

Request for Proposal (RFP) dated 27<sup>th</sup> February 2018 from IRDA  
Licensed General Insurance Companies for underwriting the  
Insurance covers relating to Group Mediclaim Insurance Policy and  
Group Accidental Insurance Policy for Staff of BFSL

RFP : CO/HRM/18/201

**Last date for submission of response:**  
**20<sup>th</sup> March 2018, 15:00 Hours IST**

**BOB Financial Solutions Limited**

**(Formerly known as BOBCARDS Limited)**

Regd. & Corporate Office: Baroda House,  
2<sup>nd</sup> Floor, Behind Dewan Shopping Centre  
S.V. Road, Jogeshwari (West)

Mumbai – 400 102

Phone: 022-42068547

## Index

### **Section –I - Introduction**

1. Purpose
2. Eligibility Criteria
3. Time Table
4. Information Provided
5. For Respondent Only
6. Confidentiality
7. Disclaimer
8. Costs Borne by Respondents
9. No Legal Relationship
10. Recipient Obligation to Inform Itself
11. Evaluation of Offers
12. Acceptance of Terms
13. Arbitration Clause

### **Section –II - RFP RESPONSE TERMS**

1. Lodgment of RFP Response
2. Only One Submission Permitted
3. Late RFP Policy
4. RFP Validity Period
5. Notification
6. Disqualification
7. Nature and scope of the Cover
8. Process for lodgment of claims
9. Service Level Agreement
10. Assignment
11. Authorised Signatory
12. Non-exclusivity
13. Publicity

### **Annexures:**

- a) Annexure – I
- b) Annexure I (A) Modalities and Benefits / scope of the Group Medclaim Insurance Policy for Employees & Dependents to be furnished by the bidder as part of Technical Proposal
- c) Annexure I (B) Modalities and Benefits of the Accidental Insurance Policy for Employees to be furnished by the bidder as part of Technical Proposal

RFP – Group Medical Insurance & Group Accidental Insurance Policy

- d) Annexure I (C) Modalities and Benefits / scope of the Group Mediclaim Insurance Policy for Parents / In-laws to be furnished by the bidder as part of Technical Proposal
- e) Annexure – II (A) – Financial Quote for Mediclaim Insurance
- f) Annexure – II (B) – Financial Quote for Mediclaim Insurance for Parents
- g) Annexure – II (C) – Financial Quote for Accidental Insurance

## **REQUEST FOR PROPOSAL (RFP)**

### **Section –I - Introduction**

BOB Financial Solutions Limited (BFSL) (Formerly known as BOBCARDS Limited) is an NBFC (Non-banking Financial Company) established in 1994, which is a wholly owned subsidiary of Bank of Baroda. BFSL is currently in the business of Credit cards issuance, merchant acquisition and as Debit Card (Issuance & Reconciliation) on behalf of Bank of Baroda Sponsored RRBs. Now envisage doing business of Consumer Credit, Commercial Credit , Retail Credit and other Financial Services. BFSL may carry out other areas of activities under NBFC domain, pursuant to the directions of Board of Directors of BFSL within permissible ambit of Memorandum of Association and regulatory guidelines.

This RFP is issued to select suitable insurer for Group Medical Insurance Policy and Group Accidental Insurance Policy for its employees. This document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement in respect of the services.

#### **1. Purpose**

The purpose of this RFP is to inform Prospective Insurers about the requirement of the Company and to solicit their interest in providing suitable cover as referred under the clause ‘Nature & Scope of the Cover’ in this document.

Company may at its sole discretion discuss and enter into contracts with one or more Prospective Insurers. Notwithstanding any other provision herein, prospective insurer’s participation in this process is voluntary and at Prospective Insurer’s sole discretion. Price Factor will be taken into consideration but will not be the sole factor in Company’s decision to award a contractual relationship. **The contract for Group Medical Insurance policy and Group Accidental Insurance Policy will be awarded to the insurers, who have submitted the best competitive quote for respective insurance policy/ies and have agreed to the coverage’s and terms & conditions mentioned in this RFP subject to Insurers being shortlisted based on technical bid submitted.**

**E.g. Company A has quoted lowest (L1) for Group Mediclaim Insurance policy and company B has quoted lowest (L1) for Group Accidental Insurance Policy, the contract would be assigned to company A and company B for Group Mediclaim Insurance Policy and Group Accidental Insurance policy respectively. The Company**

RFP – Group Medical Insurance & Group Accidental Insurance Policy

**selected for Group Mediclaim Insurance Policy will also be considered for Group Mediclaim Insurance Policy for Parents / In-laws.**

## **2. Eligibility Criteria**

The financial bid of only those Insurers would be considered who meet the below mentioned shortlisting criteria of the technical bid (refer Annexure I & II for Group Medical Insurance & Group Accidental Insurance respectively) and submits the relevant proof to support their eligibility.

1. IRDA licensed and in operations for at least 5 years in India
2. Gross Direct Premium of greater than Rs.1,000 crs in FY 2016-17
3. Experience of underwriting similar Group Mediclaim Insurance policies / Group Accidental Insurance Policies of minimum 3 Banks/Corporates.

Company reserves the right to accept or reject any or all quotes/bid from a specific or multiple bidder(s) for any reason at any without providing any reason thereof. Company also reserves the right at its sole discretion to select or reject any or all bidder(s) in this process and will not be responsible for any direct or indirect costs incurred by the bidder(s) in this process.

## **3. Time Table**

The schedule of events is tabulated as below:

<b>Task</b>	<b>Completion Date</b>
RFP issuance date on BOB Financial Solutions Ltd website	27 <sup>th</sup> February 2018
Insurance companies to send written queries/clarifications regarding RFP	7 <sup>th</sup> March 2018
Pre bid meeting at BFSL office	9 <sup>th</sup> March 2018 at 3pm
Proposal Submission due date (last date)	20 <sup>th</sup> March 2018 by 3pm
Date of Opening of Bid	23 <sup>rd</sup> , 2018, 3pm onwards
Policy effective	April/May, 2018

## **4. Information Provided**

This RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable intending Insurer's to determine whether or not to enter into a contract or arrangement with Company in relation to the provision of services. Neither Company nor any of its Directors, Officers, Employees, Agents, Representative, Contractors, and/or Advisers give any representation or warranty (whether oral or written), express or implied as to the accuracy, updation or completeness of any writings, information or statement given and/or made in this RFP document.

## **5. For Respondent Only**

RFP – Group Medical Insurance & Group Accidental Insurance Policy

This RFP document is intended solely for the information of the party to whom it is issued (“the Recipient” or “the Respondent”) i.e. prospective bidding Insurance Company/ies.

**6. Confidentiality**

This RFP document is confidential and is not to be reproduced, transmitted or made available by the Recipient to any other party. Company may update / revise / cancel the RFP document or any part of it. The same will be suitably published on company’s website.

The Recipient will not disclose or discuss the contents of the RFP document with any Officer, Employee, Prospective Insurer, Director, Agent, and/or other person/s associated or affiliated in any way with Company or any of its Customers, Suppliers, and/or agents without the prior written consent of the Company.

**7. Disclaimer**

Subject to any law to the contrary, and to the maximum extent permitted by law, Company and its Directors, Officers, Employees, Contractors, Agents, and Advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or assign mentions contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of Company and/or any of its directors, Officers, Employees, Contractors, Agents, and/or Advisers.

**8. Costs Borne by Respondents**

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Company, will be borne entirely and exclusively by the Recipient / Respondent.

**9. No Legal Relationship**

No binding legal relationship will exist between any of the Recipients / Respondents and Company until execution of a Contractual Agreement.

**10. Recipient Obligation to Inform Itself**

The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

The RFP document will not be construed as any contract or arrangement, which may result from, the issue of this RFP document or any investigation or review carried out by a Recipient. The Recipient acknowledges by submitting its response to this RFP document that

RFP – Group Medical Insurance & Group Accidental Insurance Policy

it has solely not relied on any information, representation or warranty given in this RFP document.

### **11. Evaluation of Offers**

Each Recipient acknowledges and accepts that Company may, in its absolute discretion, apply whatever criteria it deems appropriate in the selection of prospective insurer/s.

### **12. Acceptance of Terms**

A Recipient will, by responding to this RFP, be deemed to have accepted all the terms as stated in this RFP document.

### **13. Arbitration**

Any dispute, controversy or claim/s arising out of and/or relating to the services being provided under this RFP, its validity, breach or termination thereof, shall be settled by arbitration in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996.

“All disputes or differences whatsoever arising between the parties out of or relating to the construction, meaning or operation or effect of this RFP or breach thereof shall be referred to arbitration as per provisions of Arbitration and Conciliation Act, 1996 to a sole arbitrator to be appointed by the Company”.

The place of arbitration shall be at MUMBAI only.

The arbitral procedure shall be conducted in English and any award or awards shall be rendered in English. The procedural law of the arbitration shall be the Indian law.

The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enter judgment thereon in any one or more of the higher courts having jurisdiction. The Parties further agree that such enforcement shall be subject to the provisions of the Indian Arbitration and Conciliation Act, 1996 and neither Party shall seek to resist the enforcement of any award in India, on the basis, that award is not subject to such provisions.

The rights and obligations of the Parties under or pursuant to this Clause shall be under the exclusive jurisdiction of the courts located at Mumbai only.

## **Section –II - RFP RESPONSE TERMS**

### **1. Lodgment of RFP Response**

- Respondents may note that for the purpose of the appointment of insurance company for respective Group Mediclaim Insurance and Group Accidental Insurance Policies, a bidding process will be as followed.

The response format is as below:

RFP – Group Medical Insurance & Group Accidental Insurance Policy  
For Group Medical Insurance Policy and Group Accidental Insurance Policy

The Bid envelope will include

1. Technical Bid (Annexure I (A), Annexure (B) & Annexure I (C)) as per the formats prescribed in the annexures of this RFP
2. Financial Bid (Annexure II (A), Annexure II (B) & Annexure (C)) as per the formats prescribed in the annexures of this RFP
3. Whole RFP documents, duly sealed & signed on each page by the authorised signatory of the bidding insurance company.

Technical Bid & Financial Bid should be submitted in separate sealed envelopes and should be packed together in single sealed outer envelope which should be super-scribed as “Bids for Group Mediclaim Insurance & Group Accidental Insurance Policy 2018-19”

The two sealed Bid envelopes as mentioned above should be delivered to the HRM Department on following address, on or before 28<sup>th</sup> Feb, 2018 by 5 pm.

AVP - HRM  
BOB Financial Solutions Limited  
2nd Floor, Baroda House  
Behind Dewan Shopping Centre  
S V Road, Jogeshwari (West)  
Mumbai – 400102

Note: Representative of bidders desirous to be present at the bid opening may be present on 28<sup>th</sup> Feb, 2018 by 5 pm at the above mentioned address. Only one representative per respondent can be present at the bid opening.

All proposal responses will be opened in the presence of a committee constituted for this purpose at BFSL.

**2. Only One Submission is permitted**

Only one submission of response to RFP by each Prospective Insurer will be permitted.

**3. Late RFP Policy**

RFP responses received after the deadline for submission of RFPs will not be accepted. Company has no liability to any person who lodges a late RFP response for any reason whatsoever.

**4. RFP Validity Period**

RFP responses will remain valid and open for evaluation according to their terms for a period of at least three (3) months from the last date for RFP submission. [i.e. 28<sup>th</sup> Feb, 2018 ]

**RFP – Group Medical Insurance & Group Accidental Insurance Policy**

The Policy shall be taken on year to year basis. The Company shall have the right at its absolute discretion to continue / renew the policy contract with the selected insurer for future requirements on negotiated price after expiry of policy period.

**5. Notification**

Company will notify the Respondents in writing as soon as practicable, the outcome of the RFP evaluation process, including whether the Respondent’s RFP response has been accepted or rejected. Company is not obliged to provide any reasons for any such acceptance or rejection.

**6. Disqualification**

Any form of canvassing/lobbying/influencing/querying regarding short listing, status, etc. will be a disqualification.

**7. Nature and scope of the Cover**

**Detailed scope of project:**

**Group Mediclaim Insurance Policy** (Modalities and Benefits / scope of the Group Mediclaim Insurance Policy to be furnished by the bidder as part of Technical Proposal as Annexure I (A)

The detailed scope of this project shall include, but not limited to:

Benefits	Proposed Option
Family Floater	Family Floater
Family Unit Definition	1+3
Family Definition	Employee + Spouse + 2 Dependent Children
Age Limit	Age Restriction for dependent children at 25 Yrs. Restriction of age for parents or other members in the group is maximum to 80 yrs.
Maternity Benefit	Maternity cover applicable to female employees & spouse of male employees
Sub Limit on Normal Delivery	INR 35,000
Sub Limit on Caeseran Delivery	INR 50,000
9 month waiting period for maternity	Waived Off
Applicability	Applicable for 2 living children
Baby Cover	From Day 1 within Family sum insured
Pre-existing Disease	Covered



**RFP – Group Medical Insurance & Group Accidental Insurance Policy**

<b>30 days waiting period</b>	Waived Off
<b>Pre-Hospitalization period</b>	30 days
<b>Post- Hospitalization period</b>	60 days
<b>Pre &amp; Post cover Hospitalization</b>	To be covered
<b>Room Rent Applicability</b>	For SI-2lacs category- 2% Capping on SI for Normal Rooms & No Capping for ICU;
	For rest of grades- 1.5% Capping on SI for Normal Rooms & No Capping for ICU;
	VP & Above- No Capping on Room Rent Eligibility.
<b>Expenses like surgeons fees, hospitalization, room, board, nursing, charges, ICU, Blood, oxygen etc.</b>	No restrictions applicable
<b>Ambulance Charges</b>	INR 2000/- per side, Residence to Hospital, Hospital to Hospital and back to residence
<b>Day Care procedures, Domiciliary expenses covered</b>	List of 141 Day Care Procedures to be covered
<b>Registration Charges</b>	Upto INR 250/- per hospitalization are reimbursable
<b>Terrorism / Natural calamity Related Hospitalization</b>	To be covered
<b>Internal Congenital disease</b>	To be included after discussion
<b>List of Exclusions</b>	To be listed after discussion
<b>Treatment taken from Ayurvedic, Homeopathy and Unani Systems of medicins are to be covered and or Institutions practising alternative medicine therapy also qualify as hospitals</b>	To be Covered
<b>Claim Intimation Timelines</b>	15 days
<b>Claim Submission Timelines</b>	45 days
<b>No. of Lives Covered</b>	493
<b>Delay Claim Submission</b>	To processed with applicable penalty
<b>Benefit Structure</b>	Proposed Options
<b>Accidental Death</b>	To be Covered
<b>Accidental Death. In case of death due to accident while flying/travelling on official duty, special Insurance Cover of Rs.5 Lacs will be</b>	To be Covered

RFP – Group Medical Insurance & Group Accidental Insurance Policy

<b>provided in addition to cover mention above</b>	
<b>Loss of Limbs</b>	To be Covered
<b>Loss of Eyes</b>	To be Covered
<b>PTD</b>	To be Covered
<b>PPD</b>	To be Covered
<b>Accidental Burns</b>	To be covered
<b>TD (1% of the SI or maximum upto 25,000/- per week)</b>	To be Covered
<b>Other Terms and Conditions</b>	
<b>Terrorism</b>	To be Covered
<b>Disappearance</b>	To be Covered
<b>Death, Injury or disablement of the insured person due to self-exposure in an attempt to save human life</b>	To be Covered
<b>Death resulting from pregnancy or child birth</b>	To be Covered
<b>Policy Exclusions</b>	To be discussed

**b. Group Accidental Insurance Policy**

Modalities and Benefits of the Accidental Insurance Policy to be furnished by the bidder as part of Technical Proposal as Annexure I (C)

**8. Process for lodgment of claims:**

Group Medical Insurance Policy

- The employee can intimate/inform the hospitalization to BFSL up to 15 days following the bill generation date.
- After receipt of documents from the employee, BFSL shall lodge claim within 30 days.

Group Accidental Insurance Policy

- The customer/nominee will initially notify the incident to BFSL
- All the claims will be intimated within 45 days from the date of receipt of notification to the Insurance company from the employee/nominee & not from the date of the Incident/death actually occurred

## **9. Service Level Agreement**

Servicing parameters would include:

- Claims to be intimated to Insurer's dedicated officer for BFSL/Bank of Baroda
- Insurer to settle the claim within 30 working days from the date of receipt of complete set of documents
- If additional requirement/clarification needed by the Insurer, Insurer to inform the same to BFSL /Bank of Baroda within 10 working days from the date of receipt of last set of documents
- Claim MIS to be submitted on monthly basis to BFSL.
- Account review to be done on bi-monthly basis with BFSL

## **10. Assignment**

- Neither the contract nor any rights granted under the contract Shall be sold, leased, assigned or otherwise transferred, in whole or in part, by the selected bidder/s, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Company.
- Company may assign, in whole or in part, the rights, benefits or obligations of this RFP/ subsequent Agreements to any other person including but not limited to its subsidiaries/ affiliates, without the prior written consent of successful bidder/ Venders. Such an act shall not affect the obligations of the selected Bidder under this project.

## **11. Authorised Signatory**

- The Bidder shall submit the bid authenticated by an authorized person from any of their offices in India. The Bidder's authorized signatory will authenticate under his/her sign and seal, each page of the bid in original and photocopies including brochures/ pamphlets/ write-up etc.
- The prospective bidder shall indicate the authorized signatory/ies, who can discuss and correspond with the Company, with regard to the submission of bid and obligations under the contract, if selected.
- The prospective bidder shall submit at the time of submission of the bid, a certified copy of the extract of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to submit an offer, discuss, sign agreements/contracts with the Company. The bidder shall furnish proof of signature identification for above purposes as required by the Company.

## **12. Non-exclusivity**

RFP – Group Medical Insurance & Group Accidental Insurance Policy

- The arrangement contemplated in this RFP is of non-exclusive nature and either Party is at the liberty to enter into similar contracts and arrangements with third parties in respect of the services contemplated under this RFP.

**13. Publicity**

- Respondents, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of the Company, in any sales or marketing publication or advertisement, or in any other manner. The Selected Bidder shall agree to make no reference to the Company for the procurement of products and services stipulated hereunder or the agreement in any literature, promotional material, brochures, sales presentation or the like without the express prior written consent of the Company.

14. Bid integrity:

Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that company may take. All the submissions, including any accompanying documents, will become property of the Company.

End of the document

**ANNEXURE – I****Technical Bid for Group Mediclaim Insurance Policy & Group  
Accidental Insurance Policy****Proposal Compliance Declaration**

<<<< On the Letterhead of Prospective Bidder >>>>

To,  
AVP - HR  
BOB Financial Solutions Limited  
Baroda House, Behind Dewan Shopping Centre  
S V Road, Jogeshwari (West)  
Mumbai – 400 102

Dear Sir / Madam,

We, \_\_\_\_\_ (name of Prospective Bidder), hereby confirm to the below mentioned shortlisting criteria:

1. IRDA licensed and in operations for at least 5 years in India
2. Gross Direct Premium of greater than Rs.1000 crs in FY 2016-17
3. Experience of Underwriting Group Mediclaim Insurance & Group Accidental Insurance policies of minimum 3 banks / Corporates.

We also confirm to all the proposed terms, conditions of this RFP including but not limited to proposed covers, additional covers, limits of insurance, deductibles, additional clauses as mentioned in the point 7 of this RFP i.e. “Nature and scope of the Cover” including claim settlement timelines.

Yours truly,

Name:

Designation:

Encl: Proof of above

RFP – Group Medical Insurance & Group Accidental Insurance Policy

Enclosures: Annexure I(A) ; Annexure I (B); Annexure I (C)

## Financial Bid for Group Mediclaim Insurance Policy

### Terms & Conditions of the Policy

<<<< On the Letterhead of Prospective Bidder >>>>

For Group Mediclaim Insurance Policy

The details of coverage and other information are as under:

Option 1:

Grade Levels	Proposed Max Sum Assure Cover	Premium Amount
I	Rs.4,00,000	
II		
III		
IV, V, VI		
VII		
VIII		
IX		
MD & CEO		

Option 2:

Grade Levels	Proposed Max Sum Assure Cover	Premium Amount
I	Rs.3,00,000	
II		
III		
IV, V, VI	Rs.4,00,000	
VII	Rs.5,00,000	
VIII		
IX		
MD & CEO		

Note:

Prorata premium will be paid for fresh hires after adjustment of closed insurers on monthly basis, during the policy period.

## ANNEXURE – II (B)

### Financial Bid for Group Medical Insurance Policy (for Parents / In-laws)

#### Terms & Conditions of the Policy

<<<< On the Letterhead of Prospective Bidder >>>>

For Group Medclaim Insurance Policy (for parents / in-laws only)

The details of coverage and other information are as under:

Option 1:

Grade Levels	Medical Insurance Cover	Premium Amount Per Person (Age bracket)									
		35-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	80>
I, II, III	Rs.5,00,000										
IV, V, VI,											
VII, VIII, IX, MD & CEO											

Option 2:

Grade Levels	Medical Insurance Cover	Premium Amount Per Person (Age bracket)									
		35-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	80>
I, II, III	3,00,000										
IV, V, VI,	4,00,000										
VII, VIII, IX, MD & CEO	5,00,000										



**Financial Bid for Group Accidental Insurance Policy****Terms & Conditions of the Policy**

&lt;&lt;&lt;&lt; On the Letterhead of Prospective Bidder &gt;&gt;&gt;&gt;

For Group Accidental Insurance Policy (for employees only)

The details of coverage and other information are as under:

Option 1:

Grade Levels	Accidental Insurance Cover	Premium Amount
I, II, III	Rs.50,00,000	
IV, V, VI,		
VII, VIII, IX, MD & CEO		

Option 2:

Grade Levels	Accidental Insurance Cover	Premium Amount
I, II, III	Rs.30,00,000	
IV, V, VI,	Rs.40,00,000	
VII, VIII, IX, MD & CEO	Rs.50,00,000	

Note:

Prorata premium will be paid for fresh hires after adjustment of closed insurers on monthly basis, during the policy period.

RFP – Group Medical Insurance & Group Accidental Insurance Policy

## Employee & Dependent Count as of 7<sup>th</sup> Feb, 2018

GRADE Level	Employees Age Group					Dependants Age Group					Spouse Age Group				
	18-35	36-40	41-45	46-50	51-58	0-5	06-Oct	15-20	16-20	21-25	18-35	36-40	41-45	46-50	51-58
I	39	6	0	0	0	19	5	2	0	0	28	2	1	1	0
II	10	26	3	0	0	19	23	4	1	0	22	9	5	2	1
III	7	7	11	1	0	4	13	12	0	0	9	8	4	4	0
IV	5	5	5	1	0	8	9	3	2	0	7	5	1	1	0
V	0	1	3	0	1	1	3	3	1	0	1	0	3	1	1
VI	1	0	1	0	0	0	0	2	0	0	1	0	0	0	0
Executive	0	4	3	3	1	2	8	3	1	1	1	7	1	0	1
MD & CEO	0	0	0	1	0			3	0	0	0	0	0	0	0
<b>Total</b>	<b>62</b>	<b>49</b>	<b>26</b>	<b>6</b>	<b>2</b>	<b>53</b>	<b>61</b>	<b>32</b>	<b>5</b>	<b>1</b>	<b>69</b>	<b>31</b>	<b>15</b>	<b>9</b>	<b>3</b>
					<u>145</u>					<u>221</u>					<u>127</u>
															<u>493</u>