CENTRAL BANK OF KENYA

CENTRAL BANK OF KENYA

HAILE SELASSIE AVENUE

P.O BOX 60000 - 00200
NAIROBI

TENDER NO.CBK/35/2013- 2014
TENDER FOR THE SUPPLY OF INSURANCE BROKERAGE SERVICES FOR THE YEARS 2014-2016

(CLOSING DATE: MONDAY 14^{TH} APRIL, 2014 AT 10.30 A.M.)

TENDER NOTICE

The Central Bank of Kenya invites sealed tenders from eligible candidates for Requests for Proposals for provision of Insurance Brokerage Services.

TENDER REFERENCE: CBK/35/2013-2014 FOR THE PROVISION OF INSURANCE BROKERAGE SERVICES FOR THE FINANCIAL YEARS 2014/2015 & 2015/2016

1. A complete set of tender documents may be obtained from the office of the Director, Department of Estates, Supplies & Transport on 5th Floor, Central Bank of Kenya Head Office, Nairobi Monday to Friday, between 9.00 a.m. and 2.00 p.m. upon payment of a non-refundable fee of **Kshs. 1,000.00** in Cash or Bankers cheque OR be downloaded from the CBK website; www.centralbank.go.ke **AT NO COST** to those who choose to download from the website. Those who download the tender are advised to sign a tender register at supplies office on fifth floor CBK Building.

2. Interested eligible candidates may obtain further information as pertains to this tender from the Office of the Director, Estates, Supplies & Transport Department (Tel: +254 20 2861000/2860000 Fax: + 254 202863497,254 20 310604) Fifth Floor, Central Bank of Kenya, Haile Selassie Avenue Nairobi during working hours from Monday to Friday. Email info@centralbank.go.ke

3. Prices quoted should be inclusive of all taxes and delivery costs, must be expressed in Kenya shillings and shall remain valid for a period of 120 days from the closing date of the tender.

4. Tender documents duly completed in sealed envelopes clearly marked **Tender No. CBK/35/2013-2014** should be deposited in **the Green Tender Box No. 3** located at the Ground Floor, Central Bank of Kenya Building situated along Haile Selassie Avenue, Nairobi so as to be received on or before **Monday 14th April, 2014 at 10.30 a.m.** Late bids will not be accepted and will be returned unopened. All tenders must be accompanied by a **Bid Bond** of at least two per cent (2%) of the tender sum in the form specified in the tender documents. Failure to attach the bid bond will lead to automatic rejection of the tender.

5. Tenders will be opened publicly on **Monday 14th April, 2014 at 10.30 a.m.** in the Presentation Room, 6th Floor, Central Bank of Kenya, Head Office, Nairobi. Interested tenderers or their representatives may attend the tender opening ceremony.

6. Canvassing or lobbying for the award of the above tender directly or through a proxy shall lead to automatic disqualification of the tenderer.

Director,
Estates, Supplies & Transport Department

26th March, 2014

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SECTION B: GENERAL INFORMATION

1.1 Central Bank of Kenya was established under Cap 491 of the Laws of Kenya. The Central Bank of Kenya's objectives are laid down in the Central Bank of Kenya (Amendment) Act, 1996 as follows:

a) To formulate and implement monetary policy directed to achieving and maintaining stability in general level of prices.
b) To foster the liquidity, solvency and proper functioning of a stable market based financial system.

Central Bank of Kenya herein referred to as the "client" wishes to select through a legal, technical, economic and financial analysis, capable Insurance Brokers whose firm or Chief Executive have not previously been engaged in any criminal activity whether before court or otherwise. The Brokers will be selected in accordance with the method of selection indicated in this document and shall be required to negotiate with suitable underwriters for placement of various insurance covers as outlined in the schedule attached to this Tender document.

1.2 Brokers are invited to submit a Tender for Insurance Brokerage Services for the policies outlined in Section F. The tender will be the basis of contract negotiations and ultimately signing a contract with the selected Brokers.

1.3 It is the intention of the Central Bank of Kenya that polices be placed with reputable underwriters by midnight of June 30, 2014. The successful Broker must give written confirmation that cover has been placed with a reputable insurer and agreed with the Central Bank of Kenya by June 06th, 2014. The cover shall be for a period of two years from July 01, 2014 to June 30, 2016.

1.4 Brokers are expected to familiarise themselves fully with the requirements of the Bid and to prepare and submit comprehensive proposals.

1.5 Please note that the costs related to preparing the tender/proposal and of negotiating shall be borne by the Broker.

1.6 It is the Central Bank of Kenya's policy to require that Brokers observe the highest standard of ethics during the selection and execution of contracts. In pursuance of this policy the Central Bank of Kenya:

1.7

a) Defines for purposes of this provision the terms set forth as follows:

i) "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution, and

ii) "Fraudulent Practice" means a misrepresentation of facts in order to influence a selection process or to the execution of a contract to the detriment of the Central Bank of Kenya.

b) Will reject a proposal for award if it determines that the Broker recommended for award has engaged in corrupt or fraudulent practices in competing for or in executing a similar contract and

c) Will declare the Broker ineligible for contract award if at any one time the Broker engaged in corrupt or fraudulent practices and

d) Will have the right to require that a provision be included requiring Brokers to permit the Central Bank of Kenya to inspect their accounts and records relating to the performances of the contract.

SECTION C - INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

2.1.1 This Invitation for Tenders is open to all tenderers eligible as described in this tender document. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.

2.1.2 The procuring entity's employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specially allowed under section 131 of the Act.

2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring entity to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.

2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Tendering

2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and the procuring entity, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process

2.2.2 The price to be charged for the tender document as specified in the tender notice.

2.2.3 The procuring entity shall allow the tenderer to review the tender document free of charge before purchase.

2.3 Contents of Tender Document

2.3.1 The tender documents comprise the documents listed below and addenda issued in accordance with clause 2.5 of these instructions to tenderers.

(i) Instructions to Tenderers
(ii) General Conditions of Contract
(iii) Special Conditions of Contract
(iv) Schedule of Requirements
(v) Details of Insurance Cover
(vi) Form of Tender
(vii) Price Schedules
(viii) Contract Form
(ix) Confidential Business Questionnaire Form
(x) Tender security Form
(xi) Performance security Form
(xii) Insurance Company's Authorization Form
(xiii) Declaration Form
(xiv) Request for Review Form

2.3.2 The Tenderer is expected to examine all instructions, forms, terms and specifications in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

2.4 Clarification of Tender Documents

2.4.1 A Candidate making inquiries of the tender documents may notify the Procuring entity by post, fax or by email at the procuring entity's address indicated in the Invitation for tenders. The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) days prior to the deadline for submission of the tenders, prescribed by the procuring entity. Written copies of the Procuring entity's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all candidates who have received the tender documents.

2.4.2 The procuring entity shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender.

2.4.3 Preference where allowed in the evaluation of tenders shall not exceed 15%

2.5 Amendment of Tender Documents

2.5.1 At any time prior to the deadline for submission of tenders, the Procuring entity, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing an addendum.

2.5.2 All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.

2.5.3 In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, the Procuring entity, at its discretion, may extend the deadline for the submission of tenders.

2.6 Language of Tenders

2.6.1 The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and the Procuring entity, shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

2.7. Documents Comprising the Tender

2.7.1 The tender prepared by the tenderer shall comprise the following components:

(a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8, 2.9 and 2.10 below

(b) Documentary evidence established in accordance with paragraph 2.1.2 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;

(c) Tender security furnished in accordance with paragraph 2.12 (if applicable)

(d) Declaration Form.

2.8. Form of Tender

2.8.1 The tenderer shall complete the Tender Form and the Price Schedule furnished in the tender documents, indicating the services to be provided.

2.9. **Tender Prices**

2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.

2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.

2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

2.10. Tender Currencies

2.10.1 Prices shall be quoted in Kenya Shillings

2.11. Tenderers Eligibility and Qualifications

2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if it's tender is accepted.

2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to the Procuring entity's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.12. Tender Security

2.12.1 The tenderer shall furnish, as part of its tender, a tender security of at least two per cent of its bid price (2%).

2.12.2 The tender security must remain valid up to and including thirty (30) days after the period of tender validity.

2.12.3 The tender security is required to protect the Procuring entity against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7

2.12.4 The tender security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form

a) Cash.

b) A bank guarantee.
c) Such insurance guarantee approved by Insurance Regulatory Authority.
d) Letter of credit.

2.12.5 Any tender not secured in accordance with paragraph 2.12.1. and 2.12.3 shall be rejected by the Procuring entity as non-responsive, pursuant to paragraph 2.20.5

2.12.6 Unsuccessful Tenderer's tender security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiration of the period of tender validity

2.12.7 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.28, and furnishing the performance security, pursuant to paragraph 2.29.

2.12.8 The tender security may be forfeited:

(a) if a tenderer withdraws its tender during the period of tender validity.
(b) in the case of a successful tenderer, if the tenderer fails:
  (i) to sign the contract in accordance with paragraph 2.28 or
  (ii) to furnish performance security in accordance with paragraph 2.29.

(c) If the tenderer reject correction of an arithmetic error in the tender.

2.13. Validity of Tenders

2.13.1 Tenders shall remain valid for 120 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the Procuring entity as non-responsive.

2.13.2 In exceptional circumstances, the Procuring entity may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer granting the request will not be required nor permitted to modify its tender.

2.14. Format and Signing of Tenders

2.14.1 The tenderer shall prepare an original and a copy of the tender, clearly marking each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern.

2.14.2 The original and copy of the tender shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialed by the person or persons signing the tender.

2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person or persons signing the tender.

2.15 Sealing and Marking of Tenders

2.15.1 The tenderer shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as "ORIGINAL TENDER" and "COPY OF TENDER". The envelopes shall then be sealed in an outer envelope.

2.15.2 The inner and outer envelopes shall:

(a) be addressed to the Procuring entity at the address given in the Invitation to Tender.

(b) bear tender number and name in the invitation to tender and the words, "DO NOT OPEN BEFORE *Monday 14th April, 2014 at 10.30. a.m.*

2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared "late".

2.15.4 If the outer envelope is not sealed and marked as required by paragraph 2.15.2, the Procuring entity will assume no responsibility for the tender's misplacement or premature opening.

2.16. **Deadline for Submission of Tenders**

2.16.1 Tenders must be received by the Procuring entity at the address specified under paragraph 2.15.2 not later than **Monday 14th April, 2014** at 10.30. a.m.

2.16.2 The Procuring entity may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5.3 in which case all rights and obligations of the Procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.16.3 Bulky tenders which will not fit the tender box may be submitted in the office of the Director Estates, Supplies and Transport (DEST).

2.17. Modification and Withdrawal of Tenders

2.17.1 The tenderer may modify or withdraw its tender after the tender's submission, provided that written notice of the modification, including substitution or withdrawal of the tenders, is received by the Procuring entity prior to the deadline prescribed for submission of tenders.

2.17.2 The tenderer's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of paragraph 2.15. a withdrawal notice may also be sent by fax or email but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.

2.17.3 No tender may be modified after the deadline for submission of tenders.

2.17.4 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity. Withdrawal of a tender during this interval may result in the Tenderer's forfeiture of its tender security, pursuant to paragraph 2.12.7.

2.18. Opening of Tenders

2.18.1 The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, on **Monday 14th April, 2014 at 10.30. a.m.** and in the location specified in the invitation for tenders. The tenderers' representatives who are present shall sign a register evidencing their attendance

2.18.2 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as the Procuring entity, at its discretion, may consider appropriate, will be announced at the opening.

2.18.3 The Procuring entity will prepare minutes of the tender opening, which will be submitted to tenderers that signed the tender opening register and will have made the request.

2.19 Clarification of Tenders

2.19.1 To assist in the examination, evaluation and comparison of tenders the Procuring entity may, at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted.

2.19.2 Any effort by the tenderer to influence the Procuring entity in the Procuring entity's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers' tender.

2.20 Preliminary Examination and Responsiveness

2.20.1 The Procuring entity will examine the tenders to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order.

2.20.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected, and its tender security forfeited. If there is a discrepancy between words and figures, the amount in words will prevail

2.20.3 The Procuring entity may waive any minor informality or non-conformity or irregularity in a tender which does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any tenderer.

2.20.4 Prior to the detailed evaluation, pursuant to paragraph 2.20, the Procuring entity will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations the Procuring entity's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

2.20.5 If a tender is not substantially responsive, it will be rejected by the procuring entity and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

2.21. Conversion to single currency

2.21.1 Where other currencies are used, the Procuring entity will convert those currencies to Kenya Shillings using the prevailing exchange rate on the date of tender closing provided by the Central Bank of Kenya.

2.22. Evaluation and Comparison of Tenders

2.22.1 The Procuring entity will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20

2.22.2 The Procuring entity's evaluation of a tender will take into account, in addition to the tender price, the following factors, in the manner and to the extent indicated in paragraph 2.22.3.

(a) operational plan proposed in the tender;

(b) deviations in payment schedule from that specified in the Special Conditions of Contract

2.22.3 Pursuant to paragraph 2.22.2. the following evaluation methods will be applied.

(a) Operational Plan

(i) The Procuring entity requires that the services under the Invitation for Tenders shall be performed at the time specified in the Schedule of Requirements. Tenders offering to perform longer than the procuring entity's required delivery time will be treated as non-responsive and rejected.

(b) Deviation in payment schedule

(i) Tenderers shall state their tender price for the payment on schedule outlined in the special conditions of contract. Tenders will be evaluated on the basis of this base price. Tenderers are, however, permitted to state an alternative payment schedule and indicate the reduction in tender price they wish to offer for such alternative payment schedule. The Procuring entity may consider the alternative payment schedule offered by the selected tenderer.

2.22.4 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

2.23.Contacting the Procuring entity

2.23.1 Subject to paragraph 2.19 no tenderer shall contact the Procuring entity on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence the Procuring entity in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Tenderers' tender.

2.24 Post-qualification

2.24.1 The Procuring entity will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, pursuant to paragraph 2.11.2 , as well as such other information as the Procuring entity deems necessary and appropriate

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the Procuring entity will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

2.25 Award Criteria

2.25.1 Subject to paragraph 2.29 the Procuring entity will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

(a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
(b) Legal capacity to enter into a contract for procurement
(c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
(d) Shall not be debarred from participating in public procurement.

2.26. Procuring entity's Right to accept or Reject any or all Tenders

2.26.1 The Procuring entity reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Procuring entity's action. If the Procuring entity determines that non of the tenders is responsive, the Procuring entity shall notify each tenderer who submitted a tender.

2.26.2 The procuring entity shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

2.26.3 A tenderer who gives false information in the tender document about is qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

2.27 Notification of Award

2.27.1 Prior to the expiration of the period of tender validity, the Procuring entity will notify the successful tenderer in writing that its tender has been accepted.

2.27.2 The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and the procuring entity pursuant to clause 2.9. Simultaneously the other tenderers shall be notified that their tenders were not successful.

2.27.3 Upon the successful Tenderer's furnishing of the performance security pursuant to paragraph 2.28 the Procuring entity will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 2.12

2.28 Signing of Contract

2.28.1 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.

2.28.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.

2.28.3 The contract will be definitive upon its signature by the two parties.

2.28.4 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

2.29 Performance Security

2.29.1 The successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in a form acceptable to the Procuring entity.

2.29.2 Failure by the successful tenderer to comply with the requirement of paragraph 2.28 or paragraph 2.29.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated tender or call for new tenders.

2.30 Corrupt or Fraudulent Practices

2.30.1 The Procuring entity requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.

2.30.2 The Procuring entity will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question

2.30.3 Further a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public Procurement in Kenya.

APPENDIX TO INSTRUCTIONS TO TENDERERS

The following information regarding the particulars of the tender shall complement supplement or amend the provisions of the instructions to tenderers. Wherever there is a conflict between the provision of the instructions to tenderers and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers.

INSTRUCTIONS TO TENDERERS REFERENCE	**PARTICULARS OF APPENDIX TO INSTRUCTIONS TO TENDERS**
2.2.2	The price to be charged for the tender document shall be **Kshs. 1,000.00.** OR downloaded from the CBK website **At no Cost,** those who chose to download the tender document are advised to sign a tender register at supplies office on fifth floor CBK Building.
2.10.1	All Prices to be quoted in Kenya Shillings.
2.12.1	Tenderers shall furnish, as part of its tender, a tender security of at least two percent (2%) of the tender sum in form of cash, or a bank guarantee, or insurance company guarantee issued by insurance companies approve by PPOA, a letter of credit or a guarantee by a deposit taking Microfinance Institution, SACCO Society, the Youth Enterprise Development Fund or the Women Enterprise Fund, valid for **150 days** from the date of tender opening.
2.13.1	Tender shall remain valid for **120 days** after the date of tender opening as prescribed in tender notice.
2.16.1	Tenders to be received not later than **Monday 14th April, 2014 at 10.30 A.M**
2.22.4	The tender evaluation committee shall evaluate the tender within **15 days** of the validity period from the date of opening the tender.
2.29.1	Performance security shall be 10% of the contract amount

SECTION D: GENERAL CONDITIONS OF CONTRACT

3.1. Definitions

3.1.1 In this Contract, the following terms shall be interpreted as indicated:

(a) "The Contract" means the agreement entered into between the Procuring entity and the tenderer, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.

(b) "The Contract Price" means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations

(c) "The Services" means services to be provided by the tenderer including any documents, which the tenderer is required to provide to the Procuring entity under the Contract.

(d) "The Procuring entity" means the organization procuring the services under this Contract

(e) "The Contractor" means the organization or firm providing the services under this Contract.

(f) "GCC" means the General Conditions of Contract contained in this section.

(g) "SCC" means the Special Conditions of Contract

(h) "Day" means calendar day

3.2. Application

3.2.1 These General Conditions shall apply to the extent that they are not superseded by provisions of other part of the contract

3.3. Standards

3.3.1 The services provided under this Contract shall conform to the standards mentioned in the schedule of requirements.

3.4. Use of Contract Documents and Information

3.4.1 The Contractor shall not, without the Procuring entity's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of the Procuring entity in connection therewith, to any person other than a person employed by the contractor in the performance of the Contract.

3.4.2 The Contractor shall not, without the Procuring entity's prior written consent, make use of any document or information enumerated in paragraph 2.4.1 above.

3.4.3 Any document, other than the Contract itself, enumerated in paragraph 2.4.1 shall remain the property of the Procuring entity and shall be returned (all copies) to the Procuring entity on completion of the contract's or performance under the Contract if so required by the Procuring entity.

3.5. Patent Rights

3.5.1 The Contractor shall indemnify the Procuring entity against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the services under the contract or any part thereof.

3.6 Performance Security

3.6.1Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish to the Procuring entity the performance security where applicable in the amount specified in SCC

3.6.2 The proceeds of the performance security shall be payable to the Procuring entity as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.

3.6.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the Procuring entity and shall be in the form of:

a) Cash.
b) A bank guarantee.
c) Such insurance guarantee approved by the Authority.
d) Letter of credit.

3.6.4 The performance security will be discharged by the Procuring entity and returned to the Candidate not later than thirty (30) days following the date of completion of the Contractor's performance of obligations under the Contract, including any warranty obligations, under the Contract.

3.7. Delivery of services and Documents

3.7.1 Delivery of the services shall be made by the Contractor in accordance with the terms specified by the procuring entity in the schedule of requirements and the special conditions of contract

3.8. Payment

3.81. The method and conditions of payment to be made to the contractor under this Contract shall be specified in SCC

3.82. Payment shall be made promptly by the Procuring entity, but in no case later than sixty (60) days after submission of an invoice or claim by the contractor

3.9. Prices

3.9.1 Prices charges by the contractor for Services performed under the Contract shall not, with the exception of any price adjustments authorized in SCC vary from the prices quoted by the tenderer in its tender or in the procuring entity's request for tender validity extension the case may be. No variation in or modification to the terms of the contract shall be made except by written amendments signed by the parties.

3.9.2 Contract price variations shall not be allowed for contracts not exceeding one year (12 months)

3.9.3 Where contract price variation is allowed the variation shall not exceed 10% of the original contract price

3.9.4 Price variation requests shall be processed by the procuring entity within 30 days of receiving the request.

3.10. Assignment

3.10.1 The Contractor shall not assign, in whole or in part, its obligations to perform under this Contract, except with the Procuring entity's prior written consent.

3.11. Termination for Default

3.11.1 The Procuring entity may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Contractor terminate this Contract in whole or in part:

(a) if the Contractor fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring entity.

(b) If the Contractor fails to perform any other obligation(s) under the Contract

(c) If the Contract in the judgment of the Procuring entity has engaged in corrupt or fraudulent practices in competing for or in executing the contract

3.11.2 In the event the Procuring entity terminates the contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those un-delivered, and the Contractor shall be liable to the Procuring entity for any excess costs for such similar services. However the contractor shall continue performance of the contract to extent not terminated.

3.12. Termination for Insolvency

3.12.1 The Procuring entity may at any time terminate the contract by giving written notice to the Contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the procuring entity.

3.13. Termination for Convenience

3.13.1 The Procuring entity by written notice sent to the contractor, may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the procuring entities convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

3.13.2 For the remaining part of the contract after termination the procuring entity may elect to cancel the services and pay to the contractor an agreed amount for partially completed services.

3.14 Resolution of Disputes

3.14.1 The procuring entity and the contractor shall make every effort to resolve amicably by direct informal negotiations and disagreement or disputes arising between them under or in connection with the contract

3.14.2 If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

3.15.Governing Language

3.15.1. The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties shall be written in the same language.

3.16.Applicable Law

3.16.1 The contract shall be interpreted in accordance with the laws of Kenya unless otherwise expressly specified in the SCC.

3.17 Force Majeure

3.17.1 The Contractor shall not be liable for forfeiture of its performance security, 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.

3.18 Notices

3.1.1 Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by Fax or Email and confirmed in writing to the other party’s address specified in the SCC.

3.1.2 A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION E: **Notes on Special Conditions of Contract**

1. The clauses in this section are intended to assist the procuring entity in providing contract-specific information in relation to corresponding clauses in the General Conditions of Contract.

1.1 **Definitions**

The following terms whenever used in this contract have the following meanings:

a) "Applicable law" means the laws and any other instruments having the force of law in the Republic of Kenya.
b) "Contract" means the contract in appendix VI signed by the parties to which these general conditions of contract (GC) are attached.
c) "Contract Price" means the price to be paid for the performance.
d) "GC" means these general conditions of contract.
e) "Party" means the Central Bank of Kenya or Brokers, and parties means both.
f) "Services" means the work to be performed by the Broker pursuant to this contract, as described in the Terms of Reference.
g) ''Central Bank" means the Central Bank of Kenya as established by the Central Bank of Kenya ACT.
h) 'Broker' means an intermediary concerned with placing Insurance Business with an underwriter on behalf of a proposer as defined in the Insurance ACT CAP 487'.

1.2 **Laws Governing the Contract**

This contract, its meaning, interpretation and the relationship between the parties shall be governed by the applicable law.

1.3 **Language**

This contract has been executed in the English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this contract.

1.4 **Notices**

Any notice, request or consent made pursuant to this contract shall be in writing and shall be deemed to have been made when delivered in person to the authorised representative of the party specified below or when sent by registered mail telegram or facsimile to such person at the address specified below:

The addresses are:

Client

Central Bank of Kenya

Attention: Director Estates, Supplies & Transport Department

Fax No: 310604

1.5 **Location**

The services shall be performed at such locations as specified in Appendix I.

1.6 **Authorised Representatives**

Any action required or permitted to be taken and any document required or permitted to be executed under the contract by the Central Bank of Kenya or the Broker may be taken or executed by the authorized officials.

1.7 **Taxes and Duties**

The Broker and their personnel shall pay such taxes, duties, fees and other impositions as may be levied under the applicable law, the amount of which is deemed to have been included in the Contract price.

2.0 COMMENCEMENT, COMPLETION, MODIFICATION AND TERMINATION OF CONTRACT

2.1 **Effectiveness of Contract**

The Form of Contract to be executed by the Broker and the Bank shall be as contained in Appendix VI. Provision of services by the broker shall be subject to the execution of the formal Contract.

2.2 **Commencement of Services**

The Broker shall begin carrying out services from the date the formal Contract becomes effective.

2.3 **Expiration of Contract**

The contract shall terminate on the date provided therein.

2.4 **Modification**

The Central Bank of Kenya reserves the right to alter the amounts insured.

2.5 **Force Majeure**

For purposes of this contract "Force Majeure" means an event which is beyond the reasonable control of a party and which makes – Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

2.6 **No Breach of Contract**

The failure of a party to fulfil any of its obligations under the contract shall not be considered to be a breach of or default under, this contract in so far as such inability arises from an event of Force Majeure.

2.7 **Payments during force majeure**

During the period of an event of Force Majeure the Broker shall be paid only for work successfully done in accordance with the provisions of the Contract.

3.0 **Termination**

3.1 **By the Central Bank of Kenya**

The Central Bank of Kenya may terminate this contract by not less than seven (7) days written notice of termination to the Broker to be given after the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause 3.1 and thirty (30) days in the case of event referred to in (e).

a) If the Broker does not remedy a failure in the performance of their obligations under the contract within 7 days after being notified.
b) If the Broker becomes insolvent or bankrupt.
c) If as a result of Force Majeure, the Broker is unable to perform a material portion of the services for a period of not less than thirty (30) days or
d) If a Broker, in the judgement of the Central Bank of Kenya has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
e) If the Central Bank of Kenya at its sole discretion, decides to terminate this Contract.

4.0 **OBLIGATIONS OF THE BROKER**

4.1 **General**

The Broker shall perform the services and carry out their obligations with due diligence, efficiently and shall observe sound management practices. The Broker shall always act as faithful advisers to the Central Bank of Kenya. The broker shall be liable to the Central Bank of Kenya for any loss or damage suffered by the Bank arising from breach by the Broker of this Clause.

4.2 **PAYMENTS TO THE BROKER**

The contract price shall be as stated in Appendix IV of this contract.

4.3 **Terms and Conditions of Payment**

Payments will be made to the account of the Broker and/or underwriter according to the payment schedule to be annexed as an appendix of Form of Contract.

5 **SETTLEMENT OF DISPUTES**

5.1 **Amicable Settlement**

The Parties shall use their best efforts to settle amicably all disputes in connection with the contract or its interpretation.

5.2 **Dispute Settlement**

Any dispute between the parties as to matters arising pursuant to this contract or its interpretation shall be referred for settlement by a single arbitrator agreed by the parties within 60 days from the date of service of notice of dispute by either party to the other, or if the parties failing to agree, to be appointed at the request of either party by the Chairman for the time being of the Institute of the Chartered Arbitrators of Kenya (Kenya Chapter).

6 **GENERAL**

6.1 The Broker shall not make any changes to the accepted panel of underwriters without prior consultation with the Central Bank of Kenya.

6.2 The Broker shall ensure sums insured can be adjusted after valuations. The adjustments may involve refunds or additional payment of premiums.

6.3 The Central Bank of Kenya reserves the right at its discretion, to reject any insurance policy document or part thereof deemed to have not incorporated all items, terms and conditions set by the Bank. This right may be exercised at any time.

6.4 The Central Bank of Kenya in accordance with the provisions and requirements of the Insurance Act, Cap. 487, will make two payments through KEPPS to the Insurance Broker and the underwriter respectively.

TERMS OF REFERENCE

(i) Negotiate and obtain Insurance Covers for the Bank's assets, employees and potential legal/contractual liabilities from reputable insurance Companies at competitive terms and conditions.

(ii) Aggressively pursue claims arising out of the insured perils and ensure prompt and expeditious settlement.

(iii) Provide prompt and satisfactory service on the general management of the policies, claims, reviews and other technical advice

(iv) Advise the Bank on sources and options for premium financing on favourable terms and conditions, if so required.

(v) Arrange the immediate placement of our risks with insurers/co-insurers and undertake a periodic technical rating of such insurers/co – insurers, and advise the Bank accordingly.

(vi) Getting quotations from underwriters on the premium payable for the policy aforesaid and recommending to the Central Bank of Kenya the most suitable underwriter.

(vii) Analyse, review and scrutinise the Policy Document and any Endorsements therein, and if the entire Policy Document is found to be satisfactory, such document shall be deposited with the Director, Governor's office not later than 15 days of inception.

(viii) Ensure proper and efficient claims administration by fully co- coordinating prudent requirements between the Central Bank of Kenya and the selected Underwriter.

(ix) Ensure that the sums insured under the policy will be adjustable accordingly by suitable means at the discretion of the Central Bank of Kenya from time to time.

(x) Negotiating with qualified Underwriter any other pertinent aspects of the policy that may arise during the term of the policy.

(xi)Provide such other services as may be related or ancillary to the due performance of the above work.

SECTION F: QUALIFICATIONS AND EVALUATION

1.0 **General**

From the time the bids are opened to the time of contract award, any Broker who wishes to contact the Central Bank of Kenya on any matter related to its proposal should do so in writing. Any effort by the Broker to influence the Central Bank of Kenya in its proposal evaluation, proposal comparison, or contract award decisions may result in the rejection of the Broker's bid.

3.0 **Financial Proposals**

In preparing the financial proposals, Brokers are expected to take into account requirements and conditions outlined in Request for Proposal documents. All costs associated with proposal should be indicated including:

a) Premium payable
b) Taxes, duties and other levies.

3.1 Premium costs must be expressed and will be paid in Kenya shillings.

3.2 Proposals must remain valid for 120 calendar days. The Central Bank of Kenya will make the best effort to negotiate within this period.

3.4 Additional information in the financial proposal will include the following:

a) Basic scope of cover sample policy and all relevant clauses must be attached.
b) Excess/deductibles/Minimum Charges
c) Total premium payable
d) Recommended lead underwriters and co-insurers if any
e) Market/financial strength of the underwriter supported by copies of last 3 years audited accounts.

4.0 **Negotiations**

4.1 Negotiations will be held in Central Bank of Kenya's premises. The aim is to reach an agreement on all points and sign a contract.

4.2 Negotiations will entail only discussions on methodology (work plan), staffing and shall not include the price quoted whatsoever.

4.3 Negotiation will conclude with a review of the draft form of contract. To complete negotiations, the Central Bank of Kenya and the Brokers will sign the agreed contract.

SECTION G: MANDATORY REQUIREMENTS

The following mandatory requirements must be met by the tenderer (Broker) not withstanding other requirements in the documents: -

NO	REQUIREMENTS	RESPONSIVE OR NOT RESPONSIVE
MR 1	Must be registered with the Insurance Regulatory Authority (IRA) for the current year and a copy of the current license be submitted.	
MR 2	Must have a bid bond of at least to 2% of the tender sum/Bid price as in Appendix V	
MR 3	Must have paid up capital of at least Kshs. 1,000,000.00 (one million)	
MR 4	Must give a list of 5 (five) reputable clients whose annual premium is above Kenya Shillings ten (10) million.	
MR 5	Must submit a copy of the Audited accounts for the last 3 (three) accounting years.	
MR 6	Must have total number of management staff of at least 10 No. As stated in the company profile	
MR 7	Must submit copies of the following documents; a) PIN Certificate b) Tax Compliance Certificate c) Certificate of Registration/Incorporation d) Technical Proposal Submission Form as in Appendix II	
MR 8	Must have a Professional Indemnity Insurance Cover of at least Kenya Shillings Twenty (20) million and a copy be submitted.	
MR 9	Must be a current member of the Association of Insurance Brokers (AIB)	
MR10	Must have done an annual premium turnover of Kenya Shillings Fifty (50) million.	
MR 11	Must submit a company's profile using the Confidential Business Questionnaire provided in this tender document.-	
MR12	Brokers shall indicate the premium per policy, rates applied and applicable excesses/deductibles.	
MR13	Must submit underwriter's authorization letter.	

NB: Brokers must submit their bids accompanied with bid for their proposed underwriters.

The following mandatory requirements must be met by Insurance Company not withstanding other requirements in the documents:

NO	REQUIREMENTS	RESPONSIVE OR NOT RESPONSIVE
MR 1	Must be registered with the Insurance Regulatory Authority (IRA) for the current year and a copy of the current license be submitted.	
MR 2	Must have done annual gross premiums in previous year of Kshs. 700 million.	
MR 3	Must have paid up capital of as follows: If in Life Assurance- at least Kshs. 150 million ; If in General at least Kshs. 300 million; If composite – at least Kshs. 450 million for.	
MR 4	Must give a list of 5 (five) reputable clients and total clients premiums for the previous year.	
MR 5	Must submit a copy of the Audited accounts for the last 3 (three) accounting years years.	
MR 6	Must have total number of management staff of at least 20 No. As stated in the company profile.	
MR 7	Must submit copies of the following documents; e) PIN Certificate f) Tax Compliance Certificate g) Certificate of Registration/Incorporation	
MR 8	Provide a certified copy of the Current Professional Indemnity Policy	
MR 9	Must be a member of the Association of Kenya Insurers (AKI)	
MR 10	Must submit a company's profile using the Confidential Business Questionnaire provided in this tender document.-	

NB: An underwriter submitting different quotations to different brokers for the same cover shall be disqualified.

SECTION H: EVALUATION CRITERIA

1.0 **Evaluation of Proposal**

The Central Bank of Kenya will carry out the evaluation of the proposals on the basis of their responsiveness to the eligibility and apply the evaluation criteria as follows:

A: Evaluation of Technical Proposals

TECHNICAL EVALUATION MATRIX FOR BROKERS

NO.	EVALUATION ATTRIBUTE		WEIGHTED %	MAXIMUM SCORE %
1	Professional Indemnity	i) Over 100m ii) Kshs. 81 – 100m iii) Ksh. 61m to 80m iv) Ksh.41m to 60m v) Ksh. 21m to 40m vi) Kshs.upto 20m	15 12 10 8 5 3	15
2	Period of Operation	i) 16 to 20 years ii) 11 to 15 years iii) 6 to 10 years iv) 1 to 5 years	15 12 10 5	15
3	Number of Staff (Bidders to provide a list of their employees)	i) 30 and above ii) 20 to 29 iii) 10 to 19 iv) below 9	10 8 6 4	10
4	Number of qualified Directors and Staff (bidders to attach signed CVs and copies of certificates for their employees for rating)	i) Degree & any professional insurance course such ACII (min.5). Less than five prorate ii) Professional Insurance course only (min. 4).Less than four prorate iii) Degree only (min. 3). Less than three prorate iii) Certificate in Insurance (min. 3). Less than three prorate iv) Certificate of Proficiency (min. 3). Less than three prorate	20 15 10 5 3	20
5	List of Leading Clients in terms of premium turnover subject to a **minimum of 20 million**	i) Over 21No. ii) 16 to 20 No. iii) 11 to 15 No. iv) 6 to 10 No. v) 1 to 5 No.	25 20 15 10 5	25
6	Paid up Capital	i) Ksh.16m to 20m ii) Ksh.11m to 15m iii) Ksh.6m to 10m iv) Ksh.1m to 5m	15 10 5 3	15
	TOTAL SCORE			**100%**

Note:

To qualify for the next evaluation stage, the broker must score at least 75% on Technical Evaluation.

B: Insurance Company Technical evaluation:

TECHNICAL EVALUATION MATRIX- FOR PROPOSED INSURANCE COMPANY

	EVALUATION ATTRIBUTE		**WEIGHTED %**	**MAXIMUM SCORE%**
1	Branch Network of Underwriter	At least three (3)	6	6
2	Underwriting Business	a) Life b) General c) Composite	10 10 10	20
3	Share Capital	a) Life Business Minimum Ksh.150 million b) General Business Minimum Ksh.300 million c) Composite – minimum Kshs.450 million	5 5 3	15
4	Actuarial valuation Report for the last 3 years	a) 3 years	7	7
5	Underwriting Profit	a) Life- Positive – 2.5, others nil b) General- Positive- 2.5, others nil	2.5 2.5	5
6	Revenue Reserve	-Kshs. 20m and above - Kshs.(15-19)m - Kshs. (10-14)m -Kshs.(5-9)m - Kshs. (1-4)m	15 10 5 2.5 1	15
7	Free Cover Limits	a) 15M & above b) 10m -14m c) 5m -9m d) 1m – 4m	10 6 3 1	10
8	Financial Stability (Liquidity) a) Profitability Margin		A margin above 20% will score 15 marks; 10-20 % 10 marks and below 10% 3 marks	15
	a) Liquidity Ratio		2:1 – 7 marks; 1:1 – 5 marks; less than 1:1 no mark	7
			TOTAL SCORE	**100%**

*** **Note:**

- ✓ **Profitability Margin** = $\frac{\text{EBIT}}{\text{Gross Revenue/Sales}}$
- ✓ **Current Ratio** = $\frac{\text{Current Assets}}{\text{Current Liabilities}}$
- ✓ **EBIT** = Earnings Before Interest and Taxes

Tenderers are informed that the bid for proposed Insurance Company should **score 75 % and above** from the evaluation criteria above (Technical evaluation) to qualify for shortlisting. **Those scoring below 75% will be disqualified at this stage.**

Evaluation of financial proposals:

The brokers who will have passed both the mandatory and technical evaluation stages will have their financial bids analysed for completeness and accuracy as indicated in the tender document. The Financial Analysis for those bidders who will have scored 75% and above will proceed to the next stage of evaluation.

The lowest bidder among those qualified will have their bids considered for award against the proposed underwriter. The underwriter to be considered must meet the threshold on both mandatory and technical evaluation for the insurance companies.

SECTION F: TENDER POLICY SCHEDULES

1. C.B.K. FIRE POLICY

	DESCRIPTION	SUM INSURED - KSHS
1	CBK Headquarters	1,438,250,000
2.	CBK Mombasa Branch	800,000,000
3.	CBK Kisumu Branch	824,610,000
4,	K.S.M.S.(Ruaraka)	1,578,670,000
	TOTAL	**4,641,530,000**

2. DOMESTIC PACKAGE (BANK HOUSES)

1.	River Side Drive	15,000,000
2.	Nyali Senior Guest House	20,000,000
3.	Muthaiga House	30,000,000
4.	Kapsoya Eldoret (18 Houses))	14,100,000
5.	Manager's House Eldoret	6,500,000
6.	Manager's House - Kisumu	5,500,000
	TOTAL	91,100,000

3. DOMESTIC PACKAGE - STAFF HOUSES

Number of Houses - 778
Sum Insured - Ksh 5,253,573,000/=

4. GROUP MORTGAGE PROTECTION (SEE SCHEDULE ON APPENDIX VII)

Number of staff - 778
Total Sum Assured - Ksh. 2,689,485,541.10/=

N.B: The underwriter for this cover should not be the same for covers nos. 5,6,7, and 21.

5. STAFF CAR LOAN PROTECTION SCHEME (SEE SCHEDULE ON APPENDIX VIII)

Number of Staff - 379
Total sum Assured - Ksh. 313,457,363.70/=

6. STAFF DEVELOPMENT LOAN PROTECTION SCHEME (SEE SCHEDULE ON APPENDIX IX)

Number of Staff - 461
Total sum Assured - Ksh. 402,616,124.80/=

7. STAFF PERSONAL LOANS (SEE SCHEDULE ON APPENDIX X)

Number of - 851
Total Sum Insured - Kshs. 193,461,863.25/=

8. ALL RISKS

Total sum Insured - Ksh. 1,790,669,503/=

9. COMPUTER/ELECTRONIC EQUIPMENT

Sum Insured - Ksh. 1,119,409,485/=

10. PUBLIC LIABILITY
Limits:
i) Any one Accident - Kshs. 400,000,000.00
ii) Any one period of indemnity - Unlimited

11. STAFF GROUP PERSONAL ACCIDENT POLICY (24 HOURS) – Including WIBA

Number of Employees - 1,433
Annual Salary - Ksh. 3,586,503,451.80/=

Benefits
(1) Death - 8 years earnings.
(2) Permanent Total Disability - 8 years earnings.
(3) Temporary Total Disability-Nil.
(4) Medical expenses - Nil

12. MOTOR PRIVATE BANK VEHICLES

Number of Units - 36
Sum insured - Ksh. 142, 234,000=

13. MOTOR COMMERCIAL – BANK VEHICLES

Number of Units - 35
Sum insured - Ksh. 146,983,863/=

14. MOTOR CYCLES

Number of Units - 5
Sum Insured - Ksh. 1,364,200.00

15. TRACTOR/TRAILOR – (1 NO.)- Kshs. 3,869,000.00

16. MOTOR PRIVATE – STAFF
Number of Units - 354
Sum insured - Ksh. 537,972,000.00

17. MOTOR COMMERCIAL – STAFF

Number of Units	-	25
Sum insured	-	Ksh. 43,257,000.00

18. CBK BOARD OF DIRECTORS GROUP PERSONAL ACCIDENT POLICY

Number of Directors- 8

BENEFITS

i.	Death	Ksh.10 million
ii.	Permanent Total Disabilty	Ksh 10 million
iii)	Temporary Total Disabillity	Ksh. 50,000 per week
iv)	Medical	Ksh. 500,000

19. BANKER'S BLANKET BOND COVER

The extent of cover is as shown hereunder:

SECTION 1

CLAUSE	**LIMIT OF COVER (US DOLLARS)**
1. Infidelity of Employees	USD 10M
2. Loss on Premises	USD 1M
3. Loss in Transit	USD 1M
4. Forgery or Alteration	USD 1M
5. Officers Contents	USD 1M
6. Counterfeited currency	USD 1M
7. Securities	USD 5M
8. Legal Fees	USD 1M
9. Extortion – Personal/Property	USD 1M
10. Stop Payment Order	USD 1M
11. Electronic Computer Crime	USD 25M

SECTION 2

Professional Indemnity No Cover

SPECIAL CLAUSES

(I) Claims annual aggregate – USD 50M
(ii) Including Reinstatement of Loss clause
(iii) Currency clause – Limits of liability and premium quoted in US Dollars. Same currency to apply at claim/premium payment or Kenya shilling equivalent on payment date.

20. FIDELITY GUARANTEE

Number of staff - 1,433
Benefits
Cover against loss of money and /or stock and/or stores caused by fraud or dishonesty of the employees.
Limits
Any one event USD 50,000.00
Any one period unlimited

21. GROUP LIFE ASSURANCE SCHEME

Number of staff - 1,433
Annual Salary - Ksh. 3,586,503,451.80/=

*** The under writer for this cover should be different from the underwriter for the Life Policies under Nos. 4, 5, 6 & 7 above.**

Benefits

Death - 4 Times annual salary

(a) On death due an accident or illness, the full sum assured is paid. There is no exclusion for HIV/AIDS Risk

(b) On death due to illness or natural causes:-

i) The full sum assured is payable if the sum assured is below Free Cover Limit.

ii) The Free Cover Limit is payable in the absence of Medical examination report in respect of a member of staff whose sum assured is over and above the Free Cover Limit.

Group Disability Income

A disability Income of 75% of the salary is payable each month of disablement for a maximum of 2 years or earlier of recovery. A deferred period of 6 months of continuous disablement from the occurrence of a particular accident or illness will apply.

Last Expense Cover

A sum assured of Khs. 100,000.00 is payable within 48 hours of written notification of death on production of proof of death. The last expense sum payable be delinked from Group Life Benefit.

22. DIRECTORS LIABILITY COVER
Limit of cover - Kshs. 1,000,000,000/=
Number of Directors - 8

23. DIRECTORS TRAVEL COVER

Number of Directors- 8

LIMITS OF LIABILITY

	BENEFIT	LIMIT (US DOLLARS)
1.	**MEDICAL EXPENSES**	
(a)	Medical Expenses	250,000
(b)	Follow up Treatment in Kenya	2,000
(c)	Evacuation Expenses	40,000
(d)	Repatriation / Burial Expenses	30,000
(e)	Coffin Expenses	1,300
(f)	Accompanying Family Member	2,000
2.	**PERSONAL ACCIDENT**	
(a)	Death, Disability or injury	65,000
(b)	Spouse Accidental Death	3,500
(c)	Educational Fund Supplement – per child	1,000
(d)	Premature return in case of death of a relative	2,500
(e)	Legal Assistance	2,000
3.	**ALTERNATIVE EMPLOYEE OR RESUMPTION OF ASSIGNEMENT EXPENSES**	3,500
4	**TRIP CANCELLATION**	
(a)	Lossed Deposit	2,500
(b)	Cancellation	3,000
5	**LUGGAGE, PERSONAL EFFECTS**	
(a)	Loss or Theft	2,500
(b)	Delay	250
(c)	Travel Delay	200
6.	**PERSONAL LIABILITY**	
(a)	Bodily damage	380,000
(b)	Material Damage	380,000
(c)	Per event – Bodily& Material damage	400,000
7.	**HIJACK, KIDNAP & WRONGFUL DETENTION**	
(a)	Hi-jack	1,500
(b)	Kidnap & wrongful detention	1,000,000

24. TERRORISM & SABOTAGE COVER

PROPERTY	**SUM INSURED**
1. CBK Head quarters	Ksh. 1,438,250,000
2. CBK Mombasa Branch	Ksh. 800,000,000
3. CBK Kisumu Branch	Ksh. 824,610,000
4. K.S.M.S.	Ksh. 1,578,620,000
	Ksh. 4,641,530,000

APPENDIX I: CONFIDENTIAL COMPANY PROFILE

PART I: <u>INSTRUCTIONS</u>

1) You are requested to provide particulars as indicated in parts I - IX of this form as accurately as possible and where space provided is not sufficient, please use a separate sheet of paper and attach to this form.

2) The Bank attaches great importance to correct information given. If the information given is found to be incorrect, the Broker's bid shall be rendered non – responsive.

3) The Bank reserves the right to visit and inspect business premises of all the Brokers.

4) All the information provided will be treated as confidential.

PART II: BIDDER DETAIL

The purpose of this section is to provide the required background information of the bidder organization.

1)	Provide documentary evidence of the registered name and number of your company and date of Registration.		
	Company Name	**Company Registration Number**	**Registration Date**
2)	Give full details of your Bankers.		

PART III: CONTACT PERSON(S) DETAIL

3)	Provide the contact person (s) name(s), addresses, phone numbers etc.	
	Contact Person Name	
	Landline Telephone Number	
	Cellular Telephone Number	
	Facsimile Telephone Number	
	E-mail	
	Postal Address	
	Physical Address	
4)	Please provide evidence of the registered street and postal addresses of the bidding organization	
	Registered Street Address	**Registered Postal Address of your organisation**
	LR No.	
5)	Please provide evidence of current registration with relevant regulatory body within your industry, if any.	

PART IV: BIDDER ORGANIZATION PROFILE

6)	Ownership: Who owns your organization? Provide details of the holding company and the main shareholders indicating percentage of shares held.

	<u>Details of the Directors</u> **<u>Names</u>** **<u>Nationality</u>** **Citizenship** **Qualifications** **Shares** **<u>Details</u>** ……………..……………….. ……………….. ……………… ………. ……………..……………….. ……………….. ……………… ………. ……………… ……………….. ……………….. ……………… ………. ……………..……………….. ……………….. ………………
7)	What is your organisation's primary business activity? Provide a list with the estimated percentage of revenue earned from each of the primary business activities.

PART V: BIDDING ORGANISATION'S CLIENT BASE

The purpose of this section is to get a view of the number and profile of customers that the bidding organization has.

The Bank intends to contact these customers when checking references. You shall be expected to state any objections. If not stated, you shall be deemed to have authorized the Bank to contact these customers.

8)	Please provide references from your major clients where you have successfully carried out similar or comparable assignment.

PART VI: BIDDER'S STANDARD CONTRACTS

9)	Describe your approach to contracting and negotiation specifically relating to the availability and use of standard contracts and whether you consider any of the standard contracts or specific clause to be not negotiable.

10)	Provide details of the preferred payment plan if not contained in the standard contract supplied.

PART VII: VERIFICATION OF BUSINESS SUSTAINABILITY

11) 12)	Can the Tenderer supply certified audited financial statements for the last three financial years? The supply of these financial statements will be mandatory for your tender to be considered responsive. Are you currently involved in any litigation or arbitration (or any other legal process which may result in legal or financial liability)? If yes, what is the financial exposure as a result of the litigation, arbitration or other legal process and on what basis has this financial exposure been calculated? If yes, what other exposure could result from the litigation, arbitration or other legal process and will this financial or other exposure materially prejudice the bidder's financial position or its ability to successfully and timely implement any contract which may be awarded to it pursuant to this Tender?
13)	Have you ever:

Question	Response	
	Yes	**No**
Forfeited any payment on a contract?		
Been declared in default of a contract?		
Negotiated the premature termination of a contract?		
Had an uncompleted contract assigned to another solution provider?		

PART VIII: TECHNICAL SUPPORT & CAPACITY BUILDING

14)	**<u>MANPOWER</u>** a) Name & qualification of Chief Executive/Principal Officer b) …………………………………………………………………………….. c) Number of employees

		……………………………………………………………………………….
	d)	Number of Technical Staff & their qualifications ……………………………………………………………………………. …………………………………………………………………………… …………………………………………………………………………… ……………………………………………………………………………

PART IX: CERTIFICATION

	I/We do hereby certify that the above information is correct in all respects**.** *FULL NAME*: …………………………………………………………………… ***DESIGNATION/POSITION*: ……………………………………………………** ***SIGNATURE*: ………………………………………………………………….** ***DATE*: …………………………………………………………………………..** ***COMPANY SEAL*: ……………………………………………………………..** **………………………………………………………………………………………**

APPENDIX II: TECHNICAL PROPOSAL SUBMISSION FORM

Date ………………………….….

To: The Director
Estates, Supplies & Transport Department
Central Bank of Kenya
C.B.K. Building
Haile Selassie Avenue
P.O. Box 60000 – 00200
City Square
Nairobi
Fax No. 310604

Ladies/Gentlemen:

We, the under signed, offer to provide Insurance Brokerage Services in accordance with your Request for Proposal. We are hereby submitting our Proposal, which includes a Technical Proposal and a Financial Proposal sealed under a separate envelope.

We understand you are not bound to accept any proposal you receive.

We remain,

Yours sincerely,

Authorized Signature……………………………………………………

Name and Title of Signatory…………………………………………….

Name of Broker…………………………………………………………….

Address……………………………………………………………………

APPENDIX III: BROKER'S REFERENCE

Relevant services carried out in the last three (3) years that best illustrate Qualifications

Using the format below, provide information on each reference assignment for which your Broker/Entity, either individually as a corporate entity or as one of the major companies within an association, was legally contracted.

<table>
<tr><td colspan="2">Assignment Name:</td><td>Country:</td></tr>
<tr><td colspan="2">Location within Country:</td><td>Professional Staff Provided by your Broker/entity (profiles):</td></tr>
<tr><td colspan="2">Name of Client:</td><td>No. of Staff:</td></tr>
<tr><td colspan="2">Address:</td><td>Duration of Assignment:</td></tr>
<tr><td>Start Date (Month/Year):</td><td>Completion Date (Month/Year):</td><td>Approx. Value of services (in Kshs.)</td></tr>
<tr><td colspan="2">Name of Associated Brokers, if Any:</td><td>No. of Months of Professional Staff Provided by Associated Brokers:</td></tr>
<tr><td colspan="3">Name of Senior staff involved and functions performed:</td></tr>
<tr><td colspan="3">Narrative Description of Services provided:</td></tr>
</table>

Broker's Name: ____

APPENDIX IV: FINANCIAL PROPOSAL SUBMISSION

Part (a) PROPOSAL FORM

Date.................................

To: **The Director**
Estates, Supplies & Transport Department
Central Bank of Kenya
C.B.K. Building
Haile Selassie Avenue
P.O. Box 60000 – 00200
City Square
Nairobi
Fax No. 310604

Ladies/Gentlemen:

We, the undersigned, offer to provide Insurance Brokerage Services in accordance with your Request for Proposal and our Proposal (financial proposal). Our attached financial proposal is for sum of {*Amount in words and figures*}. This amount is the gross premium for the 2 year period.

Our financial Proposal shall be binding upon us subject to the modifications resulting from contract negotiations, up to expiration of the validity period of the proposal i.e., {*Date*}.

We understand that the Central Bank of Kenya is not bound to accept any proposal it receives.

We remain,

Yours sincerely,

Authorized Signature..

Name and Title of Signatory...

Name of Broker...

Address...

Part (b) SUMMARY OF PRICE QUOTATION 2014/2015- 2015/2016

	Policy a)	Net Annual Premium (Including Taxes & Levies) b)	Broker Commission c)	Gross Annual Premium b+c	2 Year Total Gross Premium 2014/2015 2015/2016
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					

Brokers should submit their bids with a bid bond equivalent to 2% of the tender sum in the format shown here below.

APPENDIX V: TENDER SECURITY FORM
{Must be submitted on the letterhead of the Bank}

Whereas ____(hereinafter called "the *Bidder"* has submitted its bid dated ______________________________for **TENDER FOR INSURANCE BROKERAGE SERVICES (**hereinafter called "The Bid".

KNOW ALL PEOPLE by these presents that **WE** (*Name of the Bank),*
____
Of ____ (hereinafter called "The Bank") are bound unto **CENTRAL BANK OF KENYA** (hereinafter called "the client") in the sum of Kshs. _______________ for which payment will and truly to be made to the said Client, the Bank binds itself, its successors, and assignees by these presents. Sealed with the Common seal of the said bank this________ day of __________________ 2014 .

THE CONDITIONS of this obligation are: -

1. If the Bidder withdraws its Bid during the period of bid validity specified in the Instructions to Brokers, or Client,

2. If the Bidder, having been notified of the acceptance of its Bid by the Client during the period of bid validity fails or refuses to execute the Contract Form in accordance to Instructions to Bidders.

We undertake to pay to the Client up to the above amount upon receipt of its first written demand, without the Client having to substantiate its demand, provided that in its demand the Client will note the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to an including thirty (30) days after the period of bid validity, and any demand in respect thereof should reach the Bank not later than the above date.

____

(Signature of the Authorized Official)

Witnessed by

SEALED WITH COMMON SEAL OF THE BANK **)** **)** **)**

In the presence of

APPENDIX VI: FORM OF CONTRACT

INSURANCE BROKERAGE SERVICES CONTRACT

This Contract is made the …… day of ……………… 2014 **BETWEEN Central Bank of Kenya** (hereinafter called "the Client") of Post Office Box Number 60000 – 00200 Nairobi on **AND** ……………of Post office Box Number …… Nairobi (hereinafter called "the Broker").

WHEREAS:

a. The Client has requested the Broker to provide certain insurance brokerage services as more particularly set forth in this Contract (hereinafter called "the services").

b. The Broker having represented to the Client that they have the required professional skills and personnel and technical resources have agreed to provide the services on the terms and conditions set forth in this Contract.

NOW THEREFORE the parties hereto hereby agree as follows:

1. SCOPE OF SERVICES

The Broker agrees, at the request of the Client, to assist the Client by providing the following Brokerage services:

A. Work with and be responsive to the Client in all areas customarily related to placing insurance coverage as per the requirements of the Client.

B. Develop (as needed) and implement strategy to generate and maintain competitive rates and benefits of insurance coverage from the available market.

C. Advise and consult with the Client as to the type and format of data that needs to be collected and maintained to maximize cover, benefits and renewal of the coverage.

D. Coordinate and assist with the preparation of coverage applications and related forms necessary for submission to underwriters/insurers.

E. Solicit and provide the Client with competitive coverage options and alternatives from qualified insurers that fit within the overall mandatory limits and retentions.

F. Serve as liaison between the Client and the selected insurance companies, keeping the Client fully appraised of any and all matters that materially impact the coverage.

G. Advise and consult with the Client on any actual or proposed risk management issues that could impact on the coverage and the cost thereof.

H. As requested by the Client, testify before courts of justice or other adjudication for a or provide assistance in connection with any legal proceedings in which the Client or its staff is a party in relation to the services provided under this Contract;

I. As requested by the Client, provide other such services for which the Broker has the technical capability to render; and

J. Maintain full and accurate records with respect to all matters covered under this Contract. Additionally, at the request of the Client, the Broker shall deliver such documents and work papers to Client within 30 days upon termination or completion of the contract.

2. CONTRACT TERM

A. This Contract will run for Two years (2) from **1st July, 2014** to **30th June, 2016**.

B. This Contract may be terminated by the Client, with or without cause, upon at least thirty (30) days prior written notice of intent to terminate.

C. All records and information provided by the Client or through its staff to the Broker are the sole property of the Client and shall be returned to the Client, if so requested, within thirty (30) days of the termination date of this Contract. The Broker shall be entitled to retain and utilize data that have been captured, computed, or stored in the Broker's databases to the extent that such data cannot be identified or linked to the Client or an individual claimant.

3. CONSIDERATION

Client agrees to compensate the Broker for services approved by the Client and performed by the Broker under the terms of this Contract as follows:

A. For contractual services rendered by the Broker.

B. The flat fees and unit rates as applicable, listed in the Broker's responses to the Client's Request For Proposal for insurance brokerage services for the years **2014/2015 & 2015/2016** (RFP) which, for the avoidance of doubt, is part of this Contract shall constitute the entire compensation due to the Broker for services and all of the Broker's obligations hereunder regardless of the difficulty, materials, or equipment required. The listed fee or rate includes, but is not limited to, all applicable taxes, fees, general office expense, travel expenses, overhead, profit, and all other direct and indirect costs, incurred or to be incurred, by the Broker. No additional compensation will be provided by Client for any expense, cost, or fee not specifically authorized by this Contract.

C. The fees and rates listed as stated in B of this Part are firm for the duration of this Contract and are not subject to escalation for any reason.

D. The Broker shall submit all invoices, in a form acceptable to Client with all of the necessary supporting documentation, prior to any payment of allowable costs.

E. The payment of an invoice by Client shall not prejudice Client's right to object or question any invoice or matter in relation thereto. Such payment by Client shall neither be construed as acceptance of any part of the work or service provided nor as an approval of any costs invoiced therein. Broker's invoice or payment shall be subject to reduction for amounts included in any invoice or payment theretofore made which are determined by Client, on the basis of audits, not to constitute allowable costs. Any payment shall be reduced for overpayment, or increased for underpayment on subsequent invoices.

F. Client reserves the right to deduct from amounts that are or shall become due and payable to the Broker under this Contract between the parties any amounts which are or shall become due and payable to Client by the Broker. In the event of termination of this Contract for any reason, Broker shall be paid for services rendered and any allowable expenses incurred up to the effective date of termination.

G. Unless otherwise agreed to in writing, the Client agrees to pay for all services in arrears, in either lump sum or incremental amounts, as requested by the Broker. The Broker agrees to accept all payments in Kenya Shillings through electronic payment or by cheque. Client agrees to make payments in a timely fashion and in any event, within forty-five (45) days of receipt of invoice, unless the amounts therein are disputed.

4. AVAILABILITY OF FUNDS

It is expressly understood and agreed that the obligation of Client to proceed under this Contract is conditioned upon the appropriation of funds by the Board of the Client. If the funds anticipated for the continuing fulfilment of this Contract are, at any time, not forthcoming or insufficient, either through the failure of the Board to provide or appropriate funds or the discontinuance or material alteration of the vote under which such funds were provided, or if funds are not otherwise available to the Client, the Client shall have the right upon thirty (30) working days written notice to the Broker, to terminate this Contract without damage, penalty, cost, or expenses to Client of any kind whatsoever. The effective date of termination shall be as specified in the notice of termination.

5. ACCESS TO RECORDS

A. The Broker agrees that Client or any of its duly authorized representatives, at any time during the term of this Contract, shall have access to and the right to audit and examine any pertinent books, documents, papers, and records of the Broker related to the Broker's charges and performance under this Contract. The Broker shall retain such records for a period of six (6) years after final payment under this Contract, unless Client authorizes in writing their earlier disposition. The Broker agrees to refund to Client any overpayment disclosed by any such audit. However, if any litigation, claim, negotiation, audit, or other action involving the records has been started before the expiration of the six (6) year period, the records shall be retained until completion of the action and resolution of all issues that arise from it.

B. Unless otherwise required by law, Client will not disseminate, sell, or license any proprietary information generated by the Broker to others without the Broker's prior written approval.

C. The Broker recognizes that it may have access to certain confidential and proprietary information pertaining to the business of the Client. The Broker agrees that it will not, at any time, directly or indirectly disclose such confidential or proprietary information to any other person or organization for any purpose except as may be required by law, or as reasonably relates to the services being provided by the Broker pursuant to this Contract, without the express, written approval of the Client.

6. APPLICABLE LAW & JURISDICTION

This Contract shall be governed by and construed in accordance with the laws of the Republic of Kenya, excluding its conflicts of laws provisions, and any litigation with respect thereto shall be brought in the courts of Kenya.

7. ASSIGNMENT

The Broker shall not assign or subcontract, in whole or in part, its rights, or obligations under this Contract without prior written consent of Client. Any attempted assignment without said consent shall be void and of no effect.

8. COMPLIANCE WITH LAWS

The Broker shall comply with, and all activities under this Contract shall be subject to, all applicable laws and regulations of the Republic of Kenya, as now existing and as may be amended or modified.

9. INDEPENDENT CONTRACTOR

The Broker shall perform all services as an independent contractor and shall at no time act as an agent for the Client. No act performed or representation made, whether oral or written, by the Broker with respect to third parties shall be binding to the Client.

10. MODIFICATION OR RENEGOTIATION

This Contract may be modified, altered, or changed only by written agreement signed by the parties hereto. The parties agree to renegotiate this Contract, other than for the upward review of the Contract sum, if significant events or circumstances arise subsequent to the execution of the Contract making changes in this Contract necessary.

11. REPRESENTATION REGARDING CONTINGENT FEES

The Broker represents that it has not retained a person to solicit or secure this contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee. Client will not pay any commissions and/or any brokerage, percentage, finder's service, or contingent fees for securing or executing any of the services outlined in this Contract.

12. TERMINATION FOR CONVENIENCE

A. Termination. Client may, when its interests so require, terminate this Contract in whole or in part for the convenience of the Client. Client shall give written notification of the termination to the Broker specifying the part of the Contract terminated and when termination becomes effective.

B. Broker's Obligations. The Broker shall incur no further obligations in connection with the terminated Contract and on the date set in the notice of termination, the Broker will stop cover to the extent specified. The Broker shall also terminate outstanding policies and other work relating to the terminated work. The Broker shall settle the liabilities and claims arising out of and up to the date of termination of the Contract or the part thereof terminated. The Broker must still complete the work not terminated by the notice of termination and may incur obligations as are necessary to do so.

13. TERMINATION FOR DEFAULT

A. Default. If the Broker refuses or fails to perform any of the provisions of this Contract with such diligence as will ensure its completion within the time specified within this Contract or any extension thereof or otherwise fails to timely satisfy the Contract provisions, or commits any other substantial breach of this contract, Client may notify the Broker in writing of the delay or non-performance and if not cured in ten days or any longer time specified in writing by Client may terminate the Broker's right to proceed with this Contract or such part of this Contract as to which there has been delay or failure to properly perform. In the event of termination in whole or in part, Client may procure similar services in a manner and upon the terms deemed appropriate by Client. The Broker shall continue performance of the Contract to the extent it is not terminated.

B. Broker's Duties. Notwithstanding termination of this Contract and subject to any directions from Client, the Broker shall take timely, reasonable, and necessary action to protect and preserve property and information in the possession of the Broker in which the Client has an interest.

C. Compensation. Payment for completed services delivered and accepted by Client shall be at the Contract price. Client may withhold from amounts due the Broker such sums as Client deems to be necessary to protect Client against loss because of any outstanding claims or liens.

D. Force Majeure. Except as herein provided, the Broker shall not be in default by reason of any failure in performance of this Contract in accordance with its terms (including any failure by the Broker to make progress in the prosecution of the work hereunder which endangers performance) if the Broker has notified Client within 15 days after the cause of the delay and the failure arises out of causes such as: acts of God; acts of the public enemy; acts of the State and any other governmental entity in its sovereign or contractual capacity; fires; floods; epidemics; quarantine restrictions; strikes or other labour disputes; freight embargoes; or unusually severe weather or other causes beyond the Broker's reasonable control. If the failure to perform is caused by the failure of a subcontractor to perform or make progress, and if such failure arises out of causes similar to those set forth above, the Broker shall not be deemed to be in default, unless the services to be furnished by the subcontractor were reasonably obtained from other sources in sufficient time to permit the Broker to meet the Contract requirements. If any failure to perform was occasioned by any one or more of the excusable clauses, and that, but for the excusable cause, the Broker's progress and performance would have met the terms of the Contract, the liability of the Broker shall, if any, be appropriated accordingly, subject to the rights of the Client under the clause of this Contract entitled "Termination for Convenience".

E. Erroneous Termination for Default. If, after notice of termination of the Broker's right to proceed under the provisions of this clause, it is determined for any reason that the Contract was not in default under the provisions of this clause, or that the delay was excusable under the provisions of this clause, or that the delay was excusable under the provisions of Paragraph (D) of this clause, the rights and obligations of the parties shall be the same as if the notice of termination had been issued pursuant to the clause of this Contract entitled "Termination for Convenience".

F. Additional Rights and Remedies. The rights and remedies provided under this clause are in addition to any other rights and remedies provided by law or under this Contract.

14. ORAL STATEMENTS

No oral statement of any person shall modify or otherwise affect the terms, conditions, or specifications stated in this Contract. All modifications to this Contract must be made in writing by Client.

15. OWNERSHIP OF DOCUMENTS AND WORK PAPERS

The Client shall own all documents, files, reports, work papers and working documentation, electronic or otherwise, created in connection with the services which are the subject of this Contract, except for the Broker's internal administrative and quality assurance files and internal correspondence. The Broker shall deliver such documents and work papers to the Client upon termination or completion of this Contract. The foregoing notwithstanding, the Broker shall be entitled to retain a set of such work papers for its files. The Broker shall be entitled to use such work papers only after receiving written permission from Client and subject to any copyright protections.

16. INDEMNIFICATION

To the fullest extent allowed by law, the Broker shall indemnify, defend, save and hold harmless, protect, and exonerate the Client, its Board Members, officers, employees, agents, and representatives from and against all claims, demands, liabilities, suits, actions, damages, losses, and costs of every kind and nature whatsoever, including, without limitation, court costs, investigative fees and expenses, and lawyers' fees, arising out of or caused by the Broker and/or its partners, principals, agents, employees, and/or subcontractors in the performance of or failure to perform this Contract.

17. INSURANCE

The Broker shall maintain, throughout the term of this Contract, at its own expense, professional and comprehensive general liability insurance. Such policy of insurance shall provide a minimum coverage in the amount of Kenya Shillings……. (Kshs ……….) per occurrence and Kenya Shillings………. (Kshs……….) annual aggregate through a reputable insurance company duly licensed under the Laws of Kenya. The Broker shall annually provide the Client a current Certificate of Insurance.

18. THIRD PARTY ACTION NOTIFICATION

The Broker shall give Client prompt notice in writing of any action or suit filed, and prompt notice of any claim made against the Broker by any entity that may result in litigation related in any way to this Contract.

19. STANDARD OF CARE / REMEDIES

The Broker shall exercise reasonable care and due diligence consistent with standards in the industry in the performance of its obligations under this Contract. Each party shall have available to it all remedies available at law or equity.

20. NOTICES

All notices required or permitted to be given under this Contract must be in writing and personally delivered or sent by registered mail or courier, to the party to whom the notice should be given at the addresses set forth below. Notice shall be deemed given when actually received or when refused. The parties agree to promptly notify each other in writing of any change of address. The addresses to which notices are initially to be sent are as follows:-

(a) If to the Client:
Director,
Estates, Supplies & Transport Dept.

Central Bank of Kenya
PO Box 60000 - 00200
NAIROBI

(b) If to Broker:
____
____
____
____
____

IN WITNESS WHEREOF the **CLIENT** and the **BROKER** have executed this Contract the day and year first above written.

SEALED FOR AND ON BEHALF)
OF CENTRAL BANK OF KENYA)
in the presence of:-)
)
…………………..)
DEPUTY GOVERNOR)
)

…………………..	)
DIRECTOR GOVERNORS OFFICE	)

SEALED WITH THE COMMON)
SEAL OF THE BROKER)
in the presence of:-)
)
……………………….)
DIRECTOR)
)
…………………………..)
DIRECTOR/SECRETARY)
)
)

Appendix VII: STANDARD FORMS

Notes on the standard Forms

1. **Form of TENDER** - The form of Tender must be completed by the tenderer and submitted with the tender documents. It must also be duly signed by duly authorized representatives of the tenderer.

2. **Price Schedule Form** - The price schedule form must similarly be completed and submitted with the tender.

3. **Contract Form** - The contract form shall not be completed by the tenderer at the time of submitting the tender. The contract form shall be completed after contract award and should incorporate the accepted contract price.

4. **Confidential Business Questionnaire Form** - This form must be completed by the tenderer and submitted with the tender documents.

5. **Tender Security Form** - When required by the tender document the tenderer shall provide the tender security either in the form included hereinafter or in another format acceptable to the procuring entity.

6. **Performance security** - The successful tenderer will be required to provide performance security of 10% in a manner acceptable to the procuring entity.

7. **Declaration Form -** The declaration form must be completed by the tenderer and submitted with the tender documents. It must also be signed by duly authorized representatives of the tenderer.

Appendix VIII: PRICE SCHEDULE FORM

ITEM NO.	DESCRIPTION OF INSURANCE COVER	TOTAL PREMIUM (KSHS.)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		

Appendix IX: Form of Tender

To:
Name and address of procuring entity

Date ________________
Tender No.
Tender Name

Gentlemen and/or Ladies:-

1. Having examined the Tender documents including Addenda No. (Insert numbers) …….. the receipt of which is hereby duly acknowledged, we the undersigned, offer to provide Insurance Services under this tender in conformity with the said Tender document for the sum of …...[Total Tender amount in words and figures]
or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Tender.

2. We undertake, if our Tender is accepted, to provide the Insurance Cover Services in accordance with the conditions of the tender.

3. We agree to abide by this Tender for a period of ……………[number] days from the date fixed for Tender opening of the Instructions to Tenderers, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

4. This Tender, together with your written acceptance thereof and your notification of award, shall constitute a Contract between us subject to the signing of the contract by both parties.

5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this _____________ day of ______________________ 2014

____________________________ ______________________
[Signature] [In the capacity of]

Duly authorized to sign tender for and on behalf of _____________

Appendix X: DECLARATION FORM

Date ______________

To ___________________________

____

____

The tenderer i.e. (name and address)_______________________________
____declare the following:

a) Has not been debarred from participating in public procurement.

b) Has not been involved in and will not be involved in corrupt and fraudulent practices regarding public procurement.

_______________	________________	___________
Title	Signature	Date

(To be signed by authorized representative and officially stamped)

APPENDIX XI

STAFF MORTGAGE PROTECTION SCHEME

House loan balance as at January 31, 2014			
NO	**PER/NO**	**BALANCE**	**DATE OF BIRTH**
1	709	613,264.00	20/12/1954
2	838	584,420.00	28/08/1955
3	913	1,327,030.00	17/07/1955
4	961	612,000.00	20/03/1955
5	1055	1,144,696.00	27/01/1956
6	1076	1,986,279.00	15/04/1958
7	1168	528,825.00	31/12/1956
8	1335	3,361,810.65	22/08/1957
9	1344	2,692,065.00	16/05/1958
10	1377	329,641.00	27/07/1959
11	1385	2,732,442.00	28/08/1959
12	1394	1,003,272.00	01/07/1962
13	1442	1,590,890.00	24/12/1954
14	1447	1,939,030.00	08/09/1956
15	1472	97,267.00	31/12/1959
16	1473	399,930.00	04/12/1959
17	1486	265,731.00	12/08/1960
18	1498	51,905.00	01/12/1959

19	1502	149,214.00	11/07/1960
20	1519	1,009,072.00	13/09/1955
21	1533	6,288,157.00	25/08/1959
22	1640	3,010,112.00	22/12/1958
23	1654	51,515.00	01/01/1960
24	1657	4,009,037.00	25/12/1959
25	1658	73,354.00	16/01/1960
26	1662	475,105.00	24/02/1960
27	1665	3,187,076.00	24/09/1962
28	1670	166,873.00	29/10/1960
29	1697	1,159,980.00	31/12/1962
30	1700	1,414,752.00	10/06/1960
31	1701	758,040.00	16/11/1957
32	1709	1,913,988.60	30/09/1961
33	1714	2,387,732.00	01/07/1960
34	1716	2,493,012.00	15/02/1960
35	1727	785,654.00	11/10/1961
36	1738	123,600.00	16/02/1960
37	1751	3,987,510.00	04/09/1961
38	1758	2,122,472.00	13/01/1961
39	1761	1,945,085.00	05/01/1957
40	1762	4,786,360.00	22/09/1961
41	1768	42,821.00	11/11/1959
42	1771	57,298.25	30/05/1960
43	1785	44,461.00	25/10/1959
44	1787	1,056,902.00	13/03/1957
45	1820		13/10/1961

		218,709.00	
46	1824	653,479.00	25/05/1964
47	1831	879,232.00	13/07/1961
48	1834	5,808,200.00	04/09/1958
49	1836	7,681,215.00	15/06/1957
50	1838	1,408,400.00	15/09/1954
51	1853	1,038,896.00	19/12/1954
52	1855	2,317,976.00	03/08/1964
53	1862	162,263.00	30/12/1965
54	1891	117,742.60	17/01/1966
55	1901	6,096,074.00	02/12/1959
56	1902	2,177,348.00	31/12/1962
57	1904	2,653,500.00	30/05/1966
58	1913	2,008,151.00	01/07/1962
59	1916	4,243,244.00	10/07/1957
60	1917	6,727,510.00	27/02/1965
61	1921	1,367,138.00	02/03/1956
62	1940	2,795,803.00	10/06/1957
63	1942	5,481,688.00	21/07/1961
64	1943	136,748.00	31/08/1961
65	1946	392,625.00	13/04/1960
66	1950	550,528.00	14/07/1962
67	1951	6,384,840.00	22/12/1962
68	1954	859,085.00	31/12/1954
69	1960	409,984.00	23/09/1954
70	1963	322,220.00	07/10/1964
71	1966	1,321,984.00	09/05/1961

72	1967	11,931,792.00	21/12/1965
73	1975	1,610,267.00	28/02/1966
74	1977	172,519.00	11/03/1961
75	1978	303,487.50	20/10/1963
76	1981	294,740.00	17/01/1965
77	1984	564,689.00	01/07/1962
78	1988	4,031,521.00	21/12/1961
79	1989	3,387,350.00	19/02/1961
80	1990	4,289,645.00	13/03/1962
81	1991	6,236,231.00	31/08/1968
82	1993	326,901.00	28/11/1960
83	1994	5,528,396.00	15/11/1965
84	1998	1,607,497.00	29/06/1966
85	1999	43,182.00	12/08/1967
86	2002	104,602.30	12/05/1965
87	2003	225,117.00	23/11/1964
88	2005	2,658,043.00	24/01/1962
89	2007	3,896,696.00	05/05/1968
90	2008	3,059,024.00	01/01/1967
91	2010	6,516,127.00	20/05/1967
92	2011	2,539,960.00	09/08/1966
93	2012	2,396,400.00	04/08/1966
94	2013	5,455,261.00	10/02/1965
95	2014	1,361,352.00	04/07/1965
96	2016	433,840.00	23/12/1964
97	2018	8,572,676.00	23/12/1964
98	2019		25/02/1964

		358,547.00	
99	2021	640,000.00	09/07/1960
100	2022	4,486,836.00	15/06/1968
101	2024	126,797.00	31/12/1962
102	2025	2,493,275.00	19/01/1967
103	2027	76,755.00	21/04/1967
104	2028	2,115,792.00	20/12/1959
105	2030	3,415,607.00	17/08/1968
106	2032	3,439,340.00	26/12/1964
107	2033	6,279,876.00	01/11/1968
108	2034	8,345,218.00	10/02/1964
109	2039	2,714,679.00	21/07/1963
110	2043	2,201,250.00	03/12/1958
111	2044	3,577,195.00	03/05/1966
112	2045	5,100,488.00	05/02/1963
113	2047	3,934,983.00	06/06/1961
114	2051	297,368.00	24/04/1968
115	2057	167,840.00	01/01/1962
116	2061	229,972.10	15/09/1963
117	2068	959,149.00	09/11/1968
118	2070	3,550,132.00	27/04/1967
119	2073	2,421,672.00	21/10/1967
120	2074	6,697,660.00	06/07/1967
121	2075	6,696,100.00	20/01/1966
122	2076	3,034,756.00	27/08/1965
123	2077	2,933,314.00	22/08/1962
124	2078	1,703,365.00	12/12/1965

125	2079	1,477,803.65	04/05/1964
126	2082	2,576,482.00	07/12/1965
127	2083	180,102.00	19/02/1967
128	2084	6,372,885.00	28/12/1963
129	2085	53,625.00	14/03/1960
130	2089	126,528.00	01/12/1966
131	2090	115,000.00	15/10/1965
132	2095	2,388,200.00	21/04/1963
133	2096	926,155.00	08/08/1963
134	2107	3,632,072.00	04/11/1960
135	2112	948,112.00	31/12/1961
136	2115	411,483.00	22/02/1960
137	2118	12,779,594.00	19/09/1966
138	2119	4,491,222.00	07/05/1959
139	2124	558,974.00	01/07/1961
140	2129	103,738.00	23/12/1959
141	2132	2,510,994.00	04/03/1963
142	2142	1,987,132.00	24/07/1963
143	2147	45,941.00	18/04/1959
144	2161	1,181,125.00	08/10/1963
145	2162	1,254,578.00	30/10/1963
146	2163	390,130.00	29/12/1962
147	2164	620,879.00	10/10/1967
148	2166	4,378,810.00	02/03/1965
149	2167	659,021.80	28/12/1963
150	2169	7,451,584.00	25/07/1966
151	2174		17/01/1960

		456,275.00	
152	2175	3,455,711.00	01/09/1969
153	2180	165,068.00	19/06/1965
154	2181	7,531,478.00	27/09/1968
155	2186	3,809,504.00	19/11/1956
156	2187	1,364,060.00	23/07/1970
157	2191	1,577,980.00	16/05/1968
158	2194	382,007.00	04/06/1966
159	2195	2,067,860.00	28/05/1966
160	2196	7,327,580.00	30/05/1971
161	2198	2,487,008.00	13/09/1971
162	2201	104,170.00	15/07/1963
163	2202	6,100,538.00	10/05/1968
164	2203	2,972,860.00	02/10/1965
165	2204	3,272,631.00	16/11/1969
166	2208	5,154,448.00	24/02/1968
167	2210	7,791,629.00	21/07/1965
168	2213	3,077,764.00	25/10/1959
169	2217	288,412.00	31/12/1959
170	2218	1,753,250.00	11/08/1970
171	2221	69,770.00	14/02/1959
172	2226	2,521,128.00	10/02/1966
173	2227	2,953,120.00	30/12/1965
174	2229	496,548.00	10/04/1962
175	2231	3,204,808.00	22/01/1960
176	2232	692,501.00	29/09/1962
177	2233	241,201.00	28/12/1959

178	2240	2,466,721.00		01/07/1968
179	2241	2,569,071.00		31/12/1964
180	2242	6,459,852.00		22/08/1964
181	2245	2,634,110.00		02/03/1968
182	2246	1,219,975.00		08/01/1969
183	2248	1,453,303.00		01/07/1962
184	2249	351,510.00		06/12/1959
185	2250	7,420,109.00		15/08/1969
186	2252	6,745,924.00		11/03/1967
187	2253	181,767.00		25/05/1961
188	2254	4,003,096.00		01/04/1964
189	2255	6,833,835.00		20/11/1969
190	2256	2,157,072.00		02/09/1961
191	2257	3,643,944.00		17/06/1967
192	2259	2,959,622.00		13/12/1959
193	2263	6,482,079.00		25/03/1969
194	2264	2,736,768.00		01/07/1964
195	2266	3,431,569.00		22/09/1958
196	2270	4,199,369.00		04/12/1970
197	2275	5,050,764.00		01/12/1965
198	2277	4,556,305.85		28/09/1970
199	2281	294,000.00		10/10/1970
200	2282	1,721,073.00		25/03/1967
201	2283	373,956.20		14/04/1965
202	2285	462,540.00		01/07/1966
203	2286	250,208.40		29/12/1962
204	2295			17/06/1963

		944,031.00	
205	2296	5,721,506.00	03/01/1968
206	2299	447,864.00	08/11/1967
207	2300	2,690,359.25	01/07/1962
208	2302	2,154,684.00	01/07/1968
209	2303	1,534,590.00	19/02/1964
210	2304	2,410,265.00	22/06/1969
211	2307	6,231,612.00	28/02/1967
212	2309	2,176,374.00	07/01/1969
213	2311	1,318,733.00	11/04/1969
214	2312	293,372.00	22/12/1968
215	2316	1,326,849.25	09/11/1962
216	2319	1,449,272.00	12/02/1967
217	2320	1,045,660.00	08/09/1965
218	2321	3,603,896.00	13/11/1964
219	2322	916,125.00	08/10/1960
220	2324	1,692,064.00	04/01/1967
221	2325	1,589,057.00	30/06/1966
222	2327	3,004,023.00	05/01/1959
223	2328	2,275,902.00	27/07/1968
224	2332	301,344.00	18/10/1962
225	2334	2,465,600.00	28/11/1966
226	2337	2,395,484.30	25/05/1969
227	2339	385,937.50	31/12/1966
228	2340	652,685.00	08/11/1965
229	2341	888,970.00	24/12/1955
230	2348	202,525.00	01/07/1960

231	2354	1,911,165.00		24/12/1966
232	2355	940,440.00		09/07/1961
233	2358	2,312,001.00		01/07/1969
234	2359	3,660,912.00		12/12/1966
235	2360	1,977,525.00		06/08/1967
236	2363	3,188,375.00		20/10/1965
237	2364	3,668,395.00		28/11/1967
238	2368	279,024.80		20/10/1966
239	2370	1,652,644.00		19/07/1966
240	2371	377,230.00		12/12/1963
241	2372	2,097,268.00		11/11/1972
242	2373	5,907,095.00		09/04/1965
243	2378	4,756,462.00		01/04/1964
244	2379	812,344.00		18/08/1969
245	2380	2,847,000.00		23/11/1967
246	2381	2,524,864.00		25/01/1958
247	2383	419,430.00		11/11/1960
248	2384	4,073,287.00		23/04/1960
249	2386	1,645,913.00		26/03/1968
250	2387	5,284,072.00		10/12/1963
251	2393	1,605,033.00		08/12/1964
252	2394	2,366,594.00		28/12/1957
253	2395	63,046.30		01/07/1959
254	2396	181,497.00		11/04/1964
255	2401	13,155,980.00		05/01/1968
256	2404	8,035,108.00		23/09/1969
257	2405			18/02/1970

		5,933,058.00	
258	2406	3,476,800.00	18/01/1968
259	2408	3,742,388.00	01/01/1965
260	2410	3,118,000.00	01/12/1967
261	2413	4,503,996.00	22/11/1968
262	2415	656,365.00	29/04/1961
263	2417	5,096,660.00	01/07/1969
264	2418	210,874.00	09/04/1969
265	2422	148,341.00	21/06/1965
266	2426	4,995,996.00	18/09/1968
267	2427	842,562.00	31/12/1961
268	2428	1,008,217.00	23/12/1966
269	2429	2,944,024.00	23/10/1965
270	2430	6,504,218.00	23/06/1969
271	2431	4,492,603.00	16/09/1959
272	2432	1,287,273.00	02/03/1964
273	2435	5,179,866.00	22/09/1967
274	2437	7,473,191.00	14/03/1968
275	2441	3,254,000.00	16/11/1970
276	2444	2,399,866.00	26/06/1970
277	2446	8,929,956.00	18/12/1964
278	2452	2,248,772.00	06/06/1969
279	2453	3,129,848.00	16/09/1966
280	2454	3,502,000.00	23/08/1963
281	2456	5,582,570.00	13/09/1971
282	2457	287,889.00	16/04/1969
283	2463	4,111,472.00	13/09/1965

284	2464	5,646,400.00	25/12/1961
285	2465	1,955,507.65	14/10/1957
286	2467	6,035,685.00	25/05/1968
287	2469	3,413,758.00	03/12/1963
288	2470	1,321,896.00	18/12/1972
289	2474	116,010.00	17/05/1963
290	2476	5,361,011.00	17/12/1969
291	2477	2,273,424.00	21/11/1969
292	2480	5,499,986.00	19/03/1965
293	2482	2,168,736.00	27/09/1967
294	2486	1,632,107.00	20/06/1964
295	2487	3,152,484.00	09/01/1967
296	2488	241,329.55	01/07/1963
297	2491	10,768,384.00	04/10/1970
298	2492	5,144,972.00	02/03/1969
299	2495	4,911,960.00	30/08/1969
300	2499	7,802,323.00	15/02/1971
301	2506	2,470,315.00	06/11/1958
302	2507	288,890.00	27/07/1972
303	2509	2,162,194.00	24/08/1965
304	2511	3,174,517.00	25/07/1967
305	2512	6,265,258.00	17/01/1961
306	2514	399,800.00	02/07/1960
307	2515	754,397.00	20/03/1955
308	2517	465,695.00	26/11/1966
309	2519	1,670,036.00	24/02/1970
310	2520		22/04/1966

		721,475.00	
311	2524	3,327,498.00	23/10/1969
312	2525	3,636,448.00	24/11/1963
313	2526	6,704,736.00	28/08/1968
314	2529	1,910,000.00	31/12/1968
315	2530	5,690,731.00	21/12/1966
316	2533	3,269,218.00	11/12/1967
317	2535	1,016,412.00	08/09/1961
318	2537	1,434,111.00	03/06/1962
319	2540	135,566.00	02/10/1959
320	2542	4,186,832.00	21/04/1957
321	2544	4,395,910.00	11/01/1963
322	2545	1,331,080.00	15/12/1960
323	2550	43,000.00	12/11/1969
324	2551	787,500.00	19/11/1966
325	2552	3,258,754.00	24/12/1963
326	2553	4,388,337.00	28/02/1960
327	2555	7,777,500.00	31/12/1972
328	2556	10,769,202.00	11/05/1961
329	2557	2,232,484.00	16/04/1966
330	2559	1,282,992.00	23/11/1967
331	2560	2,511,240.00	10/06/1969
332	2561	11,109,490.00	18/12/1962
333	2562	4,224,727.00	24/04/1969
334	2564	4,369,672.00	02/02/1968
335	2565	2,934,488.00	05/12/1959
336	2567	1,808,865.00	21/05/1958

337	2572	7,735,780.00	10/09/1965
338	2578	6,404,433.00	18/05/1966
339	2579	824,448.00	01/01/1962
340	2580	2,908,166.00	16/04/1965
341	2581	3,498,320.00	11/02/1973
342	2585	5,794,735.00	30/10/1972
343	2586	7,329,228.00	25/08/1970
344	2588	5,911,862.00	30/07/1966
345	2597	5,287,100.00	11/03/1971
346	2600	8,602,992.00	09/05/1960
347	2602	3,675,000.00	20/06/1971
348	2608	831,226.00	07/08/1960
349	2619	1,867,478.00	27/01/1957
350	2622	120,109.90	16/03/1960
351	2626	1,851,886.00	27/11/1970
352	2628	64,000.00	01/07/1960
353	2630	4,211,424.00	17/06/1973
354	2631	2,375,118.00	21/01/1972
355	2635	76,935.80	04/04/1960
356	2636	343,642.00	23/03/1970
357	2641	310,700.00	29/11/1959
358	2644	1,932,390.00	14/07/1969
359	2645	382,075.00	16/10/1962
360	2646	10,966,998.00	22/02/1965
361	2647	258,280.00	14/02/1970
362	2648	105,970.25	24/08/1960
363	2651		09/11/1972

		308,489.90	
364	2653	141,406.00	26/09/1970
365	2655	5,730,145.00	15/01/1968
366	2656	550,918.05	21/09/1963
367	2658	573,763.60	20/09/1965
368	2660	3,023,368.00	23/11/1969
369	2661	6,849,601.00	22/07/1971
370	2665	2,371,873.00	05/04/1969
371	2669	2,774,099.00	24/06/1965
372	2670	364,360.00	12/06/1965
373	2671	2,437,022.00	20/05/1974
374	2673	1,015,749.00	12/09/1972
375	2675	404,636.00	25/10/1966
376	2677	8,208,319.00	25/10/1970
377	2680	1,494,790.00	19/02/1969
378	2682	10,363,683.00	17/01/1972
379	2684	5,382,320.00	26/02/1971
380	2686	3,073,412.00	08/01/1958
381	2689	1,446,570.00	25/12/1970
382	2690	5,192,228.00	05/08/1972
383	2692	5,257,292.00	05/11/1973
384	2693	5,402,095.00	24/07/1973
385	2694	4,976,424.00	16/08/1974
386	2695	3,068,152.00	10/06/1965
387	2698	280,658.70	30/08/1970
388	2699	4,220,384.00	08/02/1972
389	2700	1,690,200.00	30/12/1959

390	2701	1,024,986.00	23/12/1962
391	2702	3,491,253.00	30/11/1975
392	2703	11,538,290.00	04/04/1968
393	2704	742,588.00	15/01/1967
394	2705	1,000,853.00	03/02/1975
395	2706	1,840,300.00	26/03/1971
396	2707	5,335,388.00	28/08/1971
397	2710	3,028,422.00	05/01/1960
398	2713	10,412,642.00	18/11/1966
399	2715	2,404,408.00	01/08/1963
400	2717	5,742,152.00	15/06/1970
401	2720	11,274,214.00	05/10/1964
402	2721	4,698,950.00	28/01/1975
403	2723	8,022,580.00	01/01/1971
404	2725	4,907,388.00	01/03/1973
405	2726	314,573.00	29/01/1969
406	2731	2,363,090.00	19/05/1975
407	2733	2,478,628.00	18/09/1970
408	2735	2,460,307.00	26/06/1973
409	2736	3,767,405.00	26/06/1974
410	2739	1,219,336.00	13/12/1965
411	2740	362,621.00	20/04/1972
412	2741	5,065,115.00	20/11/1968
413	2742	4,663,418.00	19/08/1963
414	2744	324,090.00	01/07/1974
415	2745	14,100,000.00	17/11/1969
416	2749		02/11/1966

		4,104,742.00	
417	2750	13,689,312.00	30/11/1969
418	2753	580,808.00	02/09/1962
419	2756	281,621.00	11/11/1960
420	2757	6,611,606.00	23/04/1969
421	2759	3,778,439.00	03/07/1976
422	2760	3,521,161.00	30/01/1970
423	2761	362,995.00	04/08/1964
424	2762	412,483.00	05/03/1969
425	2763	2,372,168.00	07/07/1968
426	2765	4,306,748.00	04/06/1974
427	2767	189,758.00	26/02/1961
428	2768	4,229,970.00	25/12/1970
429	2771	9,469,124.00	08/04/1971
430	2773	6,189,801.00	04/01/1966
431	2774	4,960,787.00	24/06/1967
432	2775	292,210.00	02/04/1960
433	2776	1,923,736.00	31/12/1972
434	2779	9,256,624.00	06/09/1971
435	2781	7,958,317.00	12/12/1970
436	2783	2,988,925.00	07/05/1971
437	2787	3,648,752.00	14/08/1972
438	2788	2,577,884.00	07/03/1972
439	2790	14,030,160.00	08/04/1972
440	2791	4,423,943.00	01/07/1976
441	2792	6,819,152.00	16/01/1976
442	2794	2,846,227.00	26/02/1972

443	2795	2,962,538.00	22/12/1965
444	2796	4,717,770.00	16/10/1974
445	2797	1,933,455.00	26/02/1975
446	2801	373,575.00	18/05/1976
447	2802	324,627.00	16/01/1976
448	2803	3,630,488.00	15/08/1959
449	2805	6,398,050.00	23/11/1969
450	2806	1,172,500.00	27/06/1973
451	2807	258,445.00	04/08/1962
452	2808	3,159,334.00	01/05/1974
453	2809	4,204,348.00	01/04/1976
454	2812	2,312,150.00	24/02/1974
455	2813	322,636.00	14/07/1971
456	2814	523,110.00	01/07/1974
457	2817	4,086,628.00	18/09/1977
458	2818	860,890.00	03/03/1975
459	2819	3,210,612.00	18/04/1977
460	2822	9,072,704.00	17/05/1965
461	2824	3,461,600.00	12/06/1974
462	2825	2,023,235.00	18/12/1967
463	2826	10,137,504.00	16/04/1969
464	2827	3,011,813.00	19/02/1958
465	2829	3,363,000.00	22/04/1975
466	2830	1,780,100.00	04/11/1965
467	2832	538,676.50	02/09/1967
468	2836	3,496,272.00	01/03/1971
469	2837		03/07/1966

		2,694,730.00	
470	2842	1,337,568.00	25/01/1966
471	2849	1,033,822.00	15/08/1978
472	2853	4,659,342.00	01/04/1977
473	2854	5,382,818.00	03/03/1977
474	2855	773,919.00	17/07/1978
475	2856	801,900.00	22/09/1976
476	2857	141,587.00	29/09/1969
477	2862	889,239.00	27/10/1971
478	2863	8,153,487.00	11/08/1973
479	2865	3,658,553.00	21/07/1973
480	2866	480,421.00	19/09/1965
481	2867	401,674.00	24/02/1965
482	2868	4,541,120.00	08/08/1971
483	2869	9,820,311.00	28/11/1972
484	2877	14,271,012.00	10/11/1973
485	2878	9,608,525.00	27/06/1972
486	2884	661,761.00	25/12/1965
487	2886	442,760.00	08/09/1963
488	2887	475,930.00	21/03/1964
489	2889	97,985.00	23/10/1965
490	2890	1,707,831.00	07/06/1970
491	2892	1,104,640.00	08/08/1965
492	2893	5,100,000.00	23/04/1967
493	2894	1,147,752.00	28/01/1964
494	2897	2,264,060.00	28/12/1967
495	2899	2,860,285.00	01/09/1965

496	2900	4,430,894.00		25/10/1968
497	2901	2,848,870.00		09/04/1976
498	2903	7,678,845.00		17/08/1974
499	2905	294,357.00		08/10/1968
500	2906	5,958,299.00		27/10/1972
501	2907	6,263,197.00		21/07/1963
502	2908	10,755,000.00		09/10/1975
503	2909	3,748,050.00		07/08/1969
504	2910	3,737,588.00		10/01/1966
505	2911	1,382,714.00		07/06/1966
506	2914	7,807,384.00		30/03/1969
507	2915	3,575,058.00		19/11/1968
508	2916	2,624,898.00		13/04/1978
509	2918	5,566,424.00		19/02/1966
510	2919	1,803,950.00		05/07/1968
511	2921	4,188,012.00		25/05/1972
512	2927	3,047,500.00		13/12/1966
513	2930	3,866,460.00		07/04/1974
514	2933	9,405,057.00		14/10/1970
515	2935	13,772,166.00		12/11/1967
516	2936	1,015,896.00		27/10/1965
517	2937	3,042,680.00		24/11/1972
518	2938	2,948,560.00		13/11/1972
519	2939	13,411,110.00		12/11/1973
520	2940	1,275,350.00		21/06/1967
521	2945	1,268,822.00		18/03/1972
522	2946			23/06/1959

		8,286,075.00	
523	2949	2,030,662.00	03/02/1972
524	2950	2,029,020.00	17/01/1965
525	2951	676,715.00	27/08/1968
526	2952	3,346,900.00	08/11/1969
527	2953	6,657,988.00	21/05/1966
528	2954	735,314.00	01/07/1967
529	2955	822,084.00	04/09/1969
530	2957	762,115.00	28/08/1969
531	2958	7,550,915.00	09/11/1966
532	2960	3,274,811.00	05/10/1978
533	2961	1,087,133.00	18/11/1968
534	2963	5,001,086.20	20/12/1962
535	2965	1,195,024.00	13/05/1966
536	2966	3,776,644.00	12/11/1980
537	2968	4,381,960.00	07/03/1973
538	2971	4,116,750.00	10/07/1977
539	2973	1,212,642.00	28/06/1974
540	2974	9,296,309.00	13/03/1974
541	2975	3,245,828.00	21/07/1976
542	2976	3,943,088.00	06/06/1977
543	2981	2,901,936.00	02/06/1965
544	2984	367,360.00	01/07/1954
545	2986	722,800.00	06/06/1965
546	2991	5,933,582.00	13/03/1965
547	2993	1,799,550.00	06/04/1971
548	2995	2,017,080.00	12/02/1976

549	2998	7,791,649.00	29/04/1972
550	3000	3,886,664.00	23/12/1962
551	3001	8,217,738.00	07/11/1975
552	3003	4,822,970.00	26/03/1978
553	3004	2,631,600.00	21/08/1971
554	3006	5,249,454.00	19/07/1971
555	3007	3,748,080.00	07/12/1974
556	3008	3,975,000.00	26/11/1979
557	3009	1,433,000.00	09/11/1976
558	3010	1,119,773.00	21/06/1967
559	3011	3,653,680.00	26/08/1968
560	3012	6,297,776.00	09/05/1980
561	3013	2,399,586.00	24/07/1974
562	3014	4,121,903.00	28/04/1974
563	3015	3,168,398.00	13/02/1973
564	3019	1,897,800.00	08/01/1971
565	3021	599,996.90	09/05/1963
566	3025	2,349,567.00	05/11/1963
567	3027	300,534.00	21/02/1960
568	3029	7,762,194.00	03/01/1970
569	3030	4,348,978.00	11/03/1961
570	3032	3,773,768.00	17/09/1962
571	3034	12,502,306.00	30/11/1962
572	3035	3,681,798.00	14/04/1970
573	3040	3,482,228.00	12/01/1969
574	3041	2,811,869.00	30/10/1966
575	3043		15/04/1960

		227,840.00	
576	3044	2,681,450.00	05/11/1976
577	3045	2,572,210.00	16/11/1971
578	3046	3,110,260.00	02/12/1971
579	3050	5,344,935.00	13/11/1971
580	3052	3,119,442.00	23/01/1969
581	3053	186,778.00	29/04/1973
582	3054	2,996,683.00	31/08/1968
583	3056	3,542,944.00	27/08/1975
584	3059	1,803,108.00	19/04/1967
585	3060	2,098,032.00	03/05/1965
586	3062	2,218,199.00	12/08/1979
587	3063	12,564,488.00	19/10/1975
588	3064	3,081,208.00	29/11/1973
589	3065	4,309,354.00	19/12/1971
590	3069	12,898,076.00	29/05/1965
591	3070	3,208,118.00	10/01/1980
592	3073	3,815,620.00	24/10/1978
593	3075	3,689,470.00	13/08/1961
594	3076	1,656,212.00	04/07/1970
595	3079	906,633.00	22/02/1965
596	3082	1,944,547.00	02/12/1979
597	3083	11,381,893.00	18/11/1973
598	3084	4,647,780.00	18/05/1967
599	3086	7,121,110.00	05/02/1981
600	3087	2,906,114.00	05/04/1969
601	3088	3,911,345.00	26/04/1974

602	3089	9,724,148.00	24/02/1964
603	3090	6,422,323.00	06/12/1969
604	3091	4,586,565.00	07/02/1973
605	3099	2,472,430.00	10/05/1970
606	3100	4,408,750.00	31/12/1978
607	3113	1,846,880.00	15/10/1976
608	3116	3,981,184.00	26/05/1973
609	3118	3,746,445.00	03/12/1970
610	3119	5,529,433.00	07/07/1959
611	3120	8,223,408.00	19/10/1965
612	3121	7,368,231.00	17/11/1980
613	3122	5,221,242.00	19/11/1979
614	3123	4,873,888.00	03/02/1979
615	3124	7,865,029.00	13/09/1979
616	3125	4,957,592.00	05/05/1979
617	3126	4,783,964.00	02/05/1979
618	3129	5,596,566.00	13/07/1980
619	3130	6,235,922.00	21/01/1981
620	3132	3,569,542.00	10/04/1979
621	3134	4,091,986.00	11/02/1979
622	3135	5,809,114.00	13/05/1983
623	3136	2,675,264.00	02/05/1970
624	3137	3,759,968.00	28/08/1975
625	3138	2,672,444.00	13/04/1966
626	3139	3,902,415.00	28/01/1971
627	3141	3,045,822.00	28/02/1978
628	3143		16/07/1971

		2,481,392.00	
629	3144	2,852,485.00	01/07/1973
630	3146	3,699,996.00	18/02/1975
631	3147	2,513,578.00	22/02/1967
632	3149	2,622,600.00	10/04/1977
633	3151	5,454,680.00	09/04/1980
634	3152	2,167,321.00	14/09/1968
635	3153	2,165,552.00	13/12/1970
636	3156	3,376,120.00	22/12/1969
637	3157	3,918,352.00	21/03/1973
638	3158	2,219,860.00	20/09/1969
639	3159	3,025,000.00	14/03/1972
640	3160	3,584,149.00	19/09/1976
641	3161	3,572,555.00	06/12/1974
642	3162	1,472,320.00	04/11/1965
643	3163	3,691,600.00	20/10/1969
644	3165	3,572,555.00	04/12/1969
645	3167	6,151,218.00	18/09/1975
646	3168	4,802,978.00	30/12/1982
647	3169	2,521,118.00	25/08/1972
648	3171	2,442,842.10	26/02/1974
649	3172	4,805,353.00	14/02/1974
650	3173	2,744,800.00	01/07/1973
651	3174	2,485,800.00	30/05/1976
652	3175	2,647,272.00	20/09/1969
653	3176	5,394,946.00	19/09/1971
654	3177	5,671,728.00	02/03/1980

655	3178	7,442,576.00	13/06/1978
656	3179	2,774,507.00	01/09/1983
657	3181	5,751,642.00	15/11/1979
658	3182	2,968,656.00	21/01/1967
659	3183	4,608,880.00	02/10/1979
660	3187	5,280,978.00	14/02/1971
661	3190	5,335,388.00	04/04/1975
662	3191	6,802,918.00	20/02/1971
663	3199	7,080,575.00	01/08/1977
664	3200	7,406,228.00	27/05/1975
665	3201	10,820,594.00	20/04/1970
666	3203	3,713,800.00	12/03/1976
667	3205	5,985,328.00	29/11/1973
668	3206	7,062,500.00	23/07/1964
669	3210	234,278.00	11/04/1966
670	3211	4,923,992.00	17/08/1971
671	3213	8,442,548.00	19/07/1978
672	3214	5,888,572.00	10/04/1969
673	3219	2,759,778.00	26/12/1975
674	3222	1,811,344.00	07/09/1975
675	3226	2,427,791.00	23/12/1973
676	3227	2,535,134.00	20/08/1974
677	3228	112,612.00	02/01/1976
678	3229	2,704,694.00	27/10/1975
679	3231	2,428,435.00	12/12/1974
680	3233	2,259,340.00	20/08/1974
681	3236		31/08/1978

		2,426,964.00	
682	3237	2,663,250.00	27/11/1973
683	3240	2,003,598.00	16/07/1974
684	3242	2,497,690.00	08/11/1974
685	3245	2,497,690.00	12/04/1978
686	3247	3,101,506.00	20/10/1974
687	3249	2,362,078.00	25/04/1974
688	3252	3,030,525.00	18/09/1973
689	3255	3,299,360.00	09/09/1976
690	3256	2,954,750.00	20/12/1973
691	3261	2,303,013.00	05/09/1976
692	3262	1,876,996.00	25/12/1976
693	3263	62,777.00	12/08/1975
694	3264	2,666,587.00	20/07/1974
695	3266	2,405,290.00	18/10/1977
696	3267	3,204,388.00	05/05/1974
697	3271	11,922,255.00	01/12/1971
698	3273	3,081,830.00	04/08/1969
699	3274	2,768,971.00	06/06/1968
700	3277	2,242,478.00	26/01/1975
701	3279	146,659.00	12/09/1978
702	3283	3,905,605.00	30/12/1964
703	3286	5,992,592.00	09/02/1982
704	3289	4,501,414.00	30/11/1986
705	3291	491,820.00	15/06/1965
706	3292	282,761.00	26/12/1969
707	3297	5,775,096.00	02/02/1983

708	3300	5,484,813.00	11/12/1980
709	3302	10,418,695.90	17/05/1971
710	3304	3,334,476.00	08/02/1980
711	3305	2,548,199.00	22/02/1968
712	3312	2,357,735.00	05/05/1967
713	3314	7,363,412.00	14/01/1981
714	3316	6,147,674.00	17/02/1978
715	3320	7,393,589.00	02/11/1973
716	3328	7,124,479.00	07/11/1982
717	3329	6,593,398.00	14/02/1978
718	3330	5,306,225.00	26/07/1981
719	3331	6,456,584.00	13/08/1980
720	3332	3,316,000.00	22/03/1983
721	3333	454,272.00	09/10/1979
722	3334	4,423,944.00	04/01/1978
723	3335	5,630,995.00	08/08/1982
724	3337	6,966,660.00	21/03/1979
725	3338	8,546,041.00	05/09/1974
726	3339	8,377,711.00	27/07/1978
727	3340	5,169,616.00	05/05/1977
728	3341	5,290,625.00	06/12/1978
729	3343	8,245,678.00	13/11/1977
730	3344	5,971,603.00	04/10/1976
731	3345	13,232,445.00	23/11/1981
732	3346	9,451,536.00	01/01/1982
733	3348	4,994,479.00	25/12/1984
734	3352		15/07/1982

		4,915,363.00	
735	3354	5,446,436.00	12/05/1982
736	3355	4,564,086.00	06/04/1984
737	3356	5,830,000.00	01/03/1981
738	3357	5,837,992.00	13/11/1980
739	3358	6,005,072.00	11/07/1983
740	3359	4,385,508.00	18/08/1986
741	3360	4,360,675.00	02/01/1987
742	3361	13,165,248.00	15/08/1966
743	3365	4,664,997.00	10/10/1984
744	3369	5,783,570.00	20/02/1982
745	3370	5,657,486.00	12/06/1981
746	3374	5,705,264.00	07/09/1983
747	3376	5,487,363.00	25/07/1986
748	3377	5,647,787.00	16/03/1980
749	3378	12,017,180.00	01/01/1980
750	3381	4,857,012.00	20/09/1980
751	3382	61,781.00	29/03/1980
752	3389	2,997,476.00	22/02/1980
753	3392	3,494,100.00	26/08/1979
754	3402	3,704,462.00	12/12/1981
755	3404	2,086,031.00	12/10/1980
756	3411	2,291,982.00	01/07/1975
757	3413	9,291,661.00	16/09/1976
758	3418	2,859,869.00	25/08/1973
759	3420	5,664,790.00	21/05/1982
760	3421	7,208,885.00	13/11/1973

761	3430	4,257,602.00	19/05/1975
762	3446	191,239.80	07/06/1982
763	3449	130,938.00	31/05/1986
764	3450	5,467,961.00	17/01/1986
765	3451	5,001,908.00	20/12/1982
766	3452	3,236,192.00	30/12/1975
767	3455	5,103,202.00	28/07/1981
768	3458	5,469,387.00	29/07/1985
769	3464	5,715,352.00	27/09/1969
770	3467	5,475,831.00	02/12/1984
771	3469	5,520,714.00	01/09/1983
772	3470	5,034,964.00	18/07/1983
773	3473	88,912.00	30/06/1986
774	3476	5,615,340.00	31/12/1977
775	3477	2,643,771.00	18/08/1975
776	3484	329,509.00	15/10/1979
777	3488	9,298,016.00	10/05/1973
778	3489	8,062,311.00	22/08/1978
TOTAL (KSHS)		**2,689,485,541.10**	

APPENDIX XII

STAFF CAR LOAN PROTECTION SCHEME

Car loan schedule as at January 31, 2014			
NO	**S/NO**	**BALANCE**	**DATE OF BIRTH**
1	753	443,720.00	14/04/1955
2	803	283,315.00	15/01/1956
3	837	626,960.00	24/10/1956
4	838	266,642.00	28/08/1955
5	846	973,748.00	06/11/1956
6	869	204,740.00	31/12/1954
7	1000	232,181.00	23/12/1955
8	1064	458,026.00	01/01/1957
9	1068	340,118.00	01/07/1955
10	1091	185,510.00	29/12/1956
11	1097	694,404.00	09/03/1956
12	1100	603,304.00	01/07/1957
13	1101	214,266.00	01/07/1954
14	1106	606,715.00	04/03/1959
15	1110	1,088,708.00	30/05/1956
16	1113	572,604.00	21/06/1955
17	1152	916,642.00	18/06/1955
18	1194	982,432.00	01/02/1955
19	1223	204,230.00	30/12/1955
20	1256		25/11/1955

		425,238.00	
21	1279	444,306.00	25/06/1957
22	1296	341,250.00	21/04/1956
23	1302	909,295.00	20/01/1957
24	1323	456,252.00	30/12/1958
25	1325	312,462.00	12/10/1958
26	1330	714,000.00	30/01/1957
27	1357	365,190.00	21/02/1956
28	1366	685,452.00	09/10/1956
29	1368	507,300.00	31/12/1956
30	1377	403,845.00	27/07/1959
31	1394	177,728.00	01/07/1962
32	1442	377,408.00	24/12/1954
33	1442	377,408.00	24/12/1954
34	1447	1,232,131.00	08/09/1956
35	1451	2,139,663.00	13/12/1959
36	1472	900,287.00	31/12/1959
37	1473	160,576.00	04/12/1959
38	1478	1,429,998.00	06/11/1961
39	1486	242,418.00	12/08/1960
40	1487	166,648.00	12/03/1959
41	1498	115,104.00	01/12/1959
42	1531	578,550.00	17/06/1960
43	1553	1,280,059.00	18/07/1956
44	1553	1,280,059.00	18/07/1956
45	1567	746,660.00	22/10/1956
46	1662	564,692.00	24/02/1960

47	1696	1,558,328.00		17/12/1959
48	1702	552,925.00		25/01/1958
49	1703	77,500.00		01/07/1960
50	1703	77,500.00		01/07/1960
51	1729	262,800.00		12/01/1957
52	1739	200,000.00		08/01/1957
53	1747	1,019,992.00		31/12/1955
54	1766	570,000.00		24/02/1960
55	1770	659,980.00		22/07/1958
56	1771	549,992.00		30/05/1960
57	1773	1,185,122.00		17/03/1959
58	1776	3,090,900.00		28/12/1959
59	1785	320,995.00		25/10/1959
60	1821	481,250.00		25/12/1961
61	1821	481,250.00		25/12/1961
62	1822	512,500.00		12/10/1957
63	1825	1,183,925.00		23/07/1958
64	1830	978,710.10		24/03/1960
65	1831	398,157.00		13/07/1961
66	1839	1,545,430.00		31/07/1955
67	1840	1,583,314.00		18/08/1955
68	1844	436,404.00		27/07/1955
69	1850	604,279.00		30/12/1960
70	1854	683,323.00		21/08/1960
71	1883	879,995.00		30/03/1957
72	1891	446,051.00		17/01/1966
73	1902			31/12/1962

		1,583,314.00	
74	1903	1,254,451.00	09/05/1956
75	1910	645,750.00	01/07/1958
76	1913	1,303,807.00	01/07/1962
77	1918	799,992.00	10/05/1955
78	1920	320,822.00	01/03/1956
79	1936	1,056,244.00	10/06/1957
80	1939	767,072.00	13/07/1958
81	1946	1,370,101.00	13/04/1960
82	1963	2,291,653.00	07/10/1964
83	1964	2,864,572.00	15/12/1961
84	1966	993,900.00	09/05/1961
85	1971	325,817.00	10/05/1965
86	1977	983,329.00	11/03/1961
87	1981	2,833,887.00	17/01/1965
88	1983	531,223.00	14/12/1962
89	1984	701,419.00	01/07/1962
90	1984	701,419.00	01/07/1962
91	1989	779,162.00	19/02/1961
92	1993	249,988.00	28/11/1960
93	1997	2,582,920.00	10/10/1961
94	1997	2,582,920.00	10/10/1961
95	1998	462,744.00	29/06/1966
96	2000	513,885.00	01/07/1968
97	2001	542,425.00	14/03/1963
98	2003	106,190.00	23/11/1964
99	2005	716,360.00	24/01/1962

100	2007	856,244.00		05/05/1968
101	2012	450,093.00		04/08/1966
102	2014	551,640.00		04/07/1965
103	2016	194,626.00		23/12/1964
104	2018	381,934.00		23/12/1964
105	2027	466,624.00		21/04/1967
106	2027	466,624.00		21/04/1967
107	2032	161,223.00		26/12/1964
108	2037	137,382.00		24/03/1967
109	2047	262,500.00		06/06/1961
110	2049	954,846.00		23/08/1962
111	2052	415,495.00		14/08/1963
112	2054	794,432.00		28/02/1961
113	2056	1,965,539.00		23/03/1961
114	2064	365,590.00		02/03/1963
115	2065	650,000.00		21/07/1958
116	2067	468,647.00		22/08/1967
117	2072	288,427.00		17/09/1965
118	2078	571,944.00		12/12/1965
119	2079	356,508.00		04/05/1964
120	2090	733,328.00		15/10/1965
121	2096	273,293.00		08/08/1963
122	2100	1,397,756.00		01/09/1955
123	2107	359,275.00		04/11/1960
124	2115	306,243.00		22/02/1960
125	2126	491,384.00		12/12/1958
126	2130			13/06/1957

		485,585.00	
127	2132	749,418.00	04/03/1963
128	2141	1,144,822.00	17/07/1957
129	2142	534,400.00	24/07/1963
130	2154	1,743,884.00	01/11/1957
131	2161	267,801.00	08/10/1963
132	2163	1,403,836.00	29/12/1962
133	2164	145,815.00	10/10/1967
134	2166	516,200.00	02/03/1965
135	2174	235,278.00	17/01/1960
136	2180	1,104,589.00	19/06/1965
137	2187	150,090.00	23/07/1970
138	2191	227,815.50	16/05/1968
139	2193	790,542.00	20/10/1966
140	2195	429,304.00	28/05/1966
141	2198	904,432.00	13/09/1971
142	2203	506,640.00	02/10/1965
143	2204	373,608.00	16/11/1969
144	2208	190,524.00	24/02/1968
145	2210	328,125.00	21/07/1965
146	2212	153,446.00	18/11/1963
147	2214	339,575.00	03/08/1955
148	2223	1,199,986.00	01/08/1961
149	2226	453,332.00	10/02/1966
150	2228	1,030,173.00	09/11/1960
151	2236	1,262,287.00	30/11/1957
152	2239	971,676.00	04/06/1967

153	2243	256,627.00		24/07/1964
154	2248	259,700.00		01/07/1962
155	2254	1,101,384.00		01/04/1964
156	2256	637,492.00		02/09/1961
157	2256	637,492.00		02/09/1961
158	2264	379,363.00		01/07/1964
159	2270	354,263.00		04/12/1970
160	2275	860,650.00		01/12/1965
161	2275	860,650.00		01/12/1965
162	2278	462,828.00		17/03/1957
163	2284	270,853.00		22/03/1968
164	2288	1,093,742.00		15/11/1964
165	2293	288,750.00		27/04/1968
166	2306	1,224,995.00		01/07/1959
167	2309	410,268.00		07/01/1969
168	2313	780,709.00		18/11/1956
169	2313	780,709.00		18/11/1956
170	2315	220,000.00		25/09/1962
171	2317	475,544.00		05/04/1963
172	2318	473,209.70		07/03/1963
173	2324	1,080,000.00		04/01/1967
174	2328	140,530.00		27/07/1968
175	2333	688,610.00		05/11/1961
176	2340	165,808.00		08/11/1965
177	2351	2,453,844.00		31/12/1961
178	2351	2,453,844.00		31/12/1961
179	2355			09/07/1961

		777,776.00	
180	2372	1,129,753.00	11/11/1972
181	2381	497,408.00	25/01/1958
182	2401	1,693,514.00	05/01/1968
183	2414	747,304.00	28/11/1955
184	2415	335,170.00	29/04/1961
185	2421	1,919,774.00	31/12/1961
186	2422	1,164,554.00	21/06/1965
187	2423	898,047.00	04/08/1968
188	2427	555,000.00	31/12/1961
189	2429	296,440.00	23/10/1965
190	2431	920,976.00	16/09/1959
191	2432	612,476.00	02/03/1964
192	2438	1,374,994.00	10/10/1963
193	2439	101,387.00	01/07/1959
194	2440	328,159.50	18/09/1970
195	2442	275,000.00	22/08/1956
196	2445	1,557,633.00	07/07/1966
197	2448	1,032,257.00	28/11/1955
198	2451	443,046.00	08/12/1969
199	2452	2,545,248.00	06/06/1969
200	2454	341,110.00	23/08/1963
201	2459	982,770.00	27/09/1972
202	2469	365,618.00	03/12/1963
203	2469	365,618.00	03/12/1963
204	2470	481,250.00	18/12/1972
205	2474	476,160.00	17/05/1963

206	2482	549,968.00		27/09/1967
207	2483	149,911.00		04/10/1971
208	2487	861,102.00		09/01/1967
209	2492	722,216.00		02/03/1969
210	2497	659,150.00		12/09/1964
211	2505	2,245,134.00		29/07/1962
212	2512	2,419,440.00		17/01/1961
213	2516	1,866,664.00		01/05/1957
214	2517	1,542,852.00		26/11/1966
215	2518	330,264.00		17/07/1959
216	2519	121,846.00		24/02/1970
217	2533	1,045,270.00		11/12/1967
218	2536	428,275.00		11/09/1956
219	2537	803,566.00		03/06/1962
220	2538	576,090.00		03/03/1967
221	2549	758,320.00		31/12/1958
222	2551	1,104,146.00		19/11/1966
223	2554	1,487,256.00		08/03/1958
224	2554	1,487,256.00		08/03/1958
225	2557	809,561.00		16/04/1966
226	2559	865,395.00		23/11/1967
227	2560	222,200.00		10/06/1969
228	2568	1,295,728.00		06/02/1956
229	2577	1,380,554.00		30/05/1960
230	2581	949,995.00		11/02/1973
231	2582	2,621,662.00		30/05/1968
232	2587			26/04/1957

		1,212,940.00	
233	2602	234,346.00	20/06/1971
234	2611	314,050.00	04/07/1960
235	2611	314,050.00	04/07/1960
236	2613	177,500.00	01/07/1961
237	2623	937,500.00	15/02/1968
238	2625	291,652.00	27/03/1962
239	2629	264,230.00	01/12/1961
240	2635	565,270.00	04/04/1960
241	2637	2,572,408.00	12/02/1958
242	2645	313,790.00	16/10/1962
243	2646	394,977.00	22/02/1965
244	2652	1,188,193.00	18/04/1974
245	2656	263,882.00	21/09/1963
246	2658	1,250,825.00	20/09/1965
247	2673	148,208.00	12/09/1972
248	2677	1,406,250.00	25/10/1970
249	2682	522,080.00	17/01/1972
250	2684	651,654.00	26/02/1971
251	2701	253,512.00	23/12/1962
252	2702	711,875.00	30/11/1975
253	2704	864,280.00	15/01/1967
254	2705	587,242.00	03/02/1975
255	2706	749,304.00	26/03/1971
256	2708	2,687,500.00	13/10/1957
257	2714	1,777,776.00	20/04/1973
258	2715	434,285.00	01/08/1963

259	2718	425,936.00		04/12/1966
260	2721	1,125,000.00		28/01/1975
261	2721	1,125,000.00		28/01/1975
262	2741	338,991.00		20/11/1968
263	2750	767,535.00		30/11/1969
264	2753	533,320.00		02/09/1962
265	2761	936,805.00		04/08/1964
266	2770	66,318.00		05/05/1971
267	2773	469,680.00		04/01/1966
268	2781	2,142,856.00		12/12/1970
269	2782	1,544,512.00		26/06/1970
270	2787	2,299,000.00		14/08/1972
271	2788	461,785.00		07/03/1972
272	2789	114,550.00		21/01/1970
273	2805	1,285,760.00		23/11/1969
274	2810	869,564.00		15/11/1956
275	2824	332,235.00		12/06/1974
276	2825	3,499,996.00		18/12/1967
277	2830	377,760.00		04/11/1965
278	2836	661,104.00		01/03/1971
279	2837	1,741,666.00		03/07/1966
280	2852	460,000.00		09/10/1966
281	2856	99,146.00		22/09/1976
282	2858	832,850.00		27/03/1963
283	2861	382,479.00		22/08/1965
284	2861	382,479.00		22/08/1965
285	2862			27/10/1971

		376,180.00		
286	2862	376,180.00		27/10/1971
287	2868	289,245.00		08/08/1971
288	2876	2,388,059.00		26/11/1972
289	2878	583,324.00		27/06/1972
290	2886	1,121,340.00		08/09/1963
291	2894	262,282.00		28/01/1964
292	2899	209,468.90		01/09/1965
293	2902	1,580,206.00		15/07/1961
294	2902	1,580,206.00		15/07/1961
295	2903	666,656.00		17/08/1974
296	2907	240,391.00		21/07/1963
297	2909	351,776.00		07/08/1969
298	2910	242,468.00		10/01/1966
299	2913	870,707.00		03/03/1957
300	2914	782,000.00		30/03/1969
301	2915	1,166,648.00		19/11/1968
302	2917	596,350.00		23/11/1971
303	2919	1,749,975.00		05/07/1968
304	2921	676,380.00		25/05/1972
305	2925	662,479.00		03/03/1958
306	2929	190,000.00		04/06/1959
307	2937	1,662,495.00		24/11/1972
308	2938	1,392,849.00		13/11/1972
309	2951	633,322.00		27/08/1968
310	2954	913,743.00		01/07/1967
311	2958	3,200,000.00		09/11/1966

312	2961	159,312.00		18/11/1968
313	2963	816,944.00		20/12/1962
314	2968	965,268.00		07/03/1973
315	2969	178,096.00		27/12/1972
316	2971	752,500.00		10/07/1977
317	2973	584,023.00		28/06/1974
318	2979	270,000.00		01/07/1955
319	2988	258,100.00		07/07/1972
320	2993	883,331.00		06/04/1971
321	2998	2,133,312.00		29/04/1972
322	3009	769,160.00		09/11/1976
323	3010	593,047.00		21/06/1967
324	3014	1,015,959.00		28/04/1974
325	3015	1,887,261.00		13/02/1973
326	3025	205,340.00		05/11/1963
327	3029	1,555,552.00		03/01/1970
328	3030	1,581,940.00		11/03/1961
329	3032	497,481.00		17/09/1962
330	3034	291,550.00		30/11/1962
331	3036	3,111,104.00		19/06/1969
332	3040	2,016,648.00		12/01/1969
333	3041	2,103,416.00		30/10/1966
334	3041	2,103,416.00		30/10/1966
335	3050	1,415,468.00		13/11/1971
336	3052	527,615.00		23/01/1969
337	3053	247,500.00		29/04/1973
338	3055			28/02/1960

		484,256.00	
339	3063	10,250.00	19/10/1975
340	3066	902,635.00	26/01/1975
341	3069	785,690.00	29/05/1965
342	3070	1,073,440.00	10/01/1980
343	3075	98,576.00	13/08/1961
344	3082	1,140,416.00	02/12/1979
345	3089	537,124.00	24/02/1964
346	3100	1,097,132.00	31/12/1978
347	3123	589,278.00	03/02/1979
348	3151	195,467.00	09/04/1980
349	3171	284,132.00	26/02/1974
350	3175	788,888.00	20/09/1969
351	3176	510,625.00	19/09/1971
352	3183	870,830.00	02/10/1979
353	3186	1,312,500.00	08/01/1972
354	3191	779,154.00	20/02/1971
355	3198	2,314,284.00	31/01/1971
356	3200	571,792.00	27/05/1975
357	3202	515,546.00	01/02/1964
358	3208	2,299,998.00	07/11/1973
359	3285	1,785,874.00	07/09/1982
360	3295	1,069,444.00	09/05/1975
361	3301	1,029,407.00	01/07/1962
362	3313	458,385.00	12/02/1972
363	3318	1,060,820.00	07/08/1973
364	3321	1,099,998.00	09/11/1967

365	3326	484,866.00	10/07/1980
366	3327	900,816.00	26/06/1975
367	3335	846,513.00	08/08/1982
368	3342	1,420,576.00	03/12/1978
369	3367	886,660.00	04/02/1981
370	3375	862,486.00	25/02/1985
371	3386	532,636.00	24/05/1976
372	3398	1,199,452.00	05/05/1972
373	3408	996,526.00	02/11/1973
374	3421	904,263.00	13/11/1973
375	3427	2,819,444.00	28/09/1978
376	3431	1,169,165.00	17/09/1982
377	3475	1,209,520.00	29/05/1973
378	3477	603,744.00	18/08/1975
379	3531	1,163,636.00	01/02/1968
	TOTAL (KSHS.)	**313,457,363.70**	

APPENDIX XIII

STAFF DEVELOPMENT LOAN PROTECTION SCHEME

DEVELOPMENT LOAN SCHEDULE AS AT JANUARY 2014			
NO	S/NO	BALANCE	DATE OF BIRTH
1	742	243,050.00	25/09/1954
2	753	247,333.00	14/04/1955
3	803	1,121,593.00	15/01/1956
4	826	1,873,793.00	01/05/1956
5	836	999,979.00	01/01/1958
6	837	812,900.00	24/10/1956
7	846	864,440.00	06/11/1956
8	918	334,125.00	11/11/1954
9	931	1,936,550.00	26/06/1956
10	961	180,000.00	20/03/1955
11	971	727,260.00	18/01/1956
12	1000	514,280.00	23/12/1955
13	1055	156,650.00	27/01/1956
14	1064	763,600.00	01/01/1957
15	1066	571,400.00	17/08/1955
16	1068	160,000.00	01/07/1955
17	1076	1,081,816.00	15/04/1958
18	1091	736,658.00	29/12/1956
19	1101	101,599.00	01/07/1954
20	1106	710,394.00	04/03/1959
21	1113	803,548.00	21/06/1955
22	1118	392,651.00	01/07/1955
23	1135	58,130.00	25/11/1954

24	1144	54,648.00	31/12/1958
25	1150	114,214.00	01/07/1954
26	1168	423,680.00	31/12/1956
27	1176	325,244.00	01/07/1956
28	1194	660,992.00	01/02/1955
29	1224	665,840.00	26/12/1955
30	1240	385,780.00	16/08/1958
31	1266	972,210.00	18/02/1959
32	1279	462,500.00	25/06/1957
33	1293	1,217,208.00	08/04/1959
34	1296	650,868.00	21/04/1956
35	1302	866,984.00	20/01/1957
36	1307	558,072.00	04/09/1956
37	1310	130,000.00	01/07/1957
38	1323	1,220,632.00	30/12/1958
39	1330	656,256.00	30/01/1957
40	1335	741,960.00	22/08/1957
41	1344	1,139,528.00	16/05/1958
42	1357	525,877.00	21/02/1956
43	1368	668,889.00	31/12/1956
44	1369	591,989.00	16/07/1958
45	1377	677,076.00	27/07/1959
46	1378	1,003,194.00	15/04/1956
47	1385	1,026,790.00	28/08/1959
48	1394	112,950.00	01/07/1962
49	1443	241,652.00	17/07/1954
50	1447	1,200,000.00	08/09/1956
51	1465	1,145,822.00	29/05/1959
52	1469	816,661.00	13/03/1958

53	1472	743,736.00	31/12/1959
54	1473	1,020,800.00	04/12/1959
55	1478	949,148.00	06/11/1961
56	1486	822,496.00	12/08/1960
57	1488	1,484,018.00	01/07/1958
58	1495	1,797,040.00	16/07/1958
59	1498	1,533,331.00	01/12/1959
60	1500	1,983,332.00	01/10/1960
61	1506	1,535,170.00	10/08/1958
62	1513	827,948.00	24/12/1958
63	1516	1,533,324.00	27/02/1958
64	1519	240,640.00	13/09/1955
65	1529	2,298,945.00	05/02/1958
66	1533	958,324.00	25/08/1959
67	1547	896,297.00	03/12/1955
68	1564	552,610.00	26/04/1957
69	1567	811,764.00	22/10/1956
70	1576	205,240.00	17/05/1955
71	1588	366,000.00	05/03/1956
72	1605	694,728.00	09/03/1958
73	1615	949,976.00	20/05/1960
74	1625	417,986.00	04/05/1956
75	1640	343,750.00	22/12/1958
76	1654	577,776.00	01/01/1960
77	1658	510,098.00	16/01/1960
78	1681	598,595.00	26/09/1955
79	1689	496,023.00	06/09/1955
80	1696	572,903.00	17/12/1959
81	1697	1,270,826.00	31/12/1962

82	1702	449,160.00	25/01/1958
83	1704	120,000.00	30/12/1958
84	1718	693,024.00	01/07/1959
85	1727	874,999.00	11/10/1961
86	1728	596,432.00	21/06/1961
87	1739	688,224.00	08/01/1957
88	1747	771,420.00	31/12/1955
89	1751	802,640.00	04/09/1961
90	1766	760,208.00	24/02/1960
91	1768	686,222.00	11/11/1959
92	1771	773,972.00	30/05/1960
93	1773	1,056,000.00	17/03/1959
94	1782	843,750.00	02/05/1961
95	1787	195,293.00	13/03/1957
96	1821	1,509,353.00	25/12/1961
97	1822	615,000.00	12/10/1957
98	1830	1,085,849.95	24/03/1960
99	1831	1,749,998.00	13/07/1961
100	1832	1,280,000.00	02/11/1956
101	1834	2,454,540.00	04/09/1958
102	1836	1,462,500.00	15/06/1957
103	1840	850,000.00	18/08/1955
104	1850	1,638,929.95	30/12/1960
105	1851	480,000.00	01/10/1954
106	1853	440,800.00	19/12/1954
107	1855	155,966.00	03/08/1964
108	1862	1,737,776.00	30/12/1965
109	1883	765,375.00	30/03/1957
110	1885	668,555.00	05/04/1958

111	1901	1,833,332.00	02/12/1959
112	1903	409,816.00	09/05/1956
113	1904	825,000.00	30/05/1966
114	1916	1,418,270.00	10/07/1957
115	1918	696,404.00	10/05/1955
116	1920	669,350.00	01/03/1956
117	1922	611,880.00	02/10/1955
118	1933	660,000.00	23/07/1958
119	1936	741,585.15	10/06/1957
120	1939	2,550,000.00	13/07/1958
121	1940	1,338,184.00	10/06/1957
122	1942	1,011,104.00	21/07/1961
123	1943	520,818.00	31/08/1961
124	1946	1,322,220.00	13/04/1960
125	1951	1,687,500.00	22/12/1962
126	1954	140,000.00	31/12/1954
127	1963	2,833,332.00	07/10/1964
128	1964	2,291,661.00	15/12/1961
129	1966	1,820,825.00	09/05/1961
130	1975	1,147,215.00	28/02/1966
131	1977	629,994.00	11/03/1961
132	1978	549,980.00	20/10/1963
133	1981	1,744,158.00	17/01/1965
134	1984	1,958,325.00	01/07/1962
135	1988	1,321,016.00	21/12/1961
136	1991	900,000.00	31/08/1968
137	1993	935,189.00	28/11/1960
138	1997	1,888,888.00	10/10/1961
139	1998	731,236.00	29/06/1966

140	1999	720,750.00	12/08/1967
141	2002	974,247.00	12/05/1965
142	2003	921,875.00	23/11/1964
143	2011	675,000.00	09/08/1966
144	2012	1,180,420.00	04/08/1966
145	2013	1,181,816.00	10/02/1965
146	2014	744,778.00	04/07/1965
147	2016	704,152.00	23/12/1964
148	2025	690,610.00	19/01/1967
149	2032	685,168.00	26/12/1964
150	2033	288,880.00	01/11/1968
151	2043	1,064,515.00	03/12/1958
152	2044	870,830.00	03/05/1966
153	2049	825,750.00	23/08/1962
154	2051	825,000.00	24/04/1968
155	2052	1,312,494.00	14/08/1963
156	2055	1,541,287.00	06/09/1959
157	2056	1,276,387.00	23/03/1961
158	2057	480,000.00	01/01/1962
159	2059	333,312.00	30/06/1955
160	2061	444,946.00	15/09/1963
161	2065	658,820.00	21/07/1958
162	2070	833,560.00	27/04/1967
163	2073	599,984.00	21/10/1967
164	2076	826,030.00	27/08/1965
165	2078	700,000.00	12/12/1965
166	2082	809,558.00	07/12/1965
167	2083	725,685.00	19/02/1967
168	2089	511,864.00	01/12/1966

169	2090	485,490.00	15/10/1965
170	2096	291,640.00	08/08/1963
171	2100	1,343,896.00	01/09/1955
172	2115	2,124,993.00	22/02/1960
173	2118	1,474,236.00	19/09/1966
174	2119	1,833,124.00	07/05/1959
175	2121	23,500.00	25/03/1954
176	2124	1,047,216.00	01/07/1961
177	2129	572,903.00	23/12/1959
178	2130	1,235,292.00	13/06/1957
179	2141	602,318.00	17/07/1957
180	2154	531,235.00	01/11/1957
181	2156	128,558.00	01/07/1954
182	2161	688,750.00	08/10/1963
183	2162	624,997.00	30/10/1963
184	2166	1,505,820.00	02/03/1965
185	2169	638,749.00	25/07/1966
186	2174	1,437,498.00	17/01/1960
187	2175	843,750.00	01/09/1969
188	2180	1,947,912.00	19/06/1965
189	2184	410,234.00	21/06/1955
190	2191	766,640.00	16/05/1968
191	2195	432,689.00	28/05/1966
192	2198	695,625.00	13/09/1971
193	2201	1,321,541.00	15/07/1963
194	2203	722,216.00	02/10/1965
195	2205	1,923,820.00	15/07/1959
196	2208	781,640.00	24/02/1968
197	2210	2,152,770.00	21/07/1965

198	2213	898,328.00	25/10/1959
199	2214	457,136.00	03/08/1955
200	2218	743,744.00	11/08/1970
201	2220	383,987.00	07/06/1957
202	2221	843,748.00	14/02/1959
203	2222	714,276.00	25/03/1958
204	2226	748,606.00	10/02/1966
205	2227	700,000.00	30/12/1965
206	2232	837,500.00	29/09/1962
207	2240	880,536.00	01/07/1968
208	2241	1,979,155.00	31/12/1964
209	2245	816,692.00	02/03/1968
210	2246	1,034,432.00	08/01/1969
211	2254	1,597,892.00	01/04/1964
212	2256	651,034.00	02/09/1961
213	2264	763,750.00	01/07/1964
214	2266	899,994.00	22/09/1958
215	2277	818,894.00	28/09/1970
216	2279	1,799,996.00	01/09/1958
217	2282	692,720.00	25/03/1967
218	2285	733,324.00	01/07/1966
219	2286	366,540.00	29/12/1962
220	2292	1,425,041.00	04/03/1967
221	2295	997,261.00	17/06/1963
222	2300	426,664.00	01/07/1962
223	2303	602,060.00	19/02/1964
224	2309	516,644.00	07/01/1969
225	2311	437,479.00	11/04/1969
226	2313	471,250.00	18/11/1956

227	2314	789,320.00	27/03/1962
228	2319	533,312.00	12/02/1967
229	2321	244,374.00	13/11/1964
230	2322	491,642.00	08/10/1960
231	2323	620,619.00	16/02/1958
232	2324	811,606.00	04/01/1967
233	2325	674,250.00	30/06/1966
234	2334	815,437.00	28/11/1966
235	2339	761,643.00	31/12/1966
236	2340	451,104.00	08/11/1965
237	2347	1,447,400.00	02/05/1957
238	2351	866,660.00	31/12/1961
239	2354	731,474.00	24/12/1966
240	2358	466,656.00	01/07/1969
241	2360	557,790.00	06/08/1967
242	2368	516,644.00	20/10/1966
243	2370	739,746.00	19/07/1966
244	2372	613,014.00	11/11/1972
245	2376	583,320.00	30/04/1962
246	2378	873,100.00	01/04/1964
247	2381	898,764.00	25/01/1958
248	2383	568,209.00	11/11/1960
249	2386	599,984.00	26/03/1968
250	2393	537,250.00	08/12/1964
251	2394	1,036,853.00	28/12/1957
252	2395	662,500.00	01/07/1959
253	2396	522,365.00	11/04/1964
254	2398	97,096.00	28/12/1957
255	2402	52,500.00	28/09/1963

256	2405	425,000.00	18/02/1970
257	2406	645,294.00	18/01/1968
258	2413	507,921.00	22/11/1968
259	2414	1,187,600.00	28/11/1955
260	2415	656,239.00	29/04/1961
261	2417	614,571.00	01/07/1969
262	2422	1,540,595.00	21/06/1965
263	2426	590,268.00	18/09/1968
264	2428	849,993.00	23/12/1966
265	2429	1,546,465.00	23/10/1965
266	2432	166,802.00	02/03/1964
267	2437	690,595.00	14/03/1968
268	2438	569,726.00	10/10/1963
269	2441	749,998.00	16/11/1970
270	2442	570,765.00	22/08/1956
271	2444	622,880.00	26/06/1970
272	2448	847,664.00	28/11/1955
273	2449	633,326.00	08/09/1958
274	2452	2,527,777.00	06/06/1969
275	2456	577,280.00	13/09/1971
276	2457	988,982.00	16/04/1969
277	2463	1,321,541.00	13/09/1965
278	2470	1,032,320.00	18/12/1972
279	2476	735,000.00	17/12/1969
280	2482	736,655.00	27/09/1967
281	2484	2,583,330.00	14/06/1962
282	2486	2,541,663.00	20/06/1964
283	2487	1,276,388.00	09/01/1967
284	2488	430,648.00	01/07/1963

285	2495	202,125.00	30/08/1969
286	2506	1,280,826.00	06/11/1958
287	2509	652,775.00	24/08/1965
288	2511	1,570,804.00	25/07/1967
289	2514	1,458,318.00	02/07/1960
290	2519	1,139,022.00	24/02/1970
291	2524	1,459,497.00	23/10/1969
292	2529	834,146.00	31/12/1968
293	2530	830,300.00	21/12/1966
294	2535	1,149,649.00	08/09/1961
295	2536	1,293,088.00	11/09/1956
296	2540	921,230.00	02/10/1959
297	2545	1,275,000.00	15/12/1960
298	2546	2,072,718.00	23/06/1957
299	2549	683,843.00	31/12/1958
300	2551	2,335,408.00	19/11/1966
301	2556	1,916,658.00	11/05/1961
302	2558	300,450.00	01/07/1956
303	2559	820,770.00	23/11/1967
304	2564	607,388.00	02/02/1968
305	2568	2,385,184.00	06/02/1956
306	2569	1,068,725.00	30/09/1956
307	2579	2,118,047.00	01/01/1962
308	2584	437,842.00	11/07/1956
309	2597	505,540.00	11/03/1971
310	2602	60,000.00	20/06/1971
311	2603	733,324.00	15/11/1958
312	2608	1,186,439.00	07/08/1960
313	2609	1,133,332.00	08/08/1960

314	2613	1,153,020.00	01/07/1961
315	2616	545,403.00	20/10/1962
316	2621	474,830.00	02/03/1957
317	2625	760,591.00	27/03/1962
318	2628	1,178,664.00	01/07/1960
319	2631	797,108.00	21/01/1972
320	2635	534,375.00	04/04/1960
321	2636	366,653.00	23/03/1970
322	2644	674,250.00	14/07/1969
323	2645	2,124,993.00	16/10/1962
324	2646	1,750,000.00	22/02/1965
325	2651	540,173.00	09/11/1972
326	2653	431,640.00	26/09/1970
327	2656	1,924,998.00	21/09/1963
328	2658	737,500.00	20/09/1965
329	2660	709,125.00	23/11/1969
330	2665	743,320.00	05/04/1969
331	2670	558,330.00	12/06/1965
332	2673	595,680.00	12/09/1972
333	2675	438,650.00	25/10/1966
334	2684	831,224.00	26/02/1971
335	2686	1,065,180.00	08/01/1958
336	2689	53,316.00	25/12/1970
337	2698	622,496.00	30/08/1970
338	2701	466,640.00	23/12/1962
339	2702	697,640.00	30/11/1975
340	2705	1,054,166.00	03/02/1975
341	2710	200,000.00	05/01/1960
342	2714	706,740.00	20/04/1973

343	2715	958,333.00	01/08/1963
344	2718	351,386.00	04/12/1966
345	2723	2,069,996.00	01/01/1971
346	2729	437,992.00	03/03/1975
347	2730	66,650.00	20/10/1974
348	2731	626,660.00	19/05/1975
349	2733	433,328.00	18/09/1970
350	2735	442,500.00	26/06/1973
351	2739	1,046,216.00	13/12/1965
352	2742	933,320.00	19/08/1963
353	2743	1,336,875.00	18/12/1960
354	2744	534,440.00	01/07/1974
355	2749	549,430.00	02/11/1966
356	2753	868,055.00	02/09/1962
357	2756	1,425,000.00	11/11/1960
358	2757	1,041,636.00	23/04/1969
359	2759	772,760.00	03/07/1976
360	2760	2,499,996.00	30/01/1970
361	2762	561,443.00	05/03/1969
362	2763	1,378,125.00	07/07/1968
363	2765	437,480.00	04/06/1974
364	2767	91,984.00	26/02/1961
365	2776	826,081.00	31/12/1972
366	2781	1,593,750.00	12/12/1970
367	2782	1,293,722.00	26/06/1970
368	2787	1,484,362.00	14/08/1972
369	2788	1,246,560.00	07/03/1972
370	2797	369,860.00	26/02/1975
371	2801	456,750.00	18/05/1976

372	2805	40,000.00	23/11/1969
373	2806	318,750.00	27/06/1973
374	2810	799,641.00	15/11/1956
375	2812	421,924.00	24/02/1974
376	2813	336,456.00	14/07/1971
377	2814	331,875.00	01/07/1974
378	2815	586,715.00	22/10/1976
379	2818	700,000.00	03/03/1975
380	2829	284,160.00	22/04/1975
381	2830	606,660.00	04/11/1965
382	2832	26,628.00	02/09/1967
383	2836	1,303,324.00	01/03/1971
384	2849	377,693.00	15/08/1978
385	2856	621,912.00	22/09/1976
386	2858	717,452.00	27/03/1963
387	2861	556,648.00	22/08/1965
388	2862	837,500.00	27/10/1971
389	2863	80,815.00	11/08/1973
390	2867	430,196.00	24/02/1965
391	2868	1,656,220.00	08/08/1971
392	2878	1,133,324.00	27/06/1972
393	2879	1,086,752.75	23/07/1973
394	2884	565,800.00	25/12/1965
395	2886	708,331.00	08/09/1963
396	2887	476,371.00	21/03/1964
397	2889	387,260.00	23/10/1965
398	2890	716,824.00	07/06/1970
399	2897	680,554.00	28/12/1967
400	2899	158,332.00	01/09/1965

401	2900	426,250.00	25/10/1968
402	2913	675,000.00	03/03/1957
403	2914	1,656,250.00	30/03/1969
404	2919	1,175,000.00	05/07/1968
405	2921	2,819,444.00	25/05/1972
406	2922	52,500.00	15/12/1956
407	2933	2,096,648.00	14/10/1970
408	2934	2,125,000.00	12/05/1964
409	2938	1,629,148.00	13/11/1972
410	2940	1,459,200.00	21/06/1967
411	2951	79,316.00	27/08/1968
412	2955	660,799.00	04/09/1969
413	2961	533,516.00	18/11/1968
414	2965	977,080.00	13/05/1966
415	2968	638,434.00	07/03/1973
416	2971	1,003,000.00	10/07/1977
417	2973	1,249,994.00	28/06/1974
418	2976	771,862.00	06/06/1977
419	2977	840,000.00	14/08/1977
420	2986	69,316.00	06/06/1965
421	2998	1,124,972.00	29/04/1972
422	3003	1,409,722.00	26/03/1978
423	3004	123,500.00	21/08/1971
424	3006	683,368.00	19/07/1971
425	3007	1,662,499.00	07/12/1974
426	3008	683,949.00	26/11/1979
427	3009	625,000.00	09/11/1976
428	3013	591,456.00	24/07/1974
429	3017	2,491,664.00	13/12/1959

430	3019	750,675.00	08/01/1971
431	3027	850,000.00	21/02/1960
432	3030	1,033,322.00	11/03/1961
433	3032	727,570.00	17/09/1962
434	3040	2,125,000.00	12/01/1969
435	3046	1,458,328.00	02/12/1971
436	3052	2,458,329.00	23/01/1969
437	3060	862,500.00	03/05/1965
438	3084	637,500.00	18/05/1967
439	3099	766,664.00	10/05/1970
440	3113	403,736.00	15/10/1976
441	3116	421,675.00	26/05/1973
442	3125	412,500.00	05/05/1979
443	3134	607,249.00	11/02/1979
444	3140	433,500.00	13/06/1973
445	3143	191,658.00	16/07/1971
446	3162	335,665.00	04/11/1965
447	3176	2,307,770.00	19/09/1971
448	3187	496,160.00	14/02/1971
449	3189	600,000.00	06/06/1957
450	3198	1,485,386.00	31/01/1971
451	3206	1,361,106.00	23/07/1964
452	3213	1,306,597.00	19/07/1978
453	3236	231,705.00	31/08/1978
454	3240	105,000.00	16/07/1974
455	3261	335,000.00	05/09/1976
456	3290	1,204,148.00	20/06/1970
457	3317	1,457,221.00	31/07/1972
458	3334	1,016,663.00	04/01/1978

459	3350	244,425.00	09/03/1977
460	3457	743,746.00	01/07/1978
461	3477	656,750.00	18/08/1975
TOTAL		**402,616,124.80**	

APPENDIX X1V

SCHEDULE FOR PERSONAL LOANS SCHEME

Balances as at January 2014			
NO	S/NO	BALANCE	DATE OF BIRTH
1	742	163,635.00	25/09/1954
2	753	376,996.00	14/04/1955
3	801	228,440.00	09/11/1955
4	803	77,660.00	15/01/1956
5	823	352,496.00	31/12/1955
6	826	160,830.00	01/05/1956
7	836	229,996.00	01/01/1958
8	837	212,910.00	24/10/1956
9	838	100,000.00	28/08/1955
10	846	467,500.00	06/11/1956
11	885	191,250.00	07/03/1956
12	913	251,135.00	17/07/1955
13	918	210,000.00	11/11/1954
14	931	87,116.00	26/06/1956
15	961	158,240.00	20/03/1955
16	971	425,998.00	18/01/1956
17	990	105,000.00	01/07/1954
18	1000	366,666.00	23/12/1955
19	1064	229,467.00	01/01/1957
20	1066	354,997.00	17/08/1955
21	1068	776,470.00	01/07/1955
22	1076	244,999.00	15/04/1958
23	1077	232,870.00	31/12/1957
24	1091	229,996.00	29/12/1956
25	1097	140,000.00	09/03/1956
26	1099	253,330.00	28/06/1957
27	1100	340,415.00	01/07/1957
28	1101	49,500.00	01/07/1954
29	1103	306,664.00	19/07/1955
30	1106	192,500.00	04/03/1959
31	1110	450,416.00	30/05/1956
32	1113	104,154.00	21/06/1955
33	1118	269,000.00	01/07/1955
34	1135	191,104.00	25/11/1954
35	1141	348,500.00	10/07/1954
36	1144	146,230.00	31/12/1958

37	1150	81,250.00	01/07/1954
38	1152	1,119,998.00	18/06/1955
39	1168	213,750.00	31/12/1956
40	1176	210,580.00	01/07/1956
41	1179	323,764.00	10/07/1955
42	1190	30,000.00	06/06/1954
43	1194	379,161.00	01/02/1955
44	1199	392,500.00	14/06/1956
45	1223	222,222.00	30/12/1955
46	1224	340,415.00	26/12/1955
47	1256	178,500.00	25/11/1955
48	1257	51,654.00	01/07/1957
49	1264	171,992.00	19/07/1957
50	1266	130,447.00	18/02/1959
51	1279	169,180.00	25/06/1957
52	1281	66,655.00	15/12/1957
53	1293	262,496.00	08/04/1959
54	1295	246,150.00	02/11/1954
55	1296	394,166.00	21/04/1956
56	1307	250,000.00	04/09/1956
57	1323	346,500.00	30/12/1958
58	1325	229,467.00	12/10/1958
59	1327	520,000.00	17/12/1957
60	1330	375,832.00	30/01/1957
61	1344	461,664.00	16/05/1958
62	1357	471,000.00	21/02/1956
63	1368	428,749.00	31/12/1956
64	1369	272,250.00	16/07/1958
65	1376	188,000.00	06/07/1958
66	1377	276,956.00	27/07/1959
67	1378	211,788.00	15/04/1956
68	1385	196,458.00	28/08/1959
69	1394	208,332.00	01/07/1962
70	1406	299,998.00	03/11/1954
71	1443	321,000.00	17/07/1954
72	1447	1,471,250.00	08/09/1956
73	1453	202,500.00	01/06/1956
74	1465	113,750.00	29/05/1959
75	1469	358,750.00	13/03/1958
76	1472	341,664.00	31/12/1959
77	1486	383,333.00	12/08/1960
78	1487	316,665.00	12/03/1959
79	1488	196,000.00	01/07/1958
80	1495	228,663.00	16/07/1958
81	1502	20,046.00	11/07/1960
82	1506	94,988.00	10/08/1958
83	1513	166,662.00	24/12/1958

84	1516	265,000.00	27/02/1958
85	1519	216,520.00	13/09/1955
86	1529	254,990.00	05/02/1958
87	1531	195,496.00	17/06/1960
88	1544	1,449,410.00	05/02/1955
89	1547	891,000.00	03/12/1955
90	1564	185,930.00	26/04/1957
91	1567	415,916.00	22/10/1956
92	1576	213,156.00	17/05/1955
93	1579	122,216.00	03/03/1958
94	1588	145,939.00	05/03/1956
95	1605	300,998.00	09/03/1958
96	1615	140,000.00	20/05/1960
97	1625	249,166.00	04/05/1956
98	1640	400,000.00	22/12/1958
99	1654	52,279.00	01/01/1960
100	1655	178,332.00	08/08/1958
101	1657	174,998.00	25/12/1959
102	1664	100,894.00	19/02/1956
103	1670	20,652.00	29/10/1960
104	1681	405,908.00	26/09/1955
105	1685	229,500.00	28/10/1957
106	1696	293,123.00	17/12/1959
107	1697	187,498.00	31/12/1962
108	1701	123,750.00	16/11/1957
109	1702	213,750.00	25/01/1958
110	1703	190,708.00	01/07/1960
111	1704	180,000.00	30/12/1958
112	1705	108,324.00	02/06/1958
113	1706	107,500.00	31/12/1955
114	1709	108,326.00	30/09/1961
115	1718	259,420.00	01/07/1959
116	1727	160,416.00	11/10/1961
117	1728	135,000.00	21/06/1961
118	1729	236,250.00	12/01/1957
119	1738	186,664.00	16/02/1960
120	1739	178,750.00	08/01/1957
121	1748	285,000.00	30/12/1960
122	1761	225,000.00	05/01/1957
123	1768	340,000.00	11/11/1959
124	1770	344,000.00	22/07/1958
125	1771	149,995.00	30/05/1960
126	1773	430,291.00	17/03/1959
127	1776	600,000.00	28/12/1959
128	1780	486,664.00	08/03/1961
129	1782	355,300.00	02/05/1961
130	1785	316,665.00	25/10/1959

131	1787	149,655.00	13/03/1957
132	1820	315,332.00	13/10/1961
133	1821	362,142.00	25/12/1961
134	1822	189,963.80	12/10/1957
135	1824	272,330.00	25/05/1964
136	1826	143,324.00	22/01/1965
137	1827	412,210.00	01/05/1963
138	1829	333,500.00	28/11/1963
139	1832	1,008,332.00	02/11/1956
140	1839	1,159,089.00	31/07/1955
141	1840	1,721,735.00	18/08/1955
142	1844	350,000.00	27/07/1955
143	1850	369,165.00	30/12/1960
144	1851	250,000.00	01/10/1954
145	1853	823,529.00	19/12/1954
146	1854	93,324.00	21/08/1960
147	1855	490,000.00	03/08/1964
148	1862	34,652.00	30/12/1965
149	1883	375,832.00	30/03/1957
150	1885	171,992.00	05/04/1958
151	1889	150,000.00	24/03/1954
152	1891	86,248.00	17/01/1966
153	1898	267,801.00	16/06/1958
154	1902	1,800,000.00	31/12/1962
155	1903	45,826.00	09/05/1956
156	1916	541,450.00	10/07/1957
157	1918	585,000.00	10/05/1955
158	1920	276,956.00	01/03/1956
159	1921	87,500.00	02/03/1956
160	1922	339,500.00	02/10/1955
161	1933	401,000.00	23/07/1958
162	1936	211,250.00	10/06/1957
163	1937	174,998.00	03/01/1961
164	1942	625,000.00	21/07/1961
165	1946	281,663.00	13/04/1960
166	1948	525,000.00	30/05/1966
167	1950	791,665.00	14/07/1962
168	1951	997,332.00	22/12/1962
169	1963	1,462,500.00	07/10/1964
170	1964	349,994.00	15/12/1961
171	1966	558,329.50	09/05/1961
172	1967	208,332.00	21/12/1965
173	1971	365,000.00	10/05/1965
174	1978	83,324.00	20/10/1963
175	1980	183,580.00	27/07/1958
176	1981	300,000.00	17/01/1965
177	1983	900,000.00	14/12/1962

178	1988	240,831.00	21/12/1961
179	1989	94,777.00	19/02/1961
180	1990	60,375.00	13/03/1962
181	1992	150,000.00	21/09/1967
182	1993	250,000.00	28/11/1960
183	1994	126,664.00	15/11/1965
184	1998	357,500.00	29/06/1966
185	1999	109,786.50	12/08/1967
186	2000	316,158.00	01/07/1968
187	2001	258,674.00	14/03/1963
188	2003	124,536.00	23/11/1964
189	2005	220,416.00	24/01/1962
190	2006	100,000.00	09/01/1969
191	2008	202,500.00	01/01/1967
192	2010	50,092.50	20/05/1967
193	2011	237,500.00	09/08/1966
194	2012	160,000.00	04/08/1966
195	2013	81,661.00	10/02/1965
196	2014	281,040.00	04/07/1965
197	2016	341,250.00	23/12/1964
198	2019	187,490.00	25/02/1964
199	2021	159,992.00	09/07/1960
200	2024	185,930.00	31/12/1962
201	2025	18,750.00	19/01/1967
202	2027	286,664.00	21/04/1967
203	2028	44,379.00	20/12/1959
204	2030	330,000.00	17/08/1968
205	2032	91,666.00	26/12/1964
206	2034	278,250.00	10/02/1964
207	2037	106,250.00	24/03/1967
208	2039	162,500.00	21/07/1963
209	2041	300,000.00	30/09/1954
210	2054	325,000.00	28/02/1961
211	2055	49,988.00	06/09/1959
212	2057	154,496.00	01/01/1962
213	2059	99,997.00	30/06/1955
214	2060	64,166.00	27/04/1958
215	2062	87,666.00	12/12/1963
216	2064	57,320.00	02/03/1963
217	2065	311,666.00	21/07/1958
218	2066	205,332.00	24/12/1961
219	2067	224,873.00	22/08/1967
220	2071	60,072.00	12/02/1967
221	2072	180,000.00	17/09/1965
222	2073	225,000.00	21/10/1967
223	2075	104,996.00	20/01/1966
224	2076	281,750.00	27/08/1965

225	2077	373,750.00	22/08/1962
226	2078	206,205.00	12/12/1965
227	2079	200,000.00	04/05/1964
228	2081	410,248.00	12/06/1956
229	2082	185,250.00	07/12/1965
230	2083	147,250.00	19/02/1967
231	2084	122,498.00	28/12/1963
232	2085	272,330.00	14/03/1960
233	2086	70,000.00	05/08/1965
234	2087	237,494.00	19/09/1960
235	2089	139,329.00	01/12/1966
236	2090	108,326.00	15/10/1965
237	2095	79,154.00	21/04/1963
238	2096	300,916.00	08/08/1963
239	2100	6,433.50	01/09/1955
240	2107	249,992.00	04/11/1960
241	2112	183,329.00	31/12/1961
242	2121	86,659.00	25/03/1954
243	2124	250,498.00	01/07/1961
244	2126	311,666.00	12/12/1958
245	2128	329,164.00	01/12/1962
246	2129	254,998.00	23/12/1959
247	2130	50,000.00	13/06/1957
248	2132	181,244.00	04/03/1963
249	2141	737,600.00	17/07/1957
250	2142	576,623.00	24/07/1963
251	2151	559,669.00	01/03/1963
252	2154	169,162.00	01/11/1957
253	2161	359,537.00	08/10/1963
254	2162	373,332.00	30/10/1963
255	2164	384,291.00	10/10/1967
256	2174	355,455.00	17/01/1960
257	2184	180,529.00	21/06/1955
258	2185	540,705.00	18/04/1963
259	2187	332,498.00	23/07/1970
260	2191	54,559.00	16/05/1968
261	2193	494,246.00	20/10/1966
262	2205	374,996.00	15/07/1959
263	2209	85,988.00	29/12/1963
264	2212	271,241.00	18/11/1963
265	2214	277,200.00	03/08/1955
266	2218	240,623.00	11/08/1970
267	2220	229,166.00	07/06/1957
268	2222	213,951.00	25/03/1958
269	2223	180,992.00	01/08/1961
270	2225	352,666.00	28/08/1968
271	2226	300,998.00	10/02/1966

272	2228	506,665.00	09/11/1960
273	2229	18,152.00	10/04/1962
274	2232	300,000.00	29/09/1962
275	2233	5,409.00	28/12/1959
276	2238	262,500.00	01/07/1960
277	2240	62,291.00	01/07/1968
278	2241	637,082.00	31/12/1964
279	2242	95,833.00	22/08/1964
280	2243	956,000.00	24/07/1964
281	2246	325,833.00	08/01/1969
282	2247	338,332.00	23/11/1959
283	2248	197,037.00	01/07/1962
284	2253	135,000.00	25/05/1961
285	2255	105,000.00	20/11/1969
286	2256	108,692.00	02/09/1961
287	2259	133,328.00	13/12/1959
288	2264	63,330.00	01/07/1964
289	2270	119,784.00	04/12/1970
290	2277	157,540.00	28/09/1970
291	2278	105,000.00	17/03/1957
292	2279	114,994.00	01/09/1958
293	2280	705,375.00	15/04/1969
294	2281	194,446.00	10/10/1970
295	2282	189,992.00	25/03/1967
296	2285	143,750.00	01/07/1966
297	2286	200,000.00	29/12/1962
298	2288	163,080.00	15/11/1964
299	2292	293,705.00	04/03/1967
300	2293	187,498.00	27/04/1968
301	2296	71,246.00	03/01/1968
302	2299	54,163.00	08/11/1967
303	2300	62,291.00	01/07/1962
304	2302	188,123.00	01/07/1968
305	2303	205,412.00	19/02/1964
306	2309	233,750.00	07/01/1969
307	2311	258,124.00	11/04/1969
308	2314	125,245.00	27/03/1962
309	2315	275,000.00	25/09/1962
310	2316	257,996.00	09/11/1962
311	2317	43,320.00	05/04/1963
312	2318	162,300.00	07/03/1963
313	2320	269,165.00	08/09/1965
314	2321	79,164.00	13/11/1964
315	2322	249,375.00	08/10/1960
316	2323	133,328.00	16/02/1958
317	2325	148,500.00	30/06/1966
318	2328	261,250.00	27/07/1968

319	2330	215,880.00	06/06/1965
320	2332	292,915.00	18/10/1962
321	2333	265,832.00	05/11/1961
322	2337	150,000.00	25/05/1969
323	2339	181,290.00	31/12/1966
324	2340	228,746.00	08/11/1965
325	2341	300,998.00	24/12/1955
326	2345	315,333.00	03/10/1957
327	2348	108,326.00	01/07/1960
328	2350	316,066.00	01/07/1960
329	2351	49,881.00	31/12/1961
330	2354	234,664.00	24/12/1966
331	2355	113,328.00	09/07/1961
332	2360	292,249.00	06/08/1967
333	2361	41,240.00	28/02/1960
334	2363	194,750.00	20/10/1965
335	2365	247,000.00	19/12/1962
336	2367	113,750.00	23/06/1958
337	2368	165,832.00	20/10/1966
338	2371	178,498.00	12/12/1963
339	2373	87,295.00	09/04/1965
340	2374	200,000.00	06/06/1957
341	2380	92,000.00	23/11/1967
342	2386	120,412.00	26/03/1968
343	2391	66,656.00	23/11/1967
344	2392	180,000.00	22/06/1963
345	2393	234,499.00	08/12/1964
346	2394	364,165.00	28/12/1957
347	2396	30,820.00	11/04/1964
348	2398	264,415.00	28/12/1957
349	2401	277,080.00	05/01/1968
350	2402	130,000.00	28/09/1963
351	2408	300,998.00	01/01/1965
352	2413	126,866.00	22/11/1968
353	2414	410,000.00	28/11/1955
354	2421	746,581.00	31/12/1961
355	2422	835,600.00	21/06/1965
356	2423	381,000.00	04/08/1968
357	2424	329,666.00	24/12/1968
358	2427	287,500.00	31/12/1961
359	2428	244,231.00	23/12/1966
360	2429	66,750.00	23/10/1965
361	2430	3,110.00	23/06/1969
362	2431	387,494.00	16/09/1959
363	2436	300,998.00	01/05/1970
364	2438	7,500.00	10/10/1963
365	2440	354,583.00	18/09/1970

366	2442	162,916.00	22/08/1956
367	2445	329,666.00	07/07/1966
368	2448	790,000.00	28/11/1955
369	2449	63,328.00	08/09/1958
370	2451	229,328.00	08/12/1969
371	2452	118,202.00	06/06/1969
372	2453	95,471.00	16/09/1966
373	2454	437,498.00	23/08/1963
374	2457	65,625.00	16/04/1969
375	2459	222,664.00	27/09/1972
376	2461	162,500.00	06/04/1966
377	2465	390,000.00	14/10/1957
378	2468	89,442.00	31/12/1956
379	2469	579,791.00	03/12/1963
380	2471	363,998.00	04/08/1965
381	2474	150,824.00	17/05/1963
382	2483	168,744.00	04/10/1971
383	2484	839,998.00	14/06/1962
384	2487	108,160.50	09/01/1967
385	2488	134,000.00	01/07/1963
386	2494	56,754.00	23/07/1968
387	2496	215,830.00	13/05/1969
388	2503	652,330.00	30/08/1965
389	2505	131,250.00	29/07/1962
390	2506	614,166.00	06/11/1958
391	2509	286,916.00	24/08/1965
392	2511	566,662.00	25/07/1967
393	2514	496,244.00	02/07/1960
394	2515	80,701.00	20/03/1955
395	2516	645,160.00	01/05/1957
396	2517	890,000.00	26/11/1966
397	2518	114,579.00	17/07/1959
398	2520	339,166.00	22/04/1966
399	2521	891,000.00	11/10/1955
400	2522	120,875.00	20/01/1959
401	2526	56,664.00	28/08/1968
402	2529	71,035.50	31/12/1968
403	2530	174,124.00	21/12/1966
404	2536	713,166.00	11/09/1956
405	2538	116,318.00	03/03/1967
406	2540	253,328.00	02/10/1959
407	2541	425,830.00	31/03/1965
408	2542	124,708.00	21/04/1957
409	2544	183,332.00	11/01/1963
410	2545	266,656.00	15/12/1960
411	2546	800,000.00	23/06/1957
412	2549	143,328.00	31/12/1958

413	2550	112,500.00	12/11/1969
414	2551	620,832.00	19/11/1966
415	2552	174,165.00	24/12/1963
416	2553	293,329.00	28/02/1960
417	2554	766,666.00	08/03/1958
418	2557	469,000.00	16/04/1966
419	2558	57,000.00	01/07/1956
420	2562	59,582.00	24/04/1969
421	2564	52,250.00	02/02/1968
422	2565	22,910.50	05/12/1959
423	2567	37,500.00	21/05/1958
424	2568	1,884,165.00	06/02/1956
425	2569	344,000.00	30/09/1956
426	2572	131,250.00	10/09/1965
427	2576	162,500.00	25/10/1956
428	2577	185,930.00	30/05/1960
429	2578	62,500.00	18/05/1966
430	2579	191,666.00	01/01/1962
431	2581	123,332.00	11/02/1973
432	2584	226,662.00	11/07/1956
433	2599	85,870.00	05/05/1965
434	2603	214,994.00	15/11/1958
435	2608	295,832.00	07/08/1960
436	2609	257,996.00	08/08/1960
437	2611	99,992.00	04/07/1960
438	2614	41,654.00	01/02/1955
439	2616	93,328.00	20/10/1962
440	2619	24,786.00	27/01/1957
441	2621	270,500.00	02/03/1957
442	2622	175,000.00	16/03/1960
443	2624	292,400.00	01/09/1956
444	2625	217,496.00	27/03/1962
445	2626	87,500.00	27/11/1970
446	2627	212,500.00	25/12/1959
447	2629	261,664.00	01/12/1961
448	2635	172,496.00	04/04/1960
449	2636	152,000.00	23/03/1970
450	2637	668,970.00	12/02/1958
451	2639	184,624.00	10/02/1970
452	2640	675,000.00	02/08/1970
453	2641	110,000.00	29/11/1959
454	2644	75,000.00	14/07/1969
455	2645	743,750.00	16/10/1962
456	2651	224,500.00	09/11/1972
457	2652	134,369.00	18/04/1974
458	2656	318,000.00	21/09/1963
459	2658	372,166.00	20/09/1965

460	2660	182,080.00	23/11/1969
461	2665	177,081.00	05/04/1969
462	2666	58,322.00	29/05/1966
463	2667	120,412.00	12/10/1963
464	2668	160,000.00	01/07/1957
465	2669	66,662.00	24/06/1965
466	2673	134,166.00	12/09/1972
467	2675	176,732.00	25/10/1966
468	2676	169,994.00	27/12/1969
469	2681	649,165.00	07/12/1967
470	2682	6,750.00	17/01/1972
471	2684	69,995.50	26/02/1971
472	2686	99,997.00	08/01/1958
473	2687	325,833.00	01/07/1957
474	2689	56,250.00	25/12/1970
475	2692	99,160.00	05/11/1973
476	2695	225,000.00	10/06/1965
477	2698	158,664.00	30/08/1970
478	2699	105,408.00	08/02/1972
479	2701	54,048.00	23/12/1962
480	2704	500,000.00	15/01/1967
481	2706	253,328.00	26/03/1971
482	2707	79,996.00	28/08/1971
483	2708	225,000.00	13/10/1957
484	2710	300,000.00	05/01/1960
485	2718	134,166.00	04/12/1966
486	2721	131,250.00	28/01/1975
487	2726	66,664.00	29/01/1969
488	2729	168,000.00	03/03/1975
489	2730	201,666.00	20/10/1974
490	2731	69,204.00	19/05/1975
491	2734	99,986.00	24/11/1967
492	2735	20,620.00	26/06/1973
493	2736	110,000.00	26/06/1974
494	2739	268,000.00	13/12/1965
495	2740	27,703.50	20/04/1972
496	2741	383,333.00	20/11/1968
497	2742	126,665.00	19/08/1963
498	2743	291,660.00	18/12/1960
499	2744	204,164.00	01/07/1974
500	2753	411,665.00	02/09/1962
501	2756	450,000.00	11/11/1960
502	2760	586,666.00	30/01/1970
503	2761	234,000.00	04/08/1964
504	2762	204,750.00	05/03/1969
505	2763	475,000.00	07/07/1968
506	2765	29,780.00	04/06/1974

507	2766	110,000.00	26/05/1971
508	2767	158,330.00	26/02/1961
509	2768	151,768.00	25/12/1970
510	2770	437,497.00	05/05/1971
511	2773	68,750.00	04/01/1966
512	2775	329,660.00	02/04/1960
513	2776	196,166.00	31/12/1972
514	2782	433,328.00	26/06/1970
515	2783	641,250.00	07/05/1971
516	2787	479,162.50	14/08/1972
517	2788	228,250.00	07/03/1972
518	2789	699,998.00	21/01/1970
519	2793	212,996.00	12/03/1969
520	2794	62,288.00	26/02/1972
521	2796	76,790.00	16/10/1974
522	2797	142,500.00	26/02/1975
523	2801	253,000.00	18/05/1976
524	2803	162,155.00	15/08/1959
525	2804	111,339.00	10/11/1975
526	2805	479,162.50	23/11/1969
527	2806	165,000.00	27/06/1973
528	2807	139,996.00	04/08/1962
529	2808	64,862.00	01/05/1974
530	2809	133,332.00	01/04/1976
531	2813	180,248.00	14/07/1971
532	2814	155,749.00	01/07/1974
533	2815	144,875.00	22/10/1976
534	2816	96,392.00	27/08/1977
535	2818	126,787.00	03/03/1975
536	2824	890,000.00	12/06/1974
537	2825	225,000.00	18/12/1967
538	2827	193,328.00	19/02/1958
539	2830	97,500.00	04/11/1965
540	2831	700,000.00	28/11/1963
541	2832	177,287.50	02/09/1967
542	2834	266,873.00	08/02/1970
543	2842	383,333.00	25/01/1966
544	2843	366,666.00	10/06/1972
545	2844	120,412.00	27/09/1976
546	2847	91,000.00	07/05/1977
547	2848	144,375.00	01/07/1974
548	2849	190,708.00	15/08/1978
549	2855	86,663.00	17/07/1978
550	2856	106,996.00	22/09/1976
551	2858	308,583.00	27/03/1963
552	2861	31,243.00	22/08/1965
553	2867	46,973.00	24/02/1965

554	2879	310,619.00	23/07/1973
555	2883	106,750.00	24/07/1956
556	2884	82,822.00	25/12/1965
557	2887	118,750.00	21/03/1964
558	2890	251,166.00	07/06/1970
559	2892	124,994.00	08/08/1965
560	2896	205,832.00	09/05/1967
561	2900	30,662.50	25/10/1968
562	2901	166,250.00	09/04/1976
563	2902	53,328.00	15/07/1961
564	2907	158,330.00	21/07/1963
565	2910	551,041.00	10/01/1966
566	2911	384,000.00	07/06/1966
567	2915	633,330.00	19/11/1968
568	2916	110,000.00	13/04/1978
569	2917	365,000.00	23/11/1971
570	2919	292,907.00	05/07/1968
571	2922	300,000.00	15/12/1956
572	2925	199,500.00	03/03/1958
573	2929	124,994.00	04/06/1959
574	2931	585,714.00	26/01/1955
575	2932	23,320.00	20/09/1974
576	2933	213,750.00	14/10/1970
577	2934	320,822.00	12/05/1964
578	2936	721,875.00	27/10/1965
579	2937	766,666.00	24/11/1972
580	2938	291,659.00	13/11/1972
581	2940	142,500.00	21/06/1967
582	2941	838,541.00	24/12/1965
583	2945	414,164.00	18/03/1972
584	2952	140,527.00	08/11/1969
585	2954	250,000.00	01/07/1967
586	2955	272,166.00	04/09/1969
587	2956	233,330.00	29/01/1967
588	2957	182,000.00	28/08/1969
589	2958	196,330.00	09/11/1966
590	2960	82,500.00	05/10/1978
591	2961	54,992.00	18/11/1968
592	2964	18,194.00	05/05/1968
593	2965	54,162.00	13/05/1966
594	2967	6,500.00	07/07/1981
595	2968	8,267.45	07/03/1973
596	2969	96,875.00	27/12/1972
597	2973	344,375.00	28/06/1974
598	2974	138,862.00	13/03/1974
599	2977	135,125.00	14/08/1977
600	2979	188,235.00	01/07/1955

601	2981	17,500.00	02/06/1965
602	2984	26,664.00	01/07/1954
603	2986	138,125.00	06/06/1965
604	2991	141,662.00	13/03/1965
605	2997	242,250.00	06/03/1979
606	2999	74,990.00	17/01/1955
607	3004	90,307.00	21/08/1971
608	3005	30,488.00	20/09/1979
609	3006	114,582.00	19/07/1971
610	3007	700,000.00	07/12/1974
611	3008	138,205.50	26/11/1979
612	3009	174,371.50	09/11/1976
613	3013	244,375.00	24/07/1974
614	3014	112,500.00	28/04/1974
615	3016	143,000.00	20/10/1961
616	3017	430,664.00	13/12/1959
617	3018	158,330.00	17/06/1962
618	3019	275,000.00	08/01/1971
619	3025	147,580.00	05/11/1963
620	3029	402,500.00	03/01/1970
621	3030	318,745.00	11/03/1961
622	3034	316,250.00	30/11/1962
623	3040	212,500.00	12/01/1969
624	3041	124,994.00	30/10/1966
625	3043	86,663.00	15/04/1960
626	3045	355,775.00	16/11/1971
627	3046	143,750.00	02/12/1971
628	3050	514,580.00	13/11/1971
629	3053	13,342.00	29/04/1973
630	3054	61,241.00	31/08/1968
631	3057	250,664.00	03/03/1967
632	3059	138,248.00	19/04/1967
633	3060	87,079.00	03/05/1965
634	3062	106,664.00	12/08/1979
635	3063	67,702.50	19/10/1975
636	3064	84,572.00	29/11/1973
637	3065	55,415.00	19/12/1971
638	3066	150,000.00	26/01/1975
639	3069	477,074.00	29/05/1965
640	3073	171,884.00	24/10/1978
641	3075	500,000.00	13/08/1961
642	3076	5,305.00	04/07/1970
643	3078	162,500.00	17/10/1965
644	3079	100,000.00	22/02/1965
645	3087	31,493.00	05/04/1969
646	3088	45,829.00	26/04/1974
647	3091	250,000.00	07/02/1973

648	3093	5,000.00	08/03/1957
649	3094	74,620.00	29/01/1963
650	3095	7,142.00	29/09/1970
651	3097	34,905.00	23/02/1958
652	3098	15,108.00	29/01/1960
653	3102	40,000.00	02/02/1972
654	3105	16,918.00	11/04/1969
655	3110	35,582.00	13/03/1974
656	3112	28,569.00	24/12/1975
657	3113	30,000.00	15/10/1976
658	3114	95,996.00	13/12/1971
659	3115	56,660.00	23/04/1963
660	3116	110,250.00	26/05/1973
661	3118	220,000.00	03/12/1970
662	3122	200,000.00	19/11/1979
663	3125	33,750.00	05/05/1979
664	3126	37,500.00	02/05/1979
665	3132	27,493.00	10/04/1979
666	3138	87,000.00	13/04/1966
667	3140	91,880.00	13/06/1973
668	3143	101,300.00	16/07/1971
669	3144	49,994.00	01/07/1973
670	3146	74,998.00	18/02/1975
671	3150	255,499.00	06/10/1982
672	3151	29,160.00	09/04/1980
673	3152	151,664.00	14/09/1968
674	3153	34,375.00	13/12/1970
675	3155	182,000.00	07/03/1967
676	3156	70,000.00	22/12/1969
677	3157	56,998.00	21/03/1973
678	3158	113,749.00	20/09/1969
679	3161	102,500.00	06/12/1974
680	3162	39,574.00	04/11/1965
681	3164	293,400.00	31/01/1979
682	3166	143,750.00	14/12/1968
683	3168	29,990.00	30/12/1982
684	3169	123,250.00	25/08/1972
685	3170	174,416.00	14/01/1973
686	3171	39,992.00	26/02/1974
687	3173	34,991.00	01/07/1973
688	3174	136,496.00	30/05/1976
689	3176	575,000.00	19/09/1971
690	3179	140,997.00	01/09/1983
691	3180	60,000.00	08/08/1958
692	3187	504,166.00	14/02/1971
693	3191	65,625.00	20/02/1971
694	3193	364,165.00	27/12/1976

695	3195	791,666.00	10/02/1958
696	3198	562,500.00	31/01/1971
697	3199	218,741.00	01/08/1977
698	3204	292,921.00	09/01/1971
699	3205	208,538.00	29/11/1973
700	3210	458,332.00	11/04/1966
701	3216	97,490.00	09/02/1975
702	3217	66,000.00	01/12/1985
703	3218	32,072.00	29/12/1978
704	3219	47,500.00	26/12/1975
705	3220	114,800.00	28/09/1973
706	3221	27,625.00	20/07/1974
707	3222	99,750.00	07/09/1975
708	3224	70,831.00	25/06/1978
709	3225	90,250.00	09/05/1978
710	3227	79,165.00	20/08/1974
711	3228	31,540.00	02/01/1976
712	3233	63,750.00	20/08/1974
713	3234	34,000.00	07/12/1973
714	3235	114,800.00	06/10/1976
715	3240	87,499.00	16/07/1974
716	3241	59,576.00	27/04/1977
717	3242	64,166.00	08/11/1974
718	3244	59,498.00	18/06/1977
719	3247	41,208.00	20/10/1974
720	3248	97,999.00	03/05/1974
721	3250	62,497.00	12/03/1974
722	3251	35,000.00	16/06/1976
723	3253	114,800.00	01/04/1975
724	3254	96,248.00	25/05/1978
725	3257	54,992.00	05/11/1975
726	3258	50,408.00	05/06/1978
727	3259	87,080.00	22/10/1976
728	3262	58,332.00	25/12/1976
729	3265	73,328.00	30/04/1974
730	3266	41,664.00	18/10/1977
731	3268	104,500.00	01/07/1975
732	3269	114,800.00	04/04/1977
733	3270	95,000.00	12/12/1973
734	3271	156,239.00	01/12/1971
735	3272	68,744.00	31/12/1978
736	3273	45,000.00	04/08/1969
737	3274	10,820.00	06/06/1968
738	3275	27,488.00	17/12/1973
739	3276	100,000.00	27/03/1976
740	3277	104,500.00	26/01/1975
741	3280	66,916.00	17/08/1977

742	3281	239,749.00	22/02/1984
743	3282	82,496.00	30/12/1972
744	3283	110,830.00	30/12/1964
745	3290	36,982.00	20/06/1970
746	3291	236,304.00	15/06/1965
747	3293	80,000.00	06/06/1973
748	3297	41,248.00	02/02/1983
749	3304	42,750.00	08/02/1980
750	3305	20,000.00	22/02/1968
751	3307	133,000.00	20/07/1973
752	3309	66,000.00	12/12/1970
753	3310	39,375.00	28/08/1979
754	3311	56,662.00	03/08/1977
755	3312	67,500.00	05/05/1967
756	3313	53,830.00	12/02/1972
757	3314	121,664.00	14/01/1981
758	3316	250,000.00	17/02/1978
759	3317	214,501.00	31/07/1972
760	3318	210,833.00	07/08/1973
761	3321	287,500.00	09/11/1967
762	3324	15,000.00	01/03/1976
763	3325	145,830.00	26/08/1982
764	3326	333,332.00	10/07/1980
765	3327	200,000.00	26/06/1975
766	3328	39,900.00	07/11/1982
767	3330	100,829.00	26/07/1981
768	3332	333,898.00	22/03/1983
769	3338	188,123.00	05/09/1974
770	3339	232,750.00	27/07/1978
771	3347	83,324.00	15/04/1986
772	3348	53,040.00	25/12/1984
773	3349	223,666.00	17/06/1986
774	3350	153,328.00	09/03/1977
775	3351	192,500.00	31/12/1974
776	3361	316,664.00	15/08/1966
777	3362	135,125.00	19/03/1984
778	3365	67,500.00	10/10/1984
779	3367	136,762.00	04/02/1981
780	3368	249,992.00	21/05/1970
781	3371	107,697.00	25/05/1982
782	3374	55,000.00	07/09/1983
783	3375	156,247.00	25/02/1985
784	3382	82,063.00	29/03/1980
785	3383	102,915.00	05/11/1977
786	3384	61,099.00	19/04/1978
787	3385	102,915.00	30/12/1976
788	3386	59,576.00	24/05/1976

789	3389	66,664.00	22/02/1980
790	3393	84,000.00	26/12/1980
791	3394	47,620.00	14/11/1974
792	3395	123,750.00	16/12/1974
793	3396	95,248.00	06/12/1970
794	3397	70,000.00	14/08/1981
795	3399	129,758.00	27/11/1983
796	3400	95,833.00	20/05/1983
797	3402	61,249.00	12/12/1981
798	3403	106,875.00	03/12/1979
799	3404	129,375.00	12/10/1980
800	3405	68,250.00	07/06/1979
801	3407	85,000.00	04/12/1976
802	3408	72,910.00	02/11/1973
803	3409	106,875.00	01/07/1972
804	3410	129,375.00	02/01/1970
805	3411	117,875.00	01/07/1975
806	3414	115,000.00	19/07/1977
807	3416	26,250.00	28/08/1978
808	3417	49,996.00	25/10/1974
809	3418	110,000.00	25/08/1973
810	3420	42,750.00	21/05/1982
811	3422	275,000.00	09/09/1970
812	3428	315,000.00	12/01/1976
813	3429	234,000.00	03/07/1987
814	3430	270,000.00	19/05/1975
815	3431	204,160.00	17/09/1982
816	3432	31,244.00	30/01/1989
817	3433	50,408.00	26/11/1982
818	3434	52,500.00	31/07/1982
819	3435	58,332.00	08/06/1987
820	3436	104,500.00	01/06/1987
821	3438	41,666.00	26/10/1979
822	3439	21,750.00	09/02/1984
823	3451	90,000.00	20/12/1982
824	3455	89,455.00	28/07/1981
825	3457	36,996.00	01/07/1978
826	3460	106,750.00	17/07/1982
827	3461	155,552.00	11/05/1984
828	3462	38,445.00	14/08/1987
829	3463	166,664.00	16/01/1983
830	3464	123,812.00	27/09/1969
831	3465	107,245.00	08/03/1988
832	3471	187,500.00	27/03/1981
833	3472	107,245.00	26/09/1976
834	3473	191,666.00	30/06/1986
835	3475	200,000.00	29/05/1973

836	3476	28,748.00	31/12/1977
837	3480	183,332.00	27/09/1987
838	3483	174,165.00	27/11/1978
839	3488	450,500.00	10/05/1973
840	3489	374,996.00	22/08/1978
841	3490	225,000.00	10/01/1977
842	3491	410,666.00	27/08/1980
843	3492	430,832.00	16/04/1981
844	3493	348,332.00	12/11/1974
845	3495	114,041.00	02/02/1984
846	3496	109,882.00	10/02/1982
847	3497	91,666.00	28/01/1976
848	3498	109,816.00	22/06/1976
849	3499	109,082.00	02/08/1972
850	3510	1,302,664.00	26/01/1974
851	3531	398,666.00	01/02/1968
	Total (Kshs)	**193,461,863.25**	