

**REQUEST FOR PROPOSAL  
FOR  
HIRING SERVICES OF A SERVICE PROVIDER  
FOR PROVISION OF  
TELEMEDICINE AND E-PHARMACY FOR  
REGISTERED MEMBERS OF STATE LIFE AND  
CORPORATE SECTOR CLIENTS**

## SECTION I: INVITATION FOR PROPOSALS

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1. State Life Insurance Corporation of Pakistan intends to hire the services of a reputed Service Provider for subject procurement
2. State Life Insurance Corporation seeks proposals as per Single Stage Two Envelope Procedure as per PPRA Rules 2004 from Services Providers registered with Federal Board of Revenue (FBR) and relevant authority (s)
3. 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 as per PPRA rules
4. All proposals must be valid for **Ninety (90)** days and any bid shorter than subject bid validity will be declared as conditional and will be declared as non-responsive

### 5. Tender Schedule

<b>A</b>	Bid Submission Timeline Through EPADs	26/01/2026 @ 11:00 AM
<b>B</b>	Bid Opening Timeline	26/01/2026 @ 11:30 AM
<b>C</b>	Clarification Timeline	23/01/2026 up to 05:00 PM

6. Address for submission of Hard Copy of Bid Security amounting to **PKR 120,000/-** in favor of **“SLIC H&AI PREMIUM COLLECTION ACCOUNT”** in the form of pay order/ demand draft and any other document if needed:

“Office of Regional Procurement Department (RPD), Health and Accidental Insurance (H&AI) Regional Office, 3<sup>rd</sup> Floor, State Life Tower, Jinnah Avenue, Islamabad”  
Contact No: 051-9216344

Email for clarity and information for queries of General Nature

[masabslic@gmail.com](mailto:masabslic@gmail.com) ; [mwaqas.slic09@gmail.com](mailto:mwaqas.slic09@gmail.com)

For Technical Queries, following officials can be contacted:

[dba.health.isb@statelife.com.pk](mailto:dba.health.isb@statelife.com.pk); [tariqmahmood\\_@hotmail.com](mailto:tariqmahmood_@hotmail.com); [ramiztariq016@gmail.com](mailto:ramiztariq016@gmail.com)  
; [sys.architect.health@statelife.com.pk](mailto:sys.architect.health@statelife.com.pk)

## SECTION II: INSTRUCTIONS TO RESPONDENTS

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### 1. DEFINITIONS

Unless the context otherwise requires, the following terms whenever used in this RFP and contract have the following meanings:

- “Applicable Law” means the laws and any other instruments having the force of law in “Islamic Republic of Pakistan”.
- “Registered Members” means the individuals who are registered with State Life and whose details will be furnished by State Life to Service Provider
- “Proposals” means the Technical & Financial Proposals submitted by respondents in response to this RFP issued by State Life
- “State Life” means State Life Insurance Corporation of Pakistan.
- “Competent Authority” means the CEO State Life.
- “Committee” means committee constituted by State Life for evaluation of technical and financial proposals.
- “Bidder/Service Provider/ Respondent/ Vendor” means such legal entities which have the capacity, knowledge, experience and the capability to provide specialized support in Telemedicine and E-Pharmacy services.
- “Quoted Cost/ Rates” corresponds to the per online consultancy rate per registered member by vendor for online consultancy for Consultant and Medical Officer
- “Agreement” means the agreement signed by the parties along with the entire documentation specified in this RFP.
- “Day” means Calendar Day.
- “Effective date” means the date on which the agreement comes into force and effect.
- “IFP” means Invitation for proposals, specified in Section I of RFP.
- “ITR” means Instructions to Respondents, specified in Section II of RFP.
- “SOW” means Scope of Work for the Respondents, specified in Section III of RFP
- “Government” means the Government of Pakistan
- “EPADS” E-Pak Acquisition and Disposal System
- “Law of Land” means laws, bylaws enacted by Government of Pakistan
- “Personnel” means professional and support staff of the service provider
- “Services” means the services required in this RFP
- “LTP” means Licensed Telemedicine Practitioner.
- “ATAP” means Accredited Telemedicine Application Platform.
- “E-Pharmacy” means online pharmacy services with doorstep delivery.

- “M/O NHR&C” means Ministry of National Health Services Regulations & Coordination”.

## 2. INTRODUCTION

State life Insurance Corporation of Pakistan is focusing on digitalization especially in the health sector. Keeping this in mind we would like to invite service providers with the right capacity to provide telemedicine & E-Pharmacy services for the employees of state life and Corporate Clients

Telemedicine is the provision of medical expertise for the purpose of diagnosis and patient care by means of telecommunications and information technology where the patient and the provider are separated by distance. A consultation and/or an interaction is classified as Telemedicine as long as it is driven by following objectives:

- a) To provide clinical support
- b) To overcome geographical barriers, connecting users who are not in the same physical location
- c) To use various forms of Information and Communications Technology (ICT) with the perspective to enhance user experience and patient journey
- d) To improve health outcomes

E-Pharmacy is also one of the features of telemedicine clinics where a pharmacy web portal is used to place order which is then packed and delivered by the Telemedicine organization itself or through third-party courier service.

## 3. CONFLICT OF INTEREST

State Life would like to get customized services from the organization. Organization must ensure that the services provided to SLIC does not gets disrupted due to any other assignment, service, task, or duty.

## 4. BID VALIDITY

Proposals must have a Bid Validity of **Ninety (90)** days after the date of Proposal opening prescribed in RFP. A Proposal valid for shorter period will be declared as non- responsive and will be subsequently rejected. State life may solicit the Respondents' consent to an extension of Proposal validity but without modification in Proposals

## 5. 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 as per PPRA rules.

## **6. FRAUD AND CORRUPTION**

State Life requires that respondent hired through this RFP must observe the highest standards of ethics. Further in case any bidder is found indulged in Corrupt and Fraudulent practice as defined under definition section in PPRA Rules than necessary action as per PPRA Rule-19 (A) will be taken

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

### **7.1. RFP CLARIFICATIONS**

During technical evaluation of the proposals, State Life may, at its discretion, ask Respondents for clarifications on their proposals in writing and response thereof must also be in writing. The Respondents are required to respond within the time frame prescribed by State Life.

In case a vendor fails to respond to clarification in stipulated time then vendor will be simply disqualified from further proceedings without any notice

### **7.2. AMENDMENTS IN RFP**

At any time prior to deadline for submission of proposal, State Life may for any reason, modify the RFP and revised documents will be advertised in the form of addendum in a manner similar to advertised earlier

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

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

The technical and financial proposals shall be submitted at the same time on EPADs and any proposal or part of proposal received after the Bid Submission timeline shall be returned unopened and bid wouldn't be considered as part of formal procurement process. No amendment to the technical or financial proposal after submission on EPADs.

At first the technical proposals will be opened and evaluated in conformity with the provisions of the RFP. The Evaluation Committee shall not have access to the financial proposals until the technical evaluation is concluded. Financial proposals shall be opened only thereafter.

After completion of evaluation of the technical proposal, State Life shall upload Technical Evaluation Report as per PPRA Rule-35 on EPADs, State Life and PPRA Website

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

Subject to scrutiny of Financial Proposal, the Final Evaluation Report will be published on EPADs, PPRA and State Life Website and after completion of necessary timeline, an agreement with most advantageous bidder will be signed (Copy of Draft Agreement is

enclosed at Annex-B herewith). The said agreement will be negotiated with the most advantageous bidder and mutually agreed agreement will be signed thereof

## 9. ELIGIBILITY CRITERIA FOR SERVICE PROVIDER (MANDATORY)

Service providers applying for being selected under the RFP must fulfill the following eligibility criteria:

- i. Proposal must be furnished through EPADs
- ii. 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 of worth Rs.100/- (One Hundred Rupees Only/-) is mandatory);  
  
The said affidavit must be uploaded as scanned copy on EPADs as part of Technical Proposal and Original Hard Copy must be submitted along with Bid Security at the respective address specified at Clause-x below
- iii. 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) and on active tax payer list;
- iv. Having minimum experience of Three (3) years in similar nature of job as required by this RFP (Here proper Work Award, Purchase Order must be affixed wherein experience of at least three (3) years is clearly verifiable). **Cutt off date** for experience is the Bid Submission date of this procurement
- v. Having undertaken at least five projects of similar nature in Pakistan in last Three (3) Years (Verifiable Proof such as Work Award, Purchase Order (PO) is mandatory)
- vi. Service providers must affix audited financial statement for the last three years i.e. Fiscal year 2023, 2024 & 2025 from reputable audit firms which have satisfactory QCR ratings by ICAP/ SBP approved auditor.
- vii. Average annual turnover (total income) in preceding 3 years should be at least Rs.10 million
- viii. Service Providers should be registered by any one of the following authorities (Please attach Valid registration Certificate).
  - a) Securities and Exchange Commission of Pakistan under Section 42 of the Companies Ordinance, 1984
  - b) M/o NHR&C
- ix. Vendor must provide documentary evidence of API Based Integration (Here snapshot and relevant documentation must be affixed)
- x. Bid Security amounting to **PKR. 120,000** must be furnished as scanned copy as part of Technical Proposal on EPADs and must also be

furnished in hard copy well before bid closing/ submission timeline to the address appended below:

*“Office of Regional Procurement Department (RPD), Health and Accidental Insurance (H&AI), Regional Office, 3<sup>rd</sup> Floor, State Life Tower, Jinnah Avenue, Islamabad”*

Bid Security must be furnished in form of Demand Draft/ Pay Order in favor of **“SLIC H&AI PREMIUM COLLECTION ACCOUNT”**.

- xi. Must obtain minimum 60 points in Technical Evaluation overall and compliance with Clause-14.1 Note Section

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

## 10. DISQUALIFICATIONS

State Life during the evaluation of proposal will disqualify any Respondent, if the Respondent has:

- i. Submitted the proposal document or any other associated document after the Bid Submission deadline
- ii. Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements
- iii. Submitted a proposal that is not accompanied by required documentation
- iv. Failed to provide clarifications related thereto, when sought
- v. Submitted a proposal with price adjustment / variation provision
- vi. Required documentation not affixed with Technical and Financial Proposal
- vii. Any violation/missing information as required in Clause-09 above
- viii. Any violation of PPRA Rules-2004
- ix. Submitted a conditional proposal

## 11. 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 will 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

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 through an official email or EPADs. Email for clarification can be sent on email addresses as mentioned in tender notice. 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/Service Providers should ensure that they submit a fully responsive proposal including all the supporting documents requested in the RFP is furnished on EPADs.

## **12. PREPARATION OF PROPOSAL**

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

- a) 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
- b) Proposals received by any means other than EPADs will be declared non-responsive and will be rejected
- c) All expenses related to participation in this tender document shall be borne by the respondents
- d) Respondents are not permitted to modify, substitute, or withdraw proposals after its submission
- e) 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
- f) All proposals must be furnished as per Single Stage Two Envelop Procedure
- g) Proposal must have a proper Table of Content with proper page numbering

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

### **13.1. TECHNICAL PROPOSAL**

All the submitted forms must be arranged in ascending order:

- i. Covering Letter as in **Tech-1**
- ii. General Information as in **Tech -2**
- iii. Summary of relevant experience in **Tech -3**
- iv. Description of approach and methodology for conducting services as in **Tech-4**
- v. All relevant documentation as required as per Clause-09 of RFP
- vi. Any other supporting information and documents that are relevant to the technical proposal and are required to be submitted as per various clauses of this RFP.

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

## 13.2. FINANCIAL PROPOSAL

- i. The financial proposal must be filled in **Fin - 1** separately.
- ii. All rates will be quoted in Pakistan Rupee (rounded to the rupee amount) in figures
- iii. In enclosed format i.e. FIN-1 where flat discount is required it must be quoted flat inclusive of all taxes i.e. flat discount that will be applicable
- iv. The financial proposals should be strictly as per format enclosed and in case of non-compliance, proposal will be rejected and will result in non-responsiveness
- v. Tax exemption in any case would be subject to "Tax Exemption Certificate" issued by FBR, verifiable through online verification system of FBR, even if the service provider is based in and/or its area of operation is FATA/PATA.
- vi. 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.

## 14. 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 Technical Evaluation Report will be published as per PPRA Rule-35 on EPADs, PPRA and State Life Website. After uploading of Technical Evaluation Report, technically responsive bidders will be intimated through EPADs and other means of correspondence about opening of Financial Proposal
- iii. Bidders who are not found technically responsive can collect Bid Security furnished without opening their financial proposal after completion of mandatory seven (7) days period after uploading of Technical Evaluation Report on relevant forums and non-receipt of grievance. A formal request duly address to Incharge HR & Admin must be furnished on official letterhead
- iv. The committee would undertake the financial evaluation of proposals of bidder/bidders found technically responsive and in case any clarity is required it will be taken in writing and after detailed evaluation, Final Evaluation Report as per PPRA Rules will be published on EPADs, PPRA and State Life Website

The process for evaluation of proposals is as given below:

### 14.1. EVALUATION OF TECHNICAL PROPOSAL

The committee will evaluate the technical proposals on the basis of given qualification parameters.

S. No.	Parameters	Maximum
A	Credibility & Experience of the Organization	40
B	Number of LTP Practitioners, Portfolio and HR Strength	30
C	ATAP Features	20
D	Delivery Timelines of Medicines across Pakistan	10
	<b>TOTAL SCORE</b>	<b>100</b>

Table 1: Technical Scoring

Parameters/ Sub Parameters for Evaluation		Weightage points
<b>A</b>	<b>Credibility &amp; Experience of the Organization</b>	<b>40</b>
<b>1</b>	<b>Governance &amp; Management</b> (Verifiable proofs such as previous Projects, Assignment etc must be affixed wherein patient volume is clearly mentioned)	<b>20</b>
a.	Patients Served is >100,000	20
b.	Patients Served is <100,000 but greater than 50,000	10
c.	Less than 50,000	0
<b>2</b>	<b>Client Base</b> (Details must be provided on official letter duly signed and stamped. Client details must have clients' name, address, contact number of respective formal person and email)	<b>5</b>
a.	Number of Corporate Client >200	5
b.	Number of Corporate Client >50 and <200	2.5
c.	Number of Corporate Client below 50	0
<b>3</b>	<b>Relevant Experience</b> (Here verifiable proof such as Work Award, Agreement, Purchase Order, Work Completion etc must be affixed which should clearly demonstrate experience)	<b>15</b>
a.	Telemedicine Experience is greater than 3 Years	15
b.	Telemedicine Experience is 3 Years	7.5
c.	Experience below 3 years	0
<b>B</b>	<b>Number of LTP Practitioners, Portfolio and HR Strength</b> (Here we require a complete HR List with proper name, designation of respective resource. CVs of at least two (2) HR in respective list must be affixed)	<b>30</b>
<b>1.</b>	<b>Total Number of LTP Practitioners available 24/7 with their specialty</b>	<b>05</b>
a.	LTP Practitioners available 24/7 >250	05
b.	LTP Practitioners available 24/7 is >100 but <250	2.5
c.	LTP Practitioners available 24/7 is below 100	0
<b>2.</b>	<b>Working experience on the platform</b>	<b>05</b>
a.	Consultant Telemedicine experience > 2 Years	05
b.	Consultant Telemedicine experience of 2 Years	2.5
c.	Consultant Telemedicine experience of less than 2 Years	0
<b>3.</b>	<b>HR Strength</b>	<b>20</b>
a.	<b>No of Consultant</b> (Distinct Area corresponds to respective medical specialization such as Dentist, Medical Specialist, ENT etc)	<b>10</b>
i.	Number of Consultant (Specialization in distinct area) > 05	10

ii.	Number of Consultant (Specialization in distinct area) between 3 and 5	5
iii.	Number of Consultant (Specialization in distinct area) <3	0
<b>b.</b>	<b>Number of Call Center Agents</b> (Here Service Provider may have in house call center or may have outsourced facility however said resource will be managed in all respects by Service Provider without any liability on State Life of any kind)	<b>10</b>
i.	Number of customer care agents > 50	10
ii.	Number of customer care agents between 25 to 50	5
iii.	Number of customer care agents below 25	<b>0</b>
<b>C</b>	<b>ATAP Features</b> (Here Snap shots of relevant Platform must be affixed; URLs must be provided if applicable) (Physical Demonstration Session may be conducted for checking proper compliance and relevant scoring for this section)	<b>20</b>
<b>1.</b>	<b>ATAP features and details</b>	<b>05</b>
a.	Dedicated Platform	05
b.	Third Party Platform	2.5
<b>2.</b>	<b>Effectiveness of Mobile Application</b> (Google Play Store Snapshot must be affixed)	<b>10</b>
a.	Rating as per Google App is above 4	10
b.	Rating as per Google App is between 3.5 to 4	5
c.	Rating as per Google App is below 3.5	0
<b>3.</b>	<b>API Based Integration with real time data sharing with SLIC System</b>	<b>05</b>
a.	Full Compliance	05
b.	No Compliance	0
<b>D.</b>	<b>Delivery Timelines of Medicines across Pakistan</b>	<b>10</b>
a.	Same day delivery Country Wide (Atleast in Islamabad, Lahore, Karachi, Quetta, Peshawar)	10
b.	Second Day Delivery Country Wide (Atleast in Islamabad, Lahore, Karachi, Quetta, Peshawar)	5
c.	Delivery Timeline More than Two (2) days	0

**NOTE:**

- i. 60% Score overall with 50% marks in each category (Category corresponds to Serial No. A to D above along with 50% marks in each sub category where applicable is mandatory) and non-compliance of above scoring criteria will result in Non-Responsiveness of proposal
- ii. Sub-Category corresponds to Serial No.1, Serial No.2 etc under each category
- iii. For Section-C apart from snapshots, screenshots etc if required a physical demonstration session may be conducted for scoring and if said activity is conducted then presentation will be must and in case of non-compliance proposal will be declared as non-responsive

## 14.2. EVALUATION OF FINANCIAL PROPOSAL

Evaluation of the financial proposals of technically responsive bidders will be carried out as per following procedure:

**Step 1:** 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 most advantageous bidder will have to sign an agreement (**Enclosed at Annex-B**) for the provision of services as required by this RFP

Financial Evaluation will be done as per weightage model outlined below:

Sr. No	Particular	Weightage in Terms of Percentage
<b>01.</b>	<b>Online Consultancy Cost</b>	<b>50%</b>
a.	Medical Officer	20%
b.	Consultant	30%
<b>02.</b>	<b>Laboratory Discount</b>	<b>30%</b>
a.	Radiology	10%
b.	Hematology	10%
c.	Pathology	10%
<b>03.</b>	<b>Pharmacy Discount and Delivery Charges</b>	<b>20%</b>
a.	Pharmacy Discount	10%
b.	Delivery Charges	10%

## 1. Weightage Formula for Online Consultancy Cost

### a. For Medical Officer (Assigning 20% Weightage)

$$= (100 - ((\text{Quoted Cost in PKR} - \text{Lowest Cost in PKR}) / \text{Lowest Cost in PKR}) * 100)) * 0.2$$

### b. For Consultant (Assigning 30% Weightage)

$$= (100 - ((\text{Quoted Cost in PKR} - \text{Lowest Cost in PKR}) / \text{Lowest Cost in PKR}) * 100)) * 0.3$$

*(Here Percentage Discount will be considered as number)*

### c. Overall Weightage for Online Consultancy Cost (Assigning 50% Weightage)

Weightage Score Medical Officer + Weightage Score Consultant

## 2. Weightage Formula for Lab Discount (Assigning overall weightage of 30%)

### a. For Radiology (Assigning 10% Weightage)

$$= (100 - ((\text{Highest Flat Discount Percentage} - \text{Quoted Flat Discount Percentage}) / \text{Highest Flat Discount Percentage} * 100)) * 0.1$$

### b. For Hematology (Assigning 10% Weightage)

$$= (100 - ((\text{Highest Flat Discount Percentage} - \text{Quoted Flat Discount Percentage}) / \text{Highest Flat Discount Percentage}) * 100)) * 0.1$$

**c. For Pathology (Assigning 10% Weightage)**

$$= (100 - ((\text{Highest Flat Discount Percentage} - \text{Quoted Flat Discount Percentage}) / \text{Lowest Flat Discount Percentage}) * 100)) * 0.1$$

*(Here Percentage Discount will be considered as number)*

**d. Overall Weightage for Lab Discounts (Assigning 30% Weightage)**

Weightage Score for Radiology + Weightage Score for Hematology+ Weightage Score for Pathology

**3. Weightage formula for Pharmacy Discount and Medicine Delivery Charges (Assigning overall weightage of 20%)**

**a. For Pharmacy Discount (Assigning 10% Weightage)**

$$= (100 - ((\text{Highest Flat Discount Percentage} - \text{Quoted Flat Discount Percentage}) / \text{Highest Flat Discount Percentage}) * 100)) * 0.10$$

**b. For Delivery Charges (Assigning 10% Weightage)**

$$= (100 - ((\text{Lowest Cost in PKR} - \text{Quoted Cost in PKR}) / \text{Lowest Cost in PKR} * 100)) * 0.10$$

*(Here Percentage Discount will be considered as number)*

**c. Overall Weightage for Pharmacy Discount and Medicine Delivery Charges (Assigning 20% Weightage)**

Weightage Score for Pharmacy Discount + Weightage Score for Delivery Charges

The most advantageous bidder will be decided as per following formula:

**Weightage Average Score**=Weightage Average Score for Online Consultancy + Weightage Average Score for Lab Discount+ Weightage Average Score for Pharmacy Discount and Medicine Delivery Charges

The vendor having maximum score as per above formula will be declared as most advantageous bidder subject to technical responsiveness

## 15. BID SECURITY DEPOSIT

Bid Security amounting to **PKR 120,000/-** must be furnished by the respondent in shape of Demand Draft/Pay order in favor of “SLIC H&AI PREMIUM COLLECTION ACCOUNT” as scanned copy along with technical proposal on EPADs.

Bid Security must also be submitted in hard copy well before Bid Submission Timeline at following address:

“Office of Regional Procurement Department (RPD), Health and Accidental Insurance (H&AI), 3rd Floor, State Life Tower, Jinnah Avenue, Islamabad”

It is entirely bidders’ responsibility to ensure timely submission of Bid Security in hard copy without any liability to State Life. If a bidder fails to submit Bid Security before Bid Submission Timeline his/her proposal will be rejected no matter if it is uploaded on EPADs.

### 15.1. RELEASE OF BID SECURITY

- i. Bid Security of bidders who aren’t most advantageous will be released subject to completion of formal procurement proceedings. Vendor/Vendors will have to furnish a proper request duly signed and stamped address to Regional Procurement Department for release of instrument
- ii. Bid Security of Technically Non-Responsive Bidder will be released subject to completion of timeline post uploading of Technical Evaluation Report on PPRA Website, EPADs and SLIC Website. Vendor will have to furnish a proper request duly signed and stamped addressed to Regional Procurement Department (RPD) for release of instrument
- iii. Bid Security of the most advantageous bidder will be returned after submission of Bank Guarantee as per Clause-16. A formal request must be furnished duly signed and stamped and addressed to Regional Procurement Department (RPD) for release of instrument

## 16. BANK GUARANTEE:

The most advantageous bidder will be required to furnish a Bank Guarantee amounting to **5%** of the quoted cost (Lump Sum Cost) within Fifteen (15) working days of issuance of the work order. The said Bank Guarantee must be valid for **two (2)** years i.e. formal signing of agreement and commencement of services. Format for Bank Guarantee is enclosed at Annex-A

In case of non-submission of the Bank Guarantee, Bid Security furnished as per Clause-15 will be forfeited and Work Award will be cancelled. Further necessary action will be initiated. We will resort to 2<sup>nd</sup> most advantageous bidder as per PPRA Rules

### 16.1. RELEASE OF BANK GUARANTEE:

Bank Guarantee will be released subject to satisfactory performance and report by concerned subject matter expert (SME) upon expiry of two (2) years period and will be retained in case of extension of services if required

## **16.2. CONFISCATION OF BANK GUARANTEE:**

- a. In case a bidder denies provision of services as required, then Bank Guarantee will be confiscated without any notice and necessary proceedings as per PPRA Rule-19 will be initiated
- b. We will conduct an inspection or an audit exercise to check whether the services provided as part of the subject procurement are as per requirements and in accordance with vendors' proposal.  
If it is observed that vendors' overall approach is in contravention of any clause of this RFP and subsequent requirements or a vendor is not executing the assignment as per his/her proposal, then Bank Guarantee will be confiscated, and the prevailing contract will be cancelled, and necessary proceedings will be initiated
- c. If during execution of the subject assignment it is observed that the services remain dysfunctional on routine basis then Bank Guarantee will be confiscated and the engagement shall be cancelled
- d. If it is established that vendor is indulged in any activity as stated under Clause-06, Section-II of RFP then Bank Guarantee will be confiscated in addition to necessary action as per PPRA Rule-19 (A)
- e. In case of any data breach Bank Guarantee will be forfeited along with initiation of proceedings as per the law of land.

## **18. CONFIDENTIALITY**

Bidder must understand and agree that all materials and information marked and identified by STATE LIFE as 'Confidential' are valuable assets of STATE LIFE and are to be considered STATE LIFE 's proprietary information and property. Bidder will treat all confidential materials and information provided by STATE LIFE with the highest degree of care and necessary to ensure that unauthorized disclosure does not occur. Bidder will not use or disclose any materials or information provided by STATE LIFE without STATE LIFE 's prior written approval. Bidder shall not be liable for disclosure or use of any materials or information provided by STATE LIFE or developed by Bidder which is:

- a) possessed by Bidder prior to receipt from STATE LIFE, other than through prior disclosure by STATE LIFE, as documented by Bidder's written records;
- b) published or available to the general public otherwise than through a breach of Confidentiality; or
- c) obtained by Bidder from a third party with a valid right to make such disclosure, provided that said third party is not under a confidentiality obligation to STATE LIFE; or
- d) Developed independently by the bidder.

In the event that Bidder is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Bidder shall promptly notify State Life and allow State Life a reasonable time to oppose such process before making disclosure.

Bidder understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause State Life irreparable harm, may leave STATE LIFE with no adequate remedy at law and State Life is entitled to seek to injunctive relief.

Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party.

The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this RFP.

**19. OWNERSHIP OF DOCUMENTS PREPARED BY THE SERVICE PROVIDER**

All information processed, stored, or transmitted by Service Provider's equipment belongs to State Life. By having the responsibility to maintain the equipment, the Service Provider does not acquire implicit access rights to the information or rights to redistribute the information. The Service Provider understands that civil, criminal, or administrative penalties will apply for failure to protect information appropriately

**20. PERIOD OF SERVICE**

Period of service will initially be for two (2) years from the date of signing of agreement between State Life and Service Provider

The agreement can be extended on the same terms and conditions for a period of one (1) year as agreed and on same financial impact

## SECTION III: SCOPE OF WORK (SOW)

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### 1. BACKGROUND

This section deals with the scope of work for hiring services of a service provider for provision of telemedicine and E-Pharmacy Services for client facilitation

### 2. ABOUT THE PROJECT

State life Insurance Corporation of Pakistan is procuring Telemedicine and E-Pharmacy services for its employees and corporate clients in order to facilitate them with quick, easy to use, and affordable health care solution.

### 3. GOAL

To provide cost effective, quick and easy to use health care services to employees and corporate clients.

### 4. ROLE OF Service Provider

The Service Provider is expected to:

- i. Provide in time online consultation services to our registered members
- ii. Proper diagnosis should be done via IT platform
- iii. In case of emergencies the platform consultant should immediately inform patient to report to the nearest medical facility
- iv. Medicines ordered through the platform should be delivered as per following:

#### **For Large Cities**

Within One (1) day of order initiation in large cities such Rawalpindi/ Islamabad, Karachi, Lahore, Faisalabad, Multan, Peshawar, Karachi, Hyderabad, Quetta, Muzaffarabad

#### **For Other Cities:**

For other cities countrywide, the delivery timeline is two (2) days from the date of initiation of requirement

- v. Any delay in delivery should immediately be communicated to the registered member and State Life as well
- vi. In case a registered member raises any issue, complaint etc, vendor is bound to resolve the said issue within twenty-four hours of reporting. In case of non-resolution penalty may be imposed
- vii. All data about registered members will be provided by State Life via relevant agreed media/ channel etc. Vendor is bound to ensure provision of services to the registered members

- viii. Security of the data provided is extremely important and vendor is bound to

take necessary security measures for privacy protection, data integrity etc. In case of any breach i.e. data leaks caused by vendors act will result in necessary legal action as per law of the land

- ix. Data is the property of State Life
- x. Vendor is required to ensure a real time monitoring, reporting mechanism
- xi. Vendor is bound to provide any information falling within the preview of the subject assignment to State Life within 24 hours of formal request
- xii. Vendor is bound to facilitate any audit, monitoring exercise carried out by State life or any expert/ firm etc appointed thereof to judge service quality or adherence to requirements
- xiii. Service Provider must note that State Life will not bear any liability/ responsibility for the treatment, medicine etc being administered to Registered Members. It is entirely Service Providers' responsibility to ensure that proper treatment, medicines etc are administered as per requirement.

## **5. ROLE OF STATE LIFE:**

STATE LIFE intends to play following role:

- i. STATE LIFE will provide the service provider regarding the details of the registered members
- ii. STATE LIFE will monitor monthly performance of the services provided, not only based on the reports shared by the organization but also by running client surveys.
- iii. State Life is owner of all data of the registered members and any other information related to subject assignment

## **6. SCOPE OF WORK:**

The selected vendor shall be responsible for delivering an end-to-end, secure, scalable, and user-centric Telemedicine and E-Pharmacy platform tailored to the operational and service delivery needs of State Life Insurance Corporation of Pakistan (SLIC). The scope of work includes, but is not limited to, the following functional, non-functional, technical, and service delivery requirements:

### **A. CORE TELEMEDICINE & PHARMACY SERVICES**

- i. Assist users in selecting suitable doctors based on specialization, location, availability, and user ratings.
- ii. Ensure appointment scheduling and online consultation features are intuitive and available 24/7.
- iii. Limit average wait time to no more than 30 minutes post-scheduling.
- iv. Provide escalation mechanism to immediately connect patients to a consultant post-GP evaluation.
- v. Ensure timely, accurate diagnosis and treatment aligned with medical protocols.
- vi. Maintain comprehensive medical history per patient, accessible to authorized users only.

- vii. Delegate cases for emergency care and facilitate transitions to physical care networks when required.
- viii. Ensure real-time integration with walk-in and online pharmacies.
- ix. Provide doorstep medicine delivery with packaging suitable for safe handling and patient-specific labeling.
- x. Maintain a robust medicine inventory to avoid delays or stockouts.
- xi. Enable online and walk-in access to partner diagnostic labs, with home sample collection and digital reports.

## **B. TECHNICAL & NON-FUNCTIONAL REQUIREMENTS**

- i. Minimum system uptime of 99.9%, supported by SLA.
- ii. Performance benchmarks: max response time of 2 seconds, concurrency for 10,000+ users.
- iii. Business Continuity with RTO  $\leq$  4 hours and RPO  $\leq$  15 minutes.
- iv. Cloud-native/containerized infrastructure (e.g., Docker, Kubernetes) with microservices architecture.
- v. Hosting must be within Pakistan or SLIC-approved infrastructure.
- vi. Environment segregation: Development, UAT, and Production.
- vii. UAT environment to be available 30 days before go-live.

## **C. API INTEGRATION & LOGGING**

- i. Integrate with SLIC's registration/authentication APIs for real-time or scheduled sync.
- ii. Log all API events: success/failure, timestamp, session ID.
- iii. Include retry mechanisms for failed API calls.
- iv. Ensure high-volume handling capability during peak operations.

## **D. INTERACTIVE DASHBOARDS & REPORTING**

- i. Real-time dashboards showing consultations, lab use, medicine orders, etc.
- ii. Provide filtering, graphical views (bar/pie/heatmaps), and export in CSV/PDF.
- iii. Submit monthly performance and incident reports to SLIC.

## **E. USER EXPERIENCE, ACCESSIBILITY & FEEDBACK**

- i. Support Urdu, Sindhi, Punjabi languages.
- ii. Design UI/UX for responsiveness and WCAG 2.1 compliance.
- iii. Collect post-service reviews and share with SLIC.
- iv. Provide interactive and user-friendly portal interface.

## **F. SECURITY, COMPLIANCE & LEGAL REQUIREMENTS**

- i. Comply with ISO/IEC 27001, PPRA, SECP, and internal SLIC policies.

- ii. Use AES-256 encryption (at rest) and TLS 1.3 (in transit).
- iii. Implement Role-Based Access Control (RBAC).
- iv. Maintain audit trails of all actions.
- v. Conduct third-party penetration testing annually.
- vi. Comply with data retention and secure disposal policies.

## **G. COMPLAINT & CUSTOMER SUPPORT**

- i. Ticket-based complaint system with SLAs (24h)
- ii. Enable SMS/email feedback collection.
- iii. Operate 24/7 helpline with trained support staff.

## **H. HUMAN RESOURCE & ORGANIZATIONAL CAPACITY**

- i. Maintain qualified staff as per requirements.
- ii. Provide training, SOPs, and documentation to SLIC.
- iii. Conduct regular security/privacy training for all vendor personnel.

## **I. PORTFOLIO & INNOVATION MANAGEMENT**

- i. Upgrade features, services, and integrations at least semi-annually

## **J. MONTHLY REPORTING MECHANISM**

A proper IT Based reporting mechanism with following essential features is must:

- i. Number of clients visited portal
- ii. Services availed by each client
- iii. Cost of each service
- iv. Discount provided by service provider
- v. Reviews by the clients
- vi. Complaints lodged by clients
- vii. Status of complaint
- viii. Time duration for each activity availed by the client
- ix. Payment details
- x. Delivery life cycle details for E-Pharmacy

### **Note:**

Service Providers must note that a physical demonstration during technical evaluation may be conducted by Regional Procurement Committee to get a better understanding of quoted solution (s) with requirements outlined above. Attendance for said demonstration at stipulated date and time is must and in case of non-compliance proposal will be declared as non-responsive

## 7. PAYMENTS

Payment shall be subject to following:

- A. Payment will be made in PKR
- B. Invoice must be as per approved rates
- C. Invoice must be submitted with all relevant records
- D. Invoice must be submitted on monthly basis
- E. Vendor must be well versed with tax laws and applicable taxes
- F. Company Bank Details on official letter head must be submitted by most advantageous bidder
- G. Payment will be subject to verification from concerned subject matter expert
- H. Deductions if any will be made from respective invoice
- I. Invoice will be made as per following formula

***No of Registered members who availed services \* Per Registered Member Rate in PKR***

*Here Per Registered Member Rate corresponds to approved online consultancy rate for both Consultant and Medical Officer (MO)*

- J. For instance, in a month, 35 registered members have availed the services and let says approved online consultancy rate for consultant per registered member is 80 then total invoiced amount will be:

35\*80= PKR. 2800

# TECH I: COVERING LETTER FOR HIRING OF SERVICES OF TELEMEDICINE AND E-PHARMACY

(On Respondent's letterhead)

Date: \_\_\_\_\_

Proposal Reference No. xx/2026

Incharge HR & Admin  
State Life Insurance Corporation of Pakistan,  
Health and Accidental Insurance (H&AI),  
Regional Office, Islamabad, 3<sup>rd</sup> Floor, State Life Tower,  
Jinnah Avenue, Islamabad

**SUBJECT: PROPOSAL FOR HIRING SERVICES OF A SERVICE PROVIDER  
FOR PROVISION OF TELEMEDICINE AND E-PHARMACY FOR  
REGISTERED MEMBERS OF STATE LIFE AND CORPORATE  
SECTOR CLIENTS**

Dear Sir,

1. Having examined the RFP, we / I, the undersigned, offer to submit a proposal for the Hiring of Services for activities to be undertaken under RFP, in full conformity with the said RFP.
2. We / I have read the terms and conditions of RFP and confirm that these are acceptable to us. We further declare that additional conditions, variations, deviations, if any, found in our proposal shall not be given effect to.
3. We / I agree to abide by this proposal, consisting of this letter, technical and financial proposal and all attachments, for a period of 90 days from the date fixed for submission of proposal as stipulated in the RFP.
4. Until the formal agreement is prepared and executed between the parties, this proposal, together with your written acceptance of the proposal and your notification of award, shall constitute a binding agreement between us.
5. If we are / I am entrusted an assignment, we undertake to deposit the required bid security.
6. We / I hereby declare that all the information and statements made in this proposal are true, correct and acceptable. Any misinterpretation contained in it may lead to our disqualification.
7. We / I understand State Life is not bound to accept any proposal it receive.
8. We / I confirm that our authorized representative has signed all pages of this proposal as acceptance of all conditions of RFP. All documents attached along with our proposals have also been signed by our authorized representative as an attestation of their authenticity. The financial proposal has been prepared separately as desired and duly signed.

**9.** We / I are submitting herewith a demand draft No. \_\_\_\_\_ dated ----- in favor of "SLIC H&AI PREMIUM COLLECTION ACCOUNT" as scanned copy along with technical proposal. Further hard copy is also required to be submitted before Bid Submission Timeline

**10.** The letter of authorization by the competent authority is also attached herewith.

**11.** We / I undertake to engage eligible experts/ skilled workers as mentioned in the proposal.

Dated this [date / month / year]

Authorized Signatory (in full and initials):

Name and title of signatory:

Duly authorized to sign this proposal for and on behalf of [Name of Respondent]

Name & Address of Firm

Affix rubber stamp

Email/Fax No.

Income Tax Certificate

Return Submitted

## **TECH 2: GENERAL INFORMATION ABOUT THE RESPONDENT**

Proposal Reference No.

1. Name of Organization:
2. Category:
3. Address of Registered Office:
4. Details of the website of the organization (if any):
5. Address of local office:
6. Details of designated person:
  - a. Name:
  - b. Designation:
  - c. Telephone:
  - d. Fax Number:
  - e. Mobile Number:
  - f. E-mail address:
  - g. CNIC/SNIC:
7. Registration Details (attach documentary proof):
8. Income Tax registration number/NTN details (attach documentary proof):
9. Other applicable tax documents (attach documentary proof) such as sales tax registration certificate:
10. Other details of the Association:
  - i. Status of the Association (whether Partnership, etc.):
  - ii. Locations and addresses of offices (in Pakistan and overseas):
11. Information about the constitution of the organization and memorandum of the association (attach certified documentary proof) and article of association.
12. Details of members of the organization / Board of Directors along with their CNIC/SNIC and addresses.
13. Purpose/mission/vision of the organization (attach certified articles of association which describes the same).
14. Information (in brief) about the work done by the organization in related fields in last 3 years (attached detailed note/report along with Tech 3) – Certificate of such firm/organization/assignment/contracts completed.

15. Details of person authorized duly approved by board/ Competent Authority to sign the proposal (please attach proof document (i.e., authority letter, Board minutes only attested by Board Secretary, power of attorney etc.) and extent of liability covered under the authority.

- a) Name
- b) Designation
- c) Address
- d) Telephone
- e) Fax
- f) Mobile
- g) E-mail
- h) Website
- i) Legal Status (attach proof)
- j) Signature.....
- k) In the capacity of.....
- l) Duly authorized to sign proposal for and on behalf of.....
- m) Date.....
- n) Place.....
- o) Affix Rubber Stamp

## TECH-3: SUMMARY OF RELEVANT EXPERIENCE

Proposal Reference No.

(Use separate sheet for each project/ work / partnership)

S No	Item	Details
<b>General Information</b>		
	Customer Name/Govt Department	
	Address	
	Name of the Contact Person and Contact details for the Project	
<b>Project Details</b>		
	Project/Related Work Experience	
	Start Date/End Date	
	Current Status (Contract in progress, Completed)	
	Contract Tenure	
	Locations	
	Man-month Effort Involved	
	Other Details Relevant to Project	
Brief description of scope of consulting / work / in-service assignments (Provide specific details of experience in any of the relevant as per Scope of Work:		
Size of the Project		
	Order Value of the Project (in Millions)	

(Provide Certificate of Completion for completed projects from Authorized officials in the client organization or other supporting documents as agreement as proof)

## **TECH-4 DESCRIPTION OF APPROACH AND METHODOLOGY FOR CONDUCTING THE SERVICES**

**Please carefully read and understand the complete RFP before preparing this proposal.**

Proposal Reference  
No

Technical approach, methodology and work plan are key components of the Technical Proposal. You are suggested to present your Technical Proposal (inclusive of charts and diagrams) divided into the following two chapters:

---

### **1. TECHNICAL APPROACH AND METHODOLOGY**

---

Explain your understanding of the objectives of the assignment, approach to the services required to be rendered, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach.

---

### **2. WORK PLAN**

---

Propose the main activities of the patient cycle on your portal, approximate waiting time, and desired outcome. Also clearly illustrates how the waiting time can be reduced so that the consultation is provided at earliest. Other than this clearly mention the delivery timelines for all cities within Pakistan and road map to improve this is in near future. Indicate all main activities on the portal.

## FIN1: FINANCIAL PROPOSAL OF THE RESPONDENT

The amount chargeable for each service as described in scope of work as per the requirements and conditions listed in this RFP are as follows:

Sr. No	Service (s)	Estimated Registered Members	Quoted Cost in PKR Without Tax	Applicable Tax	Quoted Cost Inclusive of Tax in PKR
1.	<b>Online Consultation Charges in PKR</b>				
A	Online Consultation Charges per registered member per consultation in PKR for Consultant	10000			
B	Online Consultation Charges per registered member per consultation in PKR for Medical Officer (MO)	10000			
2.	<b>Laboratory Discounts</b>				
A	Flat Discount on Radiology in percentage	10000			
B	Flat Discount on Hematology in percentage	10000			
C	Flat Discount on Pathology in percentage	10000			
3.	<b>Pharmacy and Medicine Delivery Charges</b>	10000			
A	Flat Discount on Medicine in terms of percentage	10000			
B	Delivery Charges in PKR per Order	10000			

- i. Rates must be in PKR
- ii. Rates/ Flat Discount in terms of percentage where applicable will remain valid for two (2) years from the date of service commencement
- iii. All entries must be filled and if any entry is left vacant then proposal will be declared as non-responsive
- iv. Rates/Percentage Discount in terms of Percentage must be tax inclusive
- v. Invoicing must be on monthly basis with proper submission of relevant supporting data
- vi. Financial Evaluation will be carried out as per weightage model outlined in RFP
- vii. Above registered members are an estimated number of registered members for calculation purpose. Actual Registered members may increase or decrease depending upon requirement
- viii. Here consultancy charges correspond to online consultancy

Signature.....

In the capacity of.....

Duly authorized to sign proposal for and on behalf of.....

## ANNEX-A

### FORMAT FOR BANK GUARANTEE

State Life Insurance Corporation of Pakistan,  
State Life Building No. 9, Dr. Zia Uddin Road, Karachi,  
**PAKISTAN.**

Dear Sir,

Ref: Our Bank Guarantee No. \_\_\_\_\_ in the sum of  
\_\_\_\_\_ Account \_\_\_\_\_ Amount of  
Contract \_\_\_\_\_  
In consideration of you having entered into contract No. \_\_\_\_\_  
Dated \_\_\_\_\_  
with \_\_\_\_\_ called Vendor and in consideration of value received  
from VENDOR, we hereby agree and undertake as follows:

1. To make unconditional and immediate payment to you as called upon of **05%** of the **total bid amount/ quoted price** in Pak Rupees on your first written demand without further recourse, question, deferment, contestation or reference to VENDOR or any other person, in the event of default, non-performance or non-fulfillment by VENDOR of his obligations liabilities, responsibilities under the said Contract of which you shall be the sole and absolute judge.
2. To accept written intimation from you as conclusive and sufficient evidence of existence of a default or breach as aforesaid on the part of VENDOR and to make payment immediately upon receipt thereof.
3. To keep this Guarantee in full force from the date hereof until completion of project from the date of contract execution.
4. That no grant of time or other indulgence to, amendment in the terms of the contract by Agreement between the parties, or imposition of Agreement with Vendor in respect of the performance of his obligation under and in pursuance of the said Agreement with or without notice to us, shall in any manner discharge or otherwise affect this Guarantee and our liabilities and commitments there under.
5. This Guarantee shall be binding on us and our successor's interest and shall be irrevocable.
6. This Guarantee shall not be affected by any change in the constitution of the Guarantor Bank or the constitution of the Contractor.

Authorized Sign for Issuing Bank

Seal of the Bank

## **Annex-B:**

### **Draft Agreement**

This Agreement (hereinafter called the "Agreement") is made on this **[date] 2026** at Karachi

Between

**State Life Insurance Corporation of Pakistan**, incorporated under the Life Insurance Nationalization Ordinance, 1972, having Principal Office at State Life Building No.9, Dr. Ziauddin Ahmed Road, Karachi (hereafter called the "**State Life**" which expression shall include the successors, legal representatives and permitted assigns) of the one part,

And

**[Service Provider]**, having [Office Address]. (hereafter called the "**Service Provider**" which expression shall include the successors, legal representatives and permitted assigns) of the other part.

#### **WHEREAS**

The State Life has sought proposal from the Service Provider to provide services as defined in the Invitation of Proposal/Bid ((hereinafter called the "Services"); and the Service Provider, having represented to the State Life that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services and submitted Proposal/Quotation/Bid through EPADs

NOW THEREFORE the Parties hereby agree as follows:

1. The following documents attached hereto shall be deemed to form an integral part of this Agreement:
  - a. The Invitation of Proposal/Bid.
  - b. The Letter of Acceptance.
  - c. The complete Form of Proposal/Quotation/Bid submitted by the Service Provider for subject procurement on EPADs
  - d. Integrity Pact.
2. The mutual rights and obligations of the State Life and the Service Provider shall be as set forth in the Agreement, in particular:
  - (a) The Service Provider shall carry out the Services in accordance with the provisions of the Agreement; and
  - (b) The State Life shall make payments to the Service Provider in accordance with the provisions of the Agreement.
  - (c) The discretion of acquiring Annual Support for the Developed & Designed Software and Maintenance thereof from the Service Provider shall rest with the State Life. No cost/amount shall be paid to Service Provider if the State Life does not acquire Annual Support from the Service Provider.
3. The Service Provider shall not sub-let the services to any other without prior written consent of the State Life.

4. In the event if the services were not provided as per timeline given in the Proposal/Quotation/Bid submitted by the Service Provider, the State Life reserve the right to terminate the Agreement and to recover the amount/payment made to the Service Provider.
5. Any dispute if arisen shall amicably be settled.
6. The Service Provider shall indemnify and hold harmless the State Life from and against all liabilities, claims, litigations and demands, on account of fraud, injury, loss or damage in obtaining Domain Registration & Hosting etc.
7. If the Service Provider defaults or neglects to carry out the Services in accordance with the Agreement Documents or fails to perform any provision of the Agreement, the State Life may terminate Service Provider's Services under the Agreement and shall recover the amount so paid to the Service Provider.
8. In no event shall the State Life and Service Provider be responsible or liable for any failure or delay in the performance of its obligations hereunder arising out of or caused by, directly or indirectly, forces beyond its control, including, without limitation, strikes, work stoppages, accidents, acts of war or terrorism, civil or military disturbances, nuclear or natural catastrophes or acts of God, and interruptions, loss or malfunctions of utilities, communications or computer (software and hardware) services.

IN WITNESS WHEREOF, the Parties hereto have caused this Agreement to be signed in their respective names as of the day, month and year first above written.

**For and on behalf of State Life**

Name:

Designation:

Signature: -----

**For and on behalf of the service provider**

Name:

Designation:

Signature: -----

**WITNESS NO.1**

Name:

Designation:

CNIC No:

Signature: -----

**WITNESS NO.2**

Name:

Designation:

CNIC No:

Signature No: -----