

Date:

Bid 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/1324/2023
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 NIT ID: T Express Tribune, Sindh Express, Daily Express (28/04/2023)
6	Total Bid Documents Sold	01
7	Total Bids Received	01
8	Technical Bid Opening Date	18/05/2023 Time: 1145 Hours
9	Financial Bid Opening Date	18/05/2023 Time: 1145 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. 48,496,240 /-)	Reason for Acceptance/ Rejection	Remarks
0	1	2	3	4	5	6
1	M/s I LINK.	Rs.48,309,716 /-	Qualified Bidder	Rs. 186,524 /- Below with the estimated cost	Accepted Being the Most Advantageous Bid	

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

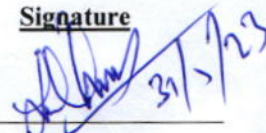
**Members – Procurement Committee**

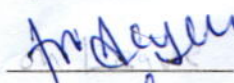
(Mr. Dilshad Hussain Khan) Chief Financial Officer – EVP – Chairperson

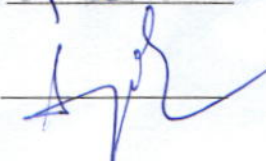
(Mr. Arshad Abbas Soomro) Head of Administration-SVP-Member

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

**Signature**

 31/5/23







**2 PRICE SCHEDULE**

(Applicable for the year 2023-2024)

**Name of the Bidder:** 1LINK (Private) Limited

S. No	Item	Unit Cost (USD)	Quantity	Total Amount (USD)*
01	PayPak (EMV+NFC)	2.59	65,000	168,350

**2.1 Payment Terms:**

- All prices are inclusive of applicable taxes
- All the prices shall be reviewed and revised annually or as per next order
- 100% of Card plastic and Stationary cost will be paid in advance at the time of order of cards & stationary, however personalization charges will be charged monthly based on monthly card production
- The rate of exchange shall be the selling rate prevailing seven working days before the date of opening of the bids as per SPPRA Rule 42 (2), and Bank PO will be received accordingly.
- Purchase Order should be shared within the above mentioned 15 days validity period and include the scheme, card type, order quantity, unit price and validity of the order (6 months).
- Other than personalization charges will be charged to Sindh Bank as per 1LINK Schedule of Charges
- Courier will be arranged & managed by Sindh Bank LTD.
- Pin mailer service is out of scope
- All accidentals' incidentals, insurance etc. will be handled between Member and their Courier company.
- Profile creation cost will be charged only for an additional profile development
- The scope specified in this document will be treated as final and any changes to the document will be handled separately
- $\pm 2\%$  of the quantity order is subject to wastage due to machine/system/human fault and is not subject to any charge or claim
- The cost is based on Open Market \$ rate @286.96 dated May 09, 2023.

**Disclaimer:**

1LINK (Pvt.) Ltd. reserves the right to alter the per Card Pricing slabs and the applicable Terms & Conditions, with or without any reason with prior written notice of at least fifteen (15) days to the Member, at any time. Moreover, the price slabs and the Terms & Conditions quoted by 1LINK (Pvt.) Ltd. to any Member shall be treated as strictly confidential and it is strictly prohibited for any Member to share the 1LINK (Pvt.) Ltd. quoted Price and the Terms & Conditions with any third party.

*The above pricing is as per the SoC of 1LINK (Private) Limited (From Jan 2023 to Jun 2023) and will be revised if any changes occur in SoC.*



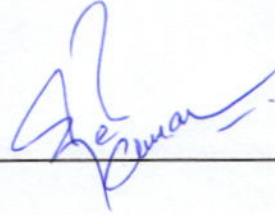
Date:

**Subject: Certificate Compliance of SPPRA Rule 48 TENDER REF NO. SNDB / ADMIN / TD / 1324 / 2023**

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
56,214,396.42/-	48,309,716/-

Syed Khurram Waheed OG-I I.T / Division



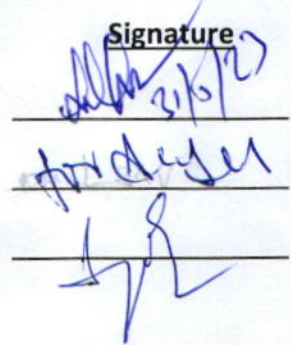
**Members – Procurement Committee**

(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**



**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> Card: Pre-printed, Dual interface Smart Contact and Contactless chip with Magnetic Strip + Signature panel Size: 85.725 x 53.975 x 0.76 mm ISO Standard Front: 4 Colors Back: 4 Colors Material: PVC	65,000	1.55
2	<b>Data Personalization</b> At Sindh Bank premises		0.67
3	<b>Stationary</b>		0.35

\* 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 : 15 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 -

(EMU+MPC) comb


FOR SELECTION OF Supply & Personalization of Paypak Zakat Debit

Date: 18-05-2023

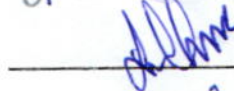
S.No	Company Name	Name of Company Representative	Contact No.	Company Address	Signature
1	Link (Pvt) Ltd	By Deep Bora			

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 Pay Pak Zakat Debt  
(EMV + NFC) carb.

TYPE OF TENDER

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

OPENING DATE

18/5/23

OPENING TIME

1145 Hrs.

ATTENDANCE (MEMBER PC)

TYPE

NAME

TYPE

NAME

NAME

FIRM

BID OFFERED

ATTENDANCE (REPS. OF BIDDERS)

1, 1 hinc (Pvt) LTD

US\$ 168,380/=

ATT

YR

YR

YR

YR

BIDS ACCEPTED FOR EVALUATION

TOTAL BIDS REJECTED

REMARKS

SIGNATURE MEMBERS PC-ADMIN

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

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

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

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



M/S / 1 LINK

## 1. SCOPE OF WORK / TECHNICAL SPECIFICATION

Sindh Bank Limited requires Supply & Personalization of PayPak Zakat Debit (EMV + NFC) 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.

Required items should strictly be in accordance with the below specifications.

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 Standard compliance Magnetic Stripe	Dual Interface ISO 14443-1 compliant ISO 7816 -4, -5 compliant
Quantity	65,000
Delivery Time	Within 8 Weeks

M. A. Khan

**NOTE**

- i. The tender will be dealt as per single stage one envelope method i.e. the financial and technical bids will be opened at one time and after announcing of financial bids, the contract will be awarded to a bidder who qualifies the eligibility criteria & Offered lowest evaluated financial bid.
- ii. 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 2<sup>nd</sup> 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.
- iii. Selected bidder must provide a demo/sample unit immediately (within two working days) for necessary inspection/verification of the specification.

*on leave*  
\_\_\_\_\_  
Faraz Ahmed  
AVP-I/Admin Div

\_\_\_\_\_  
Kamal Rashid  
AVP-I/Operation Div

*M. Atif*  
\_\_\_\_\_  
Atif Alvi  
AVP-I/I.T Div



## 2.6.5 Eligibility Criteria

### ELIGIBILITY CRITERIA

### ELIGIBILITY CRITERIA NOTE

SIGNATURE MEMBERS PC-ADMIN

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

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

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

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

S. No.	Requisite	Evidence Attached	Compliance / Proof	
1	Minimum 05 Years in Business in the relevant field	Letter of Incorporation / Bidder 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 at least 30 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")	Mandatory	
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	Certificate 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 PayPak / 1 Link and EMV Standards	Attach Certificates (attach as Annexure "6")	Yes	No
7	Manufacturer of DEBIT Cards should be ISO Certified	Attach Certificate (attach as Annexure "7")	Yes	No
8	Bidder must provide list of clients for supply of DEBIT CARDS in Pakistan	Attach Purchase Order (attach as Annexure "8")	Yes	No
9	Debit Card must be produced by PayPak approved debit card manufacturer	Pay Pak Certificates from Manufacturer (attach as Annexure "9")	Yes	No
10	Bidder must be Authorized from 1 Link for Manufacturer PayPak Debit Cards	Attach Authorized Letter (attach as Annexure "10")	Yes	No
Qualified / Disqualified				

- 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-provision of evidence in any of the requisite, bidder will be disqualified.
- The bidder's may participate with joint venture if required.

### MANDATORY

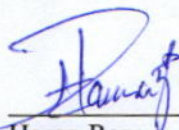
- Attachment of Affidavit (specimen attached as Annexure "H") on stamp paper from the owner of the company.
- Writing of tender reference as given in the NIT on the Envelop, carrying tender document is must or the bank will not be responsible if the documents are not received by the Procurement Committee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

7. **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.
8. **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.
9. 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).



Hasan Raza  
VP AVP/Finance Div

on visit

Operation Div




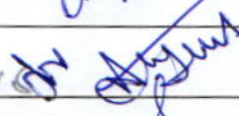
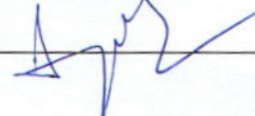
Syed Zeeshan Ul Haq  
SVP/I.T Div

**Signature – Procurement Committee Member:**

Head – Finance Div

Head - Admin Div

Chief Manager (IDBL)

  
  
  
ON LEAVE