



Bid Document

Islamic Banking Takaful Coverage of Banker's Blanket Fire-Lockers, Plastic Cards, Fire-Assets Terrorism Policies Single Stage Single Envelope

Per-Bid Meeting	24 January 2020, at 10.30 AM
Last Date for Submission:	3rd February 2020, at 10.30 AM
Tender Opening Date:	3rd February 2020 at 11.00 AM

Note: The prospective bidder is expected to examine the BID 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/Proc/IBG/06/Jan/2020

The Bank of Khyber requires to invite sealed from AA rated Takaful Window/Companies for Takaful Coverage of Banker's Blanket Fire-Lockers, Plastic Cards, Fire-Assets Terrorism Policies, under KPPRA Rules and Act, as per terms and conditions mentioned below:

Scope of Work

PLASTIC CARD AND CYBER CRIME TAKAFUL

COVERAGE:

Debits established against the participant resulting only from the following perils, as more specifically defined under Company Cyber Net Crime and Plastic Card Takaful Rs. 100,000/- or in foreign currency per card per day and any purchases made of stolen, lost card. (Fraudulent use of Debit Card, ATM)

Coverage	International Currency Account	Rupees Account	
	Limits Per Event / Transactions	Limits Per Event / Transaction	
Cyber Crime, Skimming, Phishing etc. International Currency Account	100,000	-	200,000/- EEL
Cyber Crime, Skimming, Phishing Rupee Account	-	100,000	300,000/- EEL
Employee Dishonesty Fraudulent use of Electronic Data per Account	-	1,500,000	2,500,000/- EEL
Fraudulent use of Debit Card, Credit Card, ATM Card due to lost or being stolen, used in POS or any other misuse etc	100,000	100,000	300,000/- EEL

Cyber Crime Through I.T System, network Takaful coverage:

1. Cyber Crime , Skimming , Phishing etc

Rs. 50 (M) AGG

Total (32 Branches)

6. Counterfeited Currency Rs. 10,000,000/- AGG

NOTE: a - 30% of the Excess Cash shall be treated as cover on daily basis from the declared values of Rs. 774,770,000/- . Excess cash bill payment shall be considered only if day end closing balance of overall coverage exceeds additional 30 % of declared value of Rs. 774,770,000/- irrespective of per branch breach from Takaful coverage.

b- List of night Guard less branches will be provided from time to time.

INCLUSIVE OF:

1. Re-Instatement Clause (deleted)
2. No deductible what so ever/Depreciation

FIRE TAKAFUL POLICY

INTEREST:

Building, Stock of Furniture, Fixture **including but not limited to** Glass, Glass Doors, Fittings, Office Equipment's, Machinery including ATMs , Generators, Computers, Printers , walkthrough Gates, Ups, Burglar Alarm, CCTV system, DVRs and cameras, Fax , Photocopiers and Stationery etc. Total Sum Rs: 228,300,000/- (detail list is attached)

Note: a- (List of Branch Generator Attached as Annexure-B)
b- List of night Guard less branches will be provided time to time.

RISK: FIRE, RIOT & Strike Damages, Malicious Damages, Burglary, Theft, **Impact Damages, Aircraft**, Atmospheric Disturbance, Explosion, Earthquake Fire & Shocks and Electrical Clause A&B, etc.

INCLUSIVE OF:

1. Re-Instatement Clause (deleted)
2. No Deductible what so ever/Depreciation

TERRORISM TAKAFUL POLICY

INTEREST:

Building, Stock of Furniture, Fixture **including but not limited to** Glass, Glass Doors, Fittings, Office Equipment's, Machinery including ATMs , Generators, Computers, Printers , walkthrough Gates, Ups, Burglar Alarm, CCTV system, DVRs and cameras, Fax , Photocopiers and Stationery etc. Total Sum Rs: 228,300,000/- (detail list is attached)

RISK: FIRE, RIOT & Strike Damages, Malicious Damages, Burglary, Theft, **Impact Damages, Aircraft**, Atmospheric Disturbance, Explosion, Earthquake Fire & Shocks and Electrical Clause A&B, etc.

INCLUSIVE OF:

1. Re-Instatement Clause(Deleted)
2. No deductible what so ever/Depreciation

LOCKERS FOR TAKAFUL COVERAGE:

Branch wise Takaful Coverage, No of Lockers to be Insured, Amount to be insured and Amount of Takaful Coverage of Lockers is attached. (All associated including FIRE, RIOT & Strike Damages, Malicious Damages, Burglary, Theft, Impact Damages, Aircraft, Atmospheric Disturbance, Structural Damages, Explosion, Earthquake Fire & Shocks and Electrical Clause A&B, etc).

(Irrespective of Security Guard/whether security Guard posted or not)

Size	Amount	No of Lockers to be insured	Amount of Takaful Coverage
Small	500,000	210	105,000,000
Meduim	750,000	165	123,750,000
Large	1,000,000	53	53,000,000

INCLUSIVE OF:

1. Re-Instatement Clause(Deleted)
2. No Deductible what so ever/Depreciation

Assets Details:

Assets	Name of Accounts	Balance / Amount
Cash on Hand With ATM	Cash on Hand with ATM (Cash on Counter, Strong Room, ATM (Onsite/ Offsite), Cash at Booths, Cash at Sub-Branches/ Cash at Branches / Cash at Premises)	774,770,000
Cash in Transit (All type of currencies I.e PKR & FCY)	Transit	100,000,000
Fixed Asset	Furniture and Fixture	40,000,000
	Machinery	81,000,000
	Vehicles	395,000
	Renovation	100,000,000
	Library Books	5,000
	Computer Software	3,500,000
	Capital Work in Progress	500,000
Stock of Stationary	Stock of printed Stationary	1,100,000
	Stock of Security Stationary	1,000,000
	Stock of Computer Stationary	500,000
	Stock of Revenue Stamps	100,000
	Stock of Adhesive Stamp	200,000
Total Assets		228,300,000

Cash Details:

Sr No	Branch Code	Branch Name	Branch Address	Takaful Cover
1	101	Hayatabad	Royal Plaza, Hayatabad, Bara Market, Jamrud Road, Peshawar.	15,000,000
2	102	Quetta	Jinnah Road, Quetta	17,000,000
3	103	Bannu	Old GTS Chowk, Gowshala Road, Bannu	13,000,000
4	104	Nowshera	Saad Plaza, Saddar Bazar, Nowshera	16,000,000
5	105	Timergara	Shaheed Plaza, Ground Floor, Alamzeb Shaheed Chowk, Timergara	25,000,000
6	106	Tank	Gillani Market, Main Bazar Opposite DHQ Hospital, Tank	12,000,000
7	107	Hangu	Opposite DCO Office, Main Bazar, Kohat Road, Hangu	9,000,000
11	108	Batkhela	Khyber Market, Main Bazaar, Near Old Govt Girl High School Batkhela	16,000,000
8	109	Karachi, S.I.T.E.	B-78 Allied Plaza Estate Avenue Karachi	10,000,000
9	110	Karachi, Korangi	Plot# 1-13-2 Sub Plot# 1-A, Al Azam Plaza, Super highway, Sohrab Goth, Karachi	6,500,000
10	111	Charsadda	Main Bazar, Mardan Road, Charsadda	14,000,000
13	113	Abbottabad	Jinnah Road, Abbottabad	15,000,000
16	114	New Garden Town, Lahore	28-A, Ali Block, New Garden Town Lahore	7,800,000
15	115	Rawalpindi	Adam Jee Road, Saddar Rawalpindi	7,000,000
14	116	Faisalabad	P-64, Kotwali Road Faisalabad	10,000,000
12	117	Mansehra	Rakaposji Plaza, Abbottabad Road Manshera	10,000,000
17	118	Swabi	Jamil Khan Market Mardan Road, Swabi	8,000,000
18	119	Peshawar City	Shop No. 2, Tariq Sultan Building Hospital Road, Peshawar	6,500,000

19	120	Abdali Bazar Chaman-I	Khasra No. 451, Old Mahal Abdali Bazaar, Trunch Road, Chaman.	8,000,000
30	121	KTH - Peshawar	Khyber Teaching Hospital, Jamrud Road, Peshawar	11,000,000
29	122	Shahrah-e-Resham - Mansehra	Opposite Grid Station, Near Pakhwal Chowl, Shahrah-e-Resham, Manshera	8,000,000
28	123	Metroville Karachi	Metroville Karachi	9,000,000
27	124	Shah Alam Lahore	Shop #E/36, Alamgir Market, Inside Shah Alam Gate, Lahore.	7,000,000
20	125	Jamrud	Adjecent to Caltex Petrol Pump, Jamrud Bazaar, Jamrud road Khyber Agency.	35,000,000
21	126	Upper Dir	Shop No. 1 To 6, Shafi Plaza Saleem market, Main Bazar Upper Dir	9,000,000
22	127	Serai Naurang	Khasra No. 438, (Sahibzada Kabir Plaza), G.T. Road, Sarai Naurang, Lakki Marwat	7,000,000
23	128	Hayatabad Chowk	Shop No.2, Saif Shopping Mall Phase III, Hayatabad Chowk Main Jamrud Peshawar	13,000,000
25	129	D.I. Khan	Shop No. 1-10,Block 13, Tank Adda, D.I.Khan	9,000,000
24	130	Thall	Shop No. 1-5 ,Al-Murtaza Market, Bannu Chowk, Main Bazar, Thall District Hangu	10,000,000
26	131	Swari Buner	Shop No. 6 to 10, Nisar Market, Pir Baba Road, Swari Buner	7,000,000
31	132	Mingora	Shop No.1, Bank Square, Main Bazar, Mingora, Swat	8,000,000
32	133	Islamabad F-10	Plot No. 08, F-10 Markaz, Al-Marroof Hospital Building, Islamabad.	10,000,000
33	134	Battagram	Khasra No. 3149/971, Haji Nazir Plaza, Shahr-e-Qaraqurum, Battagram.	9,000,000
34	135	Topi - Swabi	Property no. 3500, Sher Khan Market, Main Bazar, Tarbela Road, Topi, Distt Swabi.	9,100,000
35	136	Dargai	Basement, Ameen Plaza, Opposite HBL, Main Bazar, Dargai.	25,000,000
36	137	Chew Bazar, Chitral	Shop No. 1-4, Qazafi Market, Chew Bazar, Chitral.	10,000,000
37	138	Main Bazar, Kohat	Shop#T-147,T-148, Main Bazar Kohat	5,000,000
38	139	Khawaja Gung, Mardan	Property no.26/591-592,27593-628, Haji Khan Gul Trunk House,Khawaja Gunj Bazar Mardan	5,000,000
40	140	M. A Jinnah Road, Okara	Ground & Ist Floor, Iftikhar Children Hospital M.A. Jinnah Road Okara	5,000,000

39	141	Miranshah	Property no.82-84 Amarpark Building Main Ravi Road Lahore	5,000,000
41	142	Multan	Plot No. 12-B & 13-B, Haq Nawaz Plaza, Main Gate Shah Shams Colony, Vehari Road, Multan	5,000,000
43	143	Khawaza Khela	Irfan Plaza, Main Bazar, Khwaza Khela, Swat	11,000,000
42	144	Kambur	City Market, Main Road, Kambur, Lower Dir, Kambur	8,000,000
44	145	Shabqadar	kharsa No. 4244/159-162, Opposite shabaqadar Fort Gate, Shabqadar	7,000,000
45	146	Tarnol	kharsa No. 781, Geo Madina Tower, Main G.T Road , Tarnol.	10,000,000
46	147	Saleh Khana	Kharsa No. 169 & 183, Main Bazar, Moza Saleh Khana Tehsil Pubbi, Nowshera	10,000,000
51	148	Sirki Road Quetta	Khasra No. 1807/16, Kaasi Building, Groud & 1st Floor, Sirki Road, Quetta	6,000,000
53	149	Chakdara	Shop No. 1 to 10, Zaman Market, Adjacent UBL & nbp, Main Bazaar, Chakdara, Lower Dir	16,870,000
49	150	Takht bhai	Kharsa No. 785, Shaukat Mansion,Ground & 1st floor, Opposite Takht Bhai Mega Mart,Takht Bhai, Mardan	10,000,000
47	151	Jhangera	Ground & 1st floor, Behram Khan center, G.T Road, Jehangira	7,000,000
50	152	Wana	Khata No.80, Adjacent Singer Branch, Sargodha Road, Sheikhupura	6,000,000
48	153	Ghalanai	Gudwaal Plaza, Khewat No. 599, Khatooni No. 906-913, Ground & 1st Floor, Main Bazar, Taxila	7,000,000
52	154	Peepal Mandi	Al-Rehmat Plaza, Ground Floor, Peepal Mandi, Chowk Nasir Khan, Peshawar	7,000,000
54	155	Ring Road	Ground Floor, Arbab Market, Garhi Qamar din, near Mujaddad CNG station, North side Ring Road, Peshawar.	9,000,000
56	156	Gulbahar Peshawar	Plot No. 4-A & 4-B, Sameer Square, Anam Sanam Chowk, Gulbahar Road, Hussainabad	7,000,000
58	157	Barikot-Swat	Khasra No.1333, Iqbal Khan Plaza, Pir Baba Road, Barikot Swat.	7,000,000
57	158	Tangi	Kharsa No. 1633, Malak Plaza, Shabqadar Road, Tangi Charsadda	7,000,000
55	159	Pabbi	Anjum Market, G.T. Road, Pabbi, Nowshera.	6,500,000
59	160	Shangla	Khasra No 1283, 84 & 86, Munir Plaza, Adjacent MCB, Basement & Ground Floor, Besham Road, Alpuri Shangla.	6,500,000

61	161	Wari	Ittehad plaza, Lower basement and Ground floor, Wari Bazaar, Dir chitral road, Upper Dir	7,000,000
62	162	Manki Sharif	Kharsa No. 805, malak jameen market, Soorya khel, manki sharif, tehsil & Distt Nowshera	6,000,000
60	163	Bajaur	abid city centre, Ground floor, Lt. Sajjad Khan Shaheed Bypass Road, Khar Bazaar, Bajaur Agency.	7,000,000
65	164	Matta-Swat	Malak Tahir Market, Mouza Main Bazar, Matta, Mingora , District Swat KP	8,000,000
63	165	Torghar	quarter no 1, District head quarter Tor ghar judba, KPK	7,000,000
64	166	Achini Payan	Muhammad Arcade, Achini Payan, Ring Road near Hayatabad, Peshawar.	11,000,000
66	167	Torkham	Ground Floor, Masoom Building, Near PTDC & Tehsildar Office, Peshawar Torkham Road, Torkham	8,000,000
67	168	Shewa Adda	Office No, 1 Ground Floor, Sardar Khan Malak Plaza, Mardan Swabi Road Sheva Adda, Swabi	6,500,000
69	169	Munda	Ground Floor, Habibn Jan Market, Adjacent Tehsildar Office, Munda	7,000,000
68	170	Kabal Swat	Khasra No. 2271 Ground Floor, Wahab Market, Mingora Road, Swat	7,000,000
74	171	Kalaya	Inteqaal No. 1694 , Ground floor Hotel Ellites, Adjacent Civil Hospital, Nathiagali	6,500,000
72	172	Mall Road, Peshawar	Office no. 1, Ground Floor, Khanis Plaza, The Mall Road Peshawar Cantt	6,500,000
71	173	Lakki Marwat	Shop No. 1, haji Jan Khan market, Lakki City, Lakki Marwat	6,500,000
70	174	Puran	Khasra No. 227, Aluch Bazaar Tehsil Puran District Shangla	7,000,000
75	175	Dara Adam Khel	Ground floor, Nawab Shah Plaza, dara Bazaar, Mohammad Khel Zarghar Khel, dara Adam Khel	6,500,000
73	176	Sakhakot	Shop No. 1, Noor market, main Malakand road, Sakhakot,	8,000,000
76	177	Zhob	Shop No. C84-85 Main Bazar, Thana Road Quetta Zhob	6,500,000
77	178	Tehkal	Khasra No.6179/2122 Haji Nazar Mohammad Building, Thkal Payan	7,000,000
78	179	Sugar Mill Road, Mardan	Sharif Khan Plaza, Near Charsadda Chowk, Railway Phattak Sugar Mills bypass road Mardan	6,500,000
79	180	Bhara Kahu Branch, Islamabad	Malak Shafait Plaza, manuzah mahal kot, hathial Main Maree road Bhara Kahu Islamabad	6,500,000

80	181	Charbagh Swat	Saad tower, Main Bazar Charbagh	6,500,000
81	182	Rashakai, Mardan	Deed No. 142/1, Main Bazar, Rashakai Nowshera	6,500,000
83	183	Rustam Mardan	Khata No. 813/799 Main Bazar Rustam	6,500,000
82	184	Barawal Bnada, Dir	Almadina Market, Shahi road, Main bazar Barawal bandi, Upper Dir	7,000,000
84	185	HMC Peshawar	Hayatabad Medical Complex Phase-4, Hayatabad	6,500,000
Sub Branch				
1	119-1	LRH	LRH Hospital	4,000,000
Total				774,770,000

Details of Generator and Lockers attached

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 3 (Three) years of relevant experience in Takaful Coverage related to scope of work, shall be eligible to participate.	
4	Bidder must have at least 1 blanket takaful coverage offer letters.	
5	3 Verifiable evidence of settlement of claims of takaful coverage.	

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	
11	Copy of active registration certification with KPRA (Khyber Pakhtunkhwa Revenue Authority). In case of fresh registration with KPRA, acknowledgement of KPRA shall be attached.	
12	Bidders must sign and stamp each paper of this bid document.	
13	Sharia Clearance certificate.	
14	Bidder must submit Integrity Pact on Stamp Paper dully attested by the Notary Public with of bid amount, with proposal.	
15	Bidder shall provide Fair Price Certificate on stamp paper dully attested by notary public.	
16	Bidder shall provide details of major Corporate Clients with contact details.	
17	Bidder shall cover complete risk mentioned in scope of work of this bid document, with no deductible. Bid with incomplete coverage of risks and deductible shall be considered non responsive bid.	

TERMS & CONDITIONS

1. The bid for Takaful Coverage Companies for Takaful Coverage of Banker's Blanket Fire-Lockers, Plastic Cards, Fire-Assets Terrorism Policies, shall be conducted in accordance with the Khyber Pakhtunkhwa Procurement Rules 2014, single stage single envelope.
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 for shortlisting, Expression of Interest bid shall be considered as nonresponsive bid.

4. Bidder shall attach company profile with proposal.
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. Bidder shall provide Rs.300,000/- bid security (any banking instrument excluding pay order) of total insurance policy shall be required. Successful Bid security shall remain with Bank till expiry of Policy and Agreement.
7. Bidder quoted rates shall be valid for 90 days from the date of opening of bid.
8. Successful bidder rates shall be valid entire period of policy with any extension.
9. Initially takaful coverage policy shall be required for one year, which can be extendable for further period of two years, on annually renewal basis and subject to 100% settlement of claims, if lodged by the Bank.
10. Successful bidder shall execute agreement with BOK for one year, which can be extendable for further two years, on annually renewal basis on successfully of honour of the claimed during period of contract.
11. In case of any conflict in bidders standard terms & conditions, bid document terms & conditions latter would prevail.
12. Any bid submitted after due date and time will not be entertained.
13. Pre bid meeting will be held on, at the Office of, Incharge Procurement Department, on 24 January 2020 at 10.30 AM at 29 A The Mall, Peshawar Cantt.
14. 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.
15. 10. Bidders are required to submit sealed proposals to the office of the In-Charge Procurement Department, The Bank of Khyber on or before 3rd February 2020, at 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.

On stamp paper without mentioning the Bid Amount)

INTEGRITY PACT

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.
PAYABLE BY THE SUPPLIERS OF GOODS,
WORKS & CONSULTING SERVICES, CONSULTANCY SERVICES

Contract No. _____ Dated _____ Contract Value: _____ Contract Title: _____, [name of Supplier] 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 Supplier] 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 Supplier] 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 Supplier] 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 Supplier] 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 Supplier] 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 Buyer: Name of Seller/Supplier:

Signature:[Seal] Signature:{Seal}

Notary Public:

(to be filled on Stamp paper dully attested from Notary public)

Fair Price Certificate
(TO BE ENCLOSED WITH BID DOCUMENT)

I/We, M/S

hereby certify that prices quoted by us against The Bank of Khyber, for the tender No. are the lowest and most competitive as generally applicable to all other buyers and or sold through our agents as per prevailing international market as on the date of quote and if it is established at any stage that these were higher we shall be held responsible and agree to pay immediately the differential to The Bank of Khyber.

SIGNATURE AND SEAL OF THE
BIDDER