



Expression of Interest

Shortlisting of Insurance and Takaful Companies for providing Takaful Coverage and Conventional Insurance to its progressing and promising Islamic/Conventional Agriculture Financing portfolio

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|----------------------------------|--|
| Per-Bid Meeting | 12 November ,2019 at 10.30 A.M. |
| Last Date for Submission: | 22 November, 2019 at 10.30A.M. |
| Tender Opening Date: | 22 November, 2019 at 11.00A.M. |

Note: The prospective bidder is expected to examine the EOI Document carefully, including all Terms & Condition. Failure to furnish all information required by the Bidding documents or submission of a Bid not substantially responsive to the Bidding Documents in every respect would result in the rejection of the Bid.

Tender No.BOK/HO/Proc/Agri/10/Nov/2019

Introduction

The Bank of Khyber requires to invite sealed EOI BIDs for Short Listing of reputable Insurance and Takaful Companies for providing Takaful Coverage and Conventional Insurance to its progressing and promising Islamic / Conventional Agriculture Financing portfolio as per terms and conditions mentioned below:

Scope of Work:

Lot A. Categories of to be covered under Takaful with perils coverage (Islamic):

| No. | Categories of Financing | Perils to be Covered |
|-----|--|---|
| 1. | All major crops (i.e. Wheat, Maize, Sugarcane, Cotton & Rice) | <ul style="list-style-type: none">• Excessive Rains, Floods, Drought, Hailstorm, Cyclones, Lightening, Earthquake & Landslide, Erosion due to earthquake, Canal/ river breach.• Endemic diseases, viral attack, pest, locust attack and other force majeure.• Loss due to Theft, Fire and Burglary.• Accidental death of borrower/Customer including due to riots and terrorism. |
| 2. | Tractors/ Farm Machinery (including implements / Attachments and machinery used in farm mechanization, irrigation systems, solar panels with accessories, processing & storage of agri produce, dairy / livestock farms, delivery vans / chilling tanks / vans etc.) | <ul style="list-style-type: none">• By accident external means and other force majeure.• Loss due to theft, Fire and Burglary• Flood Typhoon, Cyclone and Hurricane.• Accidental death of borrower/Customer including due to riots and terrorism. |
| 3. | Biological assets employed in Dairy/Livestock (local & imported breed) | <ul style="list-style-type: none">• Natural/ Accidental death of animal head.• Death due to disease.• Death/Loss due to flood, heavy rains, wind storm.• Loss due to Theft, Fire and Burglary.• Loss due to miscarriage / abortion of animal.• Accidental death of borrower/Customer including due to riots and terrorism. |

Lot B Categories of to be covered under Insurance coverage (Conventional):

| No. | Categories of Financing | Perils to be Covered |
|-----|--|---|
| 1. | All major crops (i.e. Wheat, Maize, Sugarcane, Cotton & Rice) | <ul style="list-style-type: none">• Excessive Rains, Floods, Drought, Hailstorm, Cyclones, Lightening, Earthquake & Landslide, Erosion due to earthquake, Canal/ river breach.• Endemic diseases, viral attack, pest, locust attack and other force majeure.• Loss due to Theft, Fire and Burglary.• Accidental death of borrower/Customer including due to riots and terrorism. |
| 2. | Tractors/ Farm Machinery (including implements / Attachments and machinery used in farm mechanization, irrigation systems, solar panels with accessories, processing & storage of agri produce, dairy / livestock farms, delivery vans / chilling tanks / vans etc.) | <ul style="list-style-type: none">• By accident external means and other force majeure.• Loss due to theft, Fire and Burglary• Flood Typhoon, Cyclone and Hurricane.• Accidental death of borrower/Customer including due to riots and terrorism. |
| 3. | Biological assets employed in Dairy/Livestock (local & imported breed) | <ul style="list-style-type: none">• Natural/ Accidental death of animal head.• Death due to disease.• Death/Loss due to flood, heavy rains, wind storm.• Loss due to Theft, Fire and Burglary.• Loss due to miscarriage / abortion of animal.• Accidental death of borrower/Customer including due to riots and terrorism. |

Mandatory requirement and eligibility criteria

Bidders are required to submit its Proposal in accordance with the Mandatory and criteria for short listing as per below mentioned eligibility criteria. Failing to which the proposal will not be considered.

| # | Mandatory and Criteria for short listing | Attached (Yes / No) Reference |
|----|--|-------------------------------------|
| 1 | Company must be registered with relevant Government agency of Pakistan. Incorporation certificate to be attached | |
| 2 | Bidder must have credit Rating "AA" by PACRA/JCRVIS | |
| 3 | Bidders having minimum 5 (Five) years of relevant experience in Agriculture financing coverage, shall be eligible to participate. | |
| 4 | Bidder must have agriculture financing coverage agreement with at least 3 schedule banks. | |
| 5 | 5 Verifiable evidence of settlement of claims of agriculture financing. | |
| 6 | The bidder should provide Undertaking on stamp paper dully attested by notary public that it is not being blacklisted by any of the Provincial / Federal Government or organizations of the State / Federal Government in Pakistan. And must provide List of arbitration/legal suits/unsettled disputes with the financial sector clients (if any) in last five years. | |
| 7 | The bidder must submit Annual Audited Report for the last 03 Financial years. | |
| 8 | The bidder must have legal presence in Pakistan. The firm must submit List of Offices across Pakistan. | |
| 9 | The Bidder should be active Tax/Sale Tax/GST payer, copy of latest returns to be attached | |
| 10 | Copy of Registration of Incorporation under the laws of Pakistan with SECP to be attached. | |
| 11 | Copy of active registration certification with KPRA (Khyber Pakhtunkhwa Revenue Authority). | |
| 12 | Bidders must sign and stamp each paper of this Short Listing document, and submit with proposal. | |
| 13 | Sharia Clearance certificate in case of Takaful coverage. | |

TERMS & CONDITIONS

1. The Expression of Interest for Shortlisting shall be conducted in accordance with the Khyber Pakhtunkhwa Procurement Rules 2014.
2. Company seal / stamp must be fixed on the Proposals.
3. Bidder can apply for both lots i.e. Lot-A and Lot-B, or any one of them of bidder choice.
4. All the firms applied for the Tender must provide documents in line with the Mandatory requirements and should qualify the mandatory requirements. If any firm fails to qualify the criteria for shortlisting, Expression of Interest bid shall be considered as nonresponsive bid.
5. Bidder can submit bid for both lots i.e. Lot-A and Lot-B and any one of them as per their choice clearly marked on proposal envelopes.
6. 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.
7. Any bid submitted after due date and time will not be entertained.
8. Pre bid meeting will be held on, at the Office of, Incharge Procurement Department, on 12 November 2019 at 10.30 AM, at 29 A The Mall, Peshawar Cantt.
9. For any query, clarification regarding Services / Bid Solicitation Documents, the applicants may send a written request through mail / courier service or email five days before the tender opening date.
10. Bidders are required to submit sealed proposals to the office of the In-Charge Procurement Department, The Bank of Khyber on or before 22 November, 2019 10.30 AM ,tender opening on same day at 11.00 AM at 29-A The Mall Peshawar Cantt.

In-Charge Procurement Department
The Bank of Khyber
29-A, The Mall, Peshawar Cantt.
Phone No: 0915275352.

Contact Details:

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