



F.No.PLIC/Pro-IT/PLIS/2025
dated 12th November, 2025

REQUEST FOR PROPOSAL (RFP)

“PROCUREMENT OF OPERATIONS, MAINTENACE, UPGRADATION SUPPORT OF EXISTING SYSTEM AND PAYMENT GATEWAY INTEGRATION”

Postal Life Insurance Company Limited (PLICL), registered under the Insurance Ordinance 2000, invites sealed proposals from eligible firms for the procurement of operations, maintenance, upgradation support of the existing system, and payment gateway integration. Interested bidders must be registered with the Sales Tax and Income Tax Departments, possess a valid NTN, be active on the ATL of the FBR website, and have a physical presence in Islamabad or Rawalpindi.

2. The bidding process will be conducted under PPRA Rules, 2004. The Request for Proposal (RFP) document can be obtained from the office of the Chief Technology Officer (CTO), 2nd Floor, ECO Postal Staff College, Sector G-8/4, Islamabad, during office hours upon submission of a non-refundable pay order or demand draft of Rs.5,000/- in favor of PLICL or downloaded from the website www.plic.com.pk & www.ppra.gov.pk. Properly sealed proposals must be submitted by **28-11-2025** at **14:00 hours** and will be opened the same day at **15:00 hours** in the presence of bidders or their authorized representatives. Only the financial bids of firms whose technical proposals meet the specified requirements will be opened.

3. PLICL reserves the right to accept or reject any or all bids and to modify the scope of work in accordance with PPRA Rules.

-sd-
(Administration Department)
Ph. #.051-9192902



**Procurement of Operations, Maintenance,
upgradation support of Existing System and payment
gateway integration**

BIDDING DOCUMENT

2025

**POSTAL LIFE INSURANCE COMPANY
LIMITED**

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1. 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.

2. 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.

3. 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 5% to total bid money in shape of Bank Guarantee / Insurance Guarantee. 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.

4. 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:

- i)** The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals.
- ii)** The envelopes shall be marked as “Financial Proposal” and “Technical Proposal”.
- iii)** 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.
- iv)** 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.
- v)** During the technical evaluation no amendments to the technical proposal shall be permitted.
- vi)** 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.
- vii)** The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders.
- viii)** The selection criteria will be based on Quality and Cost.
- ix)** For the Undertaking of this Project. Joint Venture is not permitted.

5. INTRODUCTION

i. POSTAL LIFE INSURANCE COMPANY LIMITED INTRODUCTION

Postal Life Insurance Company Limited is the oldest Organization of its kind in the subcontinent, established since 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.

ii. 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.

6. 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

7. PROJECT OBJECTIVE

This project envisages Procurement of Operations, Maintenance, upgradation support of Existing System and payment gateway integration in compliance with mandatory regulatory requirements, 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.

8. SCOPE OF WORK

PLIC wish to Procurement of Configuration, Modification, Upgradation, Support of existing Core System 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.

8.1. 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
- Development & Implementation of Web Based Reporting System

a) *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.

b) *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

2. Disaster Recovery (DR) Server:

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

3. 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:

- Hosting Provider Selection:** Identify and select a reputable hosting provider based on predefined criteria, considering factors such as reliability, scalability, and security features.
- 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.

- iii. **Security Implementation:** Implement robust security measures, including firewalls, intrusion detection systems, and SSL certificates to ensure the confidentiality and integrity of data.
- iv. **High Availability Assurance:** Ensure high server uptime through proper configuration, redundancy measures, and continuous monitoring to meet or exceed agreed-upon uptime guarantees.
- v. **Data Backup and Recovery:** Establish and maintain automated data backup procedures, with periodic testing of recovery processes to mitigate the risk of data loss.

4. Reporting Server:

Dedicated server for *Development & Implementation of Web-Based Reporting System*.

c) **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.

d) *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

e) *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

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

f. *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.

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.

OBLIGATION OF VENDOR

- i.** The Vendor will be entrusted with the task of not only maintaining and enhancing the current insurance system software. 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.
- ii.** The Vendor shall solve all those issues which result in delayed software response for the end user.
- iii.** 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.

- iv. 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.
- v. 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.
- vi. The vendor shall agree 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.
- vii. 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.
- viii. 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.
- ix. 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.
- x. The Vendor shall not alter the platform / software tools etc. of the application software without approval of Management of Postal Life Insurance Company Limited.
- xi. 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.
- xii. The Vendor shall ensure the safety & secrecy of software. Breach of this condition might result in cancellation of contract.
- xiii. 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.
- xiv. 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.

- xv. 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.
- xvi. 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.
- xvii. 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.
- xviii. 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.
- xix. 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.
- xx. 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.
- xxi. 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.
- xxii. 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.

8.2. 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.

9. CHANGE MANAGEMENT AND ADDITIONAL SERVICES

If the Client requires additional services related to the procurements of Operations, Maintenance, upgradation support of Existing System 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.

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 late.

10. 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.	<p>Full Stack Developer</p> <p>He must be capable of modifying software as and when required by PLICL.</p>	<p>a) Post Graduate in Computer Science/Information Technology from an HEC Recognized University.</p> <p>- Experience of 01 years of Software Development particularly in .Net and SQLServer Preferably he should have the following certifications.</p> <p>- Certification in .Net</p> <p>- Certification in Database Development Management Database</p>	<ul style="list-style-type: none"> • 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.	<p>Support Engineer</p> <p>He will be responsible for installation. Configuration</p>	<p>IT Graduate from an HEC Recognized University Fully skilled in hardware troubleshooting.</p> <p>Skilled in Installation, configuration and</p>	<ul style="list-style-type: none"> • 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.

	<p>and troubleshooting of end user application at station of deployment. He will also assist in providing same services to the field offices remotely.</p>	<p>troubleshooting of Operating Systems and other applications like Anti-Virus, Word Processors and Spreadsheets.</p> <ul style="list-style-type: none"> - Capable of imparting day to day guidance / on job training to end users of PLICL in smooth running of software applications. 	<ul style="list-style-type: none"> ● 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. <p>Any other Technical Support required for smooth running of the systems.</p>
<p>iii.</p>	<p>Project Manager He will be responsible for planning, overseeing and leading from start to completion of the project.</p>	<p>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.</p> <ul style="list-style-type: none"> -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. 	<ul style="list-style-type: none"> ● 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	<p>Business Analyst</p> <p>He will be responsible for planning, overseeing, and leading business analysis activities from start to completion of the project</p>	<p>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.</p> <ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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.	<p>Database Administrator</p>	<p>Bachelors (16-Years Education) or Master's in Computer Science or related field from HEC recognized university. DBA has two or more years' experience</p>	<p>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.</p> <ul style="list-style-type: none"> • 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	<p>Bachelor (16-Years Education) or Master's in Computer Science or related field from HEC recognized university. QA has Three or more years' experience.</p> <ul style="list-style-type: none"> • Proven work experience in software development • Proven work experience in software quality assurance. 	<ul style="list-style-type: none"> • 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	<p>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.</p>	<ul style="list-style-type: none"> • 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	<p>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.</p>	<ul style="list-style-type: none"> • 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	<p>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.</p>	<ul style="list-style-type: none"> • 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.

10.1. SUPPORT FOR EXISTING SYSTEM

a) UNDERSTANDING THE APPLICATION

- i.** After awarding the contract, the successful bidder shall thoroughly understand the complete application.
- ii.** 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.
- iii.** The outgoing vendor will assist the incoming vendor for all matters relating to smooth operation of PLICL for 2 weeks.
- iv.** 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.

b) UNDERSTANDING THE APPLICATION

- i.** The successful bidder shall have a detailed and clear understanding about the current insurance.
- ii.** Processes, insurance products, and the prevalent market.
- iii.** Based on the understanding the vendor shall fulfill all resultant processes inclusive of all necessary requirements / needs to regulate the system.
- iv.** 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.

c) SUPPORT AND MAINTENANCE

- i)** 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 **td**
 3. Application level Data Flow Diagram.
- ii)** 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.

- iii) 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.
- iv) 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.
- v) The selected bidder needs to maintain database including PR & DR Sites connectivity.
- vi) 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
 3. Data Backups retention policies
 4. Application & Database Security and Confidentiality.
 5. Source Code & Data backup distribution method & Ownership.
 6. Server Load Test Report.

10.2. SERVICE DELIVERY AND SERVICE REPORTING CONSIDERATIONS

a. Service level warranty:

- i. 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.
- ii. 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	<ul style="list-style-type: none"> i. If application is functional but a certain feature is not available due to any software related issue. ii. If application is functional but the software is not behaving properly with respect to certain features. iii. Application is functional but the allied features like generating MIS reports, incorporation of application changes in Technical Documents etc. are not working properly.
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10.3. 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.	<ul style="list-style-type: none"> i. Halt in the functionality of any module. ii. Generation or non-availability of Operational Reports (PSO of any kind and Calculation memos etc.); iii. All kind of Non-Operational Reports unavailability or with wrong results; iv. Any other functionality which not effect regular operations of the PLICL business.

10.4. 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.

11. 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 Procurement of Operations, Maintenance, upgradation support of Existing System 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 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

12. BID QUALIFICATION CRITERIA (INITIAL SCREENING/MANDATORY REQUIREMENTS)

Sr.#	Qualification Criteria (Initial Screening)
1	Bidder registration with Registrar of firms / SECP (at least 05 years in existence)
2	Copies of last 05 Years audited financial statements
3	Prior Experience of development and maintenance of life insurance core systems.
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.
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.
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.
7	Proof of Firm registration with various revenue authorities like Income Tax, Sales Tax etc. and active taxpayer.
8	National Tax Number
9	The Bidder should have minimum of 50 employees on his payroll who are involved in IT services.
10	Receipt for the Purchase of Tender Document.

13. 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

14. TECHNICAL EVALUATION CRITERIA

S/NO	Item	Criteria	Number
		Software Development, Maintenance and Support and Skilled IT HR Projects. A. 1 Mark for Each Project with a worth of Rs. 50-100 million B. 2 Marks for Each Project with a worth of above Rs. 100 million Note i. Last 10 calendar years will be considered ii. Maximum 05 projects shall be counted iii. Projects that include hardware will not be accepted.	20

1	Firm Experience	(Evidence in the shape of Agreement or Workorder Should be attached)	
		Prior Experience of maintaining the SLA of Life Insurance Core System. 1. 1-3 Years= 05 Marks 2. 4-6 Years=10 Marks 3. Above 6 Years=15 Marks	15
		(Evidence in the shape of Agreement or Workorder Should be attached)	
		Prior Experience of Development, Maintenance and Support. 1. 3-6 Projects = 02 Marks 2. 7-10 Projects=5 Marks 3. Above 10 Projects=10 Marks	15
		(Evidence in the shape of Agreement or Workorder Should be attached)	
		Proven track record of providing technical training, including on-the-job training with a focus on capacity building. i. 5-10 Projects =2 Marks ii. 10 Above Project=5 Marks	5
2	Company Registration	(Evidence in the shape of Agreement or Workorder Should be attached)	
		Bidder prior experience of Payment Gateway Integration and Security Compliances. 1. 3-5 Projects = 2 Marks 2. 6-8 Projects=5 Marks	5
		(Evidence in the shape of Agreement or Workorder Should be attached)	
		Firm registration as Information Security Assessor and Qualified Security Assessor • PTA • PCI-DSS (5 Marks Each)	10
		(Evidence in the shape of Agreement or Workorder Should be attached)	
		Firm number of years of being incorporated with SECP. 1. 5 to 10 Years =5 Marks Above 10 Years= 10 Marks	10
3	Financial Soundness	Accumulative Turnover (PKR) in last 10 years with Minimum 50 million Annual Turnover Each year.(Included in Annual tax returns and financial statements) More than 750 million =10 Marks PKR 500 million-PKR 750 million =5 Marks	10
4	Project Methodology	Project Management Plan • Project Awareness • Work plan • Real Time Monitoring Tools Task/Attendance Management System Note: (Demonstration of project plan is required)	5
5	In-House Resources	Number of permanent In-House Technical Staff available on pool 10-15 (Resources)= 1 Mark 16-50 (Resources)= 2 Marks Above 50 (Resources)=5 Marks Note: Proof of Salaries Transfer Required (last 3 month)	5
			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.*

15. 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.

- i) 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.
- ii) 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.
- iii) 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
<p>Suppose three bidders participated in tender process and their Marks obtained are as under:</p> <p>Total Marks out of 100 Bidder A=80 (highest) Bidder B=65 Bidder C=60</p> <p>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</p>	<p>Suppose three bidders participated in tender process and their Marks obtained are as under:</p> <p>Bidder A=500000/- (Lowest) Bidder B=600000/- Bidder C=650000/-</p> <p>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</p>
<p>Technical Points Obtained + Financial Obtained = Total Marks</p> <p>Best Evaluated Bid:</p> <p>Bidder A = 56 +30=86 Bidder B = 45.5 +25 = 70.5 Bidder C = 42 +23.07 = 65.07</p> <p><i>So, Bidder A is a winner!</i></p> <p>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.</p>	

16. TENDER REJECTION CRITERIA

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

- i) In cases of discrepancy between the cost/price quoted in Words and in Figures, the bid will be rejected.
- ii) Made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements; and / or
- iii) At a later stage, found guilty of filing false details w.r.t technical requirements mentioned in the tender document.
- iv) 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
- v) The tenderer tries to influence the tender process.

INSTRUCTIONS TO BIDDERS

17. BIDDING DETAILS INSTRUCTION TO BIDDERS

The complete bids as 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. **27-11-2025** 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 **27-11-2025**. 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. 051-919299

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 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
Annexure-I	Register Samples

18. 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.

19. EXAMINATION OF THE TENDER DOCUMENT

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

20. CLARIFICATION OF THE TENDER DOCUMENT

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

21. 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.

22. TENDER PRICE

The quoted price shall be:

- a. Best / final / fixed and valid until completion of all obligations under the Contract i.e., not subject to variation / escalation.
- b. In Pak Rupees.
- c. Inclusive of all taxes, duties, levies, insurance, freight, etc.
- d. Including all charges up to the delivery point as mentioned in the tender document.
- e. If not specifically mentioned in the Tender(s), it shall be presumed that the quoted price is as per the above requirements.
- f. 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).
- g. 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).

23. 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.

24. 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).

25. 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 COMPANY 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 – B**BILL OF MATERIAL (BoM)**

S.#.	Requirements	No. Of Resources
Procurement of Operations, Maintenance, upgradation support of Existing System 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
15	VPN implementation per location	55
16	Microsoft SQL Server licenses (one time cost)	2
17	Licensed Windows Server	Per Server
18	Licensed Antivirus Software	Per Server
19	SMS with masking (Need basis) on the production of original bill from service provider	-
20	Project Management Tool	1
21	Server Hosting (API Server)	1
22	Server Hosting (Backup Server)	1
23	Sales/Agent Network Mobile Application	-
24	PLICL Mobile Application	-
25	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.

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 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	Server Hosting	Per Server		
3	Licensed Windows Server for hosted Server	Per Server		
4	Microsoft SQL Server Licensing Cost for PR & DR Site	Per server		
5	Applications: i) Sales Agent App ii) PLICL Mobile Application	One Time		
6	Project Management Tool <ul style="list-style-type: none"> • Dash-Board • Attendance and Task Management System • Ticket and Task Management System 	Monthly		
7	SMS with masking i. Actual Bill of hosting company ii. Service Charges of Vendor	Per SMS		
8	Installation of Virtual Private Network (VPN) at client level	Per Location		

9	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		
10	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. 3.	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 theresource 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.			
i.	Provision of Service at designated Locations given in Service Window and also in New Location if added later on			
ii.	Procurement of Operations, Maintenance, upgradation support of Existing System, Support and payment gateway integration			
iii.	Software technology upgrade of the system.			
iv.	Ensure smooth operations of the systems at all PLICL locations. Development, updation of SOPs to manage the systems.			
v.	Trainings of all End Users			
vi.	Extension of system to other locations / stations on the directions of the client.			
vii.	The vender will not alter the platform / software tools etc. of the application software without consultation and approval of the client if awarded.			
viii.	Acceptance of Penalties as per Penalty Clauses			
ix.	The upgraded / reengineered / improved software applications/Website/all other supportive software tools along-with source code will be the exclusive property of PLICL.			
x.	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.			
xi.	Troubleshooting of all technical issues within the time frame given in the tender document			
xii.	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.

DATA OWNERSHIP AND CONTROL

Postal Life Insurance Company Limited (PLICL) shall retain full and exclusive ownership and control over all data, systems, and assets associated with this project, regardless of whether the Vendor directly provides the services or subcontracts any portion of the services to a third party.

In the event that the Vendor engages a subcontractor or third-party service provider for data center hosting, data management, or any related services, the following conditions shall strictly apply:

- i. **Data Ownership:** All data, including but not limited to server data, backups and logs used for hosting, processing, or managing PLICL's information shall remain the sole and exclusive property of PLICL.
- ii. **Prior Consent and Tripartite Agreement:** The Vendor shall obtain PLICL's prior written

consent before engaging any third party for such services. Furthermore, a Tripartite Agreement shall be executed among PLICL, the Vendor, and the third party, acknowledging PLICL's sole ownership of data and related assets.

- iii. **Equivalent Obligations:** The Vendor shall ensure that any third party engaged complies with the same level of confidentiality, data protection, and information security obligations as those imposed on the Vendor under this Agreement.
- iv. **Liability:** The Vendor shall remain fully responsible and liable for the performance, actions, and omissions of any subcontractor or third party.
- v. **No Third-Party Rights:** Under no circumstances shall any third party claim ownership, custodianship, or control over PLICL's data, systems, or associated assets.
The provisions of this clause shall survive the expiration or termination of this Agreement.

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

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

SAFETY

- i. The Contractor shall be responsible for the addition of bilingual warnings and caution notices, where hazards cannot be eliminated, or risks cannot be reduced.

- ii. 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

- I. 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.
- II. 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.
- III. 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.
- IV. 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.
- V. 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

- I. The Contractor shall provide all necessary supporting documents along with invoice.
- II. 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.
- III. 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.
- IV. 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.
- V. 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.
- VI. 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:

- i) Monthly Payments shall be released after overall satisfactory performance of the contractor.
- ii) 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

- I.**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.
- II.**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.
- III.**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.
- IV.**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

- I.**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.
- II.**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

- I.**The Performance Security shall be forfeited by the Purchaser, on occurrence of any / all the following conditions:
- II.**If the Contractor commits a default under the Contract.
- III.**If the Contractor fails to fulfill any of the obligations under the Contract.
- IV.**If the Contractor violates any of the terms and conditions of the Contract.
- V.**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.
- VI.**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.
- VII.**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

- I.** 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.
- II.** 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:
 - a.** To have any portion thereof completed and delivered; and/or
 - b.** 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

- I.** 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.
- II.** 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.
- III.** 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.
- IV.** 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.
- V.** Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.

DISPUTE RESOLUTION

- I.**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.
- II.**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

- I.**The Contract shall be governed by and interpreted in accordance with the laws of Pakistan.
- II.**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.
- III.**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

- I.**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.
- II.**The Contractor shall proceed with the decisions, instructions or approvals given by the Client in accordance with these Conditions.
- III.**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

- I.** 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.
- II.**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.
- III.**Any such delegation or revocation shall be in writing and shall not take effect until notified to the other parties to the Contract.
- IV.**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.

V. 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.

VI. 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

