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**F.No. PLIC/IT/2024/07**

Dated 29th June, 2024.

**REQUEST FOR PROPOSAL**

**“PROCUREMENT OF OPERATIONS, MAINTENACE, UPGRADATION SUPPORT OF EXISTING SYSTEM, REVAMP OF EXISTING CORE SYSTEM TO NEW WEB BASED CORE SYSTEM, SUPPORT AND MAINTENANCE OF REVAMPED SYSTEM ALONG WITH DIGITIZATION OF POLICY HOLDER RECORDS AND PAYMENT GATEWAY INTEGRATION”**

Postal Life Insurance Company Limited (PLICL), registered under the Insurance Ordinance 2000, is seeking to invite sealed bids for Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration. The interested firms / bidders should be registered with sales tax / Income tax Department having NTN and active on ATL of FBR website with presence in Islamabad / Rawalpindi of Pakistan.

2. The bidding process will be made under PPRA rules, 2004.The “Request for Proposal (RFP)” may be obtained from the undersigned and Chief Technology Officer Office at 2nd Floor, ECO Postal Staff College, Sector G-8/4, Islamabad during office hours on submission of pay order /demand draft of Rs.1000/- per set (non-refundable) in favor of PLICL or download from the website [www.Plic.com.pk](http://www.Plic.com.pk) & “www.ppra.org.pk”. Properly sealed proposals should be reached upto **15th July, 2024** at **14:00** hours which will be opened on the same day at **15:00** hours in the presence of the bidders / their authorized representatives. The financial bids of only those firms will be opened whose technical bids are found to be complied with the requirements.

3. The PLICL reserves the right to accept or reject the bids and reduce or enhance the requirements as per PPRA Rules.

***-sd-***

**Govt. Liaison & Admn Officer**

PH. #.051-9192902

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**Procurement of Operations, Maintenance, upgradation support of Existing System, Revamp of Core System to New Web-Based Core System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration**

**BIDDING DOCUMENT**

**2024**

**POSTAL LIFE INSURANCE COMPANY LIMITED**

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# **IMPORTANT NOTE**

Bidders must ensure that they submit all the required documents indicated in the Bidding Documents without fail. Bids received without, undertakings, valid documentary evidence, supporting documents and the manner for the various requirements mentioned in the Bidding Documents or test certificates are liable to be rejected at the initial stage itself. The data sheets, valid documentary evidence for the critical components as detailed hereinafter should be submitted by the Bidder for scrutiny.

# **APPLICABILITY OF PUBLIC PROCUREMENT RULES, 2004**

This Bidding Process will be governed under Public Procurement Rules, 2004, as amended from time to time and instructions of the Federal Government received during the completion of the project.

# **BID SECURITY & PERFORMANCE GUARANTEE**

The Financial Bids must be accompanied by a Pay Order amounting to Rs. 100,000/-, on account of Bid Security, drawn in favor of Postal Life Insurance Company Limited. The successful Bidder shall be required to deposit in the form of a Bank Guarantee/Insurance Guarantee, Fixed Amount of 500,000/-. This Bank Guarantee/Insurance Guarantee shall be kept valid from the date of issue and should cover the warranty period after all contractual obligations have been fulfilled.

# **TYPE OF OPEN COMPETITIVE BIDDING**

As per Rule 36 (b), Single Stage - Two Envelope Bidding Procedure shall be followed. The said procedure is reproduced as follows:

1. The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals.
2. The envelopes shall be marked as “Financial Proposal” and “Technical Proposal”.
3. In the first instance, the “Technical Proposal” shall be opened, and the envelope marked as “Financial Proposal” shall be retained unopened in the custody of the procuring agency.
4. The procuring agency shall evaluate the technical proposal in the manner prescribed in advance, without reference to the price and shall reject any proposal which does not conform to the specified requirements.
5. During the technical evaluation no amendments to the technical proposal shall be permitted.
6. After the evaluation and approval of the technical proposals, the procuring agency shall open the financial proposals of the technically accepted bids, publicly at the time, date and venue announced and communicated to the bidders in advance, within the bid validity period.
7. The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders.
8. The selection criteria will be based on Quality and Cost.
9. For the Undertaking of this Project. Joint Venture is not permitted.

# **INTRODUCTION**

1. **POSTAL LIFE INSURANCE COMPANY LIMITED INTRODUCTION**

Postal Life Insurance Company Limited is the oldest organizations of its kind in the subcontinent, established by British Raj in 1884, initially to insure the lives of Postal Mail Runners. Its services were gradually extended to other Government employees as well; however, its benefits were not available to general public until 1947. After independence Postal Life Insurance emerged as a key player in the life insurance business and started offering its services to the general public through a vast network of Post Offices of Pakistan Post.

The Government of Pakistan (GoP) decided to establish a separate legal entity named “Postal Life Insurance Company Limited” (PLICL) independent from the agency of Pakistan Post. On 10th March 2020, the company was incorporated in Pakistan as a limited company under the Companies Act, 2017. It was registered under the Securities and Exchange Commission of Pakistan Insurance Division on 26th August 2020.

With the help of the Ministry of Communications, Pakistan Post and the support of the Federal Government, the business has been transformed to adopt best practices, capitalize on its distribution strength and increase value for its large existing and new customers.

1. **PROJECT BACKGROUND**

Postal Life Insurance Company (PLICL) currently has a system (PLIS) which was developed by a third-party vendor and is currently being maintained and supported by another third-party vendor.

Initially, the system was developed in the year 2007 and the first life insurance policy was processed through PLIS system in year 2010. The system was developed and implemented without fundamental controls subsequently it was revamped with some degree of controls in year 2015. Later the system was enhanced to improve the system capabilities in year 2016. The data was migrated to new systems in 2010 but it left many inconsistencies in data.

After registration with the Securities and Exchange Commission of Pakistan (SECP) Insurance Division on 26th August 2020, The company has established an IT department to further enhance the PLIS System so the users can effectively use the system.

# **CURRENT SYSTEM STATE**

The Postal Life Insurance System (PLIS) is currently being used at PLICL field offices (46), GPO’s (90), regional/GM Offices (5) and Head Office (1).

Customer Insurance Policies are being entered into the PLIS system at field offices and processed at regional/GM offices and Head Office. The PLIS application is installed on desktop machines placed at various locations of PLICL offices whereas the database is hosted centrally at Primary Data Center and DR site.

**System Functional Strength**

* Policy Issuance
* Premium Collection
* Claims Settlement
* Loan Issuance and repayments
* Agent registration and commissions.
* MIS Reports

**System Technical Strength**

* Lower Maintenance Cost
* Ability to Support Existing Business Products (8)
* Ability to Customize the Application for Business Purpose at Moderate Level

# **PROJECT OBJECTIVE**

This project envisages Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration in compliance with mandatory regulatory requirements to a web-based core insurance system, to support business plan. PLICL will restore the current state that includes customized and implemented with all regulatory requirements, current features, functions, and the products offer to the customers’ and the business operations is being performed via existing PLIS application.

# **SCOPE OF WORK**

PLIC wish to Procurement of Configuration, Modification, Upgradation, Support of existing Core System and develop a web-based application with the capability to serve existing business requirements. The application should be capable to managed need analysis of the customers and generate illustration, carter new business, conversion of quotation/illustration into proposal, conduct renewals, Lapses, ANF, Reinstatement, ability to deal with financials and nonfinancial alteration, loan issuance, claims and settlements, reinsurance, agency etc.

# **OPERATION, MAINTENANCE & SUPPORT OF EXISTING SYSTEM-POSTAL LIFE INSURANCE SYSTEM**

The following are the key areas of the scope.

* Key areas for Configuration, Modifications, Upgradation & Support of existing Core system (PLIS)
* Server Hosting (PLIS)
* Server Administration for Disaster Recovery (DR) Site:
* Training and Support
* Maintenance Complaint Management System / Help Desk System

1. ***Key areas for Configuration, Modifications, Upgradation & Support of existing Core system (PLIS)***

* Configure, modify, support, and upgrade the existing Postal Life Insurance System (PLIS) for smooth operation.
* Develop new modules as needed by PLICL management using vendor's software developers.
* Implement a software technology upgrade to keep the Postal Life Insurance System (PLIS) aligned with industry standards.
* Provide complete technical support, including hosting existing software and establishing Active Production and Disaster Recovery sites.
* Manage server hosting services for backup and API servers, ensuring integration with the bank.
* Obtain Microsoft SQL Server licensing for a robust and compliant database infrastructure.
* Acquire licensed Windows Server and Anti-virus for each server.
* Conduct on-demand online training for PLICL, covering software installation, configuration, and routine troubleshooting.
* Develop and update documentation, including User Manual, Technical Documentation, Administrator Guide, ER Diagram, and Training Manuals.
* Deploy qualified and experienced IT professionals full-time for system maintenance.
* Implement SMS with Masking service and integrate it with PLIS.
* Establish audit trails in the software for monitoring transactions and changes.
* Implement a Virtual Private Network (VPN) for secure communication and data transfer, enhancing system security.

1. ***Server Hosting (PLIS)***

**Server Infrastructure:**

Three physical servers in total.

1. **Primary Server (PR Site):**

Hosts two virtual machines (VMs).

**VM Server 1**

* Windows Server 2019 Datacenter
* RAM 64GB
* 1.5 TB HDD
* Cloud Flare DDOS mitigation Services

**VM Server 2**

* Windows Server 2019 Datacenter
* RAM 32 GB
* 1 TB HDD
* IIS
* SSL Certificate 2048 Bits
* Domain Configuration
* Cloud Flare DDOS mitigation services

1. **Disaster Recovery (DR) Server:**

* Windows Server 2012 R2
* RAM 48 GB
* 1 TB HDD
* Cloud Flare DDOS Mitigation Services.

1. **Bank API Integration Server:**

* Operating System : 64 bit Licensed OS windows server 2019
* Ram : 128GB
* SSL enabled
* 2TB Space

The contractor shall undertake the complete management of server hosting for Project PLIS. This encompasses the following responsibilities:

1. **Hosting Provider Selection**: Identify and select a reputable hosting provider based on predefined criteria, considering factors such as reliability, scalability, and security features.
2. **Infrastructure Setup:** Configure the server infrastructure, whether utilizing virtual private servers (VPS), dedicated servers, or other suitable options, meeting the technical requirements of Project PLIS.
3. **Security Implementation:** Implement robust security measures, including firewalls, intrusion detection systems, and SSL certificates to ensure the confidentiality and integrity of data.
4. **High Availability Assurance:** Ensure high server uptime through proper configuration, redundancy measures, and continuous monitoring to meet or exceed agreed-upon uptime guarantees.
5. **Data Backup and Recovery:** Establish and maintain automated data backup procedures, with periodic testing of recovery processes to mitigate the risk of data loss.
6. ***Server Administration for Disaster Recovery (DR) Site:***

The vendor is responsible for acquiring Active Disaster Recovery (DR) sites from a third party in the name of Postal Life Insurance Company Limited. The primary objective of server administration for the Disaster Recovery (DR) site is to establish and maintain a redundant infrastructure that can quickly and seamlessly take over in the event of a primary site failure, ensuring minimal downtime and data loss.

**Infrastructure Setup:**

* Duplicate the necessary server infrastructure at the DR site, mirroring the critical components and configurations of the primary site.
* Implement virtualization technologies to replicate server environments, allowing for rapid deployment and recovery.

**Data Replication:**

* Employ data replication mechanisms to ensure real-time or near-real-time synchronization of data between the primary and DR sites.
* Utilize technologies such as synchronous or asynchronous replication to maintain data consistency.

**Failover and Failback Procedures:**

* Develop and document comprehensive failover procedures to smoothly transition operations from the primary to the DR site when required.
* Establish failback procedures to return operations to the primary site once it is restored and stable.

**Security Measures:**

* Implement robust security measures at the DR site, mirroring those in place at the primary site.
* Ensure that access controls, firewalls, and encryption protocols are consistent with security policies.

**Regular Testing:**

* Conduct regular DR drills and testing to validate the effectiveness of failover and failback procedures.
* Identify and address any potential issues or bottlenecks discovered during testing.

**Monitoring and Alerts:**

* Set up continuous monitoring of both the primary and DR sites to detect anomalies or potential issues.
* Configure alerts to notify administrators of any deviations from normal operations, facilitating prompt intervention.

**Backup Systems:**

* Implement secondary backup systems at the DR site to provide an additional layer of data protection.
* Regularly validate the integrity of backups and ensure they are readily available for restoration if needed.

**Geographical Separation:**

* Choose a geographically separate location for the DR site to mitigate the risk of regional disasters affecting both primary and backup environments.
* Ensure that the DR site is located far enough to avoid common regional threats.

**Documentation:**

* Maintain detailed documentation of server configurations, network topologies, and DR

procedures. - Keep documentation regularly updated to reflect any changes.

**Compliance and Regulations:**

* Ensure that the DR site adheres to relevant industry compliance standards and regulations. - Regularly review and update DR plans to comply with any changes in regulatory requirements.

1. ***Training and Support***

The vendor is accountable for providing comprehensive training and support for the entire PLIS system of the operational staff at each location. This responsibility includes conducting training sessions to equip system users with the necessary skills and knowledge for effective utilization. Ongoing support, addressing queries and issues promptly, is integral to ensure seamless system operation. The Contractor agrees to provide basic computer training and specific training for running systems to the officials & officers deployed by the Client for the projects at all the locations included in the scope (network) of this project

1. ***Maintenance Complaint Management System / Help Desk System***

The vendor's responsibility extends to the implementation of a robust Complaint Management System/Help Desk System, serving the dual purpose of internal management and client interaction. This system is designed to streamline the handling of complaints and requests, ensuring prompt and efficient issue resolution. Clients will have the capability to generate detailed reports on both pending and resolved issues, providing them with transparency and a comprehensive view of the support process. Internally, the system will empower the vendor's team to manage and address complaints systematically, leading to enhanced organizational efficiency. The Help Desk System, accessible to clients, offers a user-friendly interface for reporting issues, tracking progress, and maintaining a clear line of communication. By facilitating efficient issue reporting and tracking, the system aims to improve overall client satisfaction. The vendor's commitment to implementing this system underscores a dedication to proactive complaint management and responsive client support. This initiative aligns with best practices in customer service, fostering transparency, accountability, and continuous improvement. The Complaint Management System/Help Desk System serves as a vital tool in building and sustaining a positive and collaborative relationship between the vendor and the client.

***PROJECT DELIVERABLES***

1. Detailed documentation of the current PLIS system's configuration, encompassing hardware, software, and infrastructure.
2. Implementation of targeted modifications to address identified weaknesses and enhance system performance and reliability.
3. Framework for continuous support, issue resolution, and proactive maintenance, including defined KPIs for system health and user satisfaction.
4. Improved integration of the PLIS system with other critical systems, ensuring seamless communication with the bank.
5. User interface improvements for enhanced usability and efficiency, potentially illustrated through visual representations.
6. Updated training materials for end-users and administrators, covering the latest system configurations, features, and troubleshooting procedures.
7. Deployment of duly qualified and experienced IT professionals for full-time support, emphasizing their role in continuous improvement.
8. Successful deployment of a secure, efficient, and user-friendly Sales/Agent Network Mobile Application for optimized agent workflows.

***OBLIGATION OF VENDOR***

1. The Vendor will be entrusted with the task of not only maintaining and enhancing the current insurance system software but also leading its transition from a VB.net desktop application to a modern, web-based platform. This significant initiative involves the Vendor's development team revamping the core system using new technologies and adhering to international standard practices. Their responsibilities encompass the development of new modules, optimization of performance, implementation of robust security measures, and prompt resolution of any issues affecting software response time. Throughout this transition, the Vendor must obtain prior approval for any technological changes from the Management of Postal Life Insurance Company Limited.
2. The Vendor shall solve all those issues which result in delayed software response for the end user.
3. The Vendor shall incorporate all software-related security features including VPN for end to end data protection. SSL/IP-SEC site to client VPN etc.
4. The Vendor shall ensure the installation of SSL on each server independently, as a standalone requirement, regardless of the client's choice to opt for VPN services. The SSL implementation should adhere to industry best practices and standards for securing data transmission and communication within the server infrastructure.
5. In the event of data loss caused by a cyber-attack, the Vendor shall be held responsible for the restoration of lost data and the completion of any entries affected by the cyber-attack. The Vendor must take prompt and effective measures to recover the data, ensuring minimal disruption to the system's functionality. This obligation includes but is not limited to data recovery, system restoration, and any necessary actions to bring the system back to its normal operating state. The Vendor shall implement appropriate security measures to prevent and mitigate the impact of cyber-attacks on the system.
6. The vendor shall agrees that all the relevant provisions contained in this Agreement should comply with all applicable laws and regulations, including, without limitation, the laws and regulations regarding intellectual property, advertising, publicity, consumer protection, protection of personal information, and protection of minors.
7. Development / modifications SOPs (Documented and Audio-visuals) to manage the system. Extension of system to other locations / stations on the directions of the department, without any additional cost. Standard Operating Procedures for development of new modules and modifications in existing modules have to be documented.
8. After taking over the project the vendor shall cleanse the data to enhance efficiency. It includes removal of duplications, redundancy and any other data issues found in the database.
9. The vendor shall maintain and improve the existing User Management in PLIS relating to its tracking of activities including transactions history which can make financial impacts. All basic and advance level reports will be developed by the vendor.
10. The Vendor shall not alter the platform / software tools etc. of the application software without approval of Management of Postal Life Insurance Company Limited.
11. The vendor will provide support person at Circle & Regional Director office level. The Support Persons will be deployed in Lahore, Karachi, Multan and Peshawar only. However, the client can increase or decrease the number of support person at any PLICL location of Pakistan.
12. The Vendor shall ensure the safety & secrecy of software. Breach of this condition might result in cancellation of contract
13. The Vendor will ensure for sending Short Message Service (SMS) with Mask on mobile phones of Policyholders on every required transaction of PLIS. Currently, system SMS is already integrated with PLIS and new vendor will ensure its working with newly opted SMS Service Providers. The Vendor shall submit the SMS log duly verified by the SMS Providers along with the monthly bills.
14. Flexibility and Payment: The vendor is committed to accommodating content modifications upon client request. Payment will be released promptly upon the submission of a detailed training report.
15. Initially the Vendor will be responsible of installation, connectivity and configuration of end user application at each location. The application must be fully functional to entire satisfaction of PLICL Management.
16. The vendor is responsible for acquiring Primary (PR) and Disaster Recovery (DR) sites from a third party in the name of Postal Life Insurance Company Limited. The distance between the PR and DR sites should be at least 100 kilometers. The vendor is obligated to install, configure, and activate the system for automated operations without encountering any hurdles or loss of data. The vendor shall arrange, manage, and maintain both the Primary (PR) and Disaster Recovery (DR) sites.
17. The vendor is required to ensure continuous real-time data synchronization between the primary (PR) and disaster recovery (DR) sites, with a clear commitment to achieving 100% data availability in the event of potential disasters. This responsibility remains unaffected by the hiring of any individual by the client, including a Database Administrator. The vendor will establish and uphold an efficient data mirroring or replication mechanism, addressing the possibility of disasters, cyber attacks, or system failures, to guarantee the seamless availability of data.
18. The vendor is committed to offering any other resources to fulfill any necessary skill sets required for the optimal functioning of this system. Whether additional expertise in specific areas is needed, the vendor stands ready to provide the essential resources to ensure the system's effectiveness and success.
19. The Microsoft SQL Server License cost will be covered by the client. The licensed Windows OS Datacentre/Enterprise edition will be provided and installed by the contractor. The vendor is required to submit original bills from Server Hosting Providers along with Monthly Maintenance Costs separately.
20. The vendor will implement any kind of Complaint Management System / Help Desk System for their internal management as well as for client. The client will also be able to generate pending / resolved issue reports.
21. The Vendor is obligated to install and maintain licensed antivirus software on all servers and virtual machines (VMs) to ensure continuous protection against security threats.

# **REVAMP OF EXISTING CORE SYSTEM TO NEW WEB BASED CORE SYSTEM**

PLIC wish to develop a web-based application with the capability to serve existing business requirements. The application should be capable to managed need analysis of the customers and generate illustration, carter new business, conversion of quotation/illustration into proposal, conduct renewals, Lapses, ANF, Reinstatement, ability to deal with financials and nonfinancial alteration, loan issuance, claims and settlements, reinsurance, agency etc.

The following are the key areas of the scope.

* Development & and Implementation of Web based Application
* Development & Implementation of Web Based Reporting System
* Integration of Financials Module with capability to generate all regulatory reports.
* Development & Implementation of POS – Distribution Channels
* Implementation of APIs to integrate with digital eco systems.
* Improve user experience.
* Implementation of existing and new products.
* Ability to change /update product parameters from front end.
* Ensure that the system is compliant with Standard information /Cyber Security Standards.
* Sales/Agent Network Mobile Application
* PLICL Mobile Application Development
* IT Audit and Remediation of Central Server for PLIS (Project PLIS):
* Data Loss and Cybersecurity Responsibilities:
* Dashboard
* Ticket and Performance Management System:
* Attendance Management System with GPS-Based Attendance:
* Vendor Source Code Management, Repository, and Versioning System:

***Development & Implementation of Web-based Application:***

Creation and deployment of a new web-based application to replace the existing core system. This application will serve as the central platform for managing insurance operations and customer interactions.

***Development & Implementation of Web-Based Reporting System:***

Design and integration of a robust web-based reporting system to enable real-time tracking and analysis of key performance metrics and management information.

***Integration of Financials Module:***

Integration of a comprehensive financial module into the core system, enabling seamless generation of regulatory reports and financial statements.

***Development & Implementation of POS – Distribution Channels:***

Establishment of Point of Sale (POS) distribution channels to expand insurance product accessibility and streamline sales processes.

***Implementation of API’s:***

Implementation of Application Programming Interfaces (APIs) to enable integration with digital ecosystems, facilitating data exchange and interoperability with external systems.

***Improvement of User Experience:***

Enhancement of user interface and experience across all system components to ensure intuitive navigation, efficient task execution, and overall user satisfaction.

***Implementation of Existing and New Products:***

Configuration and deployment of both existing and new insurance products within the revamped system, catering to evolving market demands and customer needs.

***Ability to Change/Update Product Parameters:***

Incorporation of functionality to allow for flexible adjustment and updating of product parameters directly from the front end, empowering administrators to adapt offerings to changing requirements and market dynamics.

***Cybersecurity Compliance:***

Ensuring that the new system complies with standard information and cybersecurity protocols to safeguard sensitive data and protect against potential security threats

***Sales/Agent Network Mobile Application***

The vendor is responsible for developing and maintaining the Sales/Agent Network Mobile Application.

**Key areas**:

* Illustration Module:
* New Agent Profile:
* Voucher Printing (Generating PDF):

**Sales Portal:**

* Agent Login: Secure login using Agent Code, Mobile Number, and OTP.
* Proposal Overview: Display of proposal information in stages (In Process, Approve, Reject, Dispatch).
* Calculator Policy: Module for generating policy estimates.
* Voucher Printing: Capability for agents to directly print vouchers from the application.

The mobile application aims to streamline agent workflows, providing easy access to essential tools for managing profiles, handling proposals, estimating policies, and generating vouchers.

***PLICL Mobile Application Development***

The vendor is responsible for developing and maintaining the PLICL mobile application, ensuring a seamless user experience, adherence to project specifications, and timely updates to meet evolving requirements. This encompasses design, development, testing, and ongoing support, aligning with industry standards and best practices for mobile application development.

**Key areas and functionalities:**

* **Your Policy:** Access and manage insurance policies, including details, coverage, and documentation.
* **Request a Quote:** Obtain personalized insurance quotes based on your specific needs and preferences.
* **Policy Onboarding:** Streamlined process for initiating and onboarding new insurance policies.
* **Claims Intimidation/Requests/Application:** Submit and track insurance claims, requests, and applications seamlessly.
* **Loan Application:** Apply for loans against policies or inquire about loan-related information.
* **Online Payment Gateways:** Securely transact online for premium payments.
* **Notifications/Notices:** Receive timely updates, notices, and important information.
* **Customer and Office Correspondence**
* **Banners:** Showcase promotional banners and key announcements for user attention.
* **Blogs:** Provide informative and engaging content on insurance, financial planning, and industry trends.
* **Help:** Comprehensive assistance and support resources for user queries and concerns.
* **Complaint Management/Tracking:** Manage and track user complaints efficiently to ensure prompt resolution.
* **Voucher Generation:** Generate and manage a variety of vouchers, encompassing premium payments, loan transactions, renewals, late payments, short payments, and other financial processes.

***IT Audit and Remediation of Central Server for PLIS (Project PLIS):***

The vendor pledges a robust IT audit and remediation strategy for Postal Life Insurance system (PLIS) with key responsibilities, including security assessments, data integrity assurance, server performance optimization, and patch management. They prioritize user access controls, update disaster recovery plans, and maintain detailed documentation. If there is a need to implement any compliance measures or software/tools after the audit, it will not be the vendor's responsibility.

***Data Loss and Cybersecurity Responsibilities:***

In the unfortunate event of data loss resulting from a cyber-attack, the Vendor assumes the responsibility for the restoration of lost data and the completion of any entries affected by the security breach. This crucial obligation encompasses a series of prompt and effective measures aimed at recovering the compromised data while ensuring minimal disruption to the system's functionality.

**Data Recovery:** The Vendor is mandated to employ advanced data recovery techniques to retrieve any lost or compromised information. This process includes the restoration of both critical and non-critical data to its original state.

**System Restoration:** Beyond data recovery, the Vendor must undertake comprehensive system restoration efforts. This involves ensuring that all affected components and functionalities of the system are reinstated to their pre-attack state.

**Entry Completion:** The Vendor will complete any entries that were adversely impacted by the cyber-attack. This involves verifying and rectifying any inaccuracies or discrepancies caused during the breach.

**Prompt Action:** The Vendor commits to taking immediate and decisive actions to address the aftermath of the cyber-attack. Rapid response measures are essential to minimize downtime and uphold the system's operational integrity.

**Security Measures:** In a proactive stance, the Vendor is obligated to implement and continuously update appropriate security measures. These measures are designed to prevent and mitigate the impact of potential cyber-attacks on the system, bolstering its resilience against evolving cybersecurity threats.

**Ongoing Vigilance:** The Vendor will maintain a state of ongoing vigilance, employing monitoring tools and threat intelligence to detect and preemptively respond to potential cyber threats. This ensures a proactive rather than reactive cybersecurity posture.

**Regular Security Audits:** Implementing periodic security audits is crucial. The Vendor will conduct regular assessments of the system's security framework, identifying vulnerabilities and implementing necessary enhancements to fortify its defenses.

**Collaboration with Client:** In the aftermath of a cyber-attack, the Vendor will collaborate closely with the client, providing transparent communication, status updates, and recommendations for strengthening the system's security posture.

***Dashboard***

Develop an intuitive and user-friendly dashboard for Project PLIS, providing a centralized view of key performance indicators (KPIs) and critical metrics related to insurance disbursement.

1. **Real-time Data Visualization:**

* Implement real-time data visualization tools to display live updates on claims processing, status, and other relevant information.
* Utilize charts, graphs, and other visual elements for quick and easy interpretation of data trends.

1. **Customizable Widgets:**

* Design customizable widgets that allow users to tailor their dashboard view based on individual preferences and specific roles within the PLIS system.

1. **BI Reporting:**

* Integrate Business Intelligence (BI) reporting tools to enable in-depth analysis and reporting capabilities.
* Provide ad-hoc reporting functionalities for users to generate custom reports based on specific criteria.

1. **Accessibility and Responsiveness:**

* Ensure the dashboard is accessible across various devices and browsers, providing a responsive and consistent user experience for desktop, tablet, and mobile users.

***Ticket and Performance Management System:***

**Ticket Management:** The system facilitates efficient handling of service requests and issue resolution through a centralized ticket management platform. Users can submit, monitor, and receive updates on their tickets through a user-friendly interface. Automation ensures swift and accurate ticket tracking, enhancing the overall service delivery process.

**Performance Management:** A dedicated module within the system focuses on assessing and tracking individual and team performance. It incorporates features such as goal setting, regular evaluations, and performance reporting. This empowers organizations to nurture employee development, align individual contributions with organizational objectives, and make informed decisions based on performance metrics.

***Attendance Management System with GPS-Based Attendance:***

It is the vendor's responsibility to develop and implement the Attendance Management System. The attendance of PLICL's resources located at different locations will be managed through the Attendance Management System, utilizing the GPS-based mobile application for tracking. This system will extract attendance data efficiently, ensuring accuracy and transparency in recording work hours. The GPS-based mobile application will serve as a reliable tool for remote attendance marking, allowing for real-time tracking and reporting. This approach not only facilitates streamlined attendance management for diverse locations but also enhances the overall efficiency and reliability of workforce tracking across the organization.

***Vendor Source Code Management, Repository, and Versioning System:***

1. The Vendor will establish a Source Code Management (SCM) system to efficiently organize and track modifications to the PLIS System's source code over time.
2. A centralized repository will serve as a secure location, promoting collaboration by ensuring all team members access the latest version of the code.
3. Access controls and authentication mechanisms will be implemented to ensure that only authorized individuals can modify or contribute to the source code.
4. Developers will be encouraged to provide comprehensive commit logs and comments, enhancing transparency and facilitating code comprehension.
5. Regular backup procedures and disaster recovery plans will safeguard the integrity of the source code against unforeseen events or data loss.
6. Detailed documentation, including coding standards and architectural guidelines, will accompany the source code to enhance maintainability and knowledge transfer.
7. The Vendor's commitment to a robust Source Code Management, Repository, and Versioning System underscores a focus on code quality, collaboration, and long-term project success

The Major Functions of the System.

* Illustration Module
* Proposal Form Entry
* Automated Underwriting including requirement generation
* Collections Module and API’s
* Loading for sub- standard lives
* LIR Issue Module
* Policy Issue Module
* Agency Module including calculation of commission and overriding commission
* Generation of renewal notices and follow up
* Generation of lapsed notices
* Policy status auto update
* Policy Loans Module including repayments Modules
* Processing of Claims (Death, Surrender, Maturity and AEA Maturities)
* Financial Alterations Module
* Non- Financial Alteration Module
* Revivals Module
* Web Based Reporting System
* Refund Module
* Paid up Module
* Group Insurance Module
* File Tracking Module
* Integration of system with GL
* Application & Database Server setup with end-to-end security
* System shall be compliant with IFRS-17 requirements as directed by SECP for implementation effective from 1st January 2026

***Comprehensive revamp of postal life insurance system: modules and functionalities***

The **Illustration Module** will provide dynamic and detailed insurance policy illustrations, helping customers understand the benefits and features of various insurance products. The Proposal **Form Entry module** will streamline the process of entering and managing proposal forms, ensuring accuracy and efficiency in capturing customer data.

The **Automated Underwriting system**, including requirement generation, will automate the risk assessment process, reducing manual intervention and expediting policy issuance. The **Collections Module and APIs** will facilitate seamless premium collections and integrate with other financial systems, ensuring timely and accurate transaction processing.

For managing sub-standard lives, a **Loading Module** will be introduced, allowing for adjustments and additional charges based on assessed risks. The **LIR Issue Module and Policy Issue Module** will handle the issuance of life insurance policies, ensuring compliance with regulatory standards and operational efficiency.

The **Agency Module** will include functionalities for calculating commissions and overriding commissions, supporting the management of agent relationships and incentivizing performance. The system will also generate **renewal notices and follow-up activities**, ensuring timely policy renewals and customer engagement. Similarly, it will generate **lapsed notices** to notify customers of policy status changes.

The **Policy Status Auto Update feature** will automate the updating of policy statuses, ensuring that all stakeholders have access to the most current information. The **Policy Loans Module**, including repayments, will facilitate the management of policy loans, enabling customers to borrow against their policies and manage repayments effectively.

Claims processing will be streamlined with modules for handling **Death, Surrender, Maturity, and AEA Maturities**, ensuring prompt and accurate claims settlement. The system will also include a **Financial Alterations Module** and a **Non-Financial Alterations Module** to manage changes to policy terms and conditions, both financial and non-financial.

The **Revivals Module** will support the revival of lapsed policies, providing customers with options to reinstate their coverage. A comprehensive **Web-Based Reporting System** will enable real-time access to critical management information and performance metrics.

For financial reconciliations, the system will include a **Refund Module** to manage policy refunds and a **Paid-up Module** for handling policies that have reached their paid-up status. The **Group Insurance Module** will cater to the needs of group insurance policies, providing robust support for managing group coverage.

The **File Tracking Module** will ensure efficient management and tracking of physical and digital files, enhancing operational transparency and accountability. The integration of the system with the **General Ledger (GL)** will ensure seamless financial reporting and reconciliation.

To support the entire infrastructure, the **Application and Database Server** Setup will include end-to-end security measures to protect sensitive data and ensure compliance with security standards. This comprehensive setup will enhance the overall security posture of the system, safeguarding against potential threats and vulnerabilities.

In summary, the revamp of the Postal Life Insurance System will introduce a range of advanced modules and functionalities, significantly improving operational efficiency, customer service, and regulatory compliance. This transformation will position the organization to better meet the needs of its customers and stakeholders in an increasingly digital and competitive insurance market.

***PROJECT DELIVERABLES***

* The project aims to transform the current PLIS Insurance software decentralized (Obsolete, Single Tier, Vb.net, Desktop Application) into a centralized (multi-Tier, .Net Core-MVC web-based Application) hosted at secure data centers. This overhaul will significantly enhance the system's efficiency, security, and functionality. The key components and objectives of this transformation include replacing the current decentralized PLIS Insurance software that runs on desktop machines with a completely centralized web-based solution. This new solution will ensure better control, management, and scalability of the insurance system.
* Clear plan for upgrading the PLIS system, emphasizing the removal of outdated technologies, with a detailed timeline for each phase.
* The enhanced product support feature will support existing individual and group insurance products on a more robust and controlled platform, providing a stable and secure environment for managing insurance policies, ensuring better reliability and performance. Extensive customization options will be available to meet business needs, facilitating the offering of tailored insurance solutions to customers, and integrating reinsurance functionalities to manage risk effectively and comply with industry standards.
* A comprehensive web-based reporting system will be developed and implemented, enabling management to extract critical Management Information System (MIS) reports in real-time and providing tools to track and analyze the business portfolio efficiently, aiding in strategic decision-making. The new system will address various regulatory concerns mainly arising from the inherent control weaknesses of the current solution and ensure compliance with all relevant regulatory requirements, providing a transparent and auditable framework.
* Information and cyber security controls will be addressed by implementing robust security measures, including encryption, access controls, and regular security audits, to protect sensitive data and ensure compliance with cybersecurity standards. The new system will meet all current and future regulatory requirements, ensuring compliance with industry regulations and standards, and will be regularly updated to accommodate changes in regulatory policies, minimizing the risk of non-compliance.
* User experience will be significantly improved by enhancing the user interface and overall experience for both customers and internal users, making the system more intuitive and user-friendly. Feedback mechanisms will be incorporated to continually refine and enhance the system based on user input and evolving business needs.
* Comprehensive business continuity and disaster recovery plans will be implemented to ensure system resilience and quick recovery in case of any disruptions. These plans will be regularly tested and updated to address new challenges and ensure preparedness. The system will be designed to be highly scalable, allowing for seamless integration of new features and technologies as the business grows. By using the latest technology and development practices, the system will be future-proofed, ensuring long-term sustainability and adaptability.
* This extensive revamp will modernize the Postal Life Insurance System, providing a secure, efficient, and scalable platform to support the organization’s growth and adaptability in a dynamic insurance market.
* Development of new modules addressing current business needs to augment the PLIS system's capabilities.
* Successful deployment of the PLICL mobile application with a focus on a smooth user experience, secure policy management, and efficient online transactions.

***OBLIGATION OF VENDOR***

* The vendor is obligated to develop and implement a web-based core insurance system according to the outlined specifications and scope of work. This includes ensuring the system's capability to manage customer needs analysis, generate illustrations, process new business, handle renewals, claims, loans, and other relevant functionalities.
* The vendor will use the newest technology to update the existing core system into a new one that works on the web. The company will provide experts and architects for specific areas and make sure the final product is strong and reliable.
* The vendor is responsible for replacing the current PLIS Insurance software with the new centralized web-based solution.
* The vendor must ensure seamless support for existing individual and group insurance products on the new platform. This includes providing robust customization options as per business needs and offering reinsurance support
* The vendor is responsible for setting up application and database servers with end-to-end security measures to protect sensitive data and ensure compliance with security standards.
* The vendor must develop and implement a comprehensive web-based reporting system to enable management to extract critical Management Information System (MIS) reports in real-time and track the business portfolio effectively.
* The vendor is obligated to deliver the project within the agreed-upon timelines and ensure the quality and reliability of the developed solution through rigorous testing and quality assurance measures.
* The vendor commits to covering security assessments, data integrity, server optimization, and patch management, including user access controls and disaster recovery updates; however, remediations and software/tool implementation is not within the vendor's responsibility.
* The vendor is responsible for maintaining and supporting the system after its development.
* The vendor will fix any bugs and perform necessary updates to ensure the system operates smoothly.
* The vendor will regularly monitor the system’s performance and make necessary optimizations to maintain speed and efficiency.
* The vendor will apply timely security patches and updates to protect the system from security threats.
* The vendor will provide user support services, addressing customer and agent queries and issues promptly.
* The vendor will manage regular system backups to minimize the risk of data loss and ensure smooth data recovery.
* The vendor will keep system documentation updated to ensure the functioning and maintenance processes are clearly documented.
* The vendor will provide necessary training and knowledge transfer to the company’s staff for system maintenance and troubleshooting.
* The vendor is fully responsible for the entire project management process. This includes planning, execution, monitoring, control, and closure of the project.
* The Vendor shall be required to develop new modules; add value additions in existing modules and modify existing software. He will also be responsible for removing any bugs arising in newly developed modules, historical data and modified software. For developing new module, the vendor will conduct requirement analysis phase and after getting approval from the client they will start development.
* The vendor commits to an extensive IT audit and remediation plan for PLIS, covering security assessments, data integrity, server optimization, and patch management, including user access controls and disaster recovery updates; however, remediations and software/tool implementation is not within the vendor's responsibility.
* The Vendor shall update the software related documentation i.e. User Manual, Technical Documents, Training Manual. Installation Guide and Administrator Guide etc. in accordance with the changes undertaken in the software from time to time. The vendor will also provide Data Flow Diagram. The vendor will provide updated edition of all documents bi-annually in hard and soft form.
* Revamping of User Management module i.e. inclusion of group policy at supervisor level.
* Application/Source code version tracking and Change Management will be done by the Vendor. He will responsible for the Application security.
* Whenever the Vendor or his team are given access to the Source Code and database back up, they will not be authorized to share it will anyone except nominated IT team of Postal Life Insurance Company Limited. This condition will remain applicable even after expiry of the agreement.
* Training Overview: The vendor will offer flexible online training for PLICL Officers/Officials. Sessions cover OS, hardware, software, internet, PLIS operations, and IT tasks.

# **DATA IDENTIFICATION, CLEANSING POLICY & REPORT/SUGGESTION DURING OPERATION AND MAINTENANCE AND DIGITIZATION OF POLICY HOLDER RECORD**

The vendor, committed to optimizing data integrity for the Postal Life Insurance Company, presents a comprehensive Data Identification Cleansing Policy as a part of the ongoing operation, maintenance, and revamping of the core system digitization of policyholder records. This policy focuses on:

1. Eliminating Duplications: Identifying and removing duplicate records to ensure each policyholder's data is unique and accurate.
2. Rectifying Anomalies: Correcting data inconsistencies and errors to maintain data quality and reliability.
3. Enhancing Data Accuracy: Implementing industry best practices to improve the overall accuracy of policyholder information.

**Digitization of Policy Holder Record.**

**Scope of Work**

Providing facility for scanning data entry and verification using application software

**Background**

Postal Life Insurance Company has launched a project for scanning, data entry and data cleansing of the records of PLIC with the objective of improving and modernizing the system.

Scanning of records which have been registered since 1947 (existing, paper-based records) is the first step in making the existing MIS updated. Then it includes the data entry of all important fields of a single document. PLIC intends to outsource the scanning and data entry of PLIC.

Currently, a Software application and Data base is available but 30% of the data is either missing or not updated in the system. For this reason, PLIC requires services of a vendor at five regions. Double data entry needs to be carried out for the Policy and premium records of insurant.

1. The Scanning and data entry application is required for the business
2. Scanning will be performed by the vendor.
3. Double Data Entry will be performed by the vendor’s Data entry operators
4. Verification and Validation shall be conducted during the data entry process in real time from the official of PLIC
5. Samples of register record provided in the annex I, each with its own format.

***PROJECT DELIVERABLES***

The Service Provider will be responsible for scanning and entering the all the data which is currently available manually or not updated in the system

1. **Data Entry Application**

A customized Data Entry application will be developed with double data entry procedure catering all requirement.

1. **Scanning and Indexing**
2. The scanning component will include scanning and indexing of records available at regional level.
3. Scanning and indexing will also be done in parallel to the data entry work. As the record for one region is scanned, the scanned images will be shifted to the data entry location for start of data entry for that region.
4. The scanned data will be uploaded on the FTP to be accessible to the data entry site.
5. The scanned and archived records will be the property of the PLIC
6. **Quality Requirements for Scanning**
7. The scanned pages will be used by the data entry operators for entering in the data in the database and therefore should provide adequate legibility of the text contained therein, so that operators can perform their tasks efficiently and speedily without any hindrances.
8. A scanned page shall be saved using PDF format file for each policy be prepared to make efficient use of storage space without compromising the quality of the scanned image. Use of compression techniques requiring third party commercial tools to store, extract or view the image shall not be allowed. An individual must be able to view the scanned page with standard software such as a web browser.
9. **Data Entry**
10. The data entry will consist of digitization of all records, using the scanned images
11. The data entry will be done in English through the Application Software provided by the vendor.
12. Data entry will be done in Service Provider’s own Data Entry Site(s).
13. **Application Software for Data Entry**
14. The data entry and scanning application software will be provided by the vendor.
15. The application software uses the Heads up Approach for data entry. In the Data Entry using the heads up approach, the scanned image is projected on the software screen before the data entry operator. 

The Data Entry Service Provider will perform double data entry for record. In the Double Data Entry, each record is entered by two different data entry operators independently. This will be followed by the comparison of the double data entry. This will be done by the Software. The software will pinpoint the exact mismatching field. The system will determine whether it’s a financial transaction information or not. The variances pointed out through the comparison of the double data entry will be corrected by an Examiner of PLIC in case of financial transaction and for the other data entry mistake will be updated by the supervisor, who will correct the mismatching fields in accordance with the scanned images of PLIC record. After the validation it will be stored in the database

***Note: Examiner in any case of financial transaction will be the official of PLIC***

1. **Data Cleansing**

For the data cleansing the production MIS data base will be compared with the database of the data entered and verified by the operators, Upon system analytical comparison the highlighted discrepancies will be reviewed by the examiner for its validation in the system.

1. **Final Validation**

The vendor will provide the printed record to the PLIC for final validation before exporting it to the production server, the PLIC nominated staff will validate and sign the printed document before putting it to the production environment , afterwards the records can then be verified at counter and if any insurant have a proof of its premium submission not marked in PLIC will be updated by the staff.

1. **Data Migration**

After the signed validation the old legacy system will be migrated to the latest MIS database and will be available on production.

1. **Infrastructure Requirements**

The following infrastructure requirements are tentatively envisaged for the Data Entry assignments. The service provider will be responsible to propose appropriate requirements in accordance with the timelines of the project.

1. Dedicated data entry site(s) will be provided by PLIC.
2. Dedicated Servers (preferably independent servers for application and database) and computers. Media for storing data for backups.
3. Dedicated printers.
4. Backup power for scanning and data entry.
5. Scanners.
6. Manpower.
7. Furniture to support the equipment and manpower as mentioned above.
8. Air conditioning and security requirements.
9. The furniture required for data entry and scanning will also be the responsibility of the Data Entry Service Provider.
10. All equipment, furniture and manpower as mentioned above will be procured by the data entry service provider.
11. **Logistic Requirements**
12. The Service Provider will be responsible for all logistics. The logistics include the following but not limited to
13. Logistics during the movement of equipment for scanning and data entry for being set up at different region offices and data entry site(s).
14. Logistics during transfer of data between scanning sites, data entry sites and stakeholders.
15. The cost of all logistics during the data entry (data entry and scanning) will be borne by the Service Provider.
16. Data Entry Services provider may choose to perform data entry centrally, however, the scanning and verification has to be performed at respective locations.
17. **Consumable Requirements**

The Service Provider will be responsible for all consumables. These include but not limited to printer toners, papers, cost of electricity, water, food, diesel/gas/petrol (for generators) etc. at the scanning sites and data entry site.

***OBLIGATION OF VENDOR***

* Implement a scanning and data entry application tailored to PLIC's business requirements, facilitating efficient processing of records and seamless integration with the existing MIS.
* Manage the entire scanning and data entry process, including coordination of vendor's data entry operators, to ensure timely completion of tasks and adherence to quality standards.
* Take responsibility for the accuracy and integrity of all scanned and entered data, actively addressing any discrepancies or errors identified during the verification and validation process.
* Development and implementation of a tailored Data Entry application incorporating double data entry procedures.
* Application should meet all requirements specified by PLIC for efficient data entry and validation processes.
* Upload scanned data to the FTP for accessibility by data entry sites.
* Ensure seamless access and retrieval of scanned records for data entry operations.
* Complete scanning and indexing of records available at regional levels.
* Parallel scanning and indexing with ongoing data entry work, ensuring timely availability of scanned data for entry.
* Ensure adequate legibility of scanned pages to facilitate efficient data entry.
* Save scanned pages in PDF format without compromising image quality or requiring third-party tools for viewing.
* Digitization of all records through accurate data entry using scanned images.
* English language input through the provided Application Software at the Service Provider's Data Entry Site(s).
* Provide Application Software for data entry, employing the Heads up Approach and facilitating double data entry procedures.
* Ensure seamless operation and integration with existing systems.
* Compare production MIS database with entered and verified data.
* Address highlighted discrepancies reviewed by PLIC's examiner for validation in the system.
* Provide printed records to PLIC for final validation before export to the production server.
* Validate and sign documents for production environment entry.
* Smooth migration of data from the old legacy system to the latest MIS database.
* Ensure data integrity and accuracy during the migration process.
* Procure and maintain dedicated infrastructure including servers, computers, printers, scanners, manpower, furniture, air conditioning, and security.
* Ensure infrastructure meets project requirements and remains operational throughout the project duration.
* Manage all logistics during equipment movement, data transfer, and scanning/data entry operations.
* Cover costs incurred during logistics operations.
* Provide all consumables necessary for scanning and data entry operations.
* Ensure availability of printer toners, papers, electricity, water, food, and fuel as required.
* Collaborate with PLIC to arrange office space for scanning operations and ensure compliance with safety and document handling protocols.
* Ensure region administration's compliance with scanning schedules and provide reports of errors and inconsistencies identified during data entry for resolution.

1. **Roles and Responsibilities**

**PLIC**

1. PLIC will provide office space within the region office preferably within the record room for carrying out the scanning operations. The place will have provision of electricity. This will be the responsibility of the data entry service provider. The service provider will ensure that socket requirements for plugging in the equipment are fulfilled.
2. Access to original registers will be provided by region administration.
3. Records in the Region Record Room
4. A representative of the region administration will be physically present with the Data entry service provider during the execution of the scanning operations to ensure safety of the documents
5. Region Administration will be responsible to ensure that there are no deviations from the schedule of scanning work (according to which the scanning work will be carried out at region record rooms) issued by the Service Provider in order to ensure smooth operations.
6. The reports of the errors and internal inconsistencies (identified by the software) generated during data entry will be handed over to the region administration.

The region administration will make the arrangements including provision of data to the data entry vendors according to the schedule

1. **Data Entry Service Provider**
2. For each region, the data entry service provider will issue a schedule for scanning operations containing dates on which scanning will be carried out at the region.
3. The data entry service provider(s) will do the data entry and scanning.
4. Data Entry Service Provider will fulfill all requirements as mentioned in Scanning and Data Entry.
5. Data Entry would be done using the application software provided by the Service provider.
6. The data entry service provider will update, maintain and resolve the bugs in the software.
7. The data entry service provider will provide databases of each of the region using the data extraction and population module.

# **POSTAL LIFE INSURANCE COMPANY LIMITED (PLICL) ONLINE PAYMENT GATEWAY INTEGRATION**

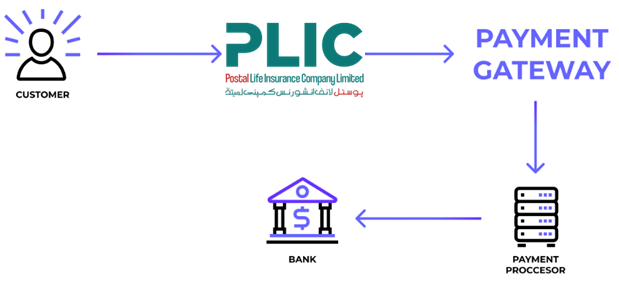
**Introduction**

Postal Life Insurance Company Limited (PLICL) has been leveraging the Postal Life Insurance System (PLIS) since 2010 to manage various insurance-related processes. Despite its strengths, the current system lacks an integrated online payment solution. In light of modernizing efforts and enhancing customer service, PLICL aims to integrate an online payment gateway into PLIS.

This initiative will allow customers to make payments anytime, anywhere, securely and quickly.

The integration process involves assessing current systems, selecting a reliable payment gateway provider, integrating the system, thorough testing, deployment, and ongoing monitoring. The benefits include increased customer satisfaction, reduced manual errors, faster transactions, and enhanced data security.

By adopting this modern solution, PLICL not only improves its service quality but also expands its reach, ensuring it remains a key player in Pakistan's life insurance sector.



**Objectives for Integration**

* **Enhance Customer Experience**

***Policy Holders Convenience***: Allow policy holders to make payments from anywhere at any time, without needing to visit physical PLICL offices. This is particularly important for customers who may not have easy access to PLICL locations.

***User-Friendly Interface***: Ensure the payment interface is easy to navigate, with clear instructions and support to assist customers in completing transactions smoothly.

* **Increase Operational Efficiency**

***Automated Payment Processing for Policy Holders:*** Reduce the dependency on manual payment processing, which can be time-consuming and prone to errors. Automated systems will ensure faster and more accurate processing of payments.

***Resource Optimization:*** Free up staff from routine payment handling tasks, allowing them to focus on more strategic activities that add value to the organization.

* **Enhance Security and Compliance**

***Secure Transactions:*** Implement robust encryption and security protocols to protect sensitive customer information during transactions. This will help in building and maintaining customer trust.

***Regulatory Compliance:*** Ensure that the payment gateway and the integration process comply with relevant regulations and standards financial regulatory bodies.

* **Expand Market Reach**

***Attract Tech-Savvy Customers:*** Cater to a broader audience, particularly younger, tech-savvy customers who prefer digital transactions over traditional methods.

***Competitive Edge:*** Position PLICL as a forward-thinking, customer-centric organization that leverages modern technology to meet evolving customer needs.

* **Improve Financial Management**

***Real-Time Payment Tracking:*** Enable real-time tracking and reconciliation of payments, improving financial transparency and accuracy in reporting.

***Enhanced Cash Flow Management:*** Facilitate quicker access to funds, thereby improving cash flow management for the organization.

**Integration Phases**

1. **Assessment and Planning**
   * Conduct a comprehensive analysis of the existing PLIS infrastructure to identify the necessary modifications and requirements for the payment gateway integration.
   * Define clear objectives, timelines, and responsibilities for the integration project.
2. **Vendor Selection**
   * Identify and select a reliable payment gateway provider that offers secure, scalable, and cost-effective solutions. Consider factors such as transaction fees, security features, and customer support.
3. **System Integration**
   * Develop and implement the integration of the payment gateway with PLIS. Ensure seamless data flow between the payment gateway and PLIS to update customer records in real-time.
   * Customize the PLIS system to accommodate the new payment processing features and ensure compatibility.
4. **Testing**
   * Conduct rigorous testing to ensure the integration works as intended. This includes functional testing, security testing, and user acceptance testing (UAT) to identify and resolve any issues before the system goes live.
5. **Deployment**
   * Roll out the online payment gateway to customers, ensuring they are informed and educated about the new payment option through communication channels such as email, SMS, and website notifications.
   * Provide training to PLICL staff to handle any customer queries or issues related to the new payment system.
6. **Monitoring and Support**
   * Continuously monitor the performance of the payment gateway to ensure it operates smoothly. Implement a support system to address any technical issues or customer complaints promptly.
   * Gather feedback from customers and staff to identify areas for improvement and make necessary adjustments to the system.

***PROJECT DELIVERABLES***

* Develop and implement a fully functional online payment gateway that seamlessly integrates with the Postal Life Insurance System (PLIS).
* Provide comprehensive documentation detailing the integration process, including technical specifications, API documentation, and system architecture diagrams.
* Implement strong encryption and security protocols to safeguard sensitive customer information during payment transactions, adhering to industry standards and regulatory requirements, including Payment Card Industry Data Security Standard (PCIDSS) compliance.
* Implement an effective error handling mechanism to address any transactional errors or issues encountered during payment processing, ensuring a seamless customer experience.
* Establish monitoring and maintenance procedures to continuously monitor the performance and reliability of the online payment gateway, including proactive measures to address any issues or vulnerabilities.
* The vendor is responsible for integrating the payment gateway, starting with assessing capabilities, select the global best practices in line with the best interest of PLICL.

***OBLIGATION OF VENDOR***

* The vendor responsible for integrating the online payment gateway with the Postal Life Insurance System (PLIS) is obligated to adhere to a set of requirements. Firstly, compliance with all relevant legal and regulatory standards.
* This involves providing documentation and evidence of compliance as necessary. Security and data protection measures must be robust, encompassing encryption protocols for sensitive information both during transmission.
* The vendor must guarantee the performance and reliability of the payment gateway, Accurate transaction processing, real-time reporting, and scalability to accommodate future growth are also key requirements.
* The vendor must provide thorough training and documentation for PLICL staff, along with ongoing maintenance, updates, and compliance with financial standards.
* Ensure the payment gateway meets PCI DSS (Payment Card Industry Data Security Standard) compliance.
* The vendor will contribute to the successful integration of the online payment gateway, enhancing PLICL's operational efficiency and customer service capabilities

# **PAYMENT SCHEDULE & TIMELINE**

|  |  |  |  |
| --- | --- | --- | --- |
| **S.no** | **Phases** | **Timelines** | **Payment (%)** |
| ***Development Phase (Deliverable 1)*** | | | |
| 1 | SRS Report (Requirements Gathering and Analysis) | Months 1 | 15% |
| 2 | Design and Planning | Month 2 | 10% |
| 3 | Development Phase | Months 3-5 | 20% |
| 4 | Testing and Quality Assurance (UAT) | Month 6 | 05% |
| ***Implementation Phase*** | | | |
| 5 | Preparation and Setup | Month 7 | 15% |
|  | UAT before Live | Month 7 | 05% |
| 6 | Implementation and Deployment | Month 8-10 | 30% |
| ***Operation and Maintenance Phase*** | | | |
| 7 | Operation and Maintenance after Development Signoff/ implementation, ensure 24/7 uptime and 99.9% efficiency, Bug Fixing, Code Repository, Data Security and Data Standard Compliances, Support of Mobile Applications (Customers & Agent both Mobile Application), Maintenance of Complaint Management System, Vendor Source Code Repository Management and Training | 12 Months (Extendable) | Monthly |
| ***Mobile Application Development Phase*** | | | |
| 8 | Planning and Requirement Analysis | 1st Month | On Completion |
| 9 | Design |
| 10 | Development | 2nd and 3rd Month |
| 11 | Initial Testing |
| 12 | Deployment | 4th Month |

# **PROJECT STRATEGY- ITERATIVE WATERFALL STRATEGY**

This entire project, aimed at Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration will be developed using the Iterative Waterfall strategy. This approach combines the structured phases of the traditional Waterfall model with iterative cycles, allowing for continuous improvement and adaptation throughout the project lifecycle.

***Iterative Waterfall Strategy***

The Iterative Waterfall strategy is ideal for this project as it ensures a methodical progression through each development phase while incorporating iterative cycles that facilitate ongoing refinements. This method allows for systematic planning and execution, coupled with the flexibility to adapt to feedback and changing requirements.

1. ***Requirements Analysis:***

Comprehensive analysis sessions with stakeholders to gather detailed requirements.

Documentation of requirements in a detailed specification document.

Continuous review and updating of requirements based on feedback and evolving needs.

1. ***System Design:***

Development of a high-level architecture for the new web-based system.

Detailed designs for each component, ensuring compliance with cybersecurity standards.

Prototyping of critical components, refined through stakeholder feedback.

1. ***Implementation:***

Modular development of the system, breaking down into manageable modules.

Parallel development of different modules with well-defined integration points.

Regular code reviews and unit testing to maintain quality and adherence to requirements.

1. ***Integration and Testing:***

Iterative integration of individual modules into the core system.

Comprehensive system testing to ensure functional and non-functional requirements are met.

User Acceptance Testing (UAT) with end-users to validate functionality, usability, and performance.

1. ***Deployment:***

Pilot deployment to a limited user base for feedback and issue identification.

Phased full deployment to all users, ensuring minimal disruption to operations.

Training and support provided to users and support staff for smooth adoption.

Maintenance and Feedback:

Ongoing support post-deployment to address any arising issues.

Continuous improvement based on user feedback and iterative enhancements.

Regular updates for new features, bug fixes, and security enhancements.

# **CHANGE MANAGEMENT AND ADDITIONAL SERVICES**

If the Client requires additional services related to the procurements of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration it shall first offer the Contractor the opportunity to provide such services. If the Contractor agrees to provide such services, the Parties shall sign a local purchase order prepared on the basis of the addition& services required, such purchase order shall be deemed to form an integral part of this Agreement.

All additional services shall be subject to the provisions of this Agreement, in particular those relating to intellectual property and confidentiality, with the appropriate modifications.

All the changes requested for of Existing Core System to New Web Based Core System and Digitization of Policy Holder Records of PLIS for additional services shall be on the basis of mutual consultation between the Parties and in writing.

***Note: The company that is awarded the contract can receive Complete or partial work orders based on needs. The client will decide that the system to be implemented today will receive its work order today, and the system to be implemented in 6 months will receive its work order later.***

# **SUPPORT DEPLOYMENT**

The vendor shall be required to deploy properly qualified Professionals at required locations to achieve the desired objective of Operation and Management of existing core system. The services required from each of them are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr.#** | **Role Required** | **Qualification** | **Job Description** |
| **i.** | **Full Stack Developer**  He must be capable of modifying software as and when required by PLICL. | a) Post Graduate in Computer Science/Information Technology from an HEC Recognized University.  - Experience of 01 years of Software Development particularly in .Net and SQL Server Preferably he should have the following certifications.  - Certification in .Net  - Certification in Database Development Management Database | * Utilizing established development tools, guidelines and conventions including but not limited to VB.NET, ASP.NET, SQL server. HTML, CSS, Javascript, and C#. * Assisting PLICL management in planning and identifying areas for new modifications and improvements. * Developing and producing any all such reports which are required by PLICL management. * Monitoring day-to-day activities of system and provide required support. * Performing his functions strictly according to the priorities set by the PLICL Management as only Senior Management of PLICL is aware of the urgency of any new requirement. * Immediate Developing / Customizing the custom reports as and when required by the PLICL Management. * His performance certificate will be issued by the client for monthly payments. |
| **ii.** | **Support Engineer**  He will be responsible for installation. Configuration and troubleshooting of end user application at station of deployment. He will also assist in providing same services to the field offices remotely. | IT Graduate from an HEC  Recognized University  Fully skilled in hardware troubleshooting.  Skilled in Installation, configuration and troubleshooting of Operating Systems and other applications like Anti-Virus, Word Processors and Spreadsheets.  - Capable of imparting day to day guidance / on job training to end users of PLICL in smooth running of software applications. | * Inspection of defective hardware and installation of Operating System (OS) in his/her deployed stations only. He / She may be asked to fix the hardware and OS issue for field offices if hardware items are sent to the respective location his / her of deployment. * Assisting end users in case of any software/hardware issue faced by them due to lack of technical knowledge. * Assisting Full Stack developer / Client in testing of software. * Submit his/her monthly Performance Certificate regarding duties performed by him/ her (duly verified by the location in-charge) specifically indicating the issues which were raised by different locations and actions taken by him/her in order to resolve those issues to his HQ. This progress report will be reviewed before sanction of monthly bill submitted by the Vendor. * He / she will not be authorized to make any transaction through PLIS in situation whatsoever. * Imparting on-job software application training and Basic Computer Training to end users of the Circle / Region (including its Field Units) where he /she will be deployed. His respective region and field offices. He will impart physical training in Regional Office. He will submit training schedule, attendance report to his Headquarter which will be forwarded to the client along with monthly bills. * He may have to stay beyond the office hours keeping in view urgency of any task assigned to him by PLICL Management.   Any other Technical Support required for smooth running of the systems. |
| **iii.** | **Project Manager**  He will be responsible for planning, overseeing and leading from start to completion of the project. | Bachelor (16-Years Education) or Master's in Computer Science or related field from HEC recognized university. Project Manager has five or more years' experience.  -Written and verbal communication skills  -Capacity of manage high stress situations  -Ability to multi-task and manage various project elements simultaneously  -Leadership skills  -Big-picture thinking and vision  -Attention to detail  -Conflict resolution skills  - Certification in project management is a plus. | * Leading project planning sessions * Coordinating staff and internal resources * Managing project progress and adapt work as required * Ensuring projects meet deadlines * Managing relationships with PLI and stakeholders * Designing and signing of on contracts * Overseeing all incoming and outgoing project documentation * Participating in tender process i.e. design, submission and review. * Designing risk mitigation plan * Conducting project review and creating detailed reports for executive staff. * Optimizing and improving processes and the overall approach where necessary, Managing large and diverse teams. |
| **iv** | **Business Analyst**  He will be responsible for planning, overseeing, and leading business analysis activities from start to completion of the project | Bachelor’s (16-Years Education) or Master’s in Business Administration, Computer Science, Information Technology, Engineering or related field from an HEC recognized university.  Five or more years of experience in business analysis or a related field.   * Excellent written and verbal communication skills. * Strong analytical and problem-solving abilities. * Capacity to manage high-stress situations. * Ability to multi-task and manage various project elements simultaneously. * Strong understanding of business processes and methodologies. * Attention to detail. * Proficiency in business analysis tools and software. * Leadership and team collaboration skills. * Certification in Business Analysis (e.g., CBAP, PMI-PBA) is a plus. | * Leading the requirements gathering sessions. * Coordinating with stakeholders to understand their needs and requirements. * Conducting market analysis and benchmarking. * Documenting and translating business requirements into functional specifications. * Designing and implementing business solutions and strategies. * Ensuring that solutions meet business needs and requirements. * Managing project progress and adapting work as required. * Ensuring projects meet deadlines and deliverables. * Managing relationships with internal and external stakeholders. * Conducting user acceptance testing and validation. * Overseeing all incoming and outgoing business documentation. * Participating in the tender process, including design, submission, and review. * Designing risk mitigation plans. |
| **v.** | **Database Administrator** | Bachelors (16-Years Education) or Master's in Computer Science or related field from HEC recognized university. DBA has two or more years' experience | The SQL Server DBA will be responsible for the implementation, configuration, maintenance, and performance of critical SQL Server RDBMS systems, to ensure the availability and consistent performance of our corporate applications. This is a "hands- on" position requiring solid technical skills, as well as excellent interpersonal and communication skills.   * Configure and maintain database servers and processes, including monitoring of system health and performance, of ensure high levels of performance availability, and security. * Refine and automate regular processes, track issues, and document changes * Assist developers with complex query tuning and schema refinement. * Perform scheduled maintenance and support release deployment activities * after hours. |
| **vi.** | **Quality Assurance** | Bachelor (16-Years Education) or Master's in Computer Science or related field from HEC recognized university. QA has Three or more years' experience.  • Proven work experience in software development  • Proven work experience in software quality assurance. | * Reviewing quality specifications and technical design documents to provide timely and meaningful feedback. * Creating detailed, comprehensive and well-structured test plans and test cast. Estimating, prioritizing, planning and coordinating quality testing activities. * Strong knowledge of software QA methodologies, tools and processes * Experience in writing clear, concise and comprehensive test plans and test cases. * Hands on experience with both white box and black box testing. * Assist developers with complex query tuning and schema refinement |
| **vii.** | **Network Administrator** | Bachelor's degree in Computer Science, Information Technology, or a related field from HEC recognized university.  Relevant certifications such as Cisco Certified Network Associate (CCNA).  Network Administrator has Three or more years' experience. | * Oversee computer networks, including systems/software, applications, hardware, and configurations. * Implement and maintain network security with firewalls and intrusion detection systems. * Monitor network performance for security and availability. * Diagnose and resolve hardware, software, and network-related issues. * Design and deploy functional networks (LAN, WAN, WLAN). * Document network configurations and procedures. * Collaborate with IT and other departments for improved network efficiency. |
| **vii.** | **Technical Writer** | Bachelor's or Master's degree in English, Technical Communication, Computer Science, or a related field.  Exceptional writing and editing skills with an emphasis on clarity and conciseness.  Ability to translate technical information into user-friendly documentation.  A portfolio showcasing previous technical writing projects and documentation samples. | * Create comprehensive and user-friendly manuals for PLIS (Postal life Insurance System) projects. * Develop and maintain a range of documentation, including technical specifications and project plans. * Collaborate closely with project teams and subject matter experts to gather information. * Ensure accuracy, clarity, and adherence to documentation standards through thorough review. * Manage version control to keep documentation synchronized with project developments. * Develop training materials, tutorials, and FAQs to support end-users and project stakeholders. * Communicate complex technical concepts in a clear and accessible manner. |
| **viii.** | **System Administrator** | Bachelor's degree in Computer Science, Information Technology, or equivalent experience.  Proven experience in server administration and network management.  Strong understanding of security protocols and best practices.  Proficiency in Windows and/or Linux server environments.  Knowledge of virtualization technologies and cloud platforms is a plus. | * Manage and maintain servers, including installation, configuration, and troubleshooting. * Monitor server performance, network connectivity, and security measures. * Implement backup and disaster recovery procedures to safeguard data integrity. * Collaborate with IT team members to resolve technical issues and support initiatives. * Evaluate hardware and software solutions to optimize system performance. |

# **SUPPORT FOR EXISTING SYSTEM**

1. **UNDERSTANDING THE APPLICATION**
2. After awarding the contract, the successful bidder shall thoroughly understand the complete application.
3. The successful bidder will have to immediately deploy the technical support team and commence work on development of new modules and recommended modifications in the existing software.
4. The outgoing vendor will assist the incoming vendor for all matters relating to smooth operation of PLICL for 2 weeks.
5. The winning bidder will be bound to hand over all stuff including knowledge transfer in case PLICL management decide to select any other vendor or expiry of existing contract in future.
6. **UNDERSTANDING THE APPLICATION**
   1. The successful bidder shall have a detailed and clear understanding about the current insurance.
   2. Processes, insurance products, and the prevalent market.
   3. Based on the understanding the vendor shall fulfill all resultant processes inclusive of all necessary requirements / needs to regulate the system.
   4. The successful bidder will review the structure (tables, reports etc.) of the existing software keeping in view the insurance processes and may advise the PLICL management about required modifications.
7. **SUPPORT AND MAINTENANCE**
8. For Primary Site & DR site all Hardware, Software and Connectivity cost will be managed by the winning bidder. The vendor shall ensure that the software is so well structured and coded that its response time may not exceed more than 7 seconds in any situation. The bill of Server hosting with separate service charges will be submitted by the vendor to the client.

* For Storage / Server for SQL Access and Activity Logs the vendor will provide procedure / detail to get Access / activity logs that describe any data insertion, deletion, updation and login details.
* The vendor will provide Procedure / log for who is connecting with DB and Application through a firewall via VPN secure channel.
* The vendor will be responsible for the security of provided platform and the network security i.e. DDoS protection, IPS/IDS etc. and also ensure the security of Application/Source Code and Database code from SQL injection, input sanitation etc.
* Stress testing of the Application will be done by the vendor and he will share the report with PLICL Management. The following will be required by the vendor:

1. Procedure for generation of .exe from source code.
2. Latest Stress testing report of the Application through a recognized tool.
3. Application level Data Flow Diagram.
4. The Vendor will provide full support to all existing and future users of the system nationwide without any extra charges. It is the discretion of the client to increase / decrease

locations where technical support of the vendor will be required in case if software is installed in a new office or an existing location is abolished due to administrative restructuring the department.

1. In case the PLICL management decides to get a new software developed by a third party the vendor will have to extend complete support in development and deployment of new system.
2. The vendor will strictly observe the timelines set by the PLICL Management whenever a task will be assigned as per the job description of the deployed technical teams and scope of work. Failure to meet the deadlines will result in imposition of penalties as mentioned in the tender documents.
3. The selected bidder needs to maintain database including PR & DR Sites connectivity.
4. In addition to above Vendor will provide following information relating to PR &DR Site
   1. Application & Database server Connectivity Architecture

2 PR & DR Site Infrastructure & connectivity / Syncing

1. Data Backups retention policies
2. Application & Database Security and Confidentiality.
3. Source Code & Data backup distribution method & Ownership.
4. Server Load Test Report

# **SERVICE DELIVERY AND SERVICE REPORTING CONSIDERATIONS**

1. **Service level warranty:**
2. The vendor shall guarantee that all locations will be able to access the Postal Life Insurance Company Application without bugs/errors and in a secure manner. In case where technical support staff is not deployed and that location requires technical assistance of any nature the same must be done remotely by the vendor.
3. Unauthorized users will be strictly disallowed through system security features i.e Access Control Security features, Firewalls and VPN etc. The vendor will configure and maintain DR & PR site as per requirement of the client.

**b. Service Levels**:

The vendor shall support resolution of the following problems, keeping in view the severity of the issue, within the time limits mentioned as under:

|  |  |
| --- | --- |
| **Severity Code** | **Definition** |
| 1 – **Critical** | If due to a software problem the application becomes nonfunctional and no work  around at any / or certain location(s) is possible. |
| 2 - **Important &**  **Supportive**  ’ | 1. If application is functional but a certain feature is not available due to any software related issue. 2. If application is functional but the software is not behaving properly with respect to certain features. 3. Application is functional but the allied features like generating MIS reports, incorporation of application changes in Technical Documents etc. are not working properly. |

# **APPLICATION FUNCTION TYPE**

The table below provides a brief definition of critical, important, and supportive application function.

|  |  |  |
| --- | --- | --- |
| Application Function Type | Description | Example |
| Critical | These application functions are critical to ensuring business profitability or PLICL reputation. Extended failure will impact profit or damage PLICL reputation due to halt of the system. | Complete or partial breakdown of the system (National Disaster i,e Earthquake e.t.c are exempted if effective backup system as well) |
| Important and Supportive | These application functions are important to business productivity, but are not critical to profitability or PLICL reputation.  These applications support productivity, but are not essential to business effectiveness. | 1. Halt in the functionality of any module. 2. Generation or non-availability of Operational Reports (PSO of any kind and Calculation memos etc.); 3. All kind of Non-Operational Reports unavailability or with wrong results; 4. Any other functionality which not effect regular operations of the PLICL business. |

# **SERVICE WINDOW**

The services will be provided by the vendor across all PLICL offices, including 46 field offices, 90 General Post Offices (GPOs), 5 regional/GM offices, and the Head Office.

**Note:**

PLIS is running in some GPOs, All Field, Regional and Circle Offices.

Selected Support Persons deployed at locations physically will also provide remote services for other locations too as and when required. For remote sharing licensed software will be used i.e. Any desk, TeamViewer etc. which will show all logs of concavity during the month. Support Engineer will provide log report on monthly basis*.*

# **PENALTY**

***Absenteeism***

**Support Person**

Absence of 1 to 5 days = 100% daily rate

Absence of 6 to 10 days = 150% of daily rate

Absence of 11 to 15 days = 200% of daily rate

**Full Stack Developer**

Absence of 1 to 5 days = 0.25% of monthly bill

Absence of 6 to 10 days = 0.50% of monthly bill

Absence of 11 to 15 days = 1.00% of monthly bill

***Performance based***

*The vendor will be bound to resolve the issues relating to of Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration within mutually agreed time period in working day(s), otherwise penalties will be imposed in the following manner:*

**SEVERITY LEVEL 1 (APPLICATION FUNCTION TYPE IS CRITICAL)**

*The contractor will be bound to resolve the issues relating to of Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration. within mutually agreed time period in working day(s), otherwise penalties will be imposed in the following manner.*

**A**. Delay of up to 7 working days = 1% of total monthly billed amount deduction

**B**. Delay of up to 10 working days = 1.5% of total monthly billed amount deduction

**C**. Delay of up to 15 working days = 2.00% of total monthly billed amount deduction

**D**. Delay of up to 30 working days = 2.5% of total monthly billed amount deduction

If the issue is not resolved within 30 days, the penalty rate will be doubled automatically and imposed on every monthly bill until the problem is resolved. A task is considered resolved only if it works 100% to the entire satisfaction of the end user.

**Data loss and Backup synchronization (Critical)**

* Data loss resulting in more than 48 working hours of downtime: One-month payment deduction. Vendor will not be paid any amount, and lost data must be added to the system at the vendor's own cost. Repetition of such incidents may lead to a termination notice.
* The vendor must guarantee 0% loss of data. In case of data loss due to any reason, such as a cyber attack or any unforeseen circumstances, the vendor must ensure the presence of a backup or data on the DR server for recovery within 48 working hours. Failure to have backup data available will result in a one-month payment deduction.

**SEVERITY LEVEL 2 (APPLICATION FUNCTION TYPE IS IMPORTANT & SUPPORTIVE)**

If identified errors that stop routine work are not rectified within 48 working hours: Penalty of 20% of monthly billing will be charged.



**Eligibility Criteria**

# **BID QUALIFICATION CRITERIA (INITIAL SCREENING)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr.#** | **Requirement** | **Qualification Criteria (Initial Screening)** | | |
| 1 | Mandatory Requirement | Bidder registration with Registrar of firms/ SECP (at least last 10 years in existence) | Required |
| 2 | Copies of last 05 Years audited financial statements | Required |
| 3 | Prior Experience of customization, modification, upgradation & Support of Core system Application of Life insurance System. | Required |
| 4 | An affidavit on Judicial Stamp Paper of Rs. 20/- (Rupees twenty only) stating that bidding firm has not been black-listed by any Government/ Semi Government / Autonomous body. | Required |
| 5 | The bidder will provide an undertaking allowing Client to verify any Information/Documents with the respective bodies without informing the bidder. If any document is found to be incorrect or fake, the firm will be disqualified. | Required |
| 6 | List of Permanent Professional Staff including detailed CV’S of Core teams for the Assignment, Showing Qualification and experience including the projects in which they have worked, their role in the project and duration of their engagement with the Project. | Required |
| 7 | Proof of Firm registration with various revenue authorities like Income Tax, Sales Tax etc. and active tax payer. | Required |
| 8 | Whether company / firm is active taxpayer? | Required |
| 9 | National Tax Number | Required |
| 10 | The Bidder should have minimum of 50 employees on his payroll who are involved in IT services and Data Digitization | Required |
| 11 | Receipt for the Purchase of Tender Document. | Required |

# **BIDDER EVALUATION CRITERIA**

The firms which will fulfill the qualification criteria given above will be evaluated as detailed below:

|  |  |  |
| --- | --- | --- |
| **S#** | **Evaluation Criteria** | **Marks** |
| **a)** | Technical Evaluation Marks | 70 |
| **b)** | Financial Evaluation Marks | 30 |
| **Total marks for criteria (a), (b)** | | **100** |

# **TECHNICAL EVALUATION CRITERIA**

|  |  |  |  |
| --- | --- | --- | --- |
| ***S/NO*** | ***Item*** | ***Criteria*** | ***Number*** |
| 1 | Firm Experience | Software Customization, Modification, Up-gradation, Support and Skilled IT HR Projects with Government;   1. 1 Mark for Each Project with a worth of Rs. 100-200 million 2. 2 Marks for Each Project with a worth of above Rs. 200 million   Note   1. Last Ten calendar years will be considered 2. Maximum 05 projects shall be counted 3. Projects that include hardware will not be accepted.   (Evidence in the shape of Agreement or Workorder Should be attached) | 10 |
| Prior Experience of maintaining the SLA of public Sector Life Insurance Core System.   1. 1-3 Years= 05 Marks 2. 4-6 Years=10 Marks 3. Above 6 Years=15 Marks   (Evidence in the shape of Agreement or Workorder Should be attached) | 15 |
| Prior Experience of Software Re-vamping/Re-Engineering/Development with public sector.   1. 3-6 Projects = 02 Marks 2. 7-10 Projects=5 Marks 3. Above 10 Projects=10 Marks   (Evidence in the shape of Agreement or Workorder Should be attached) | 10 |
| Prior Experience of legacy data Entry & Data Digitization Projects with Public Sector (Minimum 3 Projects)   1. 3-6 Projects = 05 Marks 2. 7-10 Projects=10 Marks 3. Above 10 Projects=15 Marks   (Evidence in the shape of Agreement or Workorder Should be attached) | 15 |
| Proven track record of providing technical training, including on-the-job training to Public Sector, with a focus on capacity building.   1. 5-10 Projects =2 Marks 2. 10 Above Project=5 Marks   (Evidence in the shape of Agreement or Workorder Should be attached) | 5 |
| Bidder prior experience of Payment Gateway Integration and Security Compliances.   1. 3-5 Projects = 2 Marks 2. 6-8 Projects=5 Marks   (Evidence in the shape of Agreement or Workorder Should be attached) | 5 |
| 2 | Company Registration | Firm registration as Information Security Assessor and Qualified Security Assessor   * PTA * PCI-DSS   (5 Marks Each) | 10 |
| 3 | Company Age | Firm number of years of being incorporated with SECP.   1. 5 to 10 Years =7.5 Marks 2. Above 10 Years= 15 Marks | 10 |
| 4 | Financial Soundness | Accumulative Turnover (PKR) in last 10 years with Minimum 80 million Annual Turnover Each year.  More than 1000 million =05 Marks  PKR 750 million-PKR 1000 million =2.5 Marks  (Note: Committee may ask the Tax Return or documentary Proof from the Vendor) | 10 |
| 5 | Project Methodology | Project Management Plan   * Project Awareness * Work plan * Real Time Monitoring Tools * Task/Attendance Management System | 5 |
| 6 | In-House Resources | Number of permanent In-House Technical Staff available on pool  10-30 (Resources)= 1 Mark  31-60 (Resources)= 2.5 Marks  Above 60 (Resources)=5 Marks  ***Note: Proof of Salaries Transfer Required (last 3 month)*** | 5 |
| ***Total*** | | | **100** |

Note:

* ***The Client has the discretion to have the document verified at any Stage and points will be awarded subjected to Successful verification.***
* ***Client may ask any additional document in order to ascertain bidder’s strength against each criterion.***

# **FINANCIAL EVALUATION CRITERIA**

Technically qualified/successful bidder(s)/ Tenderer(s) will be invited for opening of Financial Proposal(s). The Financial Proposals will be opened in the presence of the Bidders at the time and venue indicated by the client subsequently. The Eligible/Successful Bidder(s) / Tenderer(s) or their authorized representatives will be allowed to take part in the Financial Proposal(s) opening. The Financial Proposal evaluation will be conducted under the Public Procurement Rules. The Price evaluation will include all duties, taxes and expenses etc.

* 1. In evaluation of the price of services which are subject to sales tax, income tax or any other tax or duty levied by the Government, the price will be determined and considered inclusive of such duties and taxes.
  2. The Department will not be responsible for any erroneous calculation of tax rates or any subsequent changes in rates or structure of applicable taxes. All differences arising out as above shall be fully borne by the Successful Bidder.
  3. The Financial Bid of only successful bidders will be opened for evaluation. The 50% Marks must be obtained in the Technical Evaluation to be qualified for the Financial Bid Opening.

***Calculation:*** The Technical and Financial Evaluation Criteria for calculation of best evaluated bid is as follows:

|  |  |
| --- | --- |
| **Technical Evaluation calculation** | **Financial Evaluation calculation** |
| Suppose three bidders participated in tender process and their Marks obtained are as under:  Total Marks out of 100  Bidder A=80 (highest)  Bidder B=65  Bidder C=60  Total Marks out of 70  The calculation will be as follows:  Bidder A=70\*80% = 56 Marks  Bidder B= 70\*65% = 45.5 Marks  Bidder C=70\*60% = 42 Marks | Suppose three bidders participated in tender process and their Marks obtained are as under:  Bidder A=500000/- (Lowest)  Bidder B=600000/-  Bidder C=650000/-  Total Marks out of 30  The calculation will be as follows:  Bidder A=500000/500000\*30 = 30 Marks  Bidder B=500000/600000\*30 = 25 Marks  Bidder C=500000/650000\*30 = 23.07 Marks |
| **Technical Points Obtained + Financial Obtained = Total Marks**  **Best Evaluated Bid:**  Bidder A = 56 +30=86  Bidder B = 45.5 +25 = 70.5  Bidder C = 42 +23.07 = 65.07  ***So, Bidder A is a winner!***  **Note:** The company obtaining the highest total marks will be considered as best evaluated/successful bidder and will be eligible for getting a work order from the client. | |

# **TENDER REJECTION CRITERIA**

Even though the bidders meet the above qualifying criteria, they are subject to be disqualified if they have:

* + 1. In cases of discrepancy between the cost/price quoted in Words and in Figures, the bid will be rejected.
    2. Made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements; and / or
    3. At a later stage, found guilty of filing false details w.r.t technical requirements mentioned in the tender document.
    4. Not attached the Financial Bid accompanied with a Pay Order amounting to Rs. 100,000/-, on account of Bid Security, drawn in favor of Postal Life Insurance Company Limited
    5. The tenderer tries to influence the tender process.



**INSTRUCTIONS TO BIDDERS**

# **BIDDING DETAILS INSTRUCTION TO BIDDERS**

The complete bids as per required under this tender document must be delivered into the Tender Box, placed at reception of Postal Life Insurance Company Ltd, not later than **14:00** **hours** on last date of submission of bids i.e., **15th July, 2024** late bids shall not be considered. The Technical bids shall be publicly opened in the Committee Room of **Postal Life Insurance Co. Limited-Head Office, Postal Staff College, Sector G-8/4, Islamabad**, at **15:00 hours** on **23-04-2024**. In case the last date of bid submission falls in / within the official holidays / weekends of the Purchaser, the last date for submission of the bids shall be the next working day.

The bidder shall submit bids which comply with the Bidding Document. Alternative bids and options shall not be considered. The attention of bidders is drawn to the provisions of this tender document Clause regarding “**Determination of Responsiveness of Bid**” and “**Rejection**/**Acceptance of the Tender**” for making their bids substantially responsive to the requirements of the Bidding Document.

It will be the responsibility of the Bidder that all factors have been investigated and considered while submitting the Bid and no claim whatsoever including those of financial adjustments to the contract awarded under this Bid Process will be entertained by the Purchaser. Neither any time schedule, nor financial adjustments arising thereof shall be permitted on account of failure by the Bidder.

It must be clearly understood that the Terms and Conditions and Specifications are intended to be strictly enforced. No escalation of cost except arising from increase in quantity by the Bidder on the demand and approval of the Purchaser will be permitted throughout the period of completion of the contract.

The Bidder should be fully and completely responsible for all the deliveries and deliverables to the Purchaser.

The Contact for all correspondence in relation to this bid is as follows:

**(Mr. Khayam Nasim)**

Chief Technology Officer

Postal Life Insurance Company Limited.

2nd floor, Postal Staff College,

G8/4, Islamabad

Phone No. 051-9192999

Bidders should note that during the period from the receipt of the bid and until further notice from Primary Contact, all queries should be communicated via Primary Contact and in writing (e-mail) only. In the case of an urgent situation where the Primary Contact cannot be contacted, the bidder may alternatively direct their enquiries through Secondary Contact.

Bidders are also required to state, in their proposals, the name, title, contact number (landline, mobile), fax number and e-mail address of the bidder’s authorized representative through

whom all communications shall be directed until the process has been completed or terminated.

The Purchaser will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.

Bids, along with the below-mentioned documents, which must be submitted in sealed envelope super-scribing address as “Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration”

Bids completed in all aspects should be submitted as per schedule and as per Terms and Conditions given in the following Annexes.

|  |  |
| --- | --- |
| Annexure-A | Bid Form |
| Annexure-B | Bill of Material (BoM) |
| Annexure-C | Proposal Submission Form |
| Annexure-D | Financial Proposal Form |
| Annexure-E | Financial Proposal Submission Form |
| Annexure-F | Acceptance Certificate |
| Annexure-G | Undertaking |
| Annexure-H | General Conditions of Draft Contract |

# **TENDER COST**

The Bidder shall bear all costs / expenses associated with the preparation and submission of the Tender(s) and the Purchaser shall in no case be responsible / liable for those costs / expenses.

# **EXAMINATION OF THE TENDER DOCUMENT**

The Bidder is expected to examine the Tender Document, including all instructions and terms and conditions.

# **CLARIFICATION OF THE TENDER DOCUMENT**

Bidders should note that during the period from the receipt of the bid and until further notice from the Primary Contact given herein this document, all queries should be communicated via the Primary Contact and in writing (e.g., e-mail & letter) only. In the case of an urgent situation where the Primary Contact cannot be contacted, the bidder may alternatively direct their enquiries through Secondary Contact.

# **AMENDMENT OF THE TENDER DOCUMENT**

The Purchaser may, at any time prior to the deadline for submission of the Tender, at its own initiative or in response to a clarification requested by the Bidder(s), amend the Tender

Document, on any account, for any reason. All amendment(s) shall be part of the Tender Document and binding on the Bidder(s) as per Public Procurement Rules, 2004.

The Purchaser shall notify the amendment(s) in writing to the prospective Bidders as per Public Procurement Rules, 2004.

The Purchaser may, at its exclusive discretion, amend the Tender Document to extend the deadline for the submission of the Tender as per Rule-23(3) of Public Procurement Rules, 2004.

# **TENDER PRICE**

The quoted price shall be:

1. Best / final / fixed and valid until completion of all obligations under the Contract i.e., not subject to variation / escalation.
2. In Pak Rupees.
3. Inclusive of all taxes, duties, levies, insurance, freight, etc.
4. Including all charges up to the delivery point as mentioned in the tender document.
5. If not specifically mentioned in the Tender(s), it shall be presumed that the quoted price is as per the above requirements.
6. Where no prices are entered against any item(s), the price of that item shall be deemed free of charge, and no separate payment shall be made for that item(s).
7. In the case of locally produced Equipment/Service, the price shall include all customs duties and sales and other taxes already paid or payable on the components and raw materials used in the manufacture or assembly of the item. In case of Contract of imported Equipment/Services offered Ex-Warehouse/Off-the-Shelf from within the Purchaser’s country, import duties and sales and other taxes already paid shall be shown separately (if required by the Purchaser).

# **PAYMENT TERMS**

All prices quoted should be in Pak Rupees. The price quoted should include all costs and applicable taxes. PLICL can withhold applicable taxes on payments (as per prevailing tax laws of Pakistan).

The Bidder must submit a payment proposal with milestones which the Procuring Agency has to agree.

All invoices must be made on the bidder’s official letterhead in favor of PLICL and duly signed & stamped by the relevant authority of the bidder.

# **SERVICE LEVEL AGREEMENT**

The selected bidder shall be required to sign a Service Level Agreement (SLA) for the project of Configuration, Modifications, Upgradation & Support of existing Core system (PLIS), known as the Postal Life Insurance System. This SLA should, at a minimum, cover service availability (uptime), initial response time, and resolution time for resolving issues. Additionally, the selected bidder should define a turnaround time for new developments in agreement with the Postal Life Insurance Company Limited (PLICL).

# **SUPPORT & WARRANTIES**

The Bidders should mention the warranties they propose for products and services to be rendered.

**SHOULD BE SUBMITTED ON COMPANY’S LETTERHEAD**

# **ANNEXURE-A (BID FORM)**

**POSTAL LIFE INSURANCE COMPNAY LIMITED**

**ISLAMABAD**

**Tender Form**

Note: (1) Contractors / Venders must fill in all the details as required in the form.

(2) Use Capital Letters.

Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

NTN: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sales Tax Registration No (ISB): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of Registration: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proof of being active on FBR ATL. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of CEO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name(s) of Directors: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Business Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone: (Land Line)/Mobile ……………………………………. Fax. ----------------------------------------------

E-mail: --------------------------------------------------

Authorized Signatures/ Stamp

(Chief Executive or the person Authorized to sign on his behalf)

**Attachments**

1. Copy of CNIC
2. Copy of Company Registration Certificate
3. Proof of being active on ATL FBR website.
4. Copy of Sales Tax Registration in Islamabad.
5. An affidavit on judicial stamp paper regarding non-black list of the firm by any Government /semi-Government / autonomous body and not in litigation with Any Client.

**Tender Submission Date: --------------------------------------------------**

**Bank Draft / Pay Order No: --------------------------------------------------**

# **ANNEXURE - BILL OF MATERIAL (BoM)**

|  |  |  |
| --- | --- | --- |
| **S.NO** | **Requirements** | **No. Of Resources** |
| **Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration** | | |
| 1 | Project Manager | - |
| 2 | System Architect | - |
| 3 | Business Analyst | - |
| 4 | Quality Assurance Engineer | - |
| 5 | Database Administrator | - |
| 6 | Full Stack Developer | - |
| 7 | Network Administrator | - |
| 8 | System Administrator | - |
| 9 | Support Engineer | - |
| 10 | Information Security Specialist | - |
| 11 | Technical Writer | - |
| 12 | VPN | 55 |
| 13 | SQL Server licenses (one time cost) | 2 |
| 14 | Server Hosting (PR & DR sites) | 2 |
| 9 | VPN implementation per location | 55 |
| 10 | Microsoft SQL Server licenses (one time cost) | 2 |
| 11 | Licensed Windows Server | Per Server |
| 12 | Licensed Antivirus Software | Per Server |
| 13 | SMS with masking (Need basis) on the production of original bill from service provider | - |
| 14 | Project Management Tool | 1 |
| 16 | Server Hosting (API Server) | 1 |
| 17 | Server Hosting (Backup Server) | 1 |
| 18 | Sales/Agent Network Mobile Application | - |
| 19 | PLICL Mobile Application | - |
| 20 | Development/Revamp of existing core system to new web-based core system (key features as per SOW) Multi-Tier, .Net Core-MVC web-based Application | - |
| 21 | Data Digitization  Data Entry/Data Update | - |
| 22 | Payment Gateway Integration | - |

# **ANNEXURE – C****-FORMS & OTHER REQUIRED DOCUMENTS TECHNICAL** **PROPOSAL FORM**

To (Name and address of Client / Purchaser)

**[Location, Date]**

Dear Sir,

We, the undersigned, offer to provide the **(insert title of assignment**) \_ in accordance with your Request for Proposal/Tender Document No. dated \_ (insert date) \_ and our Proposal. We are hereby submitting our Proposal, which includes the Technical Proposal and the Financial Proposal sealed in two separate envelopes.

We undertake, if our Proposal is accepted, to provide supply of\_\_\_\_\_\_\_\_\_\_\_ related to the assignment.

We also confirm that the Government of Pakistan has not declared us, or any, ineligible on charges of engaging in corrupt, fraudulent, collusive or coercive practices. We furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and we are aware of the relevant provisions of the Proposal Document.

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

We remain,

Yours sincerely,

Authorized Signature (Original)

***(In full and initials)***

Name and Designation of Signatory

Name of Firm

Address

# **ANNEXURE-D-FINANCIAL PROPOSAL FORM**

**[Location, Date]**

***Financial proposals for the Tenders for Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S#** | **Deliverable Description** | **Proposal Type** | **Price in PKR (Inclusive all taxes in Figures)** | **Price in PKR (in words)** |
| **1** | Monthly charges for operation and Maintenance Existing PLIS, Configuration, upgradation, Modification and Support, Bug Fixing. | **Monthly** |  |  |
| **2** | Monthly charges for Operation and Maintenance after Development Signoff/ implementation, ensure 24/7 uptime and 99.9% efficiency, Bug Fixing, Code Repository, Data Security and Data Standard Compliances, Support of Mobile Applications (Customers & Agent both Mobile Application), Maintenance of Complaint Management System, Vendor Source Code Repository Management and Training | **Monthly** |  |  |
| **3** | Server Hosting | **Per Server** |  |  |
| **4** | Licensed Windows Server for hosted Server | **Per Server** |  |  |
| **5** | Microsoft SQL Server Licensing Cost for PR & DR Site | **Per server** |  |  |
| **6** | Applications:   * 1. Sales Agent App   2. PLICL Mobile Application | **One Time** |  |  |
| **7** | Project Management Tool   * Dash-Board * Attendance and Task Management System * Ticket and Task Management System | **Monthly** |  |  |
| **8** | SMS with masking   1. Actual Bill of hosting company 2. Service Charges of Vendor | **Per SMS** |  |  |
| **9** | Installation of Virtual Private Network (VPN) at client level | **Per Location** |  |  |
| **10** | Development/Revamp of existing core system to new web-based core system (key features as per SOW) Multi-Tier, .Net Core-MVC web-based Application | **One Time** |  |  |
| **11** | Data Digitization  Data Entry/Data Update | **One Time**  **(Per record)** |  |  |
| **12** | Monthly Charges for each Permanently Deployed;   1. Project Manager 2. Business Analyst 3. Quality Assurance Engineer 4. Database Administrator 5. Full Stack Developer 6. Support Engineer 7. Network Admin 8. System Admin 9. Content Writer 10. System Architect 11. Information Security Specialist | **Monthly** |  |  |
| **13** | Payment Gateway Integration   1. Regulatory Compliance (Costs associated with ensuring compliance with PCIDSS and other regulatory standards) 2. Cost of developing, Designing and Integrating the online payment gateway software.  |  | | --- | |  | | **One Time** |  |  |

**NOTE:**

* All applicable taxes should be included in the quoted rate(s).
* The client has the option to issue work order for any or all of above services.
* Upon client request, the deployed staff can be increased or decreased any time after serving 15 days’ notice and team will be physically deployed in the PLIC Offices.
* Conducive Work place will be provided by the PLIC team.
* Given the importance and confidentiality of the system Hardware/Systems, Tools will be provided by the PLIC and no one will be allowed to work on the other machines.
* The payment regarding deployment of staff will be made subject to the satisfactory performance of the re source persons.

|  |  |
| --- | --- |
| **Name of the vendor** |  |
| **Signature** |  |
| **Phone & Mobile No.** |  |

# **ANNEXURE – E****- Financial Proposal Submission Form (Part of Financial Bid Envelope)**

To \_ (Name and address of Client / Purchaser)

Dear Sir,

We, the undersigned, offer to provide the \_ (Insert title of assignment) \_ in accordance with your Request for Proposal No. dated \_ (insert date) \_ and our Technical Proposal. Our attached Financial Proposal is for the sum of (insert amount in words and figures). This amount is inclusive of all taxes.

Our Financial Proposal shall be binding upon us up to expiration of the validity period of the Proposal, i.e., before the date indicated in the Proposal Data Sheet.

We also declare that the Government of Pakistan has not declared us or any Sub-Contractors for any part of the Contract, ineligible on charges of engaging in corrupt, fraudulent, collusive, or coercive practices. We, furthermore, pledge not to indulge in such practices in competing for or in executing the Contract, and are aware of the relevant provisions of the Proposal Document.

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

Signed

In the capacity of:

Duly authorized to sign the proposal on behalf of the Applicant.

Date:

# **ANNEXURE-F- ACCEPTANCE CERTIFICATE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S#** | **Description** | **Accept** | | **Remarks** |
| **Yes** | **No** |
|  | All items included in Financial Proposal of this Document. |  |  |  |
|  | Provision of Service at designated Locations given in Service Window and also in New Location if added later on |  |  |  |
|  | Procurement of Operations, Maintenance, upgradation support of Existing System, Support and Maintenance of revamped system along with data digitization of policy holder records and payment gateway integration |  |  |  |
|  | Software technology upgrade of the system. |  |  |  |
|  | Ensure smooth operations of the systems at all PLICL locations. Development, updation of SOPs to manage the systems. |  |  |  |
|  | Trainings of all End Users |  |  |  |
|  | Extension of system to other locations / stations on the directions of the client. |  |  |  |
|  | The vender will not alter the platform / software tools etc. of the application software without consultation and approval of the client if awarded. |  |  |  |
|  | Acceptance of Penalties as per Penalty Clauses |  |  |  |
|  | The upgraded / reengineered / improved software applications/Website/all other supportive software tools along-with source code will be the exclusive property of PLICL. |  |  |  |
|  | The vender will not be authorized to use or share the codes / applications etc. with any other party even after expiry of the contract agreement. |  |  |  |
|  | Troubleshooting of all technical issues within the time frame given in the tender document |  |  |  |
|  | Vendor shall claim only charges mentioned in financial document. Acceptance of any other requirement declared mandatory in any part of this Tender Document without claiming additional charges. |  |  |  |

**Note:** The bidder should accept all above statements by putting “Yes” otherwise bid will not be entertained.

This is to certify that I have read and completely understood the Tender Notice and Terms and conditions of this tender and hereby accept the same. In case of any dispute the decision of PLICL will be final. It is also certified that Firm or any of its Sponsors/Directors/Partners is not Black Listed by any Government Department.

**Name of Firm: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of Person & Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

# **ANNEXURE-G (UNDERTAKING)**

It is certified that the information furnished here in and as per the document submitted is true and correct and nothing has been concealed or tampered with. We have gone through all the conditions of the tender and are liable to any punitive action for furnishing false information / documents.

Dated this\_\_\_\_\_\_\_\_\_\_ day of\_\_\_\_\_\_\_\_\_\_20\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Signature

(Company Seal)

In the capacity of

Duly authorized to sign bids for and on behalf of:

# **ANNEXURE-H (GENERAL CONDITIONS OF DRAFT CONTRACT)**

**CONTRACT**

The Purchaser shall, after receipt of the Performance Security from the successful Bidder, send the Contract provided in the Tender Document to the successful Bidder. Within three working days of the receipt of such Contract, the Bidder shall sign and date the Contract and return it to the Purchaser.

**CONTRACT DURATION**

The Contract duration shall be for three (03) year, starting from the date of service /application usage (User acceptance) with full features & functionalities till end date of service period and further extendable for further terms with the Mutual Consent of Both parties.

**CONTRACT DOCUMENTS AND INFORMATION**

The Contractor shall not, without the Purchaser's prior written consent, make use of the Contract, or any provision thereof, or any document(s), specifications, pattern(s), sample(s) or information furnished by or on behalf of the Purchaser in connection therewith, except for purposes of performing the Contract or disclose the same to any person other than a person employed by the Contractor in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for the purposes of such performance.

**CONTRACT LANGUAGE**

The Contract and all documents relating to the Contract, exchanged between the Contractor and the Purchaser, shall be in English. The Contractor shall bear all costs of translation to English and all risks of the accuracy of such translation.

**STANDARDS**

The services provided under this Contract shall conform to the authoritative latest industry standards.

**PATENT RIGHT**

The Contractor shall indemnify and hold the Purchaser harmless against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Service or any part thereof.

**EXECUTION SCHEDULE**

The Contractor shall deliver/enable the service within eight (08) weeks from the issuance of Intent Letter.

**TAXES AND DUTIES**

The Contractor shall be entirely responsible for all taxes, duties and other such levies imposed make inquiries on income tax / sales tax to the concerned authorities of Income Tax and Sales Tax Department, Government of Pakistan.

**CONTRACT COST**

The Contractor shall bear all costs / expenses associated with the preparation of the Contract and the Purchaser shall in no case be responsible / liable for those costs / expenses. The successful bidder shall provide legal stamp papers of relevant value according to Govt. rules and regulations for signing of the formal contract.

**DELIVERY**

1. The Contractor shall indicate his delivery approach clearly specifying the requirements of software and its documentation.
2. The Contractor shall ensure that the Service shall be delivered complete to enable the testing and training to proceed without interruption.

**SAFETY**

1. The Contractor shall be responsible for the addition of bilingual warnings and caution notices, where hazards cannot be eliminated, or risks cannot be reduced.
2. The Contractor shall be responsible for the protection of the power sources, controls, and critical components of the redundant systems and subsystems by shielding or physical separation when possible.

**INSPECTION AND TESTING**

1. The Client shall inspect and test the Goods supplied, the Services provided, or the Works carried out, under the Contract, to verify their conformity to the Technical Specifications.
2. The inspections and tests shall be conducted at the premises of the Contractor / at the destination. Where conducted at the premises of the Contractor, the Contractor shall provide all-reasonable facilities and assistance.
3. The Purchaser may reject the Goods, the Services, or the Works if they fail to conform to the Technical Specifications, in any test(s) or inspection(s) and the Contractor shall either replace the rejected Goods, Services or Works or make all alterations necessary to meet the Technical Specifications, within three working days, free of cost to the Purchaser.
4. The Purchaser’s post-delivery right to inspect, test and, where necessary, reject the Goods shall in no way be limited or waived by reason of pre-delivery inspection, testing, or passing of the Goods.
5. Nothing contained in this document shall, in any way, release the Contractor from any Warranty or other obligations under the Contract.

**WARRANTY**

The Bidders should mention the warranties they propose for products and services to be rendered.

**PAYMENT**

1. The Contractor shall provide all necessary supporting documents along with invoice.
2. The Purchaser shall get verified the details of Goods/Services delivered against the invoice from the concerned Technical Team of PLICL and Payment shall be made on complete delivery of hardware/equipment and after issuance of satisfactory certificate by concerned Technical Team PLICL, as per details given in relevant Letter of Intent.
3. The Purchaser shall pay the amount verified within thirty (30) days. Payment shall not be made in advance and against partial deliveries. The Purchaser shall make payment for the Goods/Services provided to the Contractor, as per Government policy, in Pak Rupees, through treasury Cheque.
4. The Contractor shall cause the validity period of the performance security to be extended for such period(s) as the contract performance may be extended.
5. All payments shall be subject to all taxes, duties and levies applicable under the laws of Pakistan for the whole period starting from issuance of Letter of Intent (LOI) till termination of the signed contract in this regard.
6. Billing Submission Procedure is as under;

|  |  |  |
| --- | --- | --- |
| S.N | Particular | Description |
| 1 | Payments | Payments would be made on monthly basis which is quoted in the financial bid on satisfactory performance of each service and resource person after deduction of all types of penalties mentioned in the tender document and Contract agreement, (if any) |
| 2 | Tax deductions | All government applicable taxes. |
| 3 | Authority | Satisfactory performance certificate is to be issued by the officers. |

**NOTE**:

* 1. Monthly Payments shall be released after overall satisfactory performance of the contractor.
  2. The selected bidder can claim relaxation in penalty but he will provide valid justification for such relaxation. The Competent Authority can accept or reject their relaxation request based on factual position.

**CONTRACT AMENDMENT**

1. The Purchaser may at any time, by written notice served to the Contractor, alter, or amend the contract for any identified need/requirement in the light of prevailing rules and regulations.
2. The Contractor shall not execute any Change until and unless the Purchaser has allowed the said Change, by written order served on the Contractor with a copy to the Client.
3. The Change, mutually agreed upon, shall constitute part of the obligations under this Contract, and the provisions of the Contract shall apply to the said Change.
4. No variation in or modification in the Contract shall be made, except by written amendment signed by both the Purchaser and the Contractor.

**ASSIGNMENT / SUBCONTRACT**

1. The Contractor shall not assign or sub-contract its obligations under the Contract, in whole or in part, except with the Purchaser's prior written consent.
2. The Contractor shall guarantee that all assignees / subcontractors of the Contractor shall, for performance of any part / whole of the work under the contract, comply fully with the terms and conditions of the Contract applicable to such part / whole of the work under the contract.

**EXTENSIONS IN TIME FOR PERFORMANCE OF OBLIGATIONS UNDER THE CONTRACT**

If the Contractor encounters conditions impeding timely performance of any of the obligations, under the Contract, at any time, the Contractor shall, by written notice served on the Purchaser with a copy to the Client, promptly indicate the facts of the delay, its likely duration, and its cause(s). As soon as practicable after receipt of such notice, the Purchaser shall evaluate the situation and may, at its exclusive discretion, without prejudice to any other remedy it may have, by written order served on the Contractor with a copy to the Client, extend the Contractor's time for performance of its obligations under the Contract.

**LIQUIDATED DAMAGES**

If the Contractor fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract the Purchaser may, without prejudice to any other right of action / remedy it may have, deduct from the Contract Price against undelivered portion, as liquidated damages, a sum of money @0.25% of the total Contract Price which is attributable to such part of the Services / the Works, in consequence of the failure / delay, be put to the intended use, for every day between the scheduled delivery date(s), with any extension of time thereof granted by the Purchaser, and the actual delivery date(s). Provided that the amount so deducted shall not exceed, in the aggregate, 10% of the Contract Price.

**BLACKLISTING**

If the Contractor fails / delays in performance of any of the obligations, under the Contract

/ violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract or found to have engaged in corrupt or fraudulent practices in competing for the award of contract or during the execution of the contract, the Purchaser may without prejudice to any other right of action / remedy it may have, blacklist the Contractor, either indefinitely or for a stated period, for future tenders in public sector, as per provision of Public Procurement Rules, 2004 and PLICL Procurement Regulations and Guidelines.

**FORFEITURE OF PERFORMANCE SECURITY**

1. The Performance Security shall be forfeited by the Purchaser, on occurrence of any / all the following conditions:
2. If the Contractor commits a default under the Contract.
3. If the Contractor fails to fulfill any of the obligations under the Contract.
4. If the Contractor violates any of the terms and conditions of the Contract.
5. The Contractor shall cause the validity period of the performance security to be extended for such period(s) as the contract performance may be extended.
6. If the Contractor fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract the Purchaser may, without prejudice to any other right of action / remedy it may have, forfeit Performance Security of the Contractor.
7. Failure to supply required items/services within the specified time period will invoke penalty as specified in this document. In addition to that, the Performance Security amount will be forfeited, and the company will not be allowed to participate in future tenders as well.

**TERMINATION FOR DEFAULT**

If the Contractor fails / delays in performance of any of the obligations, under the Contract / violates any of the provisions of the Contract / commits breach of any of the terms and conditions of the Contract the Purchaser may, at any time, without prejudice to any other right of action / remedy it may have, by written notice served on the Contractor with a copy to the Client, indicate the nature of the default(s) and terminate the Contract, in whole or in part, without any compensation to the Contractor. Provided that the termination of the Contract shall be resorted to only if the Contractor does not cure its failure / delay, within fifteen working days (or such longer period as the Client may allow in writing), after receipt of such notice.

**TERMINATION FOR INSOLVENCY**

If the Contractor becomes bankrupt or otherwise insolvent, the Purchaser may, at any time, without prejudice to any other right of action / remedy it may have, by written notice served on the Contractor with a copy to the Client, indicate the nature of the insolvency and terminate the Contract, in whole or in part, without any compensation to the Contractor.

**TERMINATION FOR CONVENIENCE**

1. Any of the parties may, at any time, by written notice served on the other party with a copy to the Client, terminate the Contract, in whole or in part, for its convenience, without any compensation to the other party.
2. The Services which are complete or to be completed by the Contractor, within thirty working days after the receipt of such notice, shall be accepted by the Purchaser. For the remaining Services, the Purchaser may elect:
   1. To have any portion thereof completed and delivered; and/or
   2. To cancel the remainder and pay to the Contractor an agreed amount for partially completed Services, Works and materials / parts previously procured by the Contractor for the purpose of the Contract.

**FORCE MAJEURE**

1. For the purpose of this contract “Force Majeure” means an event which is beyond the reasonable control of a party and which makes a party’s performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances, and includes, but is not limited to, War, Riots, Storm, Flood or other industrial actions (except where such strikes, lockouts or other industrial actions are within the power of the party invoking Force Majeure), confiscation or any other action by Government agencies. In all disputes between the parties as to matters arising pursuant to this Contract, the dispute be referred for resolution by arbitration under the Pakistan Arbitration Act, 1940, as amended, by one or more arbitrators selected in accordance with said Law. The place for arbitration shall be Islamabad, Pakistan. The award shall be final and binding on the parties.
2. The Contractor shall not be liable for liquidated damages, forfeiture of its Performance Security, blacklisting for future tenders, termination for default, if and to the extent his

failure / delay in performance /discharge of obligations under the Contract is the result of an event of Force Majeure.

1. If a Force Majeure situation arises, The Contractor shall, by written notice served on the Purchaser, indicate such condition and the cause thereof. Unless otherwise directed by The Purchaser in writing, The Contractor shall continue to perform under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
2. Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or Agents or Employees, nor (ii) any event which a diligent Party could reasonably have been expected to both (A) consider at the time of the conclusion of this Contract and (B) avoid or overcome in the carrying out of its obligations here under.
3. Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.

**DISPUTE RESOLUTION**

1. The Purchaser and the Contractor shall make every effort to amicably resolve, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the Contract.
2. If, after thirty working days, from the commencement of such informal negotiations, the Purchaser and the Contractor have been unable to amicably resolve a Contract dispute, either party may, require that the dispute be referred for resolution by arbitration under the Pakistan Arbitration Act, 1940, as amended, by one or more arbitrators selected in accordance with said Law. The place for arbitration shall be Islamabad, Pakistan. The award shall be final and binding on the parties.

**STATUTES AND REGULATIONS**

1. The Contract shall be governed by and interpreted in accordance with the laws of Pakistan.
2. The Contractor shall, in all matters arising in the performance of the Contract, conform, in all respects, with the provisions of all Central, Provincial and Local Laws, Statutes, Regulations and By-Laws in force in Pakistan, and shall give all notices and pay all fees required to be given or paid and shall keep the Purchaser indemnified against all penalties and liability of any kind for breach of any of the same.
3. The Courts at Islamabad shall have the exclusive territorial jurisdiction in respect of any dispute or difference of any kind arising out of or in connection with the Contract.

**THE CLIENT**

1. The Client shall only carry out such duties and exercise such authority as specified in the Contract. The Client shall have no authority to relieve the Contractor of any of his obligations under the Contract, except as expressly stated in the Contract.
2. The Contractor shall proceed with the decisions, instructions or approvals given by the Client in accordance with these Conditions.
3. The Client shall conform to all the relevant clauses of this Tender Document to carry out all responsibilities assigned thereto in a timely manner.

**AUTHORIZED REPRESENTATIVE**

1. The Purchaser, the Client or the Contractor may, at their exclusive discretion, appoint their Authorized Representative and may, from time to time, delegate any / all of the duties / authority, vested in them, to their authorized Representative(s), including but not limited to, signing on their behalf to legally bind them, and may, at any time, revoke such delegation.
2. The Authorized Representative shall only carry out such duties and exercise such authority as may be delegated to him, by the Purchaser, the Client or the Contractor.
3. Any such delegation or revocation shall be in writing and shall not take effect until notified to the other parties to the Contract.
4. Any decision, instruction or approval given by the Authorized Representative, in accordance with such delegation, shall have the same effect as though it had been given by the Principal.
5. Any failure of the Authorized Representative to disapprove any Goods or Services or Works shall not prejudice the right of the Client to disapprove such Goods or Services or Works and to give instructions for the rectification thereof.
6. If the Contractor questions any decision or instruction of the Authorized Representative of the Purchaser / the Client, the Contractor may refer the matter to the Purchaser / the Client who shall confirm, reverse or vary such decision or instruction.

**WAIVER**

Failure of either party to insist upon strict performance of the obligations of the other party, under the Contract, shall in no way be deemed or construed to affect in any way the right of that party to require such performance.

**DOCUMENTATION**

The Contractor shall provide user documentation, operation manuals, and other relevant information related to the project of Configuration, Modifications, Upgradation & Support of existing Core system (PLIS) known as the Postal Life Insurance System. This documentation should be furnished in soft copy format and in the form of on-line

# **ANNEXURE-I (REGISTER SAMPLES)**

