the Bank.

Date:

Signature with Seal:

Name & Designation:

12. ANNEXURE-2

Authorisation Letter Format (for attending Bid opening)

(To be presented by the authorised person at the time of Bid Opening on the letter head of Bidder and should be signed by an Authorised Signatory with Name and Seal of the Company)

Dated:_____

**The General Manager,
The Meghalaya Co-operative Apex Bank Ltd.,
M.G Road, Shillong,
East Khasi Hills District, Meghalaya- 793001.**

Sir,

SUBJECT: EOI for Empanelment of Insurance Broker (Authorization Letter Format for attending Bid opening)

Ref. Reference EOI No. MCAB/HO/ADMIN/ EOI/INSUR/2020 dated: 26th February, 2020

This has reference to your above EOI. Mr./Ms. is hereby authorised to attend the Bid opening of the above EOI on on behalf of our organisation.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorising Authority

Name & Designation of Authorising Authority

NOTE: This Authorisation letter is to be carried in person and shall not be placed inside the bid covers.
