

TERMS AND CONDITIONS

INTRODUCTION

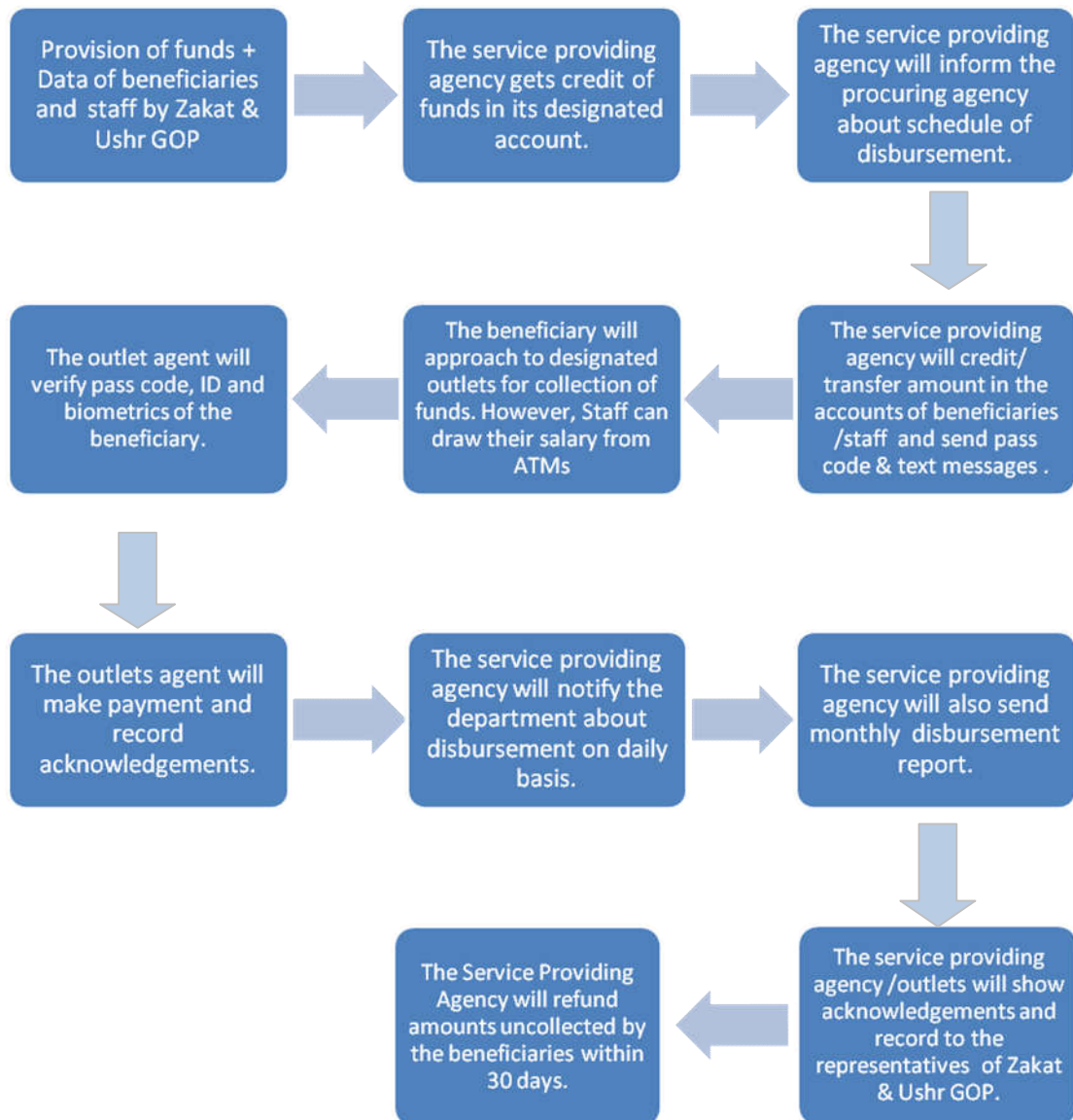
1. Zakat & Ushr Department is a department of Government of the Punjab. The department disburses Zakat funds for a number of benevolent purposes for the poor and deserving persons in line with the principles of Shariah. Zakat funds are being disbursed under the heads Guzara Allowance, Eid Grant, Guzara Allowance for Blinds, Marriage Assistance, Educational Stipends, Social Rehabilitation besides Salaries of Zakat Paid Staff.
2. In order to ensure transparency/efficiency in disbursement of Zakat funds and convenience of beneficiaries, Zakat & Ushr Department has decided to disburse the Zakat funds through branchless banking. The financial institutions/banks/mobile/telecom companies which are engaged in branchless banking and have their outlets/franchises throughout the Punjab including remote areas are encouraged to participate in the bidding process.
3. **Detail of approximate budget and heads for disbursement:**

Sr. No.	Head	Approx. Annual Amount (Rs. In Millions)	Approx. No. of Beneficiaries per Annum	Current Rate	Expected Schedule of Payment
1	Guzara Allowance	1680	140,000	Rs.1000/- per month per head	On Quarterly basis
2	Eid Grant	140	140,000	Rs.1000/- per head	Before or during Ramdhan -ul- Mubarik
3	Marriage Assistance	120	6000	Rs.20,000/- per beneficiary	Any time during the year
4	Educational Stipends	120	17,000	Rs. 500/- to Rs. 1500/- monthly rate per student	Bi-Annual basis
5	Salaries of Zakat Paid Staff	400	2200	Rs.14,000/- to Rs. 28,000/- per head	Monthly basis
6	Social Rehabilitation	20	1300	Rs.15,000 to 20,000 per beneficiary	Any time during the year

Note: Amount, rate, No. of beneficiaries, duration/timing of payment and heads of Zakat disbursement etc. are subject to change, addition or deletion on approval of competent forum.

4. PROPOSED DISBURSEMENT MECHANISM

Though bidder may also give their suggestions or proposed mechanism if any, following is the expected disbursement mechanism proposed by the Procuring Agency.



Note: Suggestions or proposals as submitted by the bidders on disbursement mechanisms will not be binding on the Procuring Agency, and decisions of the Procuring Agency will be final in this regard.

5. **Time line for start disbursement of funds**

Sr. No.	Head	Disbursement within days of credit of funds
1	Marriage grant	07
2	Guzara Allowance, Eid Grant, Guzara Allowance for Blinds and Educational Stipends	07
3	Social Rehabilitation	07
4	Salaries of Staff	03

GENERAL TERMS AND CONDITIONS FOR THE BIDDERS

1. Any offer not received as per terms and conditions of the tender inquiry is liable to be ignored/ rejected. No offer shall be considered if;
 - i. received without certificates of registration of firm/company/institution with Sales Tax/Income Tax Department
 - ii. received Without certificates of registration/incorporation/starting business in Pakistan from concerned Govt. Department/Office/Body etc.
 - iii. received without certificate issued by State Bank of Pakistan authorizing bidders or agent of bidders to carry out business of branchless banking in Pakistan.
 - iv. received without earnest money/Call Deposit;
 - v. received after the time and date fixed for its receipt;
 - vi. the tender is unsigned;
 - vii. the offer is ambiguous;
 - viii. received without certificate on letter pad of company/ institution that firm/company/financial Institution is never blacklisted, suspended by any Government Department or any court of law.
2. The bidder shall specifically indicated its income tax and General Sales Tax numbers on the tender and ***quote rates inclusive of all taxes/charges.***
3. Rate must be expressed in terms of %age of the amount of disbursement of Zakat fund.
4. Bidder shall quote final rates both in words as well as in figures.
5. Every firm shall deposit amounting to Rs.50,000/- (refundable) in favor of Administrator Zakat & Ushr, Punjab, Lahore as Call Deposit with the tender.
6. Tenders received through Courier service/Dak/Telegram etc, will be accepted, if received within due date and time.
7. The sealed tender containing **(Both Technical and Financial bids in separate envelopes)** alongwith call deposit will be dropped by **23.05.2017 before at 10.00 A.M** in the tender box in Zakat and Ushr Department, 2-Court Street, Lower Mall, Lahore which shall be opened same day at **11.00 AM**. in the presence of bidders or their authorized representatives who wish to attend. However, after evaluation of technical bids, financial bids of only those firms will be opened whose technical bids are accepted and found in accordance with the specification attached with tender document.

8. The department is not bound to accept the lowest offer and justification for rejecting the lower or any offer shall not be communicated to any bidder.
9. If work order issued during the validity period of the offer is not accepted and implemented by the bidder, earnest money/Call deposit shall be forfeited.
10. In case the offer is withdrawn, amended or revised by the bidder during the validity period of the offer, the earnest money/call deposit is liable to be forfeited.
11. Any erasing/cutting etc. appearing in the offer must be properly authenticated by the person signing the tender. Moreover, all pages of the tender must also be properly signed. Offer having overwriting and without authentication shall in no circumstances be accepted.
12. In case the bidder fails to provide services strictly in accordance with terms and conditions, the security deposited shall be forfeited besides blacklisting or any other legal proceedings.
13. If considered necessary, the bidder will be required to make a presentation regarding the profile of the company, proposed methodology disbursement.
14. Financial bids of only those firms will be opened which shall score at least 65% marks in the technical bid.
15. Bids shall be valid for a period of 120 days.
16. Award of contract shall be based upon technical and financial scores. Further, all the relevant terms & conditions will become part of the contract which shall be executed on judicial stamp paper which shall be purchased by contract winning firm/institution.
17. Period of contract shall be three years.
18. Relevant provisions of laws/rules/ procedures/notifications, etc shall be applicable.

19. **EVALUATION CRITERIA**

SR. No.	Description	Scores
1	Technical Evaluation	70
2	Financial Evaluation	30
3	Total	100

20. TECHNICAL EVALUATION

Bidders shall provide following information for technical qualification/evaluation duly supported with documents (certificates & Undertaking).

- i. Experience of similar and related work/services for last five years. Brief of the similar work/service with volume of funds, physical infrastructure, human resource etc. In addition to it, list of some satisfied clients. (4 scores for each similar assignment for each year; (Total scores 20)
- ii. Human Resource/Team members along with profile of five key members. Allocation of score for each bracket of five (05) employees will be as under:

No. of employees	Score
Less than 5	0/10
5	1/10
10	2/10 and so on

(Total Scores 10, fraction will not be counted)

- iii. The financial statements i.e profit & Loss Account/income statement and balance sheet for last five years. (1 scores for each year; profit and loss account/income statement and 1 score for balance sheet, Total scores 10);
- iv. Infrastructure /No. of franchises/outlets with biometric:

No. of Outlets	Score
Less than 10000	0
10001-15000	4
15001-20000	8
20001 and above	10

(Total Score 10, fraction will not be counted.)

- v. Facility of Web portal based monitoring (real time dash board) Scores 8;
- vi. Facility of Debit Card, 4 Scores;
- vii. Facility of Free helpline from landline, 4 scores;
- viii. Facility of Free helpline from on-net, 2 scores;
- ix. Facility of Free helpline from off-net, 2 scores;

21. **FINANCIAL BID**

Evaluation of financial bids (Total Score 30)

Rate per transaction

% Rates (Rs.)	Score
0	30/30
0.1 – 0.5	25/30
0.6 – 1.0	20/30
1.1 – 2.0	15/30
2.1 – 3.0	10/30
3.1 – 4.0	05/30
4.1 and above	0/30

Signature and Stamp of Bidder _____