**TENDER DOCUMENT**

**TENDER NOTICE NO.SGD/02/2025**

**Title:**

**PRINTING ITEMS**

ADDRESS: **STATE LIFE, ZONAL OFFICE**

 **QUEEN’S ROAD**

 **SARGODHA**

 **PH: 048-9330179**

1. **INVATION OF BID**

STATE LIFE INSURANCE CORPORATION OF PAKISTAN

SARGODHA ZONE

TENDER NOTICE # SGD / 02 / 2025

(OFFICE PRINTING)

State Life Insurance Corporation of Pakistan, Sargodha Zone invites reputable registered firms / suppliers / wholesalers to submit their sealed Technical and Financial quotations as per PPRA rules under “Single Stage Two Envelope” procedure for the supply of office Printing. Details of the Tendor is given below.

|  |  |  |  |
| --- | --- | --- | --- |
| Title of Works | Bid Security | Tender Closing Date and Time for Submission of Bids | Technical Bids opening Date & Time  |
| Purchase of Office Printing for State Life, Zonal Office, Sargodha | 3 % of theBid Value | 24-02-202511:00 AM | 24-02-202511:30 AM |

Eligibility Criteria:

1. The bidder must have 03 years relevant experience.
2. The bidder must have registered with Sales Tax and Income Tax Department.
3. The bidder must submit affidavit regarding never been black listed from Govt., Semi Govt. or from Autonomous bodies.
4. The bidder must provide company profile.
5. The price validity will be upto 31-12-2025.

**ZEESHAN UL HAQ**

Secretary (ZPC)

 State Life, Zonal Office, Queen’s Road, Sargodha

Ph. #. 048-9330179

1. **TERMS AND CONDITIONS**

2.1 The bidders shall furnish as part of this Tender, Bid Security @ 3% of the quoted prices in the form of Bank Draft / Pay Order / CDR only in favor of State Life Insurance Corporation of Pakistan, Sargodha Zone.

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Particulars** | **Please furnish detail** |
| 1. | Name of the Bank  |  |
| 2. | Pay Order / CDR / Bank Draft  |  |
| 3. | Date |  |

2.2 The offer received incomplete or not in accordance with the conditions / specifications will not be entertained.

2.3 Tender for Printing Items must be submitted in separate envelops and clearly write on its corner as **PRINTING ITEMS**.

 2.4 Bid offered is likely to be ignored if:-

 i- Offer is ambiguous or conditional.

 ii- Bid validity is not mentioned on the quotation.

iii- Bidder is blacklisted by PPRA or defaulter in any previous order or contract with any Government / Semi Govt. Organization.

iv- The bid is not accompanied by full amount of Bid Security.

v- Bid is not received by due date and time specified

2.5 The Tenders prepared by the bidder should comprise of the following documents:

 i- Covering letter on company’s /business letterhead

 ii- Copy of NTN Certificate

 iii- Copy of GST Certificate

 iv- Affidavit on Rs.100 Stamp Paper that the company / supplier is not black listed with PPRA or any other Govt. / Semi organization. .

 v- List of Top Ten Corporate Clients with their contact information.

vi- A clear written commitment to the effect that if any item supplied is damaged during transportation, it shall be replaced with the same without charges.

2.6 The quoted price must be firm, final, inclusive of all taxes, transportation charges etc, and in Pak Rupees otherwise, it will not be entertained.

* 1. State Life is not bound to accept the lowest offer not fulfilling the requisite standard.
	2. Earnest money will be returned to unsuccessful bidders after acceptance /approval of lowest quoted rates (as per approved item) and to successful bidder after delivery of all items.
1. **SCHEDULE OF SUPPLY OF PROCURING ITEMS**
	1. The Purchase Orders will be issued on need basis during financial year upto 31-12-2025. The vendor must supply the items within One Week or earlier from receiving the Purchase Order.
2. **BID / TENDER OPENING PROCEDURE**

Single stage – Two envelope procedure.-

Each bid shall comprise two envelopes containing, separately, financial proposal and Technical proposal. All bids received shall be opened and evaluated in the manner prescribed in the bidding document.

1. **TERMS OF PAYMENT**
	1. Payment will be made through crossed cheque issued by State Life Zonal Office, Sargodha to the bidder against invoice after 100% completion of satisfactory supply of items.
	2. No payment will be made as advance.
	3. Payment against partial supply of goods of Purchase Order will not be made.
	4. Payment shall be made within 15 days after successful supply of items at 1st Floor State Life, Zonal Office, Queen’s Road, Sargodha
	5. Sales Tax Invoice having NTN/GST numbers.
	6. All tax certificates.
2. **REJECTION OF BIDS**
	1. The procuring agency may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. The procuring agency shall upon request communicate to any supplier or contractor who submitted a bid or proposal, the grounds for its rejection of all bids or proposals, but is not required to justify those grounds.
3. **FINANCIAL EVALUATION & SPECIFICATION OF ITEMS**
4. ***LIST OF PRINTING ITEMS***

| **Sr. #** | **NAME OF ITEM** | **SIZE** | **QUALITY** | **ESTIMATED QUANTITY** | **PRICE OF ONE ITEM** |
| --- | --- | --- | --- | --- | --- |
| 1 | A.I.B. Claim | A4 size (100 pages) | 68 grm flying or Equivalent | 20 Pad |  |
| 2 | Acknowledge Letter | A4 size (100 pages) | 68 grm flying or Equivalent | 50 Pad |  |
| 3 | Adjustment Advice | A4 size (100 pages) | 68 grm flying or Equivalent | 200 Pad |  |
| 4 | Admission Letter Hospital | A4 size (100 pages) | 68 grm flying or Equivalent | 20 Pad |  |
| 5 | Agency Channel Register (200 pages with page No.) | Size 19½ x 15 | 80 grm Imported Paper or Equivalent | 3 Register |  |
| 6 | Agency Form DO-2 | Legal Size (100 pages) | 68 grm flying or Equivalent | 100 Pad |  |
| 7 | Amendment Proposal | A4 size (100 pages) | 68 grm flying or Equivalent | 500 Pad |  |
| 8 | AML /CFT for High Risk Cases | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 9 | AML/CFT for Revival of Policy | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 10 | Annual Declaration Statement | Legal Size 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 11 | Application for Loan | A4 size 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 12 | Application for Surrender (Urdu) | A4 size 100 pages | 68 grm flying or Equivalent | 300 Pad |  |
| 13 | Area Manager Ledger  | Legal Size | 80 grm Imported Paper or Equivalent | 2 Register |  |
| 14 | Attachment Registration Application  | A4 size 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 15 | Attendance Sheets for Area Managers | Size 6½ x 13½ | 100 grm Imported Paper or Equivalent | 2000 Sheets |  |
| 16 | Attendance Sheets for Office Employees | Size 17 x 13½ | 100 grm Imported Paper or Equivalent | 2000 Sheets |  |
| 17 | Authority Letter (Agency) | A4 size 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 18 | Budget Register (150 pages with page No.) | Legal Size - 200 pages | 80 grm Imported Paper or Equivalent | 6 Register |  |
| 19 | C.R Form (Financial) | Size 11 x 8.5 - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 20 | C.R Form (Thumb)  | Size 11 x 8.5 (double side) 100 pages | 68 grm flying or Equivalent | 300 Pad |  |
| 21 | Cash Register | Legal Size - 200 pages | 80 grm Imported Paper or Equivalent | 12 Register |  |
| 22 | Certificate Date of Birth | Size 6.50 x 8 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 23 | Change of Nomination (Annex # 2-F) | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 50 pad |  |
| 24 | Change of Nomination Under Guardianship | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 25 | Change of Policy Status | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 26 | Check List for AML/CFT Policy | A4 size 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 27 | CHQ Dispatch Pad | Size 8.50 x 6 - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 28 | CHQ Payment Register (200 pages with Page No.) | Legal Size | 80 grm Imported Paper or Equivalent | 10 Register |  |
| 29 | CHQ Schedule Local | A4 size 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 30 | Comm. Register (SR, SO, SM) (200 pages with Page No.) | Size 14.25 x 9.25 | 80 grm Imported Paper or Equivalent | 2 Register |  |
| 31 | Comparative Statement Pad | Legal Size 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 32 | Conveyance Bill | Size 8.5 x 5.5 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 33 | Dak Received Register (200 pages with Page No.) | Legal Size | 80 grm Imported Paper or Equivalent | 10 Register |  |
| 34 | Dak Received Slip PHS | Size 9.5 x 7 - 100 pages | 68 grm flying or Equivalent | 300 Pad |  |
| 35 | Death Claim Calculation Sheet | Legal Size 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 36 | Death Claim Processing Sheets (3 leafs) | Legal Size 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 37 | Declaration For Propose | Legal Size 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 38 | DGH Form | A4 size 100 pages | 68 grm flying or Equivalent | 700 Pad |  |
| 39 | Discharge of Policy | Legal Size 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 40 | DP0-4A | A4 size 100 pages | 68 grm flying or Equivalent | 0 |  |
| 41 | Envelop 10ʺ x 12ʺ White | 10 x 12  | 100 grm White paper with cloth | 2500 Numbers |  |
| 42 | Envelop 15" x 12.5" X-Ray Size with cloth | 15 x 12.5 | 100 grm White paper with cloth | 2000 Numbers |  |
| 43 | Envelop 4"x9" (white) | 4 x 9 | 100 grm High Finish or Equivalent | 30000 Numbers |  |
| 44 | Envelop 5"x 11" (white) | 5 x 11 | 100 grm High Finish or Equivalent | 20000 Numbers |  |
| 45 | Existence Certificate (CLM-2) - URDU | Size 5.5 x 8.5 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 46 | Field Medical Scheme Health card | Size 5 x 6.5 | 300 grm polo century card or Equilent | 5000 cards |  |
| 47 | File Cover Agy (with steel clip) | Size 14 x 10.5 | 350 grm Polo Century Card or Equivalent | 10000 Numbers |  |
| 48 | File Cover Office (with steel clip) | Size 14 x 10.5 | 350 grm Polo Century Card or Equivalent | 5000 Numbers |  |
| 49 | Indent For Stationery | A4 size 100 pages | 100 grm imported or Equivalent | 25 Pad |  |
| 50 | Internal Audit Observation Memo (Carbonless Paper) | Size 11.5 x 08 (three leafs different colors) | 68 grm flying or Equivalent | 20 Pad |  |
| 51 | J. V Pad | Size 11 x 11 - 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 52 | Juvenile Supplementary Proposal Form (Medical) | A4 Size  | 100 grm Imported Paper or Equivalent | 1000 Forms |  |
| 53 | Juvenile Supplementary Proposal Form (Non-Medical) | A4 Size (2-leaves , both side printing) | 100 grm Imported Paper or Equivalent | 2000 Forms |  |
| 54 | Key for رجحاناتی سوالنامہ (both side printing) | A4 size 100 pages | 100 grm imported or Equivalent | 200 Pad |  |
| 55 | Khata Amanat Pad (urdu) | Legal Size 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 56 | Know Your Customer Form + Additional Questionnaire Declaration (two pages) | A4 Size - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 57 | Late fee Waiver Form | Size 9.5 x 7 - 100 pages | 68 grm flying or Equivalent | 1000 Pad |  |
| 58 | Late Sitting (Officers) | Legal Size 100 pages | 68 grm flying or Equivalent | 10 Pad |  |
| 59 | Leave Application Officers | Size 9.75 x 7.3 - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 60 | Leave Card | A4 Size - 100 pages | 310 grm Art Card or Equivalent | 300 Cards |  |
| 61 | Leave Encashment Letter | Size 9.75 x 7.3 - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 62 | Letter Head Pad  | A4 size 100 pages | 100 grm Imported Paper or Equivalent | 0 Pad |  |
| 63 | Letter of Acceptance (LA3) | A4 size 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 64 | Loan Schedule | A4 size - 100 pages | 80 grm Imported Paper or Equivalent | 200 Pad |  |
| 65 | Maturity Claim Register (300 pages with Page No.) | Size 23 x 17 | 80 grm Imported Paper or Equivalent | 2 Register |  |
| 66 | Medical Attendance Certificate (Form B) | A4 size (double side) - 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 67 | Medical Books | Size 4.4 x 11 | 68 grm flying or Equivalent | 200 Books |  |
| 68 | Medical Card | Legal Size | 350 grm Polo Century Card or Equivalent | 500 Cards |  |
| 69 | Medical Declaration Form for Field Force | A4 size (double side) - 100 pages | 100 grm imported or Equivalent | 20 Pad |  |
| 70 | Medical Declaration Form for Officers | A4 size (double side) - 100 pages | 100 grm imported or Equivalent | 20 Pad |  |
| 71 | Medical Declaration Form for Staff | A4 size (double side) - 100 pages | 100 grm imported or Equivalent | 20 Pad |  |
| 72 | Medical Register (300 Pages with Page No.) | Size 15 x 11.8 | 100 grm imported or Equivalent | 4 Register |  |
| 73 | Medical Reimbursement Form | Legal Size - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 74 | Medical ZSC Form | Legal Size - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 75 | N.D Form  | Size 10 x 7 - 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 76 | NOC Policy Transfer (English) | Size 9.5 x 7 - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 77 | NOC Policy Transfer Reply (English) | Size 8 x 6.5 - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 78 | Nomination Form | A4 Size - 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| 79 | Nominee Change Form | A4 Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 80 | Overtime Form (Staff) | Legal Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 81 | P.S Medical | A4 Size (4 pages) | 100 grm Imported Paper or Equivalent | 5000 Numbers |  |
| 82 | P.S Non Medical | A4 Size (4 pages) | 100 grm Imported Paper or Equivalent | 20000 Numbers |  |
| 83 | Pakistani Currency declaration | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 84 | Payment Voucher (Area Managers) | Size 11 x 11 - 100 pages | 68 grm flying or Equivalent | 0 Pad |  |
| 85 | Payment Voucher Green | Size 11 x 8.5 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 86 | Performa For Surrender | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 87 | Personal File for Employees | Size 13 x 9.5 | File Quality Board and laces | 300 Files |  |
| 89 | Photocopy Slip | Size 6.5 x 4 - 100 pages | 68 grm flying or Equivalent | 30 Pad |  |
| 90 | Policy Documents Acknowledgement | Size 8.5 x 5.5 - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 91 | Policy File Cover (with steel clip) | Size 13.8 x 9.7 | 350 grm Polo Century Card or Equivalent | 15000 Numbers |  |
| 92 | Policy Indent Card | Size 11 x 9 | 310 grm Art Card or Equivalent | 10000 Numbers |  |
| 93 | Policy Revival/Reinstatement Endorsement without Late Fee | A4 Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 94 | Policy Transfer Cover Letter | Size 9.5 x 7.3 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 95 | Pre-receipt S.V Discharge Voucher | Legal Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 96 | Promotion Letter SO/SM | Legal Size (3 pages,double side)-100 pages | 68 grm flying or Equivalent | 10 Pad |  |
| 97 | Proposal Form Medical with Brief sheet & serial No. on each page with attachment (1) Risk Profiling Sheet (2) AML/CFT for All Proposal Files | A4 Size (5-pages, both side) | 100 grm Imported Paper or Equivalent | 70000 Numbers |  |
| 98 | Proposal Form Non Medical with Brief sheet & serial No. on each page with attachment (1) Risk Profiling Sheet (2) AML/CFT for All Proposal Files | A4 Size (4-pages, both side) | 100 grm Imported Paper or Equivalent | 200000 Numbers |  |
| 99 | Proposal Slip  | Size 6.3 x 4 - 100 pages | 68 grm flying or Equivalent | 1500 Pad |  |
| 100 | Receipt Cancel Register | Legal Size - 200 pages | 80 grm Imported Paper or Equivalent | 10 Register |  |
| 101 | Re-evaluation of R.C.C | A4 Size - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |

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| 102 | Registration Form (Fresh) | Legal Size (2-pages, both side)-200 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 103 | Renewal of Registration | Legal Size (both side) - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 104 | Requirement Letter Urdu (PHS) | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 40 Pad |  |
| 105 | Requirement of Succession/Guardian Certificate | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 106 | Revenue Stamp Register | Legal Size - 200 pages | 80 grm Imported Paper or Equivalent | 10 Register |  |
| 107 | Revival of Policy Annex - 1 | A4 Size - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 108 | Revival of Policy Annex -2 | A4 Size - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 109 | Risk Profiling Sheet-NB | A4 Size - 100 pages | 68 grm flying or Equivalent | 10 Pad |  |
| 110 | Rough Pad (Large) | Legal Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 111 | Rough Pad (Small) | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 112 | Self Certification Form | A4 Size - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 113 | Service Change Zone Advice | Size 5.5 x 8.5 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 114 | Special Revival Plan (Calculation Sheet) | Size 12.5 x 8 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 115 | Special Revival Plan Endorsement | Size 10 x 7 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 116 | Supplementary Proposal | Size 9.5 x 7.5 - 100 pages | 68 grm flying or Equivalent | 200 Pad |  |
| 117 | TA/DA Bill | Size 12.75 x 9.75 - 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| 118 | Three Specimen Signature | Size 8.25 x 6.50 - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| 119 | Tour Approval Form | A4 Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 120 | Zakat Collection Report (CZ07) | Legal Size (4 pages) - 100 pages | 68 grm flying or Equivalent | 10 Pad |  |
| 121 | اۤجر کی سند | A4 Size - 100 pages | 68 grm flying or Equivalent | 10 Pad |  |
| 122 | درخوست برائے رخصت (سٹاف) | Size 9.75 x 7.3 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 123 | دعویدار کا بیان | A4 Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 124 | سند شناخت | A4 Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| 125 | شعبہ دعوی جات | Size 9.5 x 7.25 - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |

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| 126 | Channel change PHS Form | Legal size 100 pages | 68 grm flying or Equivalent | 20 Pad |  |
| **127** | Death claim JV Pad | legal Size - 100 pages | 68 grm flying or Equivalent | 100 Pad |  |
| **128** | Death Cliam Alif Form | Legal Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| **129** | Maturity Claim Form | Legal Size - 100 pages | 68 grm flying or Equivalent | 50 Pad |  |
| **130** | Registered Form PHS | A4 Size - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |
| **131** | Area Manager/Sector Head confidential report | A4 Size - 100 pages | 68 grm flying or Equivalent | 500 Pad |  |

**TECHNICAL EVALUATION PERFORMA**

**TENDER NOTICE NO.SGD/01/2025**

Total Points = 100

Minimum Points = 70

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| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Evaluation Factor** | **Criteria & Grading Points** | **Documentary Evidence** | **Max Points** | **Points Obtained** |
| 1 | Establishment of Office /Manufacturer / Firm / Company / Supplier /Whole Seller / Retailer  | 10 Years = 20 points05 – 09 Years = 10 Points<05 Years = 05 points | Attach documentary evidence | **20** |  |
| 2 | Yearly turnover (2021 & 2022) | 2 Million or above = 20 Points 1 Million or above = 10 Points Less Than 01 Million = 05 Points | Attach attested bank statement  | **20** |  |
| 3 | Copy of Valid Income Tax Registration Certificate | Yes = 10 pointsNo = Knock-out | Attach documentary evidence | **10** |  |
| 4 | Copy of Sales Tax Registration Certificate | Yes = 10 pointsNo = Knock-out | Attach documentary evidence | **10** |  |
| 5 | Affidavit regarding non-involvement in any arbitration / litigation with any government / semi government agency / department and not blacklisted as well | Yes = 20 pointsNo = Knock out | Attach documentary evidence | **20** |  |
| 6 | List of Satisfied Customers along with their contact numbers.  | 10 client = 20 points 5-9 client = 15 points Less than 5 clients = 05 points | Attach documentary evidence | **20** |  |
| **Passing points are 70, less than 70 points, bidder cannot qualify for Financial Evaluation** | **100** |  |

**Authorized Signature of Company / Firm / Supplier Official with Seal**