



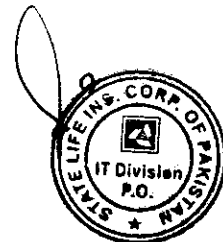
STATE LIFE
INSURANCE CORPORATION OF PAKISTAN



STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

TENDER DOCUMENT
FOR
WEBSITE REVAMPING

JULY-2023



Contents

TENDER DOCUMENT	3
1. INTRODUCTION.....	3
1.1. Purpose	3
1.2. Scope of Work.....	3
1.3. Background	3
1.4. Major Components.....	3
1.5. Technical Requirements	7
2. PREPARATION OF PROPOSAL.....	8
2.1 Technical Proposal	8
2.2 Financial Proposal.....	9
2.3 Tender Document Price / Payment:	9
2.4 Cost of Bidding	10
2.5 Language of Bidding.....	10
2.6 Confidentiality	10
2.7 Use of Contract Documents and Information:	10
2.8 Bid Validity.....	11
2.9 Amendment of Bidding Documents.....	11
2.10 Clarifications / Queries regarding Tender	11
2.11 Contradictions, Obscurities and Omissions	11
2.12 Sealing, Marking and Transmission of the Bid.....	12
2.13 Deadline for Submission of Bids	12
2.14 Bid Opening.....	12
2.15 Modifications and Withdrawal of Bids	13
2.16 Bid Bond	13
2.17 Responsiveness of the Bids	13
2.18 General Terms and Conditions.....	14
3. PROPOSAL EVALUATION	15
3.1 General.....	15
3.2 Technical and Financial Evaluation:.....	16
4. STATE LIFE'S RIGHT TO ACCEPT OR REJECT ANY OR ALL BIDS	17
5. DISCLAIMER TO THE EVALUATION PROCESS.....	17
6. AWARD CRITERIA	17
7. DELAYS IN THE BIDDER'S PERFORMANCE.....	18
8. ARBITRATION	18
9. FORCE MAJEURE.....	18
10. AWARD OF CONTRACT	19
11. DELIVERY PLAN AND SUPPORT SERVICES.....	19
12. BASIS OF PAYMENT.....	20



TENDER DOCUMENT

1. Introduction

The State Life Insurance Corporation of Pakistan is the largest life insurance company of Pakistan. The existing website of SLIC www.statelife.com.pk requires re-designing and re-engineering with added functionalities having bilingual (English & Urdu) capability with modern, interactive theme.

1.1. Purpose

The Tender process allows the organization issuing the Tender to evaluate the qualifications and capabilities of multiple companies and select the one that best meets our needs and budget. Additionally, it helps in getting best possible price, timeline, and deliverables from different vendors.

Interested firms are invited to submit a Technical and Financial Proposal quote for the said assignment at Principal Office State Life Karachi. The detailed scope of work is provided in section 1.2 of this Tender document.

1.2. Scope of Work

1.3. Background

The existing website of SLIC requires re-designing and re-engineering with added functionalities having bilingual (English & Urdu) capability with modern, interactive theme which should be fully responsive and user friendly for handheld devices.

1.4. Major Components

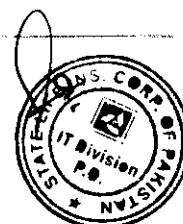
1.4.1 General.

The complete functionality of existing SLIC website and related portals need to be revamped and integrated under one umbrella and with the involvement of SLICs' POC for user testing throughout the process to ensure the details of the tender are incorporated prior to the launch. The details of major components of the redesign work are elaborated in succeeding paragraphs.

1.4.2 Main Website Revamping.

Apart from revamping the design, the objective of the new website is to ensure the following: -

- Dynamic UI/UX
- User friendly
- Easy navigation
- Intuitive design and user experience.
- Creative ways to display authoritative website content.
- Strong, clear call to actions.
- Immersive visual experience.
- Efficient SEO to improve Website Ranking.
- Mobile-friendliness for both **android and iOS** devices
- All applicable content should be imported from current site
- All existing Functionalities and features should be the part of newly re-designed website
- Providing easy, anywhere and anytime access to SLIC Services
- Providing the details of various products offered by SLIC.
- Functionality to configure, manage and sell digital only policies
- To have a platform of interaction between SLIC and the public at large.



- Ability to re-use redesign (to expand to other phases); enable us to evolve the style guide to cater for new needs & usages; likewise empowers us to make the information architecture evolve based on new themes, priorities
- Optimize presentation, then archive redundant/stale content (inventory of the current content / URL Mapping and 301 Redirects)
- Optimize (layout, tooling) to make content that meets user needs (content design)
- A Search Option.
- Solidify brand authority, consistent design, uniform appearance
- Chatbot Functionality & Integration
 - a. The chatbot should be prominently displayed on the website's homepage, and easily accessible from every page of the website
 - b. The chatbot should be capable of answering frequently asked questions and providing relevant information about our products and services.
 - c. The chatbot should be able to identify the user's intent and provide personalized responses based on their needs
- Google Translator
 - a. The Google Translator should be integrated with the website's content management system to ensure that all new content is automatically translated.
 - b. The Google Translator should be integrated with the website's analytics tools to track user interactions and identify areas for improvement.
- Accessibility option (change font size color etc.)
- Ensure integration with existing central database for policyholders, to view their policy statement
- Facility for policy holder to pay the premiums online
- To add and maintain sales record of SLIC sales force (agents' data).
- Claim launching/intimation form with clear instructions be incorporated for the policy holder, once the form is submitted the confirmation message should be displayed to the user(policy holder). The submitted form automatically routed to the claim management officer's dashboard. The user should receive regular updates on the status of their claim.
- Loan Application form with clear instruction be incorporated, The policy loan form should be easy to use and should provide a simple and intuitive interface for customers to request a loan against their policy. The form should ask for the loan amount requested, the reason for the loan. The system should send an email notification to the customer confirming the approval of their loan application and the loan amount. The submitted form automatically routed to the Loan management officer's dashboard.
- Complaint management system for auto direction, assignment to relevant officer, resolution of complaints with ticket closure and a dashboard to monitor the complaint statuses hierarchically
- Management of proscribed persons' data with CRUD operations i.e., NACTA, UN etc.
- An admin portal with different user access rights to ensure modular management.
- Roles with multiple ways of accessing relational databases along with application maintenance and deployment utilities.
- 100% open source
- Provides all of the features need to build modern web applications, such as routing, validation, caching, queues, file storage, and more.
- The framework to be based on the model-view-controller (MVC) architectural pattern, with APIs connecting with other modules (complaint management system, android/iOS apps, digital portal/ payment, e-Payment, NACTA, Agent Data and other external parties)
- **Navigation and access across multiple modules/ components:** - All Users (Policy Holder, Agents, Admins) must be able use **same credentials** to log-in and access role-based

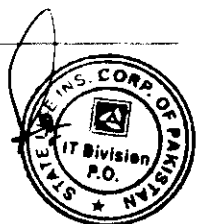


functionalities across all modules/components, that is main website, complaint management system, android/iOS apps, digital portal/ payment, e-Payment, etc.

1.4.3 Digital Insurance Portal.

Digital policies are sold using Digital Insurance Portal. It should ensure following: -

- Interactive Design for Front end Web Application for Customers
- Responsive for the Mobile and other platforms
- User Friendly for the customers
- Functionality to configure digital insurance products
- Showing Policy Details Category wise
- Products choosing option by filter
- Customer Sign-up for new customer
- Customer Sign In for existing policy holders
- Policy buying journey
- CNIC verification from the AML list/NACTA
- Uploading of the required documents with beneficiary details
- Two factor authentication using mobile OTP
- Payment Gateways Integrations for Online Payment
- Customer Portal to view, manage policy details and premium payment for existing conventional/Digital policy
- A two-way secured and robust API to share and collect the policy data with different banks for Conventional Premium collection
- Claim Management
- Backend Admin Panel for Managing the Customer Information and Documents
 - Policy Issuance after KYC (e.g., veri-sys)
 - Policy Denial with payment refund option
 - Statistics of portal visit, product wise visit and incomplete customer journeys
 - Portal Total Policies
 - Total Transactions
 - Claims
 - Renewals
 - Policy Servicing
 - Claim & Survey
 - Transaction Listing
 - General Admin & Users Configuration
 - Roles Configuration
 - User Configuration
 - Customer Configuration
 - Complaints & Feedback



1.4.4 Complaint Management System

The objective of the new Complaint Management System of (SLIC) is to ensure the following.

- Interactive Design for Front end Web Application for Customers
- Responsive for the Mobile and other platforms
- User Friendly for the customers
- Customer /Web viewer will be able to send the request through the Complaint System
- Automatic ticket ID generation against the registered complaint
- Customer can check the complaint status through the ticket ID/CNIC/Mobile Number.
- Customer/User can access and use Complaint Management System both from main website as well as from mobile app using same credentials.
- **Backend Admin Portal**
 - Super admin view and action of all registered complaints and create of sub admin
 - Role-based user creation
 - Role based visibility of complaints related data in hierarchy Users dashboard
 - Secure Login
 - Forgot password functionality
 - Admin Portal shows the following
 - Registered tickets report shown on the dashboard (Domain Wise / Activity Nature Wise / Zone Wise etc
 - System Setup
 - Ticket Management
 - Registered Complaint
 - Tickets Follow-up
 - Ticket escalation
 - Close Ticket
 - Assign Ticket
 - Upload Document
 - Ticket Edit
 - View Customer Profile
 - Reports
 - Region/zonal level report (with all possible filters eg date, category)
 - Functionalities(assign/revoke role User id password creation Password rest)
 - Others Reports (Use login history)

1.4.5 e-Pay (digital portal) System

Apart from revamping and development, the objective of the new e-Pay (digital portal) System of (SLIC) is to ensure the following.

- Customer can pay the premium/loan of their policy payment through the e-Pay System
- Insurance Policyholders get the detail of purchased policy through the policy number
- Insurance Policies fee automated show as per select policy
- Integration with UN- List for data fetching
- Payment gateway integrations with the Banks / Others

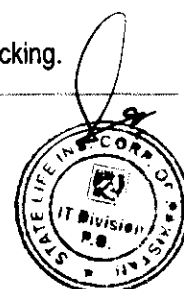
1.4.6 Mobile App for (Android & iOS)

Apart from design and development, the objective of the Mobile App for (Android & iOS) of (SLIC) is to ensure the following.

- A User-Friendly, Responsive Interface having bilingual (English & Urdu) capability with modern, interactive theme. A mobile app should have the same functionalities available on the website (Policy Statement and Agent Business statistics with details).
- Role based functionality and access for Policy Holder and Agency/Field Force
- Register New Policyholder and Agent
- Existing policyholder can pay policy Premium and view his/her policy status/statement
- Existing policyholder has access to register complaint
- Existing policyholder can purchase digital insurance through App
- Agent/ Field Force can view his/her business statistics and agency hierarchy
- Chat Support/Callback Functions. ...
- A Search Option.
- An Intuitive UX and Clear Privacy Options. ...
- A Security-By-Design Approach. ...
- Multifactor Authentication. ...
- Scalable Text.
- Policy Details. ...
- Quote & Filters. ...
- Customer Support. ...
- Push Notifications. ...
- Document Upload/Storage.
- Integration with Digital Portal of (SLIC)
- Integration with Complaint Management System of (SLIC)
- Integration with e-Pay system of (SLIC)

1.5. Technical Requirements

- The source code is the property of State Life and vendor is liable to provide the complete source code of all the modules to the State Life. Intellectual Property Rights (IPR) shall be with the SLIC.
- To enhance the overall look and feel of the website, making it aesthetically pleasing, and modern, user-friendly and content-rich, but at the same time easy to navigate, providing relevant information to users with the minimum number of clicks.
- Website should be running on SSL i.e. http request should automatically get redirected to https
- Website should be compatible to run on multi server environment for load sharing
- Website should be compatible for accessibility from any device, any Operating System and any browser.
- Platform used for Website such as OS, DB, Java, etc. software should be minimum N-1 where N is the latest version prevailing.
- Human Verification should be present for web pages with all the form fields such as complaint form, registration form etc.
- Logging to be enabled for Web Server / DB Server.
- Integration of payment platforms
- Password should not be hardcoded in any website configuration files or stored in plain text. Passwords should be properly hashed and salted to reduce the effectiveness of password cracking.



- To improve the experience of the Web on mobile devices and other handheld devices like iPad, tablets etc. the website needs to be developed with "One Web" concept. One Web means making, as far as is reasonable, the same information and services available to users irrespective of the device they are using.
- Solution must have security parameters defined in order to avoid any hacking, phishing, and malicious scripting on or from the website
- Website should be compatible with Google Page Speeds
- Each page, whether static or associated with module must be optimized for search engines so that SLIC's website ranks high for all related keywords
- Any software, hardware, data, awards, certificates, patent, etc. shall be absolute property of SLIC. The Successful bidder will transfer to SLIC all Intellectual Property Rights in the Software developed. The **source code** supplied to SLIC shall at all times be a complete, accurate, and up-to-date copy corresponding exactly to the current production release of the software.
- Produce a technical user manual, with a full copy of the commented code, and instructions for web updates and maintenance requirements
- Test application software for coding errors and potential vulnerabilities prior to deployment using automated static code analysis software, as well as manual testing and inspection
- Provide quality assurance on final products
- Provide 240 days of technical support to ensure that the website is bug free and make minor adjustments to improve its function;

Interested firms are hereby invited to submit a Technical and Financial proposal for required items. Purchase order will be awarded to lowest evaluated bidder on the basis of given technical and financial evaluation criteria.

2. Preparation of Proposal

2.1 Technical Proposal

- While preparing Technical Proposal, bidding firm(s) are expected to examine the documents comprising this invitation in detail, as material deficiencies in providing the information requested may result in rejection of the proposal.
- To establish the conformity of the items required through this TENDER Document, the Vendor shall furnish as part of its Technical Proposal, a detailed description of the Bidder's proposed items conforming in all material aspects with the Technical Requirements both overall as well as in regards to the performance of each proposed item.
- Please note that the technical proposal shall not include any financial information.



2.2 Financial Proposal

- While preparing the financial proposal, bidder(s) is expected to take into account the requirement and conditions of the invitation documents and should provide lump sum costs (In Pak Rupees) associated with the assignment and all other out of pocket expenses.

S/N	Deliverables	Cost (lump Sum in Pak Rs.) inclusive of All Taxes
1.	Main Website Re-Design (Development, deployment) its associated Portals, mobile app and APIs as per scope of work given in para 1.2	
	Total	

- The State Life will make its best effort to complete technical clarification (if needed). Proposal validity period may be extended with mutual consent as per PPRA rules.

2.3 Tender Document Price / Payment:

- Tender Document showing requirement specifications and detailed terms & conditions for bidding can be downloaded from State Life Insurance website i.e www.statelife.com.pk. Bids may be submitted in SEALED ENVELOPS (as per instructions given in detailed Tender Document) at the address given below latest by **07-08-2023** by 1100 Hrs. Technical Bids submitted, will be opened on the same day at 1130 Hrs.

Office of the:

Departmental Head (GS)
GS Division, Principal Office
2nd Floor, State Life Building No. 9
Dr. Ziauddin Ahmed Road,
Karachi. (Pakistan)

- Bid price shall be inclusive of all taxes etc.
- All payments will be made in Pak Rupees.
- The prices charged by the successful bidder for the required revamped website along with all additional functionalities, plugs in and associated services shall not vary from the prices as quoted in the financial proposal.
- Payment will be made on submission of invoices as per payment schedule Annexure-A



2.4 Cost of Bidding

The bidder shall bear all costs associated with the preparation and submission of his bid and State Life will in no case be responsible or liable for those costs, regardless of the outcome of the bidding process.

2.5 Language of Bidding

The bid must be prepared and submitted in English language. Supporting documents and printed literature furnished by the bidder with the bid may be in another language as long as they are accompanied by an English translation of the pertinent passages. For the purpose of interpretation of the Bid, English language shall prevail.

2.6 Confidentiality

- Information relating to the evaluation of proposals and recommendations concerning award shall not be disclosed to the bidder(s) who submitted the proposals or to other persons not officially concerned with the process, until the award of contract is notified to the successful firm.
- Information relating to the examination, evaluation, comparison and post qualification of Proposals, and recommendation of contract award, shall not be disclosed to Bidders or any other persons.
- Any attempt by a Bidder to influence State Life in the examination, evaluation, comparison, and post-qualification of the Proposals or Contract award decisions will result in the rejection of its Proposals.

2.7 Use of Contract Documents and Information:

- The bidder shall not, without State Life's prior written consent, disclose the Contract, or any provision thereof or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of State Life in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- The bidder shall not, without State Life's prior written consent, make use of any document or information related to State Life functions and procedures except for purposes of performing the Contract.
- All documents shall remain the property of State Life and shall be returned (all copies) to State Life on completion of the Bidder's performance under the Contract if so required by State Life.



2.8 Bid Validity

- Bid shall remain valid and open for acceptance for a period of **120 days** from the specified date of tender opening.
- In exceptional circumstances prior to expiry of the original bid validity period, the bidder may be requested in writing for an extension of the period of validity. A bidder agreeing to such request will not be permitted to modify his bid. A bidder not agreeing to such request may be withdrawn at the discretion of State Life.

2.9 Amendment of Bidding Documents

- At any time prior to the deadline for submission of Bids, State Life may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Bidding Documents by amendment.
- The amendment shall be part of the Bidding Documents, and will be notified in writing through fax or letter by courier or shall be made available on the State Life's website to all prospective bidders who have received the Bidding Documents, and will be binding on them.

2.10 Clarifications / Queries regarding Tender

- The bidders are expected to carefully examine all instructions, forms and specifications in the Bidding Documents. Any Bidder in doubt as to the exact meaning or interpretation of any part of the Bidding Documents should immediately seek clarification in writing from.

Manager,
IT Division, Principal Office
7th Floor, State Life Building No. 9
Dr. Ziauddin Ahmed Road,
Karachi (Pakistan) Tel: 021-99204593
E-Mail: webadmin@statelife.com.pk

- Requests for all clarifications in regard to the given specifications or other information contained in Tender Documents should come either through E-Mail or Courier on the address mentioned above. Telephone enquiries may not be entertained. All inquiries about the tender made to State Life and State Life's response will be made known to other bidders without disclosing identity of the bidder who made the enquiry.

2.11 Contradictions, Obscurities and Omissions

The Bidder should likewise notify to the above of any contradictions, obscurities and omissions in the Bidding Documents if clarification of these is necessary for the clear understanding of the documents and for preparation of the Bid. Such enquiries must reach the above named not later than 07-08-2023.



2.12 Sealing, Marking and Transmission of the Bid

- Your detailed “**Technical Proposal**” and “**Financial Proposal**” should be submitted in separate envelope. The envelopes containing Technical and Financial Proposals shall be properly sealed, stamped and marked as follows:
- A single package containing two separate envelopes, each envelope shall contain separately the Technical and the financial proposal.

“TECHNICAL and FINCNCIAL PROPOSAL” FOR STATE LIFE WEBSITE RE-DESIGN/RE-ENGINEER”

SECRETARY CPC,
P&GS DIVISION, PRINCIPAL OFFICE
2nd FLOOR, STATE LIFE BUILDING NO. 9
DR. ZIAUDDIN AHMED ROAD,
KARACHI (PAKISTAN)

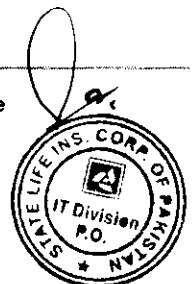
- If the envelope is not marked as instructed above, State Life will assume no responsibility for the misplacement or premature opening of the bid.

2.13 Deadline for Submission of Bids

- The original bid, must be delivered to State Life at the address specified at Para 2.12 not later than **1100Hrs (PST) on Monday 07 -08- 2023.**
- State Life may, at its discretion, extend the deadline for the submission of Bids by amending the Bidding Documents, in which case all rights and obligations of State Life and bidders previously subject to the deadline will thereafter be subject to the deadline as extended.
- The envelopes shall indicate the name and address of the bidder to enable the bid to be returned unopened in case it is declared “LATE”.
- If the envelopes are not marked as instructed above, State Life will assume no responsibility for the misplacement or premature opening of the bid.

2.14 Bid Opening

The Bid shall be opened publicly by State Life’s designated “Central Procurement Committee (CPC)” in presence of Bidder’s representatives who wish to attend the bid opening at **1130Hrs on Monday 07-08-2023** the time and date already communicated.



2.15 Modifications and Withdrawal of Bids

- Bidder may modify or withdraw their bid after submission, provided that written notice of the modification or withdrawal is received by State Life prior to the prescribed deadline for submission of bids.
- The Bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched as for the bid.
- No bid shall be modified subsequent to the deadline for submission of bids and before the expiry of the period of bid validity.
- No bid shall be withdrawn in the interval between the deadline for submission of bids and the expiry of the period of bid validity.

2.16 Bid Bond

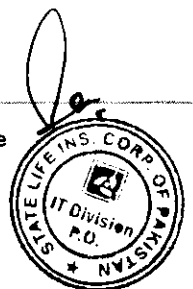
- The bidder shall furnish with the financial bid, as part of their bid, a bid bond for an amount Rs.300,000/ in Pak Rupees.
- The bid bond shall be in the form of a Bank draft / Pay order must be issued by a Pakistani Scheduled Bank or branch of a foreign bank operating in Pakistan. The bid bond shall be valid for 120 days counting from the day of the bid opening.
- Any bid not accompanied by the requisite Bid Bond shall be rejected as **non-responsive**. The bid bond of unsuccessful bidders will be returned. The bid bond of the successful bidder shall be discharged after requisite Performance Bond has been furnished or the contract has been executed.
- The successful bidder should submit **10% performance bond** at the time awarding the project.

The Performance/ bid bond will be forfeited in case:

- a) A bidder withdraws its bid during the period of bid validity.
- b) Failure of the successful bidder to execute the contract and provide the Bank Guarantee/ Performance Bond

2.17 Responsiveness of the Bids

- The Technical Portion of the bid proposal must be accompanied with the certificate declaring that a bid bond of appropriate amount is enclosed with the financial proposal.
- The Bid must be prepared in the English Language.
- The Bid must be unconditionally valid for 120 days from the date of Bid Opening.
- Bids should only be submitted by hand or by courier services.
- Bid must reach before time specified in Tender Document.



- The State Life will evaluate and compare only the most advantageous bid.
- Bids determined to be substantially responsive will next be checked for any material error in computation.

2.18 General Terms and Conditions

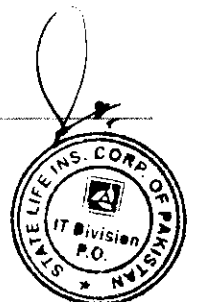
- After opening the bids, State Life will determine whether each bid is substantially responsive to the requirements of the Bidding Documents.
- The successful vendor will be expected to deploy the website and portal at the production environment provided by State Life
- State Life will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required information has been provided, whether the documents have been properly signed, and whether the bids are generally in order.
- A substantially responsive bid is one, which conforms to all the terms and conditions of the Bidding Documents without material deviation. A material deviation is one which being inconsistent with the Bidding Documents, affects in any substantial way the scope, instruction to Bidders, or prescribed completion schedule or which limits in any substantial way State Life's right or the bidders' obligation under the Contract.
- A bid determined to be non-responsive will be rejected by State Life and shall not subsequently be made responsive by the Bidder by correction of the non-conformity.
- State Life may waive any minor deviation non-conformity or irregularity in a bid, which does not constitute a material deviation, provided that the waiver does not prejudice or affect the relative standing order of any Bidder.
- To assist in determining a bid's responsiveness the Bidder may be asked for clarification of his bid. The Bidder is not permitted, however, to change bid price or substance of his bid.
- **State Life Insurance Corporation reserves the rights to accept or reject any proposal and to cancel the bidding process without assigning any reason whatsoever.**
- The evaluation of the bids will take into accounts, in addition to the bid price, the following factors:
 - i. Reliability and efficiency of the offered Service.
 - ii. Financial standing of the Bidder.



3. Proposal Evaluation

3.1 General

- a. Bidding firms shall not contact the State Life on any matter relating to their proposal from the time of submission of the technical and financial proposal to the time the contract is awarded. If a firm wishes to bring additional information to the notice of the State Life, it should do so in writing at the address indicated in the (Section - 2.12)
- b. Any effort by a bidder to influence State Life in its decisions on Proposal evaluation, Proposal comparison or contract award will result in the rejection of the Bidder's Proposal and forfeiture of Bid Bond.
- c. The bids will be evaluated as per the information provided by the bidder as requested in 3.2. The lowest evaluated bidder may be asked to provide sample or give demonstration of features for the proposed web portals/Mobile Applications and APIs. State Life's Evaluation Committee will evaluate the received bids on information provided by the bidders related to following parameters:
 - Vendor's Technical Capability
 - Vendor's Support Strength (related to project)
 - Relevant Experience in website development locally and internationally
 - Project Completion Timeline
 - Future Enhancement, up-gradation & integration Capability
 - Level of compatibility with existing IT infrastructure of SLIC



3.2 Technical and Financial Evaluation:

- i. There will be Single stage two-envelop bid evaluation procedure described by PPRA will be adopted. Preliminary bids will be evaluated technically on following technical evaluation criteria.

S No.	Criterion	Total Points	Reference Page No.
1	NTN/ GST (Mandatory) Annual Financial Report 3 years (Mandatory) Yes= Qualified for Evaluation No=Not considered for Evaluation	Y/N	
2	Bilingual Website (English and Urdu) Yes= Qualified for Evaluation No=Not considered for Evaluation	Y/N	
3	Successful projects with Payment gateway Integration.	10	
4	Total years of experience in related projects Website Design and development (Provide Reference) (<5 years points=2, >5 and <10 years points= 5, >=10 years points=10)	10	
5	Successful Projects Delivered for Financial/Insurance industry (Provide Reference) (2 points for each project)	10	
6	Successful Projects in Corporate/Gov. Sectors (Web Development) (Provide Reference) (2 points for each project)	10	
7	Qualified team members on Payroll (Certified) a) Web Developer b) Web Designer c) Certified Security Expert d) DBA Web Developer=4, Web Designer=3, Certified Security Expert=2, DBA=1)	10	
8	Efficient SEO to improve Website Ranking	10	
9	Presence of Firm at multiple locations within Pakistan 4 = HO at Karachi, 3 point for each location	10	
10	Quality Assurance / Quality Control mechanisms in place at the company (Provide Reference) (No=0, Yes=10)	10	
11	Valid Certifications/Memberships a) PASHA b) PSEB PASHA=5, PSEB=5	10	
12	IOS and Android corporate level experience (2 Points for each application)	10	
	Total	100	

- ii. Subsequently, the bids will be Technically & financially evaluated as per following evaluation criteria

Basis of Evaluation: 60% technical and 40% financial on weighted average formula as given Below:

Technical Evaluation Formula:

Providing 60% Weight, using Weighted Average Formula

$$=(100 - ((\text{Highest Point} - \text{Points Secured}) / \text{Highest Points} * 100)) * 0.6$$

The financial proposals of only technically qualified firms will be opened. However, the lower financial bid will have a prime upshot in the award of project.

Financial Evaluation Formula:

Providing 40% Weight, using Weighted Average Formula

$$=(100 - (\text{Quoted Bid} - \text{Lowest Bid}) / \text{Lowest Bid} * 100) * 0.4$$

Lowest Evaluated Bid = Weighted Average Technical Score + Weighted Average Financial Score

The firm having less than 50% score will technically disqualify and shall not be considered for at the time of opening financial bids. The number obtained by the firms as technical Score and Financial Score as per above mentioned criteria will be consolidated as technical and financial score. Highest numbers obtained by the firm will be declared as "Lowest Evaluated bidder" and being lowest evaluated bid firm will be affirmed as successful bidder.

The Decision of State Life Insurance Corporation of Pakistan will be binding on all concerned and will in no case be challengeable at any forum.

4. State Life's Right to Accept or Reject any or All Bids

- State Life reserves the right to accept or reject any bid and to annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the effected bidder or bidders or any obligation to inform the affected bidder or bidders of the grounds for State Life's action as per PPRA rules.
- State Life may at any time terminate the Contract by giving written notice to the bidder, if the bidder becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation, provided that such termination will not prejudice or affect any right of action or remedy, which has, accrued or will accrue thereafter to State Life.
- If the bidder is unable to fulfill its obligations as mentioned in the work plan and withdraws from the project, State Life shall terminate the contract by issuing a written notice and shall not be responsible to pay off any liability incurred towards the bidder and forfeit the security deposit (bid bond/performance amount).

5. Disclaimer to the Evaluation Process

State Life reserves the right to alter the evaluation and selection process at any time during the process without any intimation to the bidder, and the decision of the State Life will be final in awarding of contract

6. Award Criteria

- a. State Life will award the contract to the successful bidder, whose proposal has been determined to be substantially responsive and has been determined to be the most



advantageous bid after considering all factors and who meets the requisites Scope of Work, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

- b. State Life will notify by fax/letter by courier, the successful bidder of its intent to enter into a contract.

7. Delays in the Bidder's Performance

If at any time during performance of the Contract, the bidder encounters conditions impeding timely delivery of required revamped website, the Bidder shall promptly notify State Life in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Firm's notice, State Life shall evaluate the situation and may at its discretion extend the Firm's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of Contract.

8. Arbitration

Any disputes or differences arising out in connection with this assignment which cannot be amicably settled within 15 days between the State Life and the Bidder shall be referred to grievance redressal committee formed at State Life as per PPRA rules.

9. Force Majeure

If either party is temporarily rendered unable, wholly or in part by Force Majeure to perform its duties or accept performance by the other party under the Contract it is agreed that on such party, giving notice with full particulars in writing of such Force Majeure to the other party within 14 (fourteen) days after the occurrence of the cause relied on, then the duties, of such party as far as they are affected by such Force Majeure shall be suspended during the continuance of any inability so caused but for no longer period and such cause shall as far as possible be removed with all reasonable speed. Neither party shall be responsible for delay caused by Force Majeure. The terms "Force Majeure" as used herein shall mean Acts of God, strikes, lockouts or other industrial disturbance, act of public enemy, war, blockages, insurrections, riots, epidemics, landslides, earthquakes, fires, storms, lightning, flood, washouts, civil disturbances, explosion, Governmental Export/Import Restrictions, Government actions/restrictions due to economic and financial hardships, change of priorities and any other causes similar to the kind herein enumerated or of equivalent effect, not within the control of either party and which by the exercise of due care and diligence either party is unable to overcome. The terms of this Contract shall be extended for such period of time as may be necessary to complete the work which might have been accomplished but for such suspension. If either party is permanently prevented wholly or in part by Force Majeure for period exceeding 4 (four) months from performing or accepting performance, the party concerned shall have the right to terminate this Contract immediately giving notice with full particulars for such Force Majeure in writing to the other party, and in such event, the other party shall be entitled to compensation for an amount to be fixed by negotiations and mutual agreement.

If a Force Majeure situation arises, the Bidder shall promptly notify State Life in writing of such



conditions and the cause thereof. Unless otherwise directed by State Life in writing, the bidder shall continue to perform its obligations under the Contract as far as is reasonably practicable, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

10. Award of Contract

- a. Subsequent to comprehensive Technical & Financial Evaluation by designated Technical Evaluation Committee and recommended/endorsed by CPC. Lowest evaluated bidder will be identified as per predetermined Technical and-Financial Evaluation criterion.
- b. Results of evaluation process will be uploaded on PPRA's website for (15) working days. This period of (15) days will be open to register any objection/grievance for other competitor bidders.
- c. In case of No objection OR Grievance received from any other party, contract will be awarded to lowest evaluated bidder.

11. Delivery Plan and Support Services

- a. Successful bidder has to share Design/Development & Deployment Plan.
- b. Bidder has to complete the project up-to 240 days after awarding the contract.
- c. No advance payment will be made. The payment schedule is as Annex-A
- d. Vendor is required to provide support services after deployment of the website at production environment (installation & configuration to ensure smooth operations.), after successful UAT of all components at least for **eight months**, the firm is encouraged to state **more warranty/support period**.
- e. The successful vendor must offer comprehensive management/maintenance & Support after expiry of mandatory warranty period i.e. Six month after deployment of complete project.
- f. The warranty & support services will cover followings:
 - The vendor is expected to provide technical support and management/maintenance for the website, including but not limited to regular security updates, system upgrades, database maintenance, and monitoring.
 - The vendor will be responsible for the day-to-day management of the website, including content updates, bug fixes, and continuous optimization.
 - The vendor will be responsible for managing, backup, and disaster recovery planning. Performance Monitoring and Reporting
 - The vendor will be expected to monitor website performance regularly and provide reports on website uptime, load time, and other relevant metrics.



Annexure – A**12. Basis of Payment**

- a) No advance payment or mobilization advance will be allowed
- b) On successful delivery of the project, Performance Bond will be released
- c) Full and final payment will be made on:
- i. Satisfactory revamping, configuration and deployment of the project in the provided hosting environment
 - ii. Obtaining successful design/deployment certificate from SLIC.
- d) The payment schedule is as under:

S/N	Milestones/Deliverables	% Payment
1.	SRS approval including Website Design theme Approval	10%
2.	Design, Development, deployment & Go Live of Website	20%
3	Go Live Complaint Management System	10%
4.	Development, deployment of e-Pay & digital portal System Go Live	15%
5	Go Live APIs for Payment Gateway	10%
6.	Go Live Mobile Apps(Android and iOS)	10%
7.	Go Live of Urdu Version	5%
8.	Final Acceptance	20%
	Total	100%

