



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.

Per-Bid Meeting	29 November, 2019 at 10.30 AM
Last Date for Submission:	10 December, 2019 at 10.30 AM
Opening of Tender:	10 December, 2019 at 11.00 AM

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 atleast 3 agreements with schedule banks, including Government/Public Sector Bank(s), during last 3 years. These agreements may be verified from the concerned for reputation and services of the company.	Point Number 4 deleted and added in point Number 3
4	5 Verifiable evidence of satisfactory services to Schedule Bank in verification of customers and their business.	Deleted
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). In case of fresh application for registration, KPPRA acknowledgement should be attached.	
10	Bidders must sign and stamp each paper of this EOI short 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 **five day before the opening date.**
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.

Company Name:

Authorized contact Person:

Cell Number:

Landline Number:

Email Address:

Mailing Address:

(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

S.No	District	S.No	District
1	Charsadda	93	Lower-Chitral
2	Nowshera	94	Upper-Chitral
3	Peshawar	95	Upper Dir
4	Dera Ismail Khan	96	Torghar
5	Abbottabad	97	Kohistan
6	Battagram	98	Kolai-Palas
7	Haripur	99	South Waziristan
8	Mansehra	100	Kurram
9	Hangu	101	Orakzai
10	Karak	102	North Waziristan
11	Kohat	103	Khyber
12	Mardan	104	Mohmand
13	Swabi	105	Tank
14	Buner	106	Ghanche
15	Lower-Chitral	107	Skardu
16	Upper-Chitral	108	Astore
17	Malakand	109	Diamer
18	Lower Dir	110	Ghizer
19	Shangla	111	Gilgit
20	Swat	112	Hunza
21	Upper Dir	113	Kharmang
22	Bannu	114	Shigar
23	Lakki Marwat	115	Nagar
24	North Waziristan	116	Hattian Bala
25	Attock	117	Neelum
26	Bahawalnagar	118	Bhimber
27	Bahawalpur	119	Kotli
28	Bhakkar	120	Poonch
29	Chakwal	121	Bagh
30	Chiniot	122	Haveli
31	Dera Ghazi Khan	123	Sudhnati

32	Faisalabad	124	Awaran
33	Gujranwala	125	Barkhan
34	Gujrat	126	Chagai
35	Hafizabad	127	Dera Bugti
36	Jhang	128	Gwadar
37	Jhelum	128	Harnaj ^[16]
38	Kasur	129	Jafarabad
39	Khanewal	130	Jhal Magsi
40	Khushab	131	Kachhi
41	Lahore	132	Kalat
42	Layyah	133	Kech
43	Lodhran	134	Kharan
44	Mandi Bahauddin	135	Khuzdar
45	Mianwali	136	Killa Abdullah
46	Multan	137	Killa Saifullah
47	Muzaffargarh	138	Kohlu
48	Narowal	139	Lasbela
49	Nankana Sahib	140	Lehri
50	Okara	141	Loralai
51	Pakpattan	145	Mastung
52	Rahim Yar Khan	146	Musakhel
53	Rajanpur	147	Nasirabad
54	Rawalpindi	148	Nushki ^[17]
55	Sahiwal	149	Panjgur
56	Sargodha	150	Pishin
57	Sheikhupura	151	Sherani
58	Sialkot	152	Sibi
59	Toba Tek Singh	153	Sohbatpur
60	Vehari	154	Washuk
61	Badin	155	Zhob
62	Dadu	156	Ziarat
63	Ghotki		
64	Hyderabad		
65	Jacobabad		
66	Jamshoro		
67	Karachi Central		
68	Karachi East		
69	Karachi South		
70	Karachi West		
71	Kashmore		
72	Khairpur		
73	Korangi		
74	Larkana		

75	Malir		
76	Matiari		
77	Mirpur Khas		
78	Naushahro Feroze		
79	Qambar Shahdadt		
80	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.