



## Expression of Interest (EOI)

# Personal Verification of Customers and their business

**Note:** The prospective bidder is expected to review the EOI Documents carefully, including all Terms & Conditions. Failure to furnish all information required under the Bidding documents or submission of a Bid not substantially responsive to the Bidding Documents in all respect, may result in the rejection of the Bid.

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<b>Per-Bid Meeting</b>	<b>18 October, 2019 at 10.30 AM</b>
<b>Last Date for Submission:</b>	<b>28 October, 2019 at 10.00 AM</b>
<b>Opening of Tender:</b>	<b>28 October, 2019 at 10.30 AM</b>

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Tender No. BOK/HO/Proc/MFD/07/Oct/2019

## **Introduction**

The Bank of Khyber is engaged in Micro Finance, small & medium enterprise and other lending facilities to create opportunities for unemployed youth and growth of existing business. Further The Bank of Khyber is also handling various Government initiatives related to economic growth of the Country.

### **Scope of Work:**

Physical verification of borrowers and their existing business during Loan approval process is very important component for successful lending and repayment there against. Keeping in view of newly announced "Prime Minister Kamyab Jawan Scheme, which Khyber Bank is also an executing agency, it is anticipated that bulk of loan shall be received at BOK in order to have standardized verification in due Turnaround time, enhanced reporting and to cut down operating expenses, BOK is intending that the process shall be outsourced, where a company of repute, providing quality services and network reach is hired to provide us facilities which include the following activities (but not limited to), along with documentary evidence:

- Neighborhood check questionnaire covering applicant's residence type, ownership status and duration, marital status, family and dependents information, occupation, general reputation and character.
- Global Positioning System (GPS) address of applicants' residences
- Photographs of verification agent with applicant in front of the residence
- Photographs/copies of applicant's residence's utility bills
- Filled out standard closed-ended questionnaire covering applicant's residence type, ownership status and duration, marital status and family and dependents information, and present occupation
- Filled out form giving item wise breakup of financial requirements in units and rate/price per unit.
- Biometric verification of applicant.
- Copy of CNIC of applicant and father/ husband
- Proof of education – last educational certificate
- Copies of utility bills of residence
- Proof of residence ownership in case residence is self, spouse of family

owned

- Residence rental agreement.
- Declaration that application is not a blood relative, family member or spouse of any BoK employee or BOD member.
- References of the customers to be noted .

In cases of existing businesses, the following additional coverage must be ensured with documentary evidence, wherever possible:

- Physical verification of applicant's business place (shop, office, parlor, factory, workshop, farm, field, etc.), ownership status and duration.
- Details of business assets (plant, machinery, equipment, stocks, furniture, receivables, etc.), with breakdown into type, quantity, rates, etc.
- Details of persons employed – count and salaries/wages/commission, etc.
- Details of last 12 months' revenues (Sales/fee/commission/brokerage, etc.) and costs (stock purchases/direct or variable costs)
- Audited/unaudited financial statements, if applicable and required
- Last 12 months' bank statement, if applicable and required
- Copies of utility bills
- Filled out form giving item wise breakup of financial requirements in units and rate/price per unit.
- Verification agency to provide various physical verification reports.

### **Bidder Eligibility Criteria**

Bidder is required to submit its Proposal in accordance with the **Mandatory** requirements mentioned in the Bidder Eligibility Criteria. Failing to which the proposal will not be considered.

#	Mandatory and Criteria for short listing	Attached (Yes / No)
1	Company must be registered with relevant Government agency of Pakistan. Copy of Registration of Incorporation under the laws of Pakistan with SECP to be attached.	
2	Bidders having minimum 5 (Five) years of relevant/similar experience in verification of customers and their business. Documentary evidence shall be provided.	
3	Bidder must have atleast 3 agreements with schedule banks, including Government/Public Sector Bank(s), during last 3 years.	
4	5 Verifiable evidence of satisfactory services to Schedule Bank in verification of customers and their business.	
5	The bidder should provide Undertaking on stamp paper dully attested by notary public that they have not been 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.	
6	The bidder must submit Annual Audited Report for the last 03 Financial years.	
7	The bidder must have legal presence in Pakistan, including AJK and Gilgit Baltistan. The firm must submit List of Offices across Pakistan, AJK and Gilgit Baltistan with human resource details (Permanent/Contractual).	
8	The Bidder should be active Tax/Sale Tax/GST payer, copy of latest returns to be attached	
9	Copy of active registration certification with KPRA (Khyber Pakhtunkhwa Revenue Authority).	
10	Bidders must sign and stamp each paper of this EOI Listing document, and submit with proposal.	
11	Bidder must submit details of methodologies in templet form to carry out the verification process.	

## TERMS & CONDITIONS

1. The Expression of Interest shall be conducted in accordance with the Khyber Pakhtunkhwa Procurement Rules 2014.
2. Company seal / stamp must be fixed on the Proposals.
3. 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, Expression of Interest bid shall be considered as nonresponsive bid.
4. Bids not complying with all the given clauses in this tender document are liable to be rejected.
5. 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.
6. Any bid submitted after due date and time will not be entertained.
7. Pre bid meeting will be held on, 18 October, 2019 at 10.30 AM in the Office of, Incharge Procurement Department, 29 A The Mall, Peshawar Cantt.
8. BOK may require demo/presentation from any bidder.
9. For any query, clarification regarding Services / Bid Solicitation Documents, the applicants may send a written request through email/ mail or courier service.
10. Bidders are required to submit sealed proposals to the office of the In-Charge Procurement Department, The Bank of Khyber on or before 28 October, 2019, at 10.00 AM tender opening will be held same day at 10.30 AM.

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