



## The Bank of Khyber

### Tender For Purchase Of Profit & Loss Distribution and Pool Management Software

Sealed Bids/Proposals are invited from Vendors:-

1. Islamic Banking Profit & Loss Distribution and Pool Management for BOK accepting Deposits under Musharakah/Mudarabah.

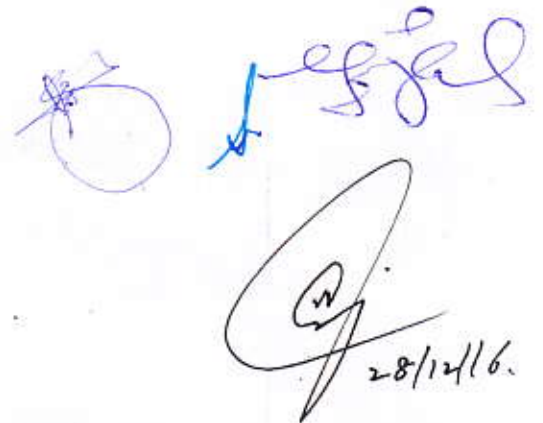
Further details and Specifications of the above Software can be downloaded from the website

<http://www.bok.com.pk/downloads/>

Bids in all respects along with 2% earnest money (refundable) should reach the following address on 16-01-2017 at 10:00 AM and the opening timings will be 11:00 AM on same day at 9<sup>th</sup> Floor, BOK Training Hall - Head Office Peshawar.

**The Bank of Khyber**  
6<sup>th</sup> Floor, Islamic Banking Group,  
State Life Building, Peshawar.

Phone: 091-527 0992  
UAN: 091-111-95-95-95

  
28/12/16.



# The Bank of Khyber

Islamic Banking Group, Head Office-SLIC Building Peshawar.

## TENDER

The Bank of Khyber invites sealed quotations for purchase of following Software with the following specifications:

### Specifications

Islamic Banking Profit & Loss Distribution & Pool Management (Musharakah based, capable to convert to Mudarabah based without any cost as and when required)

### Details

#### DMS/WORKFLOW

- Creation of required data base
- Creation of Special Pools / Sub-Pools, Currency wise, Branch-wise, Area-wise, product-wise
- Weightages calculations on basis of Factors, basis of factors and determining weightages for General & Special Pools
- Report of declaration of weightages before start of a period
- Comparison and Analysis of income, expense with different periods and highlighting major differences for review
- Classification of Income with identified financing, assets and Expense
- Recording of Comments on SGLs and comments on Calculations
- Pools for Treasury Operations
- Constructive liquidation of pool(s) on calendar month, quarter, half year and year basis and actual liquidation at any time
- Checking minimum balance condition in Pool(s)/Sub-Pools
- Checking of minimum amount of Equity in all Pools/Sub-Pools
- Allocation of income to Pools/Sub-Pools through GL, Facility, Product and Hybrid Allocation
- Permitted adjustments in Equity amount, equity ratio, PER and IRR
- **The following Reports may be Generated with MIS**
  - Pool creation Memo
  - Inter-pool transaction Memo
  - Weightages for the Month
  - Balance Sheet & Analysis
  - Average Balance Sheet
  - All Pools summary
  - Profit Rates, also showing encashment on face value
  - Profit Circulars
  - Reports for PLS Certification for External Auditors
  - Hiba announcement
  - Various disclosures requirement for the Bank under SBP regulations

## TERMS & CONDITIONS

1. The Bank of Khyber invites bids for the supply, implementation and maintenance of the Profit & Loss Distribution and Pool Management Software.
2. Bidders shall be registered tax payer with FBR.
3. The bidder should provide for each quoted item tested after quality assurance.
4. All bids must be accompanied by a call deposit of two percent (2%) refundable for non-successful bidders of total bid amount in favor of IBG, The Bank of Khyber and must be delivered to the Head Operations & Support Division, Islamic Banking Group, The Bank of Khyber **on or before 16/01/2017 at 10AM and the opening timings is 11AM on same day at BOK Head Office.**
5. Call deposit must be attached with financial proposal in sealed envelopes.
6. The Tender Bids must be in sealed envelopes. Proponents applying for bids should submit two separate sealed bids/envelopes, one for Technical Proposal and one for Financial Proposal.
7. The Technical Proposal should contain all the bid items (Specification of bid) without quoting the price and must list the support plan (After Sale Service Plan) during warranty period.
8. **If the Technical Specification does not meet BOK requirement, then financial proposal shall not be opened.**
9. The Bank of Khyber will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.
10. All prices quoted must include all Taxes applicable, such as GST, Income Tax, etc.
11. Vendor must have experience of deployment of the same software in at least one local commercial Islamic bank. Documentary evidence(s) of deployment to be provided.
12. **In case of failure to supply the software, the work order shall be awarded to second lowest (Meeting BOK criteria/requirement).**
13. Failure to supply **software** within agreed time period will invoke penalty and 2% Call Deposit (CDR) amount will be forfeited.
14. Company seal/stamp must be affixed on Technical specification and financial proposal.
15. After technical bids opening, demos/presentations shall be conducted and time/date shall be conveyed to the vendors.
16. Bidders must submit at least one bid that matches or is better than the advertised specifications and are free to quote more options each clearly marked as option 1, option 2 in separate envelopes. All options will be evaluated and BOK reserves the right to select the best option based on Technology and cost.
17. **No negotiations and revised bids will be allowed.**
18. **Any pressure applied on the Bidding Committee via any external or political resources will result in automatic disqualification by the Bank of Khyber.**

Address:-

*EVP/ Group Head IBG, Head office*  
**The Bank of Khyber**  
6<sup>th</sup> Floor,  
State Life Building, 34-The Mall, Peshawar Cantt.  
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UAN: 091-111-95-95-95