



**STATE LIFE**  
**INSURANCE CORPORATION OF PAKISTAN**

Principal Office  
State Life Building No.9  
Dr. Ziauddin Ahmed Road  
Karachi –75530  
Phone : 9202800-9 Lines  
Fax No. 92-91-9202845  
UAN No. 111-111-888

Date: 10-11-2015

**TENDER NOTICE NO.11/2015**

**HIRING OF CALL CENTRE SERVICES  
FOR HEALTH AND ACCIDENT INSURANCE DIVISION, STATE LIFE INSURANCE  
CORPORATION OF PAKISTAN, PRINCIPAL OFFICE.**

State Life Insurance Corporation of Pakistan intends to hire the services of reputed Call Centres for providing services of Call Centres for a period of one year. In this regard sealed Technical & Financial proposals are invited in accordance with PPR rules, under “Single Stage-Two Envelopes Procedure” from Call Centres, registered with Income Tax / Sales Tax Department, having own offices and phone / Fax numbers, etc.

S#	Description of the job.	Tender Enquiry No.	Closing date and time for Submission of Bids	Date and Time of Opening of Technical Bids
1	HIRING OF CALL CENTRE SERVICES FOR HEALTH AND ACCIDENT INSURANCE DIVISION, PRINCIPAL OFFICE, KARACHI.	GS/PO/H&AI 11/2015	27-11-2015 at 11:00 a.m.	27-11-2015 at 12:00 noon

Tender Document is attached hereunder:

(Imtiaz Ali Khan)  
Departmental Head-GS  
State Life Insurance Corporation  
of Pakistan, Principal Office  
2<sup>nd</sup> floor, State Life Building No. 09  
Dr. Ziauddin Ahmed Road, Karachi.  
Phone: 021-99204521

# **TENDER DOCUMENT**

## **REQUEST FOR PROPOSAL FOR HIRING OF SERVICES**

**OF CALL CENTER**

**FOR HEALTH INSURANCE SCHEMES**

**STATE LIFE INSURANCE CORPORATION OF PAKISTAN**

**Name of the Respondent:** \_\_\_\_\_

**Address for Correspondence:** \_\_\_\_\_

\_\_\_\_\_

**Telephone No.**

**Fax No.:**

**Email:**

Personal & General Services, Principal Office, State Life Insurance Corporation, 2<sup>nd</sup> Floor, State  
Life Building No. 9, Dr. Ziauddin Ahmed Road, Karachi, Postal Code 75530  
021-99204521

# **Section I: Invitation For Proposal**

1. State Life Insurance Corporation of Pakistan intends to hire the services of a reputed Call Center for providing services of call center, initially for a period of one year for its health insurance schemes.
2. State Life Insurance Corporation (hereinafter referred to as “the Purchaser”) is seeking sealed proposals under single stage two envelopes as per PPRA Rules from qualified Services Providers (hereinafter referred to as “the Contractor”) registered with the Sales Tax and Income Tax departments for providing Call Center Services.
3. State Life reserves the right to accept / reject all the proposals of the respondents without assigning any reason, in accordance with PPRA Rules.

4. Tender Schedule

A	Last Date & Time For Submission of bids (Technical & Financial Proposals).	27/11/2015 upto 11:00 a.m.
B	Date Of Opening Of Technical Proposals.	27/11/2015 at 12:00 noon

5. Place of opening of proposals: Personal & General Services, Principal Office, State Life Insurance Corporation, 2nd Floor, State Life Building No. 9, Dr. Ziauddin Ahmed Road, Karachi
6. Address for Communication: Personal & General Services, Principal Office, State Life Insurance Corporation, 2nd Floor, State Life Building No. 9, Dr. Ziauddin Ahmed Road, Karachi Telephone No. 021-99204521

# **Section II: Instruction to Respondents**

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## **1. INTRODUCTION**

State Life Insurance Corporation of Pakistan intends to hire the services of reputed Call Centers for hiring of services of call center initially for a period of one year for its health insurance schemes.

The selected Call Center Company (Contractor) will manage interaction with State Life beneficiaries through assigned mediums of communication i.e. 0800-number which has already been acquired by State Life. The call center will also be employed for short term telephonic survey in addition to complaint redressal, dissemination of information and facilitation of beneficiaries.

## **2. VALIDITY OF PROPOSALS**

Proposals shall remain valid for a period of 90 (ninety) days after the date of proposal opening prescribed in RFP. A proposal valid for shorter period may be rejected as non-responsive. State Life may solicit the Respondents' consent to extend proposal validity ( without modification in proposals).

## **3. RIGHT TO ACCEPT / REJECT PROPOSAL**

State Life reserves the right to accept or reject any proposal, and to annul the proposal process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Respondent(s) or any obligation to inform the affected Respondent(s) of the grounds for such decision.

## **4. FRAUD AND CORRUPTION**

State Life requires that respondent hired through this RFP must observe the highest standards of ethics during the performance and execution of such agreement. In pursuance of this policy, State Life defines, for the purposes of this provision, the terms set forth as follows:

- i. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of State Life by any personnel of Respondent in contract execution.
- ii. "Fraudulent practice" means a misrepresentation of facts, in order to influence procurement process or the execution of a contract, to State Life, and includes collusive practice among Respondents (prior to or after proposal submission) designed to establish proposal prices at artificially high or non-competitive levels and to deprive State Life of the benefits of free and open competition;
- iii. "Unfair trade practices" means rendering of services different from what is ordered on.
- iv. "Coercive practices" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the execution of contract.

## **State Life would**

- i. Reject a proposal for award, if it determines that the Respondent recommended for award, has been determined to having been engaged in practices listed at 4(i) to 4(iv) above.
- ii. Declare a respondent ineligible, either indefinitely or for a stated period of time, for awarding the contract, if it at any time determines that the firm has engaged in corrupt, fraudulent, and unfair trade practice in competing for or in executing the agreement.

## **5. CLARIFICATIONS AND AMENDMENTS OF RFP DOCUMENT**

### **5.1. RFP CLARIFICATIONS**

During technical evaluation of the proposals, State Life may, at its discretion, ask Respondents for clarifications on their proposal. The Respondents are required to respond within the time frame prescribed by State Life.

### **5.2. AMENDMENTS IN RFP**

At any time prior to deadline for submission of proposal, State Life may for any reason, modify the RFP. The prospective Respondents having received the RFP shall be notified of the amendments through website and such amendments shall be binding on them.

## **6. PROCESS FOR HIRING OF SERVICES**

This enquiry is in the nature of Request for proposal (RFP) intended to result in the hiring of Services of Call Centers. The responses received pursuant to this RFP will be evaluated as per the criteria specified in this document and the qualified respondent(s) would sign an agreement with State Life which would specify the assignment that the selected respondent(s) is expected to perform. Evaluation of the proposals shall be carried out in two stages, first the technical and then the financial.

The technical and financial proposals shall be submitted at the same time, any proposal or part proposal received after the closing time for submission of proposals shall be returned unopened. No amendment to the technical or financial proposal shall be accepted after the dead line.

At first the technical proposals will be opened and evaluated in conformity with the provisions of the RFP. The financial proposals shall remain sealed until they are opened publicly.

The Evaluation Committee shall not have access to the financial proposals until the technical evaluation is concluded. Financial proposals shall be opened only thereafter. The evaluation shall be carried out in full conformity with the provisions of the evaluation criteria enunciated in the RFP.

After the evaluation of the technical proposal is completed, State Life shall notify those respondents whose proposal did not meet the minimum qualifying mark or were considered nonresponsive to the RFP indicating that their financial proposals will be returned unopened after completion of the selection process.

The respondents who qualify on the basis of technical evaluation would be informed about the date and time of opening of their financial proposals through letter, Fax or E-mail as communicated by the Respondent in their proposals.

After rejecting the offers securing less than the minimum qualifying marks in the technical proposal, the financial proposals of the rest shall be opened.

## 7. ELIGIBILITY CRITERIA

Eligible Bidder/Tenderer who:

- i. have a registered / incorporated company / firm in Pakistan with relevant business experience for the last three (3) years.
- ii. Must be registered with Tax Authorities as per prevailing latest tax rules (Only those companies which are validly registered with Government legal entities, sales tax and income tax departments);
- iii. has a valid registration with relevant allied agencies / organizations / regulator authorities;
- iv. has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory);
- v. is a third party call center solutions provider, i.e. offering call center services to other businesses / companies and not just for its own or its parent company's operations;
- vi. has a minimum of 100 seats availability per shift.
- vii. Have the total revenue of Rs. 5 Million of each of previous three (3) years.
- viii. has required relevant experience of running call centers for public and private sector clients in Pakistan
- ix. has a verifiable recommendation letter from at least five client served / being served in public/private sector.
- x. has the required relevant qualified personnel and enough strength to fulfill the requirement of assignment, including a technical and operational team available for support 24 hours a day, 7 days a week, throughout the year;
- xi. Must obtain **60** points in Technical Evaluation

NOTE: Verifiable proof for all the above shall be mandatory. Non-submission may cause disqualification of the bidder for any further process. All bidders must provide a checklist format compliance of the eligibility criteria above.

## **DISQUALIFICATIONS**

State Life may at its sole discretion and at any time during the evaluation of proposal, disqualify any Respondent, if the Respondent has:

- i. Submitted the proposal documents after the response deadline.
- ii. Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements
- iii. Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years
- iv. Submitted a proposal that is not accompanied by required documentation or is non-responsive
- v. Failed to provide clarifications related thereto, when sought
- vi. Submitted a proposal with price adjustment / variation provision

## **8. REQUEST FOR PROPOSAL**

The Respondent is expected to examine all the instructions, guidelines, terms and conditions and formats in the RFP. Failure to furnish all the necessary information as required by the RFP on submission of a proposal not substantially responsive to all the aspects of the RFP, shall be at Respondent's own risk and may be liable for rejection. When Respondents receive the RFP, and if they can meet the requirements of the RFP and the commercial and contractual conditions, they should make arrangements necessary to prepare a responsive proposal (for example, visiting the area, collecting relevant information documentation, setting up the preparation team etc.).

If the Respondents find in the RFP documents - especially in the selection procedure and evaluation criteria – any ambiguity, omission or internal contradiction, or any feature that is unclear or that appears discriminatory or restrictive, they should seek clarification from State Life well in advance. However, no relaxation or exemption shall be provided to the respondent on any term or condition of the RFP for reasons of non-receipt of any clarification.

Respondents should ensure that they submit a fully responsive proposal including all the supporting documents requested in the RFP. It is essential to ensure accuracy in the curricula vitae of key staff submitted with the proposals. The curricula vitae shall be signed by the respondents and the individuals.

Once proposals are received and opened, respondents shall not be permitted to change the proposal.

Non-compliance with Eligibility criteria will result in rejection of the proposal.

## **9. PRE PROPOSAL QUERIES**

The prospective Respondent, requiring any clarification on RFP may contact State Life and seek required clarification. However, no relaxation or exemption shall be provided to the respondent on any term or condition of the RFP for reasons of non-receipt of any clarification.

## **10. PREPARATION OF PROPOSAL**

The Respondent shall comply with the following during preparation of the proposal:

- i. The proposal and all associated correspondence shall be written in English and shall conform to prescribed formats. Any interlineations, erasures or over writings shall be valid only if they are initialed by the authorized person signing the proposal.
- ii. The proposal shall be typed or written in indelible ink and shall be signed by the Respondent or duly authorized person(s) to bind the Respondent to the contract. The letter of authorization shall be indicated by written power of attorney and shall accompany the proposal.
- iii. Proposals received by fax or email shall be treated as defective, invalid and rejected. Only detailed complete proposals in the form indicated above received prior to the closing time and date of the proposals shall be taken as valid.
- iv. All expenses related to participation in this tender document shall be borne by the applicants.
- v. Respondents are not permitted to modify, substitute, or withdraw proposals after its submission.
- vi. All the pages of the proposals should be signed by the authorized person(s) and should conform strictly to the formats and procedures laid down in this RFP.
- vii. Technical and financial proposals should be submitted in two sets. Each set has to be prepared as :
  - a) Technical and financial proposals shall be prepared and each put in a separate envelopes.
  - b) There shall be following title on each envelope containing the technical and financial proposals - Offer for Call Center support in Health Insurance Scheme RFP technical/ financial proposal Copy (as the case may be)
  - c) All the envelopes prepared above shall then be put in another big envelope which shall have the following title marked on it - Offer for Call Center Support in Health Insurance Scheme RFP SET ( as the case may be)
  - d) All envelopes mentioned above should also have the name and contact details of the respondent clearly mentioned on them on the reverse side. This shall facilitate return of envelopes to the respondent, if required, as per RFP.

## **11. SUBMISSION OF PROPOSALS**

Respondent shall submit responses (referred to as 'Proposals' herein) to the contact person mentioned in Clause 6 of Section I as per the procedure specified in this RFP. The list of documents to be submitted as part of proposals is provided in Clause 13.1 and 13.2 of Section II.



## 12. DEADLINE FOR SUBMISSION OF PROPOSALS

Proposals from Respondents, complete in all respects must be received by State Life at the address specified in Section I Clause 4 as per schedule listed in Section I Clause 4.

## 13. LIST OF DOCUMENTS SUBMITTED AS PART OF PROPOSAL

### 13.1. TECHNICAL PROPOSAL

- i. Registration Certificate
- ii. NTN Certificate
- iii. Registration Certificates with relevant allied agencies / organizations / regulator authorities (If Applicable)
- iv. Undertaking on Legal Stamp paper stating that company/call center has not been blacklisted by Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- v. Proof of availability of available seats.
- vi. Annual Statement of last three years for assessment of financial strength.
- vii. Verifiable information of number of clients served and Recommendations letters.
- viii. Information/Certificate of showing Number of employees.
- ix. Provision of dialing through a GSM/Cellular mobile operator PRIs/E1/SIPs. (Provide proof of working with all cellular mobile operators, like invoices)
- x. Availability of real-time dynamic dashboard for Client. Real time redundancy, backups of data, with backup systems in place for power and connectivity to **ensure 100% up time**.

All the above papers should be duly signed by the authorized signatory.

### 13.2 FINANCIAL PROPOSAL

- i. The financial proposal will be filled in Fin - 1 separately.
- ii. All rates will be quoted in Pakistan Rupee (rounded to the rupee amount).
- iii. The financial proposals should be in the form of an agent seat basis, inclusive of all types of costs / taxes/ levies/ fees/ payments.
- iv. In case of any discrepancy/confusion/ difference between the financial proposal quoted in figures and in words, the proposal mentioned in the form of words would be considered as final and would prevail.
- v. In case of ambiguity on financial proposal being quoted in words, the proposal is liable to be rejected. The respondent should exercise due caution in preparing the financial proposals.

## 14. RECEIPT OF PROPOSALS

The proposals would be received at the address specified in Section I Clause 6. The proposals will be kept in safe custody till they are opened in presence of respondents who choose to present as per the schedule listed in Section I Clause 4.

## **15. PROPOSAL OPENING**

State Life will open all proposals including withdrawals and modifications, in public, in the presence of respondents/their authorized representatives who choose to attend, at the time, on the date and the place specified in RFP. Respondents/Representatives shall sign attendance as a proof.

## **16. EVALUATION OF PROPOSALS - FORMATION OF COMMITTEES**

State Life will form Technical& Financial Evaluation Committee to evaluate the proposals.

- i. During evaluation of technical proposals, the Committee, may, at its discretion, ask the Respondents for clarification of their proposals. However, such clarification would not effectuate any change in the substance of the proposal.
- ii. After the technical evaluation the committee would make financial evaluation of those respondents who qualify on the basis of technical evaluation.
- iii. The committee would undertake the financial evaluation on the available proposal as it is and would not seek any clarification from the respondent

The process for evaluation of proposals is as given below:

### **16.1. EVALUATION OF TECHNICAL PROPOSAL**

The committee will evaluate the technical proposals on the basis of given qualification parameters. The proposals meeting the qualification criteria shall be declared as technically responsive. After evaluations and approval of technical proposals, the financial proposals of technically accepted proposals shall be publically opened at a time, date, and venue to be communicated to the qualified bidders in advance.

## Technical Points / Scoring

S. No	Requirements	Points
1.	Company Experience Less than 3 Years 3-5 Year 5+ Years	0 10 15
2.	Number of Seats. Less than 100 100-150 150+	05 10 20
3.	Financial Strength Revenue in Year 2014 Less than 5 Million 5-10 Million 10+ Million	0 10 15
4.	Number of Clients being served Less than 5 5-10 10+	05 10 20
5.	Provision of dialing through a GSM/Cellular mobile operator PRIs/E1/SIPs. (Provide proof of working with all cellular mobile operators, like invoices)	10
6.	Availability of real-time dynamic dashboard for Client.	10
7.	Real time redundancy, backups of data, with backup systems in place for power and connectivity to <b>ensure 100% up time.</b>	10
Total points		100

Minimum Qualifying Marks = 60

## **16.2. EVALUATION AND SCORING OF FINANCIAL PROPOSAL**

Evaluation of the financial proposals submitted by respondents whose technical proposals have technically qualified for the assignment shall be done in accordance to the following process:

Step 1: All the eligible financial proposal would be opened and scrutinized for any anomaly or discrepancy which may lead to the proposal being non-responsive as per the terms and conditions cited in the RFP for the assignment.

Step 2: All financial proposal found to be in order shall be enlisted in the prescribed Financial Evaluation sheet.

Step 3: The lowest evaluated financial proposal will be treated as qualified for entering into an agreement for the assignment after negotiations.

## **17. BID SECURITY DEPOSIT**

Bid Security of 2% of annual bid value as Earnest Money in shape of pay order along with the 'Financial Proposal' would be furnished by the respondent in shape of Demand Draft/Pay order in favor of "STATE LIFE INSURANCE CORPORATION OF PAKISTAN". This amount will be retained till the completion of agreement period or refunded if the Respondent is not finally selected.

## **18. CONFIDENTIALITY**

Information relating to the examination, clarification and comparison of the proposals shall not be disclosed to any Respondents or any other persons not officially concerned with such process until the selection process is over. The undue use by any Respondent of confidential information related to the process may result in rejection of its proposal. Except with the prior written consent of State Life, the Respondent and the personnel shall not at any time communicate to any person or entity any confidential information acquired during the course of the agreement.

All data supplied and gathered during the project of the exercise is the sole property of State Life. Upon the completion of the project, all software, data supplied and collected must be permanently deleted. Any usage of this data in any way is a violation of the project's terms and conditions.

All work products, including reports is the property of State Life, and may not be used in any manner except to fulfill the terms of this agreement.

## **19. OWNERSHIP OF DATA/INFORMATION**

All plans, campaigns, reports, database, software, protocols and strategies sent or received from Call Center regarding State Life Schemes shall remain the sole property of State Life and the Call Center shall upon termination or expiry of this agreement, deliver / share ,if not already delivered / shred, all such plans, campaigns, reports, database, software, protocols, strategies and other documents to the State Life , together with all relevant details.

The Call Center shall not use any of plans, campaigns, reports, database, software, protocols, strategies and other documents for purposes unrelated to this Contract during its currency without the prior written approval of the State Life. A certificate to this effect shall be provided by the Call Center whenever the State Life shall require.

## **20. PERIOD OF SERVICE**

Period of service will be of One year from the date of signing of agreement between State Life and shortlisted Call Center.

# **Section III: Scope of Work**

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## **1. BACKGROUND**

State Life is seeking Proposals from qualified Service Providers for outsourcing Call Center services. These services will include interactive Voice Response (VR), Automatic Call Distribution (ACD), Call Queuing, Agents, Connectivity, Application Software and Security and Reporting integration and related infrastructure.

## **2. GOAL**

To Provide awareness, guidance, Information and Complaint redressal to the state life's beneficiaries in the 23 districts of Pakistan speaking, Urdu, Pashto and other local languages in Punjab, Gilgit Baltistan, Baluchistan.

## **3. NUMBER OF AGENTS REQUIRED**

State life initially require the service of two agents (24/7/365), which may be increased if the need arises. The bidders must quote the rates per seat (24/7/365).

## **4. REQUIRED ACTIVITIES**

Two types of activities will be performed by call center.

**Activity 1:** The call center will be used for telephonic survey to assess the effectiveness of different schemes being operated by State Life.

**Activity 2:** The call center would be used for information, awareness and complaint handling. It will be operational for 24/7/365 (3 shift ) for rest of the contract period.

## **5. RESPONSIBILITIES OF SERVICE PROVIDER**

- i. The call center's agents must be capable in fluently speaking and understanding Urdu, along with proficiency the local language (e.g. Saraiki, Potwari, Hindko, Sindhi, Balochi, Pashto, etc.) spoken in the districts of operation.
- ii. The call center agents must be experienced professional call center agents, adhering to industry standard practices. Hiring and training of qualified call agents shall be the responsibility of the Bidder.
- iii. The call center shall acquire services of GSM / Cellular Mobile Operators (CMO) and /or WLL providers or any other telco, but would smartly use the PRI / E1 / SIP trunks for making outbound calls, i.e. a number of a particular mobile network will be called only from that mobile network's media, so as to keep the calling cost at the minimum.
- iv. As calls shall be made primarily to mobile numbers, a GSM based carrier service will be used for making calls. For landline numbers, the cheapest mode of interaction (for instance, if PTCL / NTC is cheapest) would be used.

- v. All applications hosted by the call centers must have real time redundant backups of data, with backup systems in place for power and connectivity and ensure 100% up time.
- vi. If the number is engaged or not available, the call will be tried twice more. The failed call shall be updated in the database accordingly.
- vii. The calls being made must have proper logs, tagging over the dashboard and call recordings marked with details such as date, time and duration of the call etc. as per the need of the State Life.
- viii. State Life currently uses Oracle for its core business processes. The call centers will interface their application with State Life database through industry standard protocols.
- ix. The call center shall submit to State Life detailed reports at the day end along with all relevant details of seconds lapsed, delivery / non delivery details, etc. for services contracted to the State Life database.
- x. The call center should have proper business continuity and disaster recovery plan and process in place.

All the associated costs regarding acquisition of infrastructure, hiring of agents, trainings shall be borne by respondents.

## **6. BILLING**

The contractor would send a monthly bill (per seat basis) to State Life for the service provided along with cost of outbound calls till 5<sup>th</sup> of the next month which would be paid within 15 days of the receipt of the bill.

## **7. PAYMENT**

- i. State life would be responsible for payment of all dues associated with the toll free number and hunting/back end lines.
- ii. Actual cost of outbound telephone calls and the “Services provided” as mentioned in clause 6 above.

**FIN- 1**

<b>SR NO</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>	<b>TAXES</b>	<b>TOTAL AMOUNT WITH TAXES</b>
1	Rate of Call Centre per Seat per Month 7/24/365			



**INTEGRITY PACT / DISCLOSURE CLAUSE**  
(To be submitted on Company's Letterhead)

**DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.**

**PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN**

**CONTRACTS WORTH RS. 10.00 MILLION OR MORE**

Contract No: \_\_\_\_\_

Dated: \_\_\_\_\_

Contract Value: \_\_\_\_\_

Contract Title: \_\_\_\_\_

..... [name of NGO] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from State Life or any administrative subdivision or agency thereof or any other entity owned or controlled by State Life through any corrupt business practice.

Without limiting the generality of the foregoing, ..... [name of NGO] 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, Organizations, 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 State Life, except that which has been expressly declared pursuant hereto.

..... [name of NGO] 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

State Life has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

..... [Name of NGO] 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 State Life under any law, contract or other instrument, be voidable at the option of State Life.

Notwithstanding any rights and remedies exercised by State Life in this regard, .....  
[name of Organization] agrees to indemnify State Life for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to State Life in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [name of Organization] 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 State Life.

Name of NGO:

Signature:

Seal: