



## Expression of Interest (EOI) for Shortlisting of Companies/Firms

# 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>29 November, 2019 at 10.30 AM</b>
<b>Last Date for Submission:</b>	<b>10 December, 2019 at 10.30 AM</b>
<b>Opening of Tender:</b>	<b>10 December, 2019 at 11.00 AM</b>

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Tender No. BOK/HO/Proc/MFD/13/Nov/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 across Pakistan including AJK and Gilgit Baltistan (As per attached list of Districts/Cities) 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 at least 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 Financial Reports for the last 03 Financial years, audited by Chartered Accountant/Chartered Accountant Firm.	
7	The bidder must have legal presence in across Pakistan, representation preferably in AJK & Gilgit Baltistan. List offices to be attached with proposal with contact details.	
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.	
12	Undertaking on stamp paper for provision of performance guarantee on attached format dully attested by notary public	
13	Bidder shall submit integrity pact on stamp paper dully attested by notary public.	

### **TERMS & CONDITIONS**

1. The Expression of Interest for Short of listing firms/companies 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 bidders 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. The Bank shall ask rates for per verification report of personal verification of customers and their business from shortlisted companies subsequently. Lowest Offered Rate for per personal verification report shall be effective across Pakistan including AJK and Gilgit Baltistan.
8. Shortlisted firm(s)/company(ies) shall execute agreement with BOK for one year, which can be extendable for further two years, on annually renewal basis.
9. BOK reserve the right to assign work to any shortlisted firm(s)/company(ies) that offer lowest rates for completion of assignment of per verification of the customers and their business.
10. Shortlisted firm(s)/company(ies) offered lowest rates shall be vailed for one year. If Any escalation in charges required by the shortlisted firm(s)/Company(ies), Bank may entertain such request at expiry of each year contract.
11. Shortlisted firm(s)/company(ies) shall be bound to provide Rs.100,000/- Bank Performance Guarantee (issue by schedule Bank) in favour of The Bank of Khyber.
12. Pre bid meeting will be held on, 29 November, 2019 at 10.30 AM in the Office of, Incharge Procurement Department, 29 A The Mall, Peshawar Cantt.
13. For any query, clarification regarding Services / Bid Solicitation Documents, the applicants may send a written request through email/ mail or courier service.

14. Bidders are required to submit sealed proposals to the office of the In-Charge Procurement Department, The Bank of Khyber on or before 10 December, 2019, at 10.30 AM tender opening will be held same day at 11.00 AM.

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

(On stamp paper without mentioning the Bid Amount)

**INTEGRITY PACT**

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.  
PAYABLE BY THE SUPPLIERS OF SERVICES

Contract No. \_\_\_\_\_ Dated \_\_\_\_\_ Contract Value: [To be filled in at the time of signing of Contract] Contract Title: \_\_\_\_\_ [name of company] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from The Bank of Khyber or any administrative subdivision or agency thereof or any other entity owned or controlled by The Bank of Khyber through any corrupt business practice.

Without limiting the generality of the foregoing, [name of company] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from The Bank of Khyber, except that which has been expressly declared pursuant hereto.

[Name of company] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with The Bank of Khyber and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of company] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to The Bank of Khyber under any law, contract or other instrument, be voidable at the option of The Bank of Khyber.

Notwithstanding any rights and remedies exercised by the Bank of Khyber in this regard, [name of company] agrees to indemnify The Bank of Khyber for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to The Bank of Khyber in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [name of company] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from The Bank of Khyber.

Name of Company .....

Signature: ..... [Seal]

Notary Public:

(on stamp paper duly attested from notary public)

**Undertaking, for Provision of Performance Guarantee**

We M/s. \_\_\_\_\_ applying for BOK Tender No. \_\_\_\_\_

\_\_\_\_\_, having tender opening

date \_\_\_\_\_, hereby under take that after announcement of company as successful bidder, we shall be bound to provide to the Bank of Khyber Rs. \_\_\_\_\_ performance guarantee (issue by schedule Bank only) in favour of the Bank of Khyber, against this tender before execution of contract and purchase order.

SIGNATURE AND SEAL OF THE COMPANY

Notary Public:

List of Districts/Cities

<b>S.No</b>	<b>District</b>	<b>S.No</b>	<b>District</b>
<b>1</b>	Charsadda	<b>93</b>	Lower-Chitral
<b>2</b>	Nowshera	<b>94</b>	Upper-Chitral
<b>3</b>	Peshawar	<b>95</b>	Upper Dir
<b>4</b>	Dera Ismail Khan	<b>96</b>	Torghar
<b>5</b>	Abbottabad	<b>97</b>	Kohistan
<b>6</b>	Battagram	<b>98</b>	Kolai-Palas
<b>7</b>	Haripur	<b>99</b>	South Waziristan
<b>8</b>	Mansehra	<b>100</b>	Kurram
<b>9</b>	Hangu	<b>101</b>	Orakzai
<b>10</b>	Karak	<b>102</b>	North Waziristan
<b>11</b>	Kohat	<b>103</b>	Khyber
<b>12</b>	Mardan	<b>104</b>	Mohmand
<b>13</b>	Swabi	<b>105</b>	Tank
<b>14</b>	Buner	<b>106</b>	Ghanche
<b>15</b>	Lower-Chitral	<b>107</b>	Skardu
<b>16</b>	Upper-Chitral	<b>108</b>	Astore
<b>17</b>	Malakand	<b>109</b>	Diamer
<b>18</b>	Lower Dir	<b>110</b>	Ghizer
<b>19</b>	Shangla	<b>111</b>	Gilgit
<b>20</b>	Swat	<b>112</b>	Hunza
<b>21</b>	Upper Dir	<b>113</b>	Kharmang
<b>22</b>	Bannu	<b>114</b>	Shigar
<b>23</b>	Lakki Marwat	<b>115</b>	Nagar
<b>24</b>	North Waziristan	<b>116</b>	Hattian Bala
<b>25</b>	Attock	<b>117</b>	Neelum
<b>26</b>	Bahawalnagar	<b>118</b>	Bhimber
<b>27</b>	Bahawalpur	<b>119</b>	Kotli
<b>28</b>	Bhakkar	<b>120</b>	Poonch
<b>29</b>	Chakwal	<b>121</b>	Bagh
<b>30</b>	Chiniot	<b>122</b>	Haveli
<b>31</b>	Dera Ghazi Khan	<b>123</b>	Sudhnati
<b>32</b>	Faisalabad	<b>124</b>	Awaran
<b>33</b>	Gujranwala	<b>125</b>	Barkhan
<b>34</b>	Gujrat	<b>126</b>	Chagai
<b>35</b>	Hafizabad	<b>127</b>	Dera Bugti
<b>36</b>	Jhang	<b>128</b>	Gwadar
<b>37</b>	Jhelum	<b>128</b>	Harnai <sup>[6]</sup>
<b>38</b>	Kasur	<b>129</b>	Jafarabad



<b>39</b>	Khanewal	<b>130</b>	Jhal Magsi
<b>40</b>	Khushab	<b>131</b>	Kachhi
<b>41</b>	Lahore	<b>132</b>	Kalat
<b>42</b>	Layyah	<b>133</b>	Kech
<b>43</b>	Lodhran	<b>134</b>	Kharan
<b>44</b>	Mandi Bahauddin	<b>135</b>	Khuzdar
<b>45</b>	Mianwali	<b>136</b>	Killa Abdullah
<b>46</b>	Multan	<b>137</b>	Killa Saifullah
<b>47</b>	Muzaffargarh	<b>138</b>	Kohlu
<b>48</b>	Narowal	<b>139</b>	Lasbela
<b>49</b>	Nankana Sahib	<b>140</b>	Lehri
<b>50</b>	Okara	<b>141</b>	Loralai
<b>51</b>	Pakpattan	<b>145</b>	Mastung
<b>52</b>	Rahim Yar Khan	<b>146</b>	Musakhel
<b>53</b>	Rajanpur	<b>147</b>	Nasirabad
<b>54</b>	Rawalpindi	<b>148</b>	Nushki <sup>[17]</sup>
<b>55</b>	Sahiwal	<b>149</b>	Panjgur
<b>56</b>	Sargodha	<b>150</b>	Pishin
<b>57</b>	Sheikhupura	<b>151</b>	Sherani
<b>58</b>	Sialkot	<b>152</b>	Sibi
<b>59</b>	Toba Tek Singh	<b>153</b>	Sohbatpur
<b>60</b>	Vehari	<b>154</b>	Washuk
<b>61</b>	Badin	<b>155</b>	Zhob
<b>62</b>	Dadu	<b>156</b>	Ziarat
<b>63</b>	Ghotki		
<b>64</b>	Hyderabad		
<b>65</b>	Jacobabad		
<b>66</b>	Jamshoro		
<b>67</b>	Karachi Central		
<b>68</b>	Karachi East		
<b>69</b>	Karachi South		
<b>70</b>	Karachi West		
<b>71</b>	Kashmore		
<b>72</b>	Khairpur		
<b>73</b>	Korangi		
<b>74</b>	Larkana		
<b>75</b>	Malir		
<b>76</b>	Matiali		
<b>77</b>	Mirpur Khas		
<b>78</b>	Naushahro Feroze		
<b>79</b>	Qambar Shahdadkot		
<b>80</b>	Sanghar		

81	Shaheed Benazir Abad		
82	Shikarpur		
83	Sujawal		
84	Sukkur		
85	Tando Allahyar		
86	Tando Muhammad Khan		
87	Tharparkar		
88	Thatta		
89	Umerkot		
90	Quetta		
91	Muzaffarabad		
92	Mirpur		

**BOK reserve the right to add and delete in list of districts/cities of both the zones.**