

SINDH PUBLIC PROCUREMENT REGULATORY AUTHORITY

CONTRACT EVALUATION FORM

TO BE FILLED IN BY ALL PROCURING AGENCIES FOR PUBLIC CONTRACTS OF WORKS, SERVICES & GOODS

- 1) NAME OF THE ORGANIZATION / DEPTT. SINDH BANK LIMITED/ADMINISTRATION
- 2) PROVINCIAL / LOCAL GOVT / OTHER SCHEDULED BANK
- 3) TITLE OF CONTRACT Supply of UnionPay & Pay Pak Dual Interface EMV Co-Badge D
- 4) TENDER NUMBER SNDB/CCK/ADMIN/TD/1209/2021
- 5) BRIEF DESCRIPTION OF CONTRACT Same as above
- 6) FORUM THAT APPROVED THE SCHEME Competent Authority
- 7) TENDER ESTIMATED VALUE Rs.20,000,000/-
- 8) ENGINEER'S ESTIMATE
(For civil works only) _____
- 9) ESTIMATED COMPLETION PERIOD (AS PER CONTRACT) 1 Year
- 10) TENDER OPENED ON (DATE & TIME) 03/08/2021 at 1130 Hrs
- 11) NUMBER OF TENDER DOCUMENTS SOLD 1
(Attach list of buyers)
- 12) NUMBER OF BIDS RECEIVED _____
- 13) NUMBER OF BIDDERS PRESENT AT THE TIME OF OPENING OF BIDS _____
- 14) BID EVALUATION REPORT 08/09/2021
(Enclose a copy)
- 15) NAME AND ADDRESS OF THE SUCCESSFUL BIDDER M/s Rayyanco Business System
- 16) CONTRACT AWARD PRICE Rs.18,750,000/-
- 17) RANKING OF SUCCESSFUL BIDDER IN EVALUATION REPORT
(i.e: 1st, 2nd, 3rd EVALUATION BID). 1 M/s Rayyanco Business System

18) METHOD OF PROCUREMENT USED : - (Tick one)

- a) SINGLE STAGE – ONE ENVELOPE PROCEDURE ☒ ☐ Domestic/Local
- b) SINGLE STAGE – TWO ENVELOPE PROCEDURE ☐ ☐
- c) TWO STAGE BIDDING PROCEDURE ☐ ☐
- d) TWO STAGE – TWO ENVELOPE BIDDING PROCEDURE ☐ ☐

PLEASE SPECIFY IF ANY OTHER METHOD OF PROCUREMENT WAS ADOPTED i.e.
EMERGENCY, DIRECT CONTRACTING ETC WITH BRIEF REASONS

19) APPROVING AUTHORITY FOR AWARD OF CONTRACT _____

20) WHETHER THE PROCUREMENT WAS INCLUDED IN ANNUAL PROCUREMENT PLAN?

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

21) ADVERTISEMENT ::

i) SPPRA Website
(If yes, give date and SPPRA Identification No.)

| | |
|-----|------------------------------|
| Yes | SPPRA NIT ID: T00531-20-0036 |
| No | |

ii) News Papers
(If yes, give names of newspapers and dates)

| | |
|-----|--|
| Yes | Express Tribune, Daily Express & Sindhi Express (13/07/2021) |
| No | |

22) NATURE OF CONTRACT

| | | | |
|-------|-------------------------------------|------|--------------------------|
| Local | <input checked="" type="checkbox"/> | Int. | <input type="checkbox"/> |
|-------|-------------------------------------|------|--------------------------|

23) WHETHER QUALIFICATION CRITERIA
WAS INCLUDED IN BIDDING / TENDER DOCUMENTS?
(If yes, enclose a copy)

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

24) WHETHER BID EVALUATION CRITERIA
WAS INCLUDED IN BIDDING / TENDER DOCUMENTS?
(If yes, enclose a copy)

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

25) WHETHER APPROVAL OF COMPETENT AUTHORITY WAS OBTAINED FOR USING A
METHOD OTHER THAN OPEN COMPETITIVE BIDDING?

| | | | |
|-----|--------------------------|----|-------------------------------------|
| Yes | <input type="checkbox"/> | No | <input checked="" type="checkbox"/> |
|-----|--------------------------|----|-------------------------------------|

26) WAS BID SECURITY OBTAINED FROM ALL THE BIDDERS?

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

27) WHETHER THE SUCCESSFUL BID WAS LOWEST EVALUATED
BID / BEST EVALUATED BID (in case of Consultancies)

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

28) WHETHER THE SUCCESSFUL BIDDER WAS TECHNICALLY
COMPLIANT?

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

29) WHETHER NAMES OF THE BIDDERS AND THEIR QUOTED PRICES WERE READ OUT AT
THE TIME OF OPENING OF BIDS?

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

30) WHETHER EVALUATION REPORT GIVEN TO BIDDERS BEFORE THE AWARD OF
CONTRACT?

(Attach copy of the bid evaluation report)

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

31) ANY COMPLAINTS RECEIVED
(If yes, result thereof)

| | |
|-----|----|
| Yes | |
| No | No |

32) ANY DEVIATION FROM SPECIFICATIONS GIVEN IN THE TENDER NOTICE / DOCUMENTS
(If yes, give details)

| | |
|-----|----|
| Yes | |
| No | No |

33) WAS THE EXTENSION MADE IN RESPONSE TIME?
(If yes, give reasons)

| | |
|-----|----|
| Yes | |
| No | No |

34) DEVIATION FROM QUALIFICATION CRITERIA
(If yes, give detailed reasons.)

| | |
|-----|----|
| Yes | |
| No | No |

35) WAS IT ASSURED BY THE PROCURING AGENCY THAT THE SELECTED FIRM IS NOT
BLACK LISTED?

| | | | |
|-----|-------------------------------------|----|--------------------------|
| Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
|-----|-------------------------------------|----|--------------------------|

36) WAS A VISIT MADE BY ANY OFFICER/OFFICIAL OF THE PROCURING AGENCY TO THE
SUPPLIER'S PREMISES IN CONNECTION WITH THE PROCUREMENT? IF SO, DETAILS TO
BE ASCERTAINED REGARDING FINANCING OF VISIT, IF ABROAD:
(If yes, enclose a copy)

| | | | |
|-----|--------------------------|----|-------------------------------------|
| Yes | <input type="checkbox"/> | No | <input checked="" type="checkbox"/> |
|-----|--------------------------|----|-------------------------------------|

37) WERE PROPER SAFEGUARDS PROVIDED ON MOBILIZATION ADVANCE PAYMENT IN
THE CONTRACT (BANK GUARANTEE ETC.)?

| | | | |
|-----|--------------------------|----|-------------------------------------|
| Yes | <input type="checkbox"/> | No | <input checked="" type="checkbox"/> |
|-----|--------------------------|----|-------------------------------------|

38) SPECIAL CONDITIONS, IF ANY
(If yes, give Brief Description)

| | |
|-----|----|
| Yes | |
| No | no |

Signature & Official Stamp of
Authorized Officer

Lt Col (R) Shahzad Begg
VVP/Head of Administration
SINDH BANK LIMITED

FOR OFFICE USE ONLY

SPPRA, Block. No.8, Sindh Secretariat No.4-A, Court Road, Karachi
Tele: 021-9205356; 021-9205369 & Fax: 021-9206291

Print

Save

Reset

TYPE OF PROCUREMENT

ADMIN / IT / CONSULTANT / MEDIA

TENDER NAME

Supply of Union pay & Paypak Dist Intertec Co Badly
SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE / TWO STAGE-TWO ENVELOPE Dist Canals

TYPE OF TENDER

SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE / TWO STAGE-TWO ENVELOPE

OPENING DATE

03-08-21

OPENING TIME

1130 hrs.

ATTENDANCE (MEMBER PC)

NAME

FIRM

ATTENDANCE (REPS. OF BIDDERS)

① Raghuwala Business Systems

TOTAL BIDS ACCEPTED FOR EVALUATION

AL BIDS REJECTED

REMARKS

SIGNATURE MEMBERS ~~CC~~-ADMIN

Head - Fin Div.

Head - Admin Div

Member-1981

Dater:

4 FINANCIAL PROPOSAL

PRICE SCHEDULE

(Applicable for the year 2021)

SIGNATURE MEMBERS PC-ADMIN

Head - Fin Div.

Head Admin Div.

Member-IDBL

Date:

Name of Bidder Rayyanco Business System

| S.NO | Item | Unit Price | Quantity | Amount (PKR) |
|------|--|------------|----------|------------------|
| 1 | Union Pay EMV Debit Cards | Rs. 157/- | 50,000 | Rs. 7,850,000/- |
| 2 | Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | Rs. 178/- | 50,000 | Rs. 8,900,000/- |
| | *Total Amount (In PKR) | | 100,000 | Rs. 16,750,000/- |

* This amount will be considered as only the "Bid Offered", Whereas be apprised that the successful bidder will be the one whose "Evaluated Bid" is the lowest. (For further clarification refer Note. 6 below).

Note

- The total cost must include all applicable taxes, duties and other charges like script development charges or any other charges related to card readiness as mentioned in the description column, Stamp duty (as applicable under Stamp Act 1989), delivery charges upto Sindh Bank Limited branches on Countrywide basis.
- No advance payment for supply of goods will be made, bills are only be processed for necessary payment on receipt of certificate of delivery/satisfaction from the branch manager.
- Calculation of Bid Security 5% of the Grand Total Amount of the Financial Proposal will be submitted along with tender as Bid Security.
- In case it is revised at any stage after supply of the goods/items that the asked specification of the tender have not been met, the amount of the supply of that specific goods will be fined to the vendor with appropriate action as deem necessary by the procurement committee.
- Qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of quality of the goods within the warranty period, the company will be liable to address it at his own cost, non-compliance of the same will result into initiation of a case against the company for non-commitment or cancellation of tender as will be decided by the Procurement Committee.
- Lowest evaluated bid is going to be the criteria for award of contract rather than considering the lowest offered bid, encompassing the lowest whole sum cost which the procuring agency has to pay for the duration of the contract. SPPRA Rule 49 may please be referred.
- All conditions in the contract agreement attached as Annexure G are part of this tender documents.
- The tender will be considered cancelled if the contract agreement after due signature is not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period 3 days) on SPPRA website.
- In case financial bids are the same, the successful bidder will be the one who has acquired more marks in the technical evaluation.
- In case of over writing/cutting/use of Blanks is found in the Financial Bid document, the bid will be taken as null & void however if the figures are readable and are also duly signed only then, bid will be accepted.
- Contract agreement will be executed after deposit of 5% performance security of the total tender amount in shape of Pay Order/Bank Guarantee in favor of Sindh Bank Limited.
- Quality is ensured. In case it is revealed at any stage after supply of the items that the asked specifications of the tender have not been met, the performance security will be forfeited.
- Free backup facility in case the item is reported defective.
- Goods to be delivered have to be packed in such a way that no damage is reported by the branch on delivery. In case of any such complaint is received the bidder will replace that item at his own cost.
- If the obligation of warranty period are not met or delayed, the repair etc. requirement on this account will be deducted from the performance security / upcoming payment due to supplier.

16. Payment will be made in Pak Rupee.

Note: There can be subsequent modification or amendment in this specific tender for which it is advised to keep yourself abreast with the notification being hoisted on Sindh Bank Ltd. & SPPRA website regularly.

Signature & Stamp of Bidder



| Bid Evaluation Report | | |
|---|---------------------------------|--|
| Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | | |
| 1 | Name of Procuring Agency | Sindh Bank Ltd. |
| 2 | Tender Reference No. | SNDB/COK/ADMIN/TD/1209/2021 |
| 3 | Tender Description | Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards |
| 4 | Method of Procurement | Single Stage One Envelop Bidding Procedure |
| 5 | Tender Published & SPPRA S. No. | SPPRA S No. T00531-20-0036 Date: 13-07-2021 (The Express Tribune, Daily Express, Daily Sindh Express) |
| 6 | Total Bid Documents Sold | 01 |
| 7 | Total Bids Received | 01 |
| 8 | Technical Bid Opening Date | 03/08/2021 Time: 1130 Hours |
| 9 | Financial Bid Opening Date | 03/08/2021 Time: 1130 Hours |
| 10 | No of Bid Technically Qualified | 1 |
| 11 | Bid(s) Rejected | 0 |

| S. No. | Name of Company | Cost Offered by Bidder | Ranking in Terms of Cost | Comparison with Estimated Cost (Rs. 20,000,000/-) | Reason for Acceptance/ Rejection | Remarks |
|--------|-------------------------------|------------------------|--------------------------|---|----------------------------------|------------------|
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | M/s Rayyanco Business Systems | Rs. 16,750,000/- | Qualified Bidder | Rs. 3,250,000/- Below with the estimated cost | Accepted Being the | Qualified Bidder |

Note: M/s Rayyanco Business System is selected for Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards to Sindh Bank Ltd being the Qualified Bidder.

Members - Procurement Committee

(Mr. Saeed Jamal) Chief Financial Officer – EVP – Chairperson

(Col. Shahzad Begg) Head of Administration – EVP – Member

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI –AVP – Member

(Mr. Syed Assad Ali Shah) GBH Sindh (R) – EVP – Co-opted Member

(Mr. Syed Ata Hussain) Head of I.T – EVP – Co-opted Member

Signature

[Handwritten signatures and initials]
11912
25/08/2021

M/S Rayyanco Business Systems

Tender Document – Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards

Eligibility Criteria

| S.No. | Requisite | Evidence Attached | Compliance / Proof | |
|--------------------------|--|---|--------------------|----|
| 1 | Minimum 03 Years in business in the relevant field | Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business / NTN, (attach as Annexure "1") | Yes ✓ | No |
| 2 | Turnover in last 3 Years should be at least 40 Million | Audit Report / Tax Return (attach as Annexure "2") | Yes ✓ | No |
| 3 | Registration with Income Tax and Sales Tax | NTN & GST Certificates (attach as Annexure "3") | Yes ✓ | No |
| 4 | Office in Karachi is mandatory | Complete address along with PTCL landline numbers (attach as Annexure "4") | Yes ✓ | No |
| 5 | Bidder should provide valid Manufacturing Authorization Certificate for Manufacturing of DEBIT CARDS | Certificates from Manufacturer & Provide at least 5 Sample DEBIT Cards (attach as Annexure "5") | Yes ✓ | No |
| 6 | The DEBIT CARD manufacturing facility must be in compliance with EMV Standards | Chip Manufacturing & Personalization Certificates (attach as Annexure "6") | Yes ✓ | No |
| 7 | Manufacturer of DEBIT CARDS should be ISO Certified | Attach ISO Certificate (attach as Annexure "7") | Yes ✓ | No |
| 8 | Bidder must have Supplied Co-badge DEBIT CARDS to at least One (01) commercial Banks in Pakistan other than Sindh Bank | Attached Purchase Order (attach as Annexure "8") | Yes ✓ | No |
| 9 | Debit Card must be manufactured by UPI & PayPak approved debit card manufacturer | UPI & PayPak Certificates from Manufacturer (attach as Annexure "9") | Yes ✓ | No |
| Qualified / Disqualified | | | | |

ELIGIBILITY CRITERIA NOTE

- There can be subsequent clarification to this specific tender for which it is advised to keep yourself abreast with the notification being hoisted on Sindh Bank Ltd & SPPRA websites regularly.
- Attachment of relevant evidence in eligibility criteria is mandatory. In case the requisite, bidder will be disqualified.
- The bidder's may participate with joint venture if required.

MANDATORY

- Attachment of Affidavit (specimen attached as Annexure "H") on stamp paper from the owner of the company.
- Writing of tender reference as given in the NIT on the Envelop, carrying tender document is must or the bank will not be responsible if the documents are not received by the Procurement Committee on time.

DISQUALIFICATION

The bidder will be considered disqualified prior to/during technical/financial evaluation process or after award of contract if:

- Black listed by SPPRA & Sindh Bank Ltd.
- Issued with two (2) warning letters/emails by the Sindh Bank Ltd in the past to the bidder for unsatisfactory performances.
- Alternate bid is offered.
- Subletting of Contract.** The qualified bidder sublets the contract in any form/stage to any other agency.
- The tender is deposited without Tender Fee.
- Verification from Client.** During verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
- Specification of Supplied Items.** After supply, if the specification of supplied items are found different with the items produced in front of committee at the time of technical evaluation.
- Premature Termination.** In the past, if the company agreement has been prematurely been terminated after due qualification in any of the category of the tender.
- Non - Attachment of Annexure "A" (With Financial Proposal) & Annexure "B" of tender document (With Financial Proposal) If Bank Guarantee is going to be submitted as Bid Security).

Taimoor Ghausi
AVP/ Finance Division.

Ahsan Ali
VP/ Operations Div.

Syed Zeeshanul-Haq
SVP/ I.T. Division

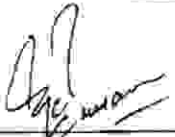
Date: 13-08-2021

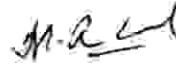
Subject:

Certificate
Compliance of SPPRA Rule 48
TENDER REF NO. SNDB/ADMIN/TD/1209/2021

This is to certify that as only one bid was received against the tender, so Rule 48 has been complied with detail as follows.

| Market Price | Current Tender Price |
|--|------------------------------------|
| Rs. 28,875,000/- (Quotation Attached) | Rs. 16,750,000/- (BER Attached) |


S. Khurram Waheed
OG-I/I.T. Division


M. Rashid Memon
VP-I/I.T. Division

Members - Procurement Committee

(Mr. Saeed Jamal) Chief Financial Officer - EVP - Chairperson





(Col. Shahzad Begg) Head of Administration - EVP - Member

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI -AVP - Member

(Mr. Syed Assad Ali Shah) GBH Sindh (R) - EVP - Co-opted Member

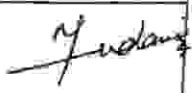
(Mr. Syed Ata Hussain) Head of LT - EVP - Co-opted Member


Signature





7/9/21

ATTENDANCE SHEET
 BID OPENING -

FOR SELECTION OF Supply of Union Pay & Payroll Dual Interface CE-
Bank Debt Card
 Date: 03-08-21

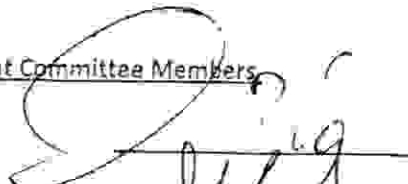
| S.No | Company Name | Name of Company Representative | Contact No. | Company Address | Signature |
|------|--------------------------|--------------------------------|--------------|--------------------|---|
| ① | Rayyance Business System | Mudassar Shah | 0322 2002315 | 84-A SMCHS Karachi |  |
| | | | | | |
| | | | | | |
| | | | | | |
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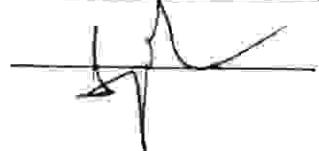
Signature —Procurement Committee Members

Head of Administration

Chief Financial Officer

Chief Manager (IDBL)







MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

TYPE OF PROCUREMENT

ADMIN / IT / CONSULTANT / MEDIA

TENDER NAME

Supply of Union Pay & Paypak Ref Interface Co Card
Debit Cards

TYPE OF TENDER

SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE / TWO STAGE-TWO ENVELOPE

OPENING DATE

03-08-21

OPENING TIME

11:30 Hrs.

ATTENDANCE (MEMBER PC)

NAME

FIRM

ATTENDANCE (REPS. OF BIDDERS)

O. Raghav Business Systems

TOTAL BIDS ACCEPTED FOR EVALUATION

NO BIDS REJECTED

REMARKS

SIGNATURE MEMBERS PC-ADMIN

Head - Fin Div.

Head - Admin Div.

Member-IOBL

Date:

4 FINANCIAL PROPOSAL

PRICE SCHEDULE
(Applicable for the year 2021)

SIGNATURE MEMBERS PC-ADMIN

Head - Fin Div. _____

Head - Admin Div. _____

Member-IDBL. _____

Date: _____

Name of Bidder Rayxanco Business System

| S.NO | Item | Unit Price | Quantity | Amount (PKR) |
|------|--|------------|----------|------------------|
| 1 | Union Pay EMV Debit Cards | Rs. 157/- | 50,000 | Rs. 7,850,000/- |
| 2 | Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | Rs. 178/- | 50,000 | Rs. 8,900,000/- |
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Notes

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- All conditions in the contract agreement attached as Annexure G are part of this tender document.
- The tender will be considered cancelled if the contract agreement after due signature is not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period 3 days) on SPPRA website.
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- In case of over writing/cutting/use of Blanco is found in the Financial Bid document, the bid will be taken as null & void however if the figures are readable and are also duly signed only then, bid will be accepted.
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16. Payment will be made in Pak Rupee.

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Signature & Stamp of Bidder _____



| Bid Evaluation Report | | |
|---|---------------------------------|--|
| Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | | |
| 1 | Name of Procuring Agency | Sindh Bank Ltd. |
| 2 | Tender Reference No. | SNDB/COK/ADMIN/ID/1209/2021 |
| 3 | Tender Description | Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards |
| 4 | Method of Procurement | Single Stage One Envelop Bidding Procedure |
| 5 | Tender Published & SPPRA S. No. | SPPRA S No. T00531-20-0036 Date: 13-07-2021 (The Express Tribune, Daily Express, Daily Sindh Express) |
| 6 | Total Bid Documents Sold | 01 |
| 7 | Total Bids Received | 01 |
| 8 | Technical Bid Opening Date | 03/08/2021 Time: 1130 Hours |
| 9 | Financial Bid Opening Date | 03/08/2021 Time: 1130 Hours |
| 10 | No of Bid Technically Qualified | 1 |
| 11 | Bid(s) Rejected | 0 |

| S.No. | Name of Company | Cost Offered by Bidder | Ranking in Terms of Cost | Comparison with Estimated Cost (Rs.20,000,000/-) | Reason for Acceptance/ Rejection | Remarks |
|-------|-------------------------------|------------------------|--------------------------|--|----------------------------------|------------------|
| 0 | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | M/s Rayyanco Business Systems | Rs.16,750,000/- | Qualified Bidder | Rs. 3,250,000/- Below with the estimated cost | Accepted Being the | Qualified Bidder |

Note: M/s Rayyanco Business System is selected for Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards to Sindh Bank Ltd being the Qualified Bidder.

Members – Procurement Committee

(Mr. Saeed Jamal) Chief Financial Officer – EVP – Chairperson

(Col. Shahzad Begg) Head of Administration – EVP – Member

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI –AVP – Member

(Mr. Syed Assad Ali Shah) GBH Sindh (R) – EVP – Co-opted Member

(Mr. Syed Ata Hussain) Head of I.T – EVP – Co-opted Member

Signature

[Handwritten signatures and dates]
119121
25/08/2021

M/S Rayyanco Business Systems

Tender Document – Supply of Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards

Eligibility Criteria

| S.No. | Requisite | Evidence Attached | Compliance / Proof | |
|--------------------------|---|--|--------------------|----|
| 1 | Minimum 03 Years in business in the relevant field | Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business / NTN. (attach as Annexure "1") | Yes ✓ | No |
| 2 | Turnover in last 3 Years should be at least 40 Million | Audit Report / Tax Return (attach as Annexure "2") | Yes ✓ | No |
| 3 | Registration with Income Tax and Sales Tax | NTN & GST Certificates (attach as Annexure "3") | Yes ✓ | No |
| 4 | Office in Karachi is mandatory | Complete address along with PTCL landline numbers (attach as Annexure "4") | Yes ✓ | No |
| 5 | Bidder should provide valid Manufacturing Authorization Certificate for Manufacturing of DEBIT CARDS | Certificates from Manufacturer & Provide at least 5 Sample DEBIT Cards (attach as Annexure "5") | Yes ✓ | No |
| 6 | The DEBIT CARD manufacturing facility must be in compliance with EMV Standards | Chip Manufacturing & Personalization Certificates (attach as Annexure "6") | Yes ✓ | No |
| 7 | Manufacturer of DEBIT CARDS should be ISO Certified | Attach ISO Certificate (attach as Annexure "7") | Yes ✓ | No |
| 8 | Bidder must have Supplied Co-badge DEBIT CARDS to at least One (01) commercial Banks in Pakistan other than Sindh Bank. | Attached Purchase Order (attach as Annexure "8") | Yes ✓ | No |
| 9 | Debit Card must be manufactured by UPI & PayPak approved debit card manufacturer | UPI & PayPak Certificates from Manufacturer (attach as Annexure "9") | Yes ✓ | No |
| Qualified / Disqualified | | | | |

ELIGIBILITY CRITERIA NOTE

- There can be subsequent clarification to this specific tender for which it is advised to keep yourself abreast with the notification being hoisted on Sindh Bank Ltd & SPPRA websites regularly.
- Attachment of relevant evidence in eligibility criteria is mandatory. In case of non-compliance in any of the requisite, bidder will be disqualified.
- The bidder's may participate with joint venture if required.

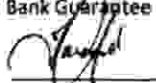
MANDATORY


- Attachment of Affidavit (specimen attached as Annexure "H") on stamp paper from the owner of the company.
- Writing of tender reference as given in the NIT on the Envelop, carrying tender document is must or the bank will not be responsible if the documents are not received by the Procurement Committee on time.


DISQUALIFICATION

The bidder will be considered disqualified prior to/during technical/financial evaluation process or after award of contract if:

- Black listed by SPPRA & Sindh Bank Ltd.
- Issued with two (2) warning letters/emails by the Sindh Bank Ltd in the past to the bidder for unsatisfactory performances.
- Alternate bid is offered.
- Subletting of Contract.** The qualified bidder sublets the contract in any form/stage to any other agency.
- The tender is deposited without Tender Fee.
- Verification from Client.** During verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
- Specification of Supplied Items.** After supply, if the specification of supplied items are found different with the items produced in front of committee at the time of technical evaluation.
- Premature Termination.** In the past, if the company agreement has been prematurely been terminated after due qualification in any of the category of the tender.
- Non - Attachment of Annexure "A" (With Financial Proposal) & Annexure "B" of tender document (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).


Taimoor Ghausi
AVP/ Finance Division.


Ansan Ali
VP/ Operations Div


Syed Zeeshanul-Haq
SVP/ I.T. Division




Date: 13-08-2021


Subject:

Certificate
Compliance of SPPRA Rule 48
TENDER REF NO. SNDB/ADMIN/TD/1209/2021

This is to certify that as only one bid was received against the tender, so Rule 48 has been complied with detail as follows.

| Market Price | Current Tender Price |
|--|------------------------------------|
| Rs. 28,875,000/- (Quotation Attached) | Rs. 16,750,000/- (BER Attached) |


S. Khurram Waheed
OG-1/I.T. Division


M. Rashid Memon
VP-1/I.T. Division

Members - Procurement Committee

(Mr. Saeed Jamal) Chief Financial Officer - EVP - Chairperson

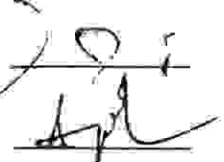


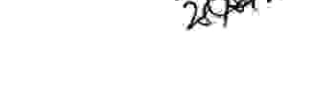
(Col. Shahzad Begg) Head of Administration - EVP - Member

(Mr. Syed Muhammad Aqeel) Chief Manager, IDBL, KHI - AVP - Member

(Mr. Syed Assad Ali Shah) GBH Sindh (R) - EVP - Co-opted Member

(Mr. Syed Ata Hussain) Head of IT - EVP - Co-opted Member


Signature





11/9/21

ATTENDANCE SHEET
BID OPENING -

FOR SELECTION OF Supply of Union Pay & Payroll Dual Interface CE-
Barcode Debt Card
Date: 03-08-21

| S.No | Company Name | Name of Company Representative | Contact No. | Company Address | Signature |
|------|------------------------|--------------------------------|--------------|---------------------|----------------------|
| ① | Rayyan Business System | Mudassir Shah | 0322 2002315 | 84-A SMCHS Karachi. | <i>Mudassir Shah</i> |
| | | | | | |
| | | | | | |
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| | | | | | |

Signature—Procurement Committee Members

Head of Administration

Chief Financial Officer

Chief Manager (IDBL)



MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

TYPE OF PROCUREMENT ADMIN / IT / CONSULTANT / MEDIA
TENDER NAME Supply of Union Pay & Paypak And Interface Co Badge
TYPE OF TENDER Dist Cards
OPENING DATE 03-08-21
OPENING TIME 1130 hrs.
ATTENDANCE (MEMBER PC)

ATTENDANCE (REPS. OF BIDDERS)

NAME

FIRM

Rayyan Business Sys Ltd

/

/

TOTAL BIDS ACCEPTED FOR EVALUATION

2

0 BIDS REJECTED

REMARKS

SIGNATURE MEMBERS PC-ADMIN
Head - Fin Div. [Signature]
Head - Admin Div. [Signature]
Member-IOBL [Signature]
Date: [Signature]



4 FINANCIAL PROPOSAL

PRICE SCHEDULE (Applicable for the year 2021)

SIGNATURE MEMBERS PC-ADMIN

Head - Fin Div. [Signature]

Head - Admin Div. [Signature]

Member-IDBL [Signature]

Date: [Signature]

Name of Bidder Rayyanco Business System

| S.NO | Item | Unit Price | Quantity | Amount (PKR) |
|------|--|------------|----------|------------------|
| 1 | Union Pay EMV Debit Cards | Rs. 157/- | 50,000 | Rs. 7,850,000/- |
| 2 | Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | Rs. 178/- | 50,000 | Rs. 8,900,000/- |
| | *Total Amount (In PKR) | | 100,000 | Rs. 16,750,000/- |

* This amount will be considered as only the "Bid Offered". Whereas be apprised that the successful bidder will be the one whose "Evaluated Bid" is the lowest. (For further clarification refer Note. 6 below).

Note

- The total cost must include all applicable taxes, duties and other charges like script development charges or any other charges related to card readiness as mentioned in the description column, Stamp duty (as applicable under Stamp Act 1989), delivery charges upto Sindh Bank Limited branches on Countrywide basis.
- No advance payment for supply of goods will be made, bills are only be processed for necessary payment on receipt of certificate of delivery/satisfaction from the branch manager.
- Calculation of Bid Security 5% of the Grand Total Amount of the Financial Proposal will be submitted along with tender as Bid Security.
- In case it is revealed at any stage after supply of the goods/items that the asked specification of the tender have not been met, the amount of the supply of that specific goods will be fined to the vendor with appropriate action as deem necessary by the procurement committee.
- Qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of quality of the goods within the warranty period, the company will be liable to address it at his own cost, non-compliance of the same will result into initiation of a case against the company for non-commitment or cancellation of tender as will be decided by the Procurement Committee.
- Lowest evaluated bid is going to be the criteria for award of contract rather than considering the lowest offered bid, encompassing the lowest whole sum cost which the procuring agency has to pay for the duration of the contract. SPPRA Rule 49 may please be referred.
- All conditions in the contract agreement attached as Annexure G are part of this tender document.
- The tender will be considered cancelled if the contract agreement after due signature is not submitted with Admin Office after 5 days of completion of bid evaluation report holding period 3 days) on SPPRA website.
- In case financial bids are the same, the successful bidder will be the one who has acquired more marks in the technical evaluation.
- In case of over writing/cutting/erase of Blanco is found in the Financial Bid document, the bid will be taken as null & void however if the figures are readable and are also duly signed only then, bid will be accepted.
- Contract agreement will be executed after deposit of 5% performance security of the total tender amount in shape of Pay Order/Bank Guarantee in favor of Sindh Bank Limited.
- Quality is ensured. In case it is revealed at any stage after supply of the items that the asked specifications of the tender have not been met, the performance security will be forfeited.
- Free backup facility in case the item is reported defective.
- Goods to be delivered have to be packed in such a way that no damage is reported by the branch on delivery. In case of any such complaint is received the bidder will replace that item at his own cost.
- If the obligation of warranty period are not met or delayed, the repair etc. requirement on this account will be deducted from the performance security / upcoming payment due to supplier.
- Payment will be made in Pak Rupee.

Note. There can be subsequent modification or amendment to the specific tender for which it is advised to keep yourself abreast with the notification being hosted on Sindh Bank Ltd. & SPPRA website regularly.

Signature & Stamp of Bidder



Annexure "D"**Declaration of Fees, Commissions and Brokerage etc Payable by the Rayyanco Business Systems of Services Pursuant To Rule 89 Sindh Public Procurement Rules Act, 2010**

Rayyanco Business System hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan (GoP) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing, Rayyanco Business System represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.

Rayyanco Business System certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty. [The Rayyanco Business System accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and Warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, Rayyanco Business System agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by Rayyanco Business System as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP.

For and On Behalf Of Rayyanco Business System

Signature: _____

Name: Syed Mudassir Shah

NIC No: 42201-0795466-3



P.O. No. 221

Date: 27-09-2021

M/s Rayyanco Business Systems,
 84-A, S.M.C.H.S,
 Karachi.

Subject: **Purchase Order**

Dear Sir,

With reference to the Tender SNDB/COK/ADMIN/TD/1209/2021 dated 13/07/2021 for Supply of Union Pay, Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards to Sindh Bank Ltd submitted by you. After detail review the Sindh Bank Ltd Management is pleased to inform that your Tender Bid is accepted.






Further Detail is as follows.

| S.NO | Item | Unit Price | Quantity | Total Price (PKR) (Including All Taxes) |
|------|--|------------|----------|--|
| 1 | Union Pay Dual Interface EMV Debit Cards | Rs.157/- | 50,000 | Rs.7,850,000/- |
| 2 | Union Pay & PayPak Dual Interface EMV Co-Badge Debit Cards | Rs.178/- | 50,000 | Rs.8,900,000/- |
| | Total Price (PKR) (Including All Taxes) | | | Rs.16,750,000/- |

Terms & Conditions

Payment Terms As per Agreement
 Taxes/Deduction Above prices are inclusive of all taxes.

Thanks.

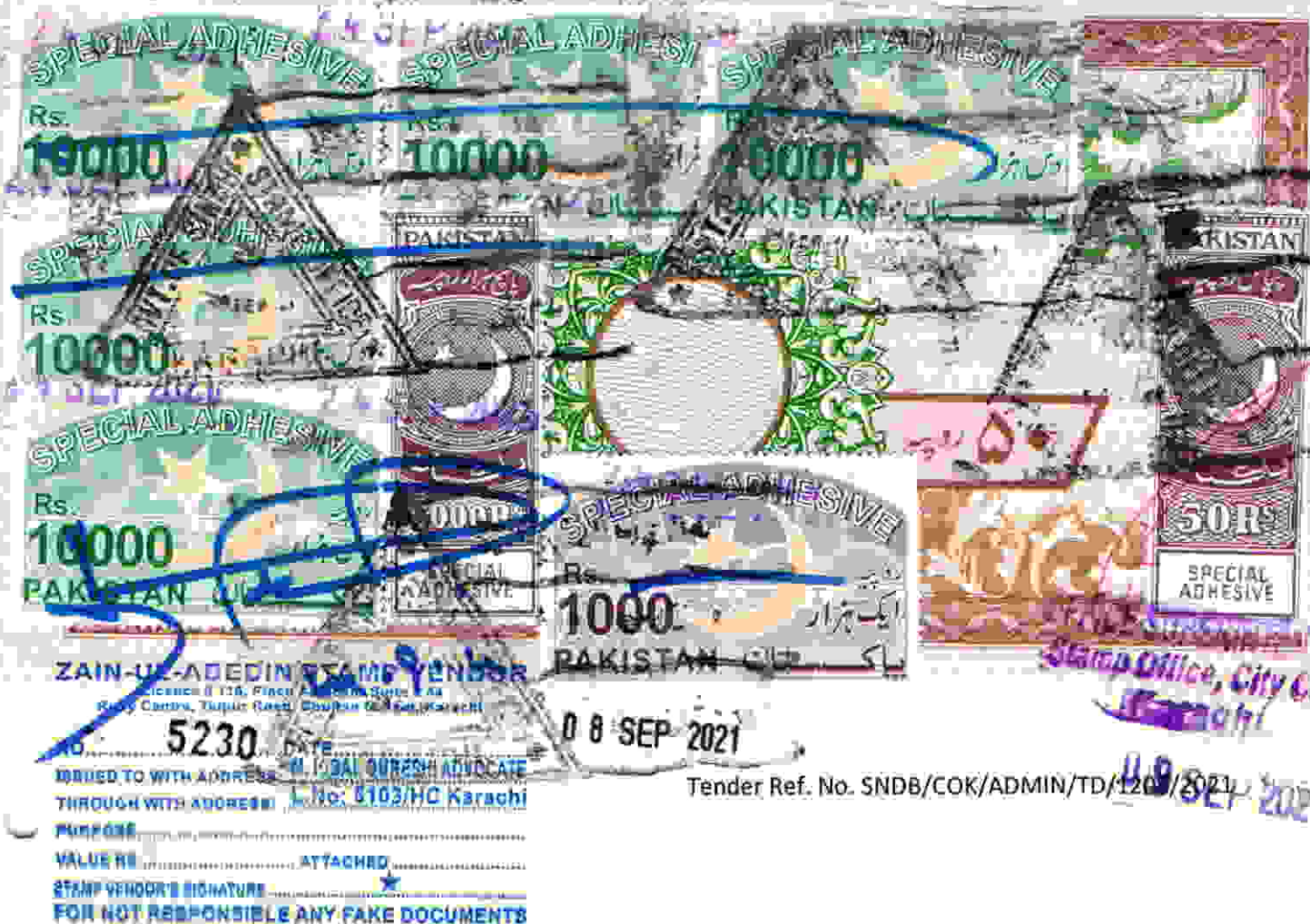






 M. Rashid Memon Hashain Merchant S. Zeeshan-ul-Haq Riaz Ahmed S. Alta Hussain
 VP-I/LT. Division SVP-I/Head PSD Dept. SVP-II/LT. Division SVP-I/LT. Division EVP/LT. Head

AF484125

D. 58680

Oct - 18



AGREEMENT

FOR SUPPLYING OF UNION PAY, UNION PAY & PAY PAK DUAL INTERFACE EMV CO-BADGD DEBIT CARDS

This agreement is made at Karachi on this 27th Sep-2021

BETWEEN

SINDH BANK LIMITED a banking company incorporated under the laws of Pakistan, having its Head office at Address: 3rd Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi. Hereinafter referred to as "SINDH BANK".

AND

M/s. Rayyanco Business System a Sole Proprietorship company in Pakistan, having its office at 84-A, S.M.C.H.S, Karachi. Hereinafter referred to as "Rayyanco Business System".

WHEREAS Rayyanco Business System has agreed to provide Union Pay, Union Pay & Pay Pak Dual Interface EMV Co-Badge Debit Cards to the SINDH BANK as per tender dated 13-07-2021. Further details are as follows.

| S.NO | Item | Unit Price | Quantity | Amount (PKR) (Including All Taxes) |
|---|---|------------|----------|---------------------------------------|
| 1 | Union Pay EMV Debit Cards | Rs.157 | 50,000 | Rs.7,850,000 |
| 2 | Union Pay & Pay Pak Dual Interface EMV Co-Badge Debit Cards | Rs.178 | 50,000 | Rs.8,900,000 |
| *Total Amount (In PKR)(Including All Taxes) | | | | Rs. 16,750,000 |

Pr. 27

Terms & Conditions:

1. Rayyanco Business System will provide the performance security in the form acceptable to the Sindh Bank for the 10% of the order value for the period of 1-Year from the date of Submission of performance security. In case Rayyanco Business System does not fulfil its commitments, the Sindh Bank reserves the right to enforce the performance security.
2. All terms & conditions of the tender documents are part of this agreement.
3. The "Rayyanco Business System" will not assign its job to anyone, except prior written permission from the Sindh Bank.
4. The Rayyanco Business System shall supply Goods as per specifications and upon the recommendations of the Technical/Standardized Committee appointed by the Sindh Bank within 8 weeks from the date of UPI and Paypak approval, Artwork finalization and receipt of Purchase Order.
5. The Sindh Bank will have the option to enforce the performance bond on happening of any one or all the following events.
 - a. If the "Rayyanco Business System" fails to deliver the Goods as per agreed Schedule.
 - b. If the Goods supplied by the "Rayyanco Business System" fail to perform as per Sindh Bank tender requirement.

In addition the Sindh Bank will have the option to cancel the order and offer the same to the next lowest bidder.

6. The "Rayyanco Business System" also undertakes to bear all kind of taxes i.e. Stamp duty/ Services Charges/Professional Tax / Sales Tax Invoice, Income Tax, Zila / Octroi Tax (if any) and all other incidental charges etc., up to the place of destination.

a. Sindh Bank reserves the right to Test/Check Cards to ensure that it is provided as per specification in the tender document.

In the event of the default or any issue in cards or production the remedy or correction will be made within 4 to 6 weeks from Rayyanco Business System.

Complete payments against supply of Visa Debit Cards will be made within Thirty days from the Cards delivery date.

10. In case of failure to supply the requisite within 7 working days after the delivery time, as described under clause No. 3 of this agreement, Rs.1,000/- per day may be charged by Sindh Bank from Rayyanco Business System.

11. The term of this agreement shall be for the period of 1 year, commencing from the date of signing of this agreement. Extendable every year after mutual written consent of Parties.

12. CONFIDENTIALITY

- i. **Confidential Information:** For the purposes of this Agreement, the term "Confidential Information" shall mean any information comes in possession of Rayyanco Business System on and its personnel during normal course of business/Services shall be the property of the SINDH BANK at all times and / or any of the SINDH BANK's communications, whether in oral, written, graphic, magnetic, electronic, or any other form, that is either conspicuously marked "confidential" or "proprietary," or is known to be confidential or proprietary, or is of a confidential or proprietary nature, and that is made in the course of discussions, studies, or other work undertaken shall be kept confidential by Rayyanco Business System.

Rayyanco Business System acknowledges that the SINDH BANK is under strict confidentiality obligations with regard to all the information and affairs of its Customers. Therefore, Rayyanco Business System shall not disclose any data, information or other affairs of SINDH BANK's customers which may come to the knowledge of Rayyanco Business System in providing the above services.

- iii. In the event of breach of this clause, Rayyanco Business System shall be liable to pay damages to the SINDH BANK and indemnifies to the SINDH BANK against any injury arising out of any breach of this clause by the SINDH BANK.

- iv. This clause shall also survive after termination of this Agreement.

[Handwritten Signature]

13. INDEMNIFICATION.

- v. **Rayyanco Business System** (the "Indemnifier") agrees that it shall indemnify, defend, and hold harmless the SINDH BANK and its parent, subsidiaries, affiliates, successors, and assigns and their respective directors, officers, employees and agents (collectively, the "Indemnities") from and against any and all liabilities, claims, suits, actions, demands, settlements, losses, judgments, costs, damages and expenses (including, without limitation, reasonable attorneys', accountants' and experts' fees) arising out of or resulting from, in whole or in part: (i) any act, error or omission, whether intentional or unintentional, by the Indemnifier or its officers, directors, employees, or sub-administrators, related to or arising out of the business covered by this Agreement, or (ii) an actual or alleged breach by the Indemnifier of any of its representations, warranties or covenants contained in this Agreement (including, without limitation, any failure of Indemnifier to comply with applicable local, state, provincial or federal regulations concerning Indemnifier's performance under this Agreement).
- vi. This clause shall survive till termination of the Agreement.

14. Ensuring Access to SBP

Rayyanco Business System and SINDH BANK will ensure that the State Bank of Pakistan is provided necessary access to the documentation and records in relation to the outsourced activities and right to conduct on-site to SBP, if required.

15. Termination of Agreement by the Sindh Bank:

- If the Supplier, in the judgment of the Sindh Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Agreement.
- If, as the result of Force Majeure, the Supplier is unable to perform a material portion of the Services for a period of not less than thirty (30) days; and

16. NOTICE:

- Any notice, request or consent required or permitted to be given or made pursuant to this agreement shall be in writing. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the given address.
- A party may change its address for notice by giving a notice to the other Party in writing of such change.

18. Authorized Representative:

- Any action required or permitted to be taken, and any document required or permitted to be executed under this agreement by the Sindh Bank or the "Rayyanco Business System" may be taken or executed by the authorized officials.

19. Goods Faith:

The Parties undertake to act in good faith with respect to each other's rights under this agreement and to adopt all reasonable measures to ensure the realization of the objectives of this agreement.

20. Conflict of Interest:

The "Rayyanco Business System" shall hold the Sindh Bank's interests paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.

21. Anti- Money Laundering Requirement:

"RAYYANCO BUISNESS SYSTEM" acknowledge that they do not violate any statutory/prudential requirement on anti-money laundering or record keeping procedure as per existing laws/rules and regulations of locals as well as foreign jurisdiction.



22. Governing Law Jurisdiction:

This Agreement shall in all respects be constructed and be governed in the accordance with the Laws of Pakistan and both the parties i.e. THE SINDH BANK and "RAYYANCO BUISNESS SYSTEM", hereby submits to the jurisdiction of the local courts in Karachi In any legal proceedings and as regard any claims or matter relating to this Agreement.

23. Force Majeure:

Neither any party shall be liable for any failure to perform or observe its obligations under this Agreement, if such failures or delays are caused by acts of God, wars, riots, strikes, accident, explosion, fire, shortage of labor or materials, labor disputes, government restrictions, or any other cause beyond its reasonable control. In the event of the occurrence of any of the foregoing, the date of performance shall be deferred for a period of time equal to the time lost by reason of the delay. The affected party shall notify the other in writing of such events or circumstances promptly upon their occurrence.

24. Settlement of Disputes:

- The Parties agree that the avoidance or early resolution of disputes is crucial for a smooth execution of the Agreement and the success of the assignment. The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with the Agreement or its interpretation.
- If Parties fail to amicably settle any dispute arising out of or in connection with the Agreement within (10) days of commencement of such informal negotiations, the dispute shall be first referred to Grievance Committee of the bank thereafter if not resolved referred to arbitration of two arbitrators, one to be appointed by each party, in accordance with the Arbitration Act, 1940. Venue of arbitration shall be at Karachi, Pakistan and proceedings of arbitration shall be conducted in English.

25. Extension of Time:

- Any period within which Party shall, pursuant to this agreement, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

26. Taxes and Duties:

The "Rayyanco Business System" and its Personnel shall be liable to pay such direct or indirect taxes duties, fees, and other impositions levied under the Applicable Laws, the amount of which deemed to have been included in Contract Price.



A handwritten signature in dark ink, appearing to be "A. A.", located at the bottom right of the page.

In witnesses hereunder both the parties have set their hands on the day and year above first mentioned.

Sindh Bank Limited

Registered Address:

HEAD OFFICE

Federation House

Abdullah Shah Ghazi Road, Clifton, Karachi

Name: HASNAIN A. MERCHANT

Signature: [Signature]

Title: HEAD PAYMENT SERVICES

Date: 28th September 2021

Witness:

Name: Syed Aza Hussain

Signature: [Signature]

Title: HEAD INFORMATION TECH.

Date: 27/9/2021

Company Name:

Rayyanco Business System

Registered Address:

84-A S.M.C.H.S, Karachi

Name: Syed Mudassir Shah

Signature: [Signature]

Title: Business Development Executive

Date: _____

Witness: [Signature]

Name: Shahzad Saleem

Signature: _____

Title: Business Development Manager

Date: _____

2.7.9 Non-Disclosure Agreement

The successful bidder shall upon the award of the contract execute a Non Disclosure Agreement with SNDB. [Specimen is attached in Annexure "F"]

3. SCOPE OF WORK

Sindh Bank Limited requires Supply of Union Pay PayPak Dual Interface EMV Co-Badge Debit Cards. The requirement will be issued on need basis. Therefore quantity may vary depends on the requirement of the bank, accordingly bank will not be responsible if the quantity asked is not as per scope of work below and in this context no claim will be entertained. Payment will be done on supply of actual numbers of items. The purchase of item will be spread over the year as needed.

Specifications are listed below. All specifications are mandatory any deviation is not allowed.

| SPECIFICATION | |
|-----------------|---|
| Product Status | Certified with UPI and PayPak |
| OS/Standard | JavaCard 3.0.4 Global Platform 2.2.1 (SCP02, i=15/55) EMV 4.3 |
| Card Size | 54mm X 86mm |
| Card Thickness | ISO Standard 0.76mm |
| Artwork | As required by Bank - Two Designs UPI & Co-badge |
| Card Front/Back | 4 Colours |
| Magnetic Stripe | HiCo |
| Memory Size | 320 Kbytes (FLASH), 9 Kbytes (RAM) |
| Cryptography | DES/3DES AES 128/256 SHA-1/SHA-256 Up to 4096 bit RSA calculation |
| Personalization | The provided EMV Chip shall be compatible to personalize with Sindh Bank existing perso software (Toppan FC) and Embosser (CIM) |
| Protocols | Contact: ISO 7816 T=0 Contactless: ISO 14443 Type A |
| Type | Dual Interface |
| Quantity | 100,000 |
| Delivery | Personalization Ready Card within 08 weeks |

Note

This is a Single Stage one envelop procedure, therefore 1st lowest bid will be evaluated first. If the 1st lowest bidder is disqualified evaluation criteria, then next lowest bid will be evaluated.

Similarly if 2nd bidder is disqualified, then 3rd lowest bidder will be evaluated and so on.

On qualification of a bidder during this process no further evaluation will be done. Selected bidder must provide a demo/sample unit immediately (within two working days) for necessary inspection/verification of the specifications.

Contract agreement is extendable / renewable upto 2 years only on mutual written understanding on same terms & conditions and rates.

| <u>Buyer Record</u> | | |
|---------------------|--------------|---------------------|
| S.No | Company Name | AMOUNT DEPOSITED |
| 1 | Rayyanco | 300 |
| Total | | 300 |