**POSTAL LIFE INSURANCE COMPNAY LIMITED**

**ISLAMABAD**

**ACQUISITION OF AML/CFT SCREENING SERVICE/FACILITY**

**(BIDDING DOCUMENT)**

**Rs. 1000/**

**POSTAL LIFE INSURANCE COMPNAY LIMITED**

**ISLAMABAD**

**TE. NO. Proc.1-1/2025**

**Tender Form**

Note: (1) Bidders/Contractors / Vendors/ must fill in all the detail as required in the form.

(2) Use Capital Letters.

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

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

Sales Tax Registration No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Owner (S) Name (S): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

CNIC No. of the owner(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

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

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

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

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

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

Authorized Signatures/ Stamp

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

**Attachments (Following documents are mandatory):**

1. Copy of Incorporation Certificate under the applicable laws & regulations.
2. Copy of National Tax Number certificate
3. Sales Tax Registration Certificate.
4. Verification of being Active on ATL from FBR website
5. Copy of CNIC of the Directors/Owner/Partners(s)
6. An affidavit on judicial stamp paper of Rs.100 regarding non-black list of the firm by any Government /semi-govt / autonomous body and presently no legal action is under way in any court of law against the firm.

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

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr.#** | **Requirement** | **Qualification Criteria (Initial Screening)** | | |
| 1 | Mandatory Requirement | Bidder registration with Registrar of firms/ SECP (at least last 3 years in existence) | Required |
| 2 | Prior experience in providing AML/CFT screening services (real-time and batch) against global sanctions, watchlists, and PEP databases. | Required |
| 3 | An affidavit on Judicial Stamp Paper of Rs. 20/- (Rupees twenty only) stating that bidding firm has not been black-listed by any Government/ Semi Government / Autonomous body. | Required |
| 4 | The bidder will provide an undertaking allowing Client to verify any Information/Documents with the respective bodies without informing the bidder. If any document is found to be incorrect or fake, the firm will be disqualified. | Required |
| 5 | Proof of Firm registration with various revenue authorities like Income Tax, Sales Tax etc. and active taxpayer. | Required |
| 6 | The Bidder should have a minimum of 10 employees on its payroll who are involved in the delivery, support, or operations of AML/CFT screening services. | Required |

**Note: In light of the above, please enclose relevant documents**

**Scope of Services for AML/CFT Screening Facility/Service is as under:**

|  |  |  |  |
| --- | --- | --- | --- |
| **S #** | **Description/Services required** | **Qty** | **Tenure/**  **Contract** |
| 1 | Acquiring AML/CFT Screening Service/Facility Against Proscribed/ Suspected /PEP Lists for existing and potential clients. Both Real Time and Batch Processing. | One Job | One Year (Extendable) |
|  | 1. **Confidentiality**   The Contractor/Bidder requires to ensure and give written representation to the Company regarding confidentiality of information of client and prospective clients of the Company and their screening results.   1. **Scope of Work**   The Company requires a web-based AML/CFT solution as per the technical specification mentioned below.   1. **Technical Evaluation**  |  |  | | --- | --- | | **Criteria** | **Marks** | | |  |  |  | | --- | --- | --- | | 1. Firm Experience | Project Value: 1 Mark for Each Project worth above 1 million. Max six 6 Projects | 6 | | SLA Maintenance:  1 Years = 01 Marks,  2-3 Years = 2 Marks,  above 3 Years = 3 Marks | 3 | | Number of Projects Implemented:  1-3 Projects = 02 Marks,  4-6 Projects = 04 Marks,  above 7 Projects = 6 Marks | 6 | | 15 | | 1. Portal Based (web-based) real time screening facility to users. | 10 | | 1. The AML/CFT solution shall have the system functionality/capability to support the entity in compliance with Point D of SECP S.R.O. 920 (I)/2020 dated 28th September, 2020. | 5 | | 1. Batch screening facility. | 10 | | 1. No restrictions on number of USERs and SEARCHES | 5 | | 1. Log report of activity report of all users. Complete administrative tools, such as maker checker, audit trail, records and reports for reconciliation / reporting purposes. | 5 | | 1. Reports on screening (consolidated and client-wise). | 5 | | 1. Comprehensive and updated data of Politically Exposed Person, PEPs (Specially Pakistan origin and with CNIC and DOB information), NACTA 4th Schedule, UNSC sanction lists, Cases/Orders of National Regulators/Exchequer/LEAs and International organizations, FIA Red Book. | 15 | | 1. Search identification criteria should include name (with spelling variations), CNIC, DOB, Father’s/Husband’s Name, Address. For Pakistan source data availability of maximum CNIC information will be key consideration. The system should be capable of screening on the basis of combination of primary identifiers i.e. Name, CNIC and Father/Husband name. | 15 | | 1. Software as a Service (SAAS) based application i.e. no deployment expenses and no additional substantial time required. | 5 | | 1. Free training of staff before the inception of service and when there is any major change in solution. | 5 | | 1. One dedicated personnel (email/Cell No./Phone No.) to deal and/or escalate all queries with maximum response time of 3 working hours. | 5 | | **Total** | **100** |   Demo session of AML/CFT screening software is required for performing technical evaluation of bidders.   1. **Free Trial period**   The Company requires a free trial period of 10 working days.   1. **Updation /Maintenance**   The updation and maintenance of the facility is the responsibility of the solution provider and shall be free of any additional cost to the Company.   1. **Technical Information**      1. Point wise comments on ‘Technical Specification’ mentioned above. 2. Total number of permanent staff. Specify staff dedicated to screening service.   Technical bid should be signed by Head/CEO/Partner of the entity and stamped.   1. **Financial Proposal**   The Firm should provide all applicable costs including but not limited to,   1. Annual Fee for ‘real time screening facility (include a grid if the Annual Fee depend on number of client screened) 2. Cost of periodic Batch screening (include a grid if the cost depends on number of client screened)   **FINANCIAL PROPOSAL**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **S. No.** | **Item (Mentioned in the Tender Document).** | **Make / Brand** | **Model** | **Rate (In PKR including all Applicable Taxes.** | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  | |  |  |  |  |  |   **Terms and Conditions for Financial Proposal:**   1. Rate quoted on vendor designed / composed document will be rejected. 2. Quoted rate should be inclusive of all applicable taxes. 3. Quoted rate shall be in Pakistani Currency. 4. Quoted rate shall be in digits and clearly readable. 5. This page i.e financial proposal of the tender documents shall be sealed in separate envelop. 6. This page will be opened after the approval of the Technical Proposal.   **Certificate**  This is to certify that I have read and completely understood the Tender Notice as well as the Terms and Conditions of this Tender Documents and hereby accept the same.  In case of any dispute, the decision of Pakistan Post will be final and shall not be challengeable for litigation. It is also certified that Firm or any of its sponsors/ Directors / Partners is not Black Listed by any Government Company. It is also certified that the items provided by my company, if found sub-standard, below prescribed specification on anything mis-stated deliberately, the procuring agency shall have the right to forfeit my earnest money.   |  |  | | --- | --- | | **Name of the vendor & Complete Address** |  | | **Signature** |  | | **Date & Stamp** |  | | **Phone & Mobile No.** |  |   **The bid found to be the most advantageous shall be accepted as provided under Rule 36(b)(ix) of the PPRA Rules, 2004.**  To determine most advantageous bid 65% and 35% weightages shall be assigned to Technical and Financial evaluations, respectively. (Lowest financial bid shall be benchmarked at 100% and Financial evaluation of other bidders shall be performed on pro-rata basis by calculating variance with the benchmark). | | |

Tender will be received in accordance with rule 36 (b) of Public Procurement Rules-2004 issued by the Finance Division, Government of Pakistan as under:-

**SINGLE STAGE-TWO ENVELOP PROCEDURE**

1. The bid shall comprise a single package containing two separate envelopes. Each envelop shall contain separately the “financial proposal” and the “technical proposal”.
2. The envelopes shall be marked as “FINANCIAL PROPOSAL” and “TECHNICAL PROPOSAL” in bold and legible letters to avoid confusion;
3. Initially, only the envelope marked “TECHNICAL PROPOSAL” shall be opened;
4. The envelope marked as “FINANCIAL PROPOSAL” shall be retained in the custody of the procuring agency without being opened ;
5. The procuring agency shall evaluate the technical proposal in a manner prescribed in advance, without reference to the price and reject any proposal which does not conform to the specified requirements;
6. During the technical evaluation no amendments in the technical proposal shall be permitted;
7. The financial proposals of bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance;
8. After the evaluation and approval of the technical proposal, the procuring agency, shall at a time within the bid validity period, publicly open the financial proposals of the technically accepted bids only. The financial proposal of bids found technically non –responsive shall be returned un-opened to the respective bidders; and
9. The bid found to be the most advantageous shall be accepted.

**SPECIAL INSTRUCTIONS / CONDITIONS**

1. Bidders should send their offers on the enclosed Tender Form and declaration.
2. Incomplete tenders, tenders received late or tenders not conforming to the special instructions/ conditions attached with the said tender enquiry shall not be entertained.
3. The financial proposals of the firms which were found technically qualified in the light of the prescribed laid down terms and conditions by the Technical Committee will be opened. The physical demonstration of the services is also mandatory part of the technical evaluation. The Financial Proposals of the technically non-responsive firms will be returned unopened.
4. 2% of the financial bid, as an earnest money may be deposited in favor of the Postal Life Insurance Company Limited, Islamabad in shape of Bank Draft/ Bank Guarantee and should be attached with the bid document otherwise the tender will not be accepted.
5. Security Deposit of 2% of the financial bid value would be deposited by the successful vendor in favour of ‘Postal Life Insurance Company Limited' in shape of Bank Draft/ Bank Guarantee which will be released satisfactory completion of the contract and contract period.
6. Bank Cheques are not acceptable.
7. The competent authority reserves the right to accept or reject tender due to certain administrative reasons, in pursuance of PPR-2004.
8. Vendors should avoid offering various options / alternate / models in the bids and required to quote only those items which strictly conform to the specifications, otherwise the whole bid will be rejected.
9. The rates inclusive of all the taxes should be offered.
10. The quoted prices should remain valid during the financial year of the Company ending on December 31, 2025.
11. Price quoted should be firm and final, inclusive of all taxes, Sales Tax etc. irrespective of any change in the Currency Rate, Tax or Duties etc. levied by the Government.
12. The maximum supply period for the AML/CFT Screening facility/ service will be 7 working days after receiving Purchase Order. The Purchaser has the right to recover liquidated damages unconditionally on delay in service at the rate of 2% per month or a part thereof.
13. The successful party will be bound to deliver and install the AML/CFT Screening Services at Postal Life Head Office /Circle / Regional Offices / Field Offices etc. within stipulated time at their own expenses, if any. In case of failure, their security money will be forfeited and the case will be placed for further necessary action against the firm accordingly.
14. Successful bidder will have to produce sales tax invoice of the Service procured.
15. The purchaser is the Postal Life Insurance Company Limited, Islamabad.
16. Income Tax and other Government taxes will be deducted at source as admissible under the Government rules.
17. Security Deposit of 2% of the financial bid value would be deposited by the successful vendor in favour of ‘Postal Life Insurance Company Limited' in shape of Bank Draft/ Bank Guarantee which will be released satisfactory completion of the contract and contract period. The security deposit will be liable to be forfeited if the order is not executed to the satisfaction of the Company or the tenderer to whom the job is assigned, fails to fulfill any of the terms and conditions notified under Revised Purchase Manual, 1972.
18. Offer withdrawn / amended within the validity of the offer will be subject to punitive action.
19. Bidders should quote their rates on free delivery basis at various stations PLICL/Circle/ Field Offices’ premises basis inclusive of all charges, taxes, duty, packing charges and other charges if any. Any increase in price on account of increase / revision in Government taxes etc. will be borne by the Bidders.
20. Bidders must enclose with their offers declaration duly filled in sealed, signed and witnessed.
21. Any tender not in accordance with the Tender Enquiry requirements / specifications and incomplete in any respect will be ignored and rejected straightway and will not be taken into consideration irrespective of the price quoted.
22. The payments to the registered persons is linked with the active taxpayer status of the suppliers as per FBR database. If any registered supplier is not in ATL his payment will be stopped till he filed his mandatory returns and appears on ATL of FBR. Payment will be made after satisfactory receipt of the AML/CFT screening facility/ in sound and good condition and Bidders bill accompanied with National Income Tax and Registration Number and Income Tax exemption certificate, if any.
23. Bidders must note that the purchaser will not accept any change, addition or subtraction in the tender after the opening of tender as such complete tenders along with documents, earnest money etc. should be submitted.
24. A tenderer whose offer is accepted shall be bound to accept the supply order if placed with him on the basis of his prices within the validity of his tender failing which his earnest money will be confiscated.
25. The Tender shall be enclosed in a double cover, the outer cover shall bear the address of the office issuing the Tender Enquiry without any indication that it encloses a tender. The inner cover shall be sealed bearing the number of the Tender Enquiry and name of the respective vendor clearly marked on it. Tenders from out station must be sent by Registered Post well in time and only one tender shall be enclosed in one cover. However, the tender (s) should be furnished in one cover.
26. All Tender (s) will be opened by the Tender Committee of Postal Life Insurance Company Limited in a meeting to be held on the same day of bid.
27. The person signing the tender on behalf of the Bidders must specify his authority that is to say, whether signs as the sole proprietor, Active Managing Partner, CEO/Managing Director, Acting Director, Manager, Secretary or Representative” for the firm and if so required shall have to produce copy of the documents authorizing him to sign the tender. In the case of un-registered firms, all members or attorney duly authorized by all of them or the Manager of the firm shall sign the tender and other subsequent documents.
28. The submission of tender against the tender enquiry by the Bidders shall be deemed to having read and accepted the conditions contained in Tender Enquiry and Revised Purchase Manual 1972 and declaration having thoroughly examined the specifications, drawing and particulars specified in the tender enquiry. Further, the tenderer shall be deemed to be fully aware of the nature of services required shall be bound to accept the contract if placed with him on the basis of his prices within the validity of his tender.
29. The tenderer shall certify in his tender that services offered for supply shall be strictly in accordance with the requirements set out in the tender enquiry and order placed by the purchaser.
30. Any correction or alteration in the tender before its submission must be signed in full by the same person who is signing the tender for and on behalf of the tenderer.
31. Acceptance by the purchaser will be communicated by Fax, express letter of acceptance or formal acceptance of tender. In case, where acceptance is communicated by Fax or express letter, the formal Acceptance of Tender will be forwarded to the successful tenderer as soon as possible but the instructions contained in the Fax or express letter, shall be acted upon immediately.
32. The successful tenderer (contractor) shall not sublet, transfer or assign the contract or any part thereof without the written permission of the purchaser. In the event of the contract or contravening the condition (s) the purchaser shall be entitled to place the contracts elsewhere on the contractor’s account and at his risk and the contractor shall be liable for any loss or damage which the purchaser may sustain in consequence or arising due to such award of the contract.
33. The competent authority has the right to waive off in the public interest any or all the conditions set out.
34. As laid down under Finance Division D.O No. 4/47-STB/98 dated 01-09-1998 and Government of Pakistan Revenue Division, Federal Board of Revenue Islamabad’s letter No. 3(2) ST & FE/LP&E/Misc/2014/12940-R dated 3rd September 2015 the purchase of goods/ stores will be:-
    * 1. From only such person as are registered with Sales Tax Company and quote their sales tax registration number and only against the prescribed sales tax, tax invoices showing amount of sales tax.
      2. Only against the prescribed sales tax, invoices showing amount of sales tax.
      3. Only registered suppliers, who are on Active Taxpayers List (ATL) of FBR are eligible to supply goods/ services the Government Company.