

Technical & Financial Proposals Evaluation Report						
Supply & Personalization of PayPak Zakat Debit (EMV+NFC) Cards						
1	Name of Procuring Agency	Sindh Bank Ltd.				
2	Tender Reference No.	SNDB/COK/ADMIN/TD/1245/2022				
3	Tender Description	Supply & Personalization of PayPak Zakat Debit (EMV+NFC) Cards				
4	Method of Procurement	Single Stage One Envelop Bidding Procedure				
5	Tender Published	SPPRA S. No. T00531-21-0020 Express Tribune, Sindh Express, Daily Express (05/07/2022)				
6	Total Bid Documents Sold	01				
7	Total Bids Received	01				
8	Technical Bid Opening Date	22/07/2022- Time: 1100 Hours				
9	Financial Bid Opening Date	22/07/2022- Time: 1100 Hours				
10	No of Bid Technically Qualified	01				
11	Bid(s) Rejected	0				

S. No.	Name of Company	Cost Offered by Bidder	Ranking in Terms of Cost	Comparison with Estimated Cost (Rs 38,640,000/-)	Reason for Acceptance/ Rejection	Remarks
0	1	2	3	4	5	6
1	M/s ILink (Pvt) Ltd	Rs.34,440,000/-for 80,0000 Cards	Qualified Bidder	Rs 4,200,000/- below with the estimated cost	Accepted Being the most advantageous bid	Rule 48 has been complied

**Note:** Accordingly, going through the Technical/Financial evaluation criteria laid down in the tender document, M/s ILink (Pvt) Ltd is the most advantageous bid and hence recommended for Supply & Personalization of PayPak Zakat Debit (EMV+NFC) Cards to Sindh Bank Ltd.

**Members – Procurement Committee**

(Mr. Dilshad Hussain Khan) Chief Financial Officer – EVP – Chairperson

(Mr. Arshad Abbas Soomro) Head of Administration-SVP-Member

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

**Signature**


Date: 01-08-2022

**Subject:**

**Certificate**  
**Compliance of SPPRA Rule 48**  
**TENDER REF NO. SNDB/ADMIN/TD/1253/2022**

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
US\$ 2.09 per Unit (Quotation Attached)	US\$ 2.05 per Unit (BER Attached)

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

**Members – Procurement Committee**

(Mr. Dilshad Hussain Khan) Chief Financial Officer – EVP – Chairperson

(Arshad Abbas Soomro) Head of Administration – SVP – Member

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

**Signature**


Proposal  
of  
PayPak Dual Interface Cards



for  
SINDH BANK LTD.

July 28, 2022

Rayyanco Business Systems  
84-A, S.M.C.H.S., Karachi-74500, Pakistan Tel: (92-21) 3439 2101-5 Fax: (92-21) 3453 2401  
Email: [info@rayyanco.com](mailto:info@rayyanco.com) Internet: [www.rayyanco.com](http://www.rayyanco.com)



RBS-G28-SindhBank-PayPak-DI-Q2022  
July 28, 2022

**RAYYANCO**  
RAYYANCO BUSINESS SYSTEMS  
84-A , S.M.C.H. Society,  
Karachi – Pakistan.  
Tel: (92-21) 34392101-5  
Fax: (92-21) 34532401  
Email: info@rayyanco.com  
Internet: www.rayyanco.com

**Sindh Bank**  
I.T. Division  
Federation House, Clifton, Karachi

Dear Sir,

Reference to you requirement, we are pleased to quote our best prices as follows

S.No.	Description	Qty.	Unit Price USD
1	<b>PayPak Zakat cards</b> Includes; - Data personalization - Card stuffing - Cost of Stationary (Stationary consists of Welcome letter and an Envelope with 4 color pre-printing)	80,000	1.79

\* The prices are based on 4 x 4 Color Printing and without any special feature.  
If there will be any special feature then add on will be applicable

**Terms and Conditions:**

Payment : 50% advance at the time of order, 50% after delivery.

Prices are in US\$ and excluding GST, However payment will be in PKR as per prevailing  
rate at the time of payment

Validity : 30 days from date of quotation

Delivery : 8 to 12 weeks from PO ,Payment and Scheme approval

Thanking you,


Faraz Haider  
Cell: 0322 2002305

ATTENDANCE SHEET  
 BID OPENING -

(EMV + REC) C

FOR SELECTION OF Supply & Personalization of Paypak Zakat Debit

Date: 22-07-2022

S.No	Company Name	Name of Company Representative	Contact No.	Company Address	Signature
1	Ilink (Pvt) Ltd	Muftaba Haider Zaidi	0334 3696969	Suite# 210-212, Office wing, Park Towers.	

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 & Personalization of Paspak Zakat Dabit  
(EMV+ NFC) Cards

TYPE OF TENDER

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

OPENING DATE

22-07-22

OPENING TIME

11:00 Hrs.

ATTENDANCE (MEMBER PC)

NAME

NAME

NAME

NAME

NAME

FIRM

BID OFFERED

ATTENDANCE (REPS. OF BIDDERS)

Mr. Mytasa Hader 1) 1 Unit (PVP) TD US\$ 164,000/-

ATT

ATT

ATT

ATT

ATT

TOTAL BIDS ACCEPTED FOR EVALUATION

#01

TOTAL BIDS REJECTED

REMARKS

SIGNATURE MEMBERS PC-ADMIN

Head - Fin Div. \_\_\_\_\_

Head - Admin Div. \_\_\_\_\_

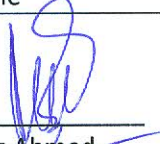
Member-IDBL. \_\_\_\_\_

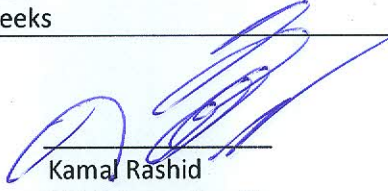
Date: \_\_\_\_\_




## SCOPE OF WORK / TECHNICAL SPECIFICATION

SPECIFICATION	
JavaCard	JavaCard 3.0.4 Advanced platform features: <ul style="list-style-type: none"> <li>• Multi Logical Channels: available on all configurations</li> <li>• Garbage Collector: available on all configurations</li> </ul>
Global Platform	GP 2.2.1 Advanced platform features: <ul style="list-style-type: none"> <li>• Delegate Management: available on all configurations</li> <li>• Multi Security Domain: available on all configurations</li> <li>• DAP: available on all configurations</li> </ul>
Other advanced features	<ul style="list-style-type: none"> <li>• On Board Key Generation: on specific configurations</li> </ul>
User memory (EEPROM)	16K or 36KB EEPROM with EMV applications (note that exact available EEPROM might be slightly less or slightly more than exactly 16K or 36K depending on the EMV configuration as well as pre-personalization options selected by customer.) 72KB EEPROM available only in non-EMV configurations
Protocol	T=0 / T=1 (ISO7816)
Standard Compliance	Type A : T=CL Type B : T=CL (only for selected configurations) Emulation: Mifare-compatibility (Classic 1K) as an option
Communication speed	106 kbauds/s
Antenna	Half Size antenna
Secure Messaging	Card Manager configured with SCP02 (i=55), SCP03 supported
Supported cryptography	DES/ 3DES <ul style="list-style-type: none"> <li>• RSA (card supports up to 2048bits in CRT, while most EMV applications restrict CA keys loading at 1984bits)</li> <li>• SHA1/SHA256</li> <li>• AES 128, 192, 256</li> </ul>
EMV Application	<ul style="list-style-type: none"> <li>• PURE v1.5.3</li> </ul>
MifareTM-compatible (Mifare is a trademark of NXP)	Mifare Classic 1K - 4 bytes NUID (Mifare Classic 4K and 7 bytes UID support is possible on request - Please consult your technical consultant) Mifare Access applet as an option to personalize Mifare Classic through the contact interface
Single applet	Yes, supports 3 to 7 instances depending on configuration
Type	Dual Interface
Standard compliance	ISO 14443-1 compliant
Magnetic Stripe	ISO 7816 -4, -5 compliant
Quantity	80,000
Delivery Time	Within 8 Weeks

  
 Faraz Ahmed  
 AVP-I/ Admin. Div.

  
 Kamal Rashid  
 AVP-I/ Operation Div.

  
 Atif Alvi  
 AVP-I/I.T. Division

M/S I IONIC (PVT) LTD.**Eligibility Criteria**

S.No	Requisite	*Evidence Required to be attached	Compliance / Proof	
1	Minimum 05 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	Turn Over in Last 3 years should be atleast 45 million	Audit Reports / 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	Officer in Minimum 3 major cities office in karachi is mandatory	Complete Address along with PTCL landline (attach As Annexure "4")	Yes ✓	NO
5	The offered product must have been supplied / installed by the manufacturer in 03 countries including pakistan	Certificates from Manufacturer (attach As Annexure "5")	Yes ✓	NO
6	Company Must Provide a valid Manufacturer Authorization Certificate for Sale / Deal in pakistan	Manufacturer Authorization Certificate (attach As Annexure "5")	Yes ✓	NO
7	The Product Quoted in the bid Must be Currently Used by at least two Banks in Pakistan Other then Sindhbank.	Attach Purchase Order (attach As Annexure "5")	Yes ✓	NO
Qualified / Disqualified				

Taimoor Ghausi AVP / Finance Division

Ahsan Ali VP / Operation Division

Syed Zeeshan Ul Haq SVP / I.T Division

**Signature – Procurement Committee Member**

Head – Finance Div

Head – Admin Div

Chief Manager (IDBL)