**KARANDAAZ PAKISTAN**

**Request for Proposal**

**Procurement of live / non-live biometric fingerprint scanning devices and support services**

**Issue Date: 05-June-2018**

**Deadline for questions: 08-June-2018**

**Deadline for Karandaaz Pakistan responses: 13-June-2018**

**Deadline Date for submission of proposals: 25-June-2018**

**Bid Opening Date: 26-June-2018**

**KARANDAAZ PAKISTAN**

**Request for Proposal**

**SECTION 1. LETTER OF INVITATION**

RFP No. 47

05-June-2018, Islamabad

1. The purpose of this RFP is to solicit bids from companies interested in supplying biometric fingerprint scanning devices for processing of transactions for identity verification from NADRA for providing financial services. The RFP is designed to assess whether organizations are able to provide the services required, and through a competitive and fair assessment, select a winning vendor for implementation along with a 3 to 5-year support contract.
2. Karandaaz Pakistan invites sealed proposals from interested and eligible organizations. More details on the Services required are provided in the Terms of Reference (Section 4 of RFP).
3. The company will be selected under open competitive procedures, in accordance with the procurement policies and procedures of Karandaaz Pakistan. In the event of any conflict or inconsistency in terms and conditions of the request for proposal, Karandaaz Pakistan procurement policies and procedures shall prevail.
4. The full RFP is available at [**karandaaz.com.pk**](http://www.karandaaz.com.pk/).
5. Both financial and technical proposals must be submitted before 05:00 PM Pakistan Standard Time on 25-June-2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Nazimuddin Road, Blue Area, Islamabad.

The financial proposal and technical proposals (password protected) should also be sent in separate e-mails to the following email address: [**procurement@karandaaz.com.pk**](mailto:procurement@karandaaz.com.pk) with the subject line: Responding to RFP for “TECHNICAL proposal – Procurement of live/non-live biometric fingerprint scanning devices and support services” and “FINANCIAL proposal - Procurement of live/non-live biometric fingerprint scanning devices and support services”. The password for the financial proposal shall be communicated upon request on the day the proposal is opened.

Yours sincerely,

**The Procurement Department**

Karandaaz Pakistan

**SECTION 2. INSTRUCTIONS TO FIRMS**

* 1. **General**

1. **Scope of Proposal**

Karandaaz Pakistan issues this Request for Proposal (RFP) for the following procurement of:

“Live/non-live biometric fingerprint scanning devices and support services for the Central Directorate of National Savings (CDNS)”

Throughout this RFP:

1. The term “in writing” means communicated in written form (e.g., by mail, e-mail, fax)
2. “Day” means calendar day
3. **Fraud and Corruption**

Firms shall comply with Karandaaz Pakistan’s policy regarding fraud and corruption given in Section 3 of the RFP.

1. **Eligibility**

Karandaaz Pakistan may specify certain minimum qualification criteria in the Terms of Reference e.g. minimum years of relevant experience.

The firm has an obligation to disclose to Karandaaz Pakistan any situation of actual or potential conflict that impacts its capacity to serve Karandaaz Pakistan’s best interests. Failure to disclose such situations may lead to the disqualification of the firm or the termination of its Contract. Karandaaz Pakistan’s policy with regard to conflict of interest is given Section 3 of the RFP.

Firms shall provide such evidence of their continued eligibility satisfactory to Karandaaz Pakistan, upon request.

1. **One Proposal Per Firm**

Each firm shall submit only one proposal, either individually or as a partner in a joint venture. A firm that submits or participates in more than one proposal shall cause all the proposals with the firm’s participation to be disqualified. However, this does not limit the participation of subcontractors and individual experts in more than one proposal.

1. **Cost of Preparation of Proposal**

The firm shall bear all costs associated with the preparation and submission of its proposal. Karandaaz Pakistan shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

* 1. **Request for Proposal**

1. **Contents of the RFP**

The RFP includes the documents listed below and any Addendum issued pursuant to point 8 of this section ‘Amendment of RFP’.

Section 1 – Letter of Invitation

Section 2 – Instructions to firms

Section 3 – Procurement Policy – vendor conduct

Section 4 – Terms of Reference

Annexure A – Proposal Submission Form

1. **Clarification of RFP**

All questions and/or clarifications regarding this RFP must be submitted via email to Procurement@karandaaz.com.pk no later than 5:00PM local time on 08-June-2018. All correspondence and/or inquiries regarding this solicitation must reference the RFP number.  No phone calls or in-person inquiries will be entertained; all questions and inquiries must be in writing

Questions and requests for clarification—and the responses thereto—will be updated on our website, by 5:00PM on 13-June-2018.

Only the written answers will be considered official and carry weight in the RFP process and subsequent evaluation. Any verbal information received from a Karandaaz employee or other entity should not be considered as an official response to any questions regarding this RFP.

1. **Amendment of RFP**

At any time prior to the deadline for submission of bids, Karandaaz Pakistan may amend the RFP by issuing an Addendum.

Any Addendum issued shall be part of the RFP and will be communicated via the Karandaaz Pakistan website. Firms are advised to monitor the site for updates.

To give prospective firms reasonable time in which to take an Addendum into account in preparing their bids, Karandaaz Pakistan may, at its discretion, extend the deadline for the submission of bids, pursuant to point 17 ‘Deadline for Submission of Proposals’ of this section.

* 1. **Preparation and Submission of Proposals**

1. **Language of proposal**

All documents relating to the proposal shall be written in the English language.

1. **Documents Comprising the Proposal**

The documents and the required information mentioned below must be provided with the respective technical and financial proposals.

1. **Technical Proposal**

**TECHNICAL PROPOSAL CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Documents** | **Checkbox** |
| 1 | Name, address and contact information of the company | ☐ |
| 2 | Website of the company | ☐ |
| 3 | Number and location of all offices (local and international) | ☐ |
| 4 | Year of incorporation or registration, and details of registration | ☐ |
| 5 | Tax registration number (if applicable) | ☐ |
| 6 | Letter of participation for the proposal | ☐ |
| 7 | Client references (minimum 2, of which at least 1 local reference) | ☐ |
| 8 | Brief of completed and on-going projects (local and international) | ☐ |
| 9 | Company profile with list of management team and brief bios | ☐ |
| 10 | Audited financial statements of last 3 years | ☐ |
| 11 | Details of reseller license from the principal in case bidder is not the principal manufacturer of the devices | ☐ |
| 12 | Technical proposal includes the following |  |
|  | a. Technical details of the proposed biometric devices | ☐ |
|  | b. Software requirements for the biometric device | ☐ |
|  | c. Details of security and certifications of the proposed biometric devices | ☐ |
|  | d. Details of after sales support service of the proposed devices | ☐ |
| 13 | Filled compliance matrix with self-evaluation by vendor | ☐ |
| 14 | The firm’s strategy and performance regarding innovation in biometric devices | ☐ |
| 15 | Any other document attached, please specify | ☐ |

1. **Financial Proposal**

**FINANCIAL PROPOSAL TO BE SUBMITED SEPERATELY IN A SEALED ENVELOPE**

**FINANCIAL PROPOSAL CHECKLIST**

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Required Financials** | **Checkbox** |
| 1 | Cost of biometric devices (live /non-live) in the format provided below | ☐ |
| 2 | Cost of any additional software needed for the devices (hardware driver etc.) | ☐ |
| 3 | Cost of after-sales support services (if any) for a period of 3 and 5 years (please quote separately for a 3-year term and 5-year term) | ☐ |

**TCO format of live biometric fingerprint scan for 3 years:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Components** | **3 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** |
| Biometric Devices | Physical Biometric devices | Single device |  | N/A | N/A |
| 10 devices |  | N/A | N/A |
| 100 devices |  | N/A | N/A |
| 500 devices |  | N/A | N/A |
| 1000 devices |  | N/A | N/A |
| Support for installation & commissioning | Complete installation, testing, and related commissioning activity to be supported by the bidder | FOC | N/A | N/A |
| Software and additional components needed for devices | Software and any additional components for devices to be operational needs to be included | FOC | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year |  | N/A | N/A |
| Discount | Discount on above product and services shall be mentioned here |  | N/A | N/A |
| **Software & implementation, after discount** | | |  |  |  |
| Training & capacity building | Training details to be provided separately | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A |
| **Training and CR fees, after discount** | | |  |  |  |
| O&M (support services) | Support service with extended warranty | Cost of support services with warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |
| Support services without extended warranty | Cost of support services without warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |
| Discount | Discount on above services shall be mentioned here | NA |  |  |
| **Total OPEX, after discount** | | | FOC |  |  |
| **Total CAPEX & OPEX, after all discounts** | | |  |  |  |
| *All prices must be inclusive of all applicable taxes* | | | | | |
| *License fee will be a one- time purchase* | | | | | |
| *3 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* | | | | | |
| *Please mention name of entity, PO is to be issued* | | | | | |
| *All prices should be in PKR* | | | | | |
| *Detailed break-up of costs to be shared separately* | | | | | |

**TCO format of non-live biometric fingerprint scan for 3 years:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Components** | **3 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** |
| Biometric Devices | Physical Biometric devices | Single device |  | N/A | N/A |
| 10 devices |  | N/A | N/A |
| 100 devices |  | N/A | N/A |
| 500 devices |  | N/A | N/A |
| 1000 devices |  | N/A | N/A |
| Support for installation & commissioning | Complete installation, testing, and related commissioning activity to be supported by the bidder | FOC | N/A | N/A |
| Software and additional components needed for devices | Software and any additional components for devices to be operational needs to be included | FOC | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year |  | N/A | N/A |
| Discount | Discount on above product and services shall be mentioned here |  | N/A | N/A |
| **Software & implementation, after discount** | | |  |  |  |
| Training & capacity building | Training details to be provided separately | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A |
| **Training and CR fees, after discount** | | |  |  |  |
| O&M (support services) | Support service with extended warranty | Cost of support services with warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |
| Support services without extended warranty | Cost of support services without warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |
| Discount | Discount on above services shall be mentioned here | NA |  |  |
| **Total OPEX, after discount** | | | FOC |  |  |
| **Total CAPEX & OPEX, after all discounts** | | |  |  |  |
| *All prices must be inclusive of all applicable taxes* | | | | | |
| *License fee will be a one- time purchase* | | | | | |
| *3 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* | | | | | |
| *Please mention name of entity, PO is to be issued* | | | | | |
| *All prices should be in PKR* | | | | | |
| *Detailed break-up of costs to be shared separately* | | | | | |

**TCO format of live biometric devices for 5 years:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Components** | **3 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Biometric Devices | Physical Biometric devices | Single device |  | N/A | N/A | N/A | N/A |
| 10 devices |  | N/A | N/A | N/A | N/A |
| 100 devices |  | N/A | N/A | N/A | N/A |
| 500 devices |  | N/A | N/A | N/A | N/A |
| 1000 devices |  | N/A | N/A | N/A | N/A |
| Support for installation & commissioning | Complete installation, testing, and related commissioning activity to be supported by the bidder | FOC | N/A | N/A | N/A | N/A |
| Software and additional components needed for devices | Software and any additional components for devices to be operational needs to be included | FOC | N/A | N/A | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year |  | N/A | N/A | N/A | N/A |
| Discount | Discount on above product and services shall be mentioned here |  | N/A | N/A | N/A | N/A |
| **Software & implementation, after discount** | | |  |  |  |  |  |
| Training & capacity building | Training details to be provided separately | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A | N/A | N/A |
| O&M (support services) | Support service with extended warranty | Cost of support services with warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |  |  |
| Support services without extended warranty | Cost of support services without warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |  |  |
| Discount | Discount on above services shall be mentioned here | NA |  |  |  |  |
| **Total OPEX, after discount** | | | FOC |  |  |  |  |
| **Total CAPEX & OPEX, after all discounts** | | |  |  |  |  |  |
| *All prices must be inclusive of all applicable taxes* | | | | | | | |
| *License fee will be a one- time purchase* | | | | | | | |
| *5 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* | | | | | | | |
| *Please mention name of entity, PO is to be issued* | | | | | | | |
| *All prices should be in PKR* | | | | | | | |
| *Detailed break-up of costs to be shared separately* | | | | | | | |

**TCO format of non-live biometric devices for 5 years:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Components** | **3 Years TCO** | **Description** | **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Biometric Devices | Physical Biometric devices | Single device |  | N/A | N/A | N/A | N/A |
| 10 devices |  | N/A | N/A | N/A | N/A |
| 100 devices |  | N/A | N/A | N/A | N/A |
| 500 devices |  | N/A | N/A | N/A | N/A |
| 1000 devices |  | N/A | N/A | N/A | N/A |
| Support for installation & commissioning | Complete installation, testing, and related commissioning activity to be supported by the bidder | FOC | N/A | N/A | N/A | N/A |
| Software and additional components needed for devices | Software and any additional components for devices to be operational needs to be included | FOC | N/A | N/A | N/A | N/A |
| Freight, duties & taxes | All pricing above shall include freight, taxation and duties, all of which will be incurred in the first year |  | N/A | N/A | N/A | N/A |
| Discount | Discount on above product and services shall be mentioned here |  | N/A | N/A | N/A | N/A |
| **Software & implementation, after discount** | | |  |  |  |  |  |
| Training & capacity building | Training details to be provided separately | Complete training shall be provided with plan and content during the first year to National Savings staff | FOC | N/A | N/A | N/A | N/A |
| O&M (support services) | Support service with extended warranty | Cost of support services with warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |  |  |
| Support services without extended warranty | Cost of support services without warranty of parts and replacement of hardware for the term of the contract | FOC |  |  |  |  |
| Discount | Discount on above services shall be mentioned here | NA |  |  |  |  |
| **Total OPEX, after discount** | | | FOC |  |  |  |  |
| **Total CAPEX & OPEX, after all discounts** | | |  |  |  |  |  |
| *All prices must be inclusive of all applicable taxes* | | | | | | | |
| *License fee will be a one- time purchase* | | | | | | | |
| *5 years prices must be quoted as per above. PO issuance duration shall be at the discretion of Karandaaz* | | | | | | | |
| *Please mention name of entity, PO is to be issued* | | | | | | | |
| *All prices should be in PKR* | | | | | | | |
| *Detailed break-up of costs to be shared separately* | | | | | | | |

TCO for 3 to 5 Years for both live and non-live devices shall be submitted in the above format. Karandaaz will choose the type of devices i.e. live or non-live and the term of the contract to be 3 or 5 years at its discretion. All prices must be inclusive of all applicable taxes. These taxes shall be mentioned separately.

1. **Currencies of Bid and Payment**

Firms may express the price only in PKR. Payment will only be made in PKR, to the bidder’s account maintained in Pakistan.

1. **Proposal Validity**

Proposal shall remain valid for one hundred and eighty (180) days after the proposal submission Deadline Date for submission of proposals. A proposal valid for a shorter period shall be rejected as non-responsive.

In exceptional circumstances, prior to the expiration of the proposal validity period, Karandaaz Pakistan may request all firms who submitted their proposals to extend the period of validity of their proposal for a specified additional period. The request and the responses shall be made in writing. If the firm agrees to extend the validity of its proposal, it shall be done without any change in the original proposal and with the confirmation of the availability of the key experts. The firm has the right to refuse to extend the validity of its proposal in which case such proposal will not be further evaluated.

If any of the Key Experts become unavailable for the extended validity period, the firm shall provide a written adequate justification and evidence satisfactory to the Client together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.

 If the firm fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Client, such Proposal will be rejected.

1. **Proposal Security**

In this procurement, a proposal security is not required.

1. **Alternative Proposals**

Alternative proposals shall not be considered.

1. **Format, Signing and Submission of Proposals**

The firm shall prepare and email a scanned copy of the documents comprising the Proposal as described in point 10 on official company letterhead. Each document shall be signed by a person duly authorized to sign on behalf of the firm. All pages of the proposal shall be initialed by the person or persons signing the proposal.

Both financial and technical proposals must be submitted before 05:00 PM Pakistan Standard Time on 25-June-2018. Offerors must prepare four hard copies of the technical proposal and one hard copy of the cost proposals, and submit in separate **sealed** envelopes to the attention of ‘The Procurement Department’ 1-E, Ali Plaza, D Chowk, Mezzanine Floor, Nazimudin Road, Blue Area, Islamabad.

The financial proposal and technical proposals (password protected) should also be sent in separate e-mails to the following email address: [**procurement@karandaaz.com.pk**](mailto:procurement@karandaaz.com.pk) with the subject line: Responding to RFP for “TECHNICAL proposal – Procurement of live/non-live biometric fingerprint scanning devices and support services” and “FINANCIAL proposal - Procurement of live/non-live biometric fingerprint scanning devices and support services”. The password for the financial proposal shall be communicated upon request on the day the proposal is opened.

The Proposal shall contain no alterations or additions, except those to comply with instructions issued by Karandaaz Pakistan, or as necessary to correct errors made by the firm, in which case such corrections shall be initialed by the person or persons signing the Proposal.

1. **Deadline for Submission of Proposals**

Proposals must be received by Karandaaz Pakistan no later than 05:00 PM Pakistan Standard Time on **25-June-2018.**

Karandaaz Pakistan may extend the deadline for submission of proposals by issuing an amendment in accordance with point 8 ‘Amendment of RFP’, in which case all rights and obligations of Karandaaz Pakistan and the firms previously subject to the original deadline shall then be subject to the new deadline.

1. **Late Proposals**

Any Proposal received late by Karandaaz Pakistan will be considered only at the discretion of the evaluation team.

1. **Withdrawal, Substitution and Modification of Proposals**

Firms may withdraw, substitute or modify their proposals by giving notice in writing before the deadline for submission of proposals prescribed in point 16 ‘Deadline for Submission of Proposal’ of this section.

Each firm’s withdrawal, substitution or modification notice shall be prepared, sealed, marked, and delivered in accordance with point 15 ‘Format, Signing, and Submission of Proposals of Proposal’, with the subject line as: Responding to RFP for “Procurement of live/non-live biometric fingerprint scanning devices and support services - “WITHDRAWAL,” SUBSTITUTION” or “MODIFICATION” as appropriate. No Proposal may be substituted or modified after the deadline for submission of proposals.

* 1. **Proposal Opening and Evaluation**

1. **Proposal Opening**

Karandaaz Pakistan shall open the proposals, including modifications made pursuant to point 18, on the business day following the deadline, as per point 16.

1. **Confidentiality**

Information relating to the examination, evaluation, comparison, and post-qualification of proposals, and recommendation of contract award, shall not be disclosed to firms or any other persons not officially concerned with such process until publication of the contract award. Any effort by a firm to influence Karandaaz Pakistan in the examination, evaluation, comparison, and post-qualification of the Proposals or contract award decisions may result in the rejection of its Bid. Notwithstanding the above, from the time of proposal opening to the time of contract award, if any firm wishes to contact Karandaaz Pakistan on any matter related to the bidding process, it should do so in writing at the address indicated in point 7 ‘Clarification of RFP’.

1. **Clarification of Bids**

To assist in the examination, evaluation, and comparison of proposals, Karandaaz Pakistan may, at its discretion, ask any firm for clarification of the firm’s proposal. The request for clarification and the response shall be in writing, but no change in the price or substance of the proposal shall be sought, offered, or permitted except as required to confirm the correction of arithmetic errors discovered by Karandaaz Pakistan in the evaluation of the proposals in accordance with point 25 ‘Correction of Errors’.

1. **Preliminary Examination of Proposals**

Prior to the detailed evaluation of proposals, Karandaaz Pakistan shall first review each Proposal and check the power of attorney or any other form demonstrating that the representative has been duly authorized to sign the proposal, initialization of all pages, etc.

1. **Determination of Firm’s Eligibility and Qualifications**

Karandaaz Pakistan shall determine whether the firm meets the eligibility and qualification requirements of the bidding documents. Firms failing to comply with the eligibility criteria indicated in point 3 ‘Eligibility’ shall be disqualified.

Further, Karandaaz Pakistan shall determine whether the proposal is substantially responsive to the requirements of the bidding documents.

Karandaaz Pakistan’s determination of a proposal’s responsiveness is to be based on the contents of the proposal itself. A substantially responsive proposal is one which conforms to all the terms, conditions, and specifications of the RFP, without material deviation or reservation. A material deviation or reservation is one (a) which affects in any substantial way the scope, quality, or performance of the service; (b) which limits in any substantial way, inconsistent with the RFP, Karandaaz Pakistan’s rights or firm’s obligations under the contract; or (c) whose rectification would affect unfairly the competitive position of other firms presenting substantially responsive Proposals.

1. **Evaluation of Technical Proposal**

The procurement model that will be used is “Two Stage – Two Envelope bidding procedure”. The bid shall comprise of two separate envelopes – Technical and Financial. In Stage One, only the Technical Proposal shall be opened and reviewed.

As part of the Technical Evaluation, the suppliers will provide in the technical proposal, the details of the biometric devices and their compliance to the requirements of the RfP. Based on this, the technical qualification will be finalized.

Minimum qualifying criteria for a firm to be considered for stage 2, i.e. financial evaluation, is to meet the minimum score in the technical qualification. The vendors could score a maximum of 20 and any vendor falling below 70% (14 Score) in the technical proposal will not be considered for financial evaluation.

 Technical Proposal

 The technical proposal will be evaluated on the following criteria:

* **The number of existing deployments with number of devices in Pakistan. 15%**
* **Client references from the existing deployments. 10%**
* **Compliance of technical requirements in the scope of work. 75%**

1. **Correction of Errors**

Proposals determined to be substantially responsive shall be checked by Karandaaz Pakistan for any arithmetic errors. Errors shall be corrected by Karandaaz Pakistan as follows:

Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern.

The amount stated in the proposal shall be adjusted by Karandaaz Pakistan in accordance with the above procedure for the correction of errors and, with the concurrence of the firm, shall be considered as binding upon the firm. If the firm does not accept the corrected amount, the proposal shall be rejected.

1. **Currency for Price Evaluation**

For evaluation and comparison purposes, Karandaaz Pakistan shall convert all proposal prices expressed in US Dollars into an equivalent amount in PKR, using the selling exchange rates established by the State Bank of Pakistan on the date of proposal opening specified in point 19 ‘Proposal Opening’.

1. **Evaluation of Proposal Price and Ranking**

In Stage Two, the ranking from the technical evaluation will be shared with the Procurement team. Procurement will open the financial proposal of the technically qualified bidder(s) only.

Financial proposals submitted will be evaluated according to least cost selection under full and open competition and known market conditions.

Evaluation of the financial proposal will consider, but will not be limited to, the following:

* Least cost selection;
* Consistency with the technical proposal;

100 points will be awarded to the lowest responsive bidder while rest of the bids will be allocated points according to following formula:

* Points of a Bidder = (P1/ P2) \* 100

Where:

* P1= Price of Lowest Responsive Bidder
* P2= Price of the Bidder
  1. **Award of Contract**

1. **Award Criteria**

Subject to 31 below, Karandaaz Pakistan shall award the contract to the firm whose proposal has been determined to be substantially responsive to the RFP and which has the least cost, provided that such firm has been determined to be eligible in accordance with point 3.

1. **Karandaaz Pakistan’s right to accept any proposal and to reject any or all proposals**

Notwithstanding point 28 above, Karandaaz Pakistan reserves the right to accept or reject any proposal, and to cancel the bidding process and reject all bids, at any time prior to the award of contract, without thereby incurring any liability to the affected firm or firms or any obligation to inform the affected firm or firms of the grounds for Karandaaz Pakistan’s action.

1. **Notification of Award and Signing of Agreement**

The firm whose Proposal has been accepted shall be notified of the award by Karandaaz Pakistan prior to expiration of the proposal validity period in a written letter. This letter (hereinafter and in the contract called the “Letter of Acceptance”) shall state the sum that Karandaaz Pakistan shall pay the contractor in consideration of the services as prescribed by the contract.

The Agreement shall incorporate all agreements between Karandaaz Pakistan and the successful firm. It shall be signed by Karandaaz Pakistan and CDNS (Central Directorate of National Savings) and sent to the successful firm, within seven (7) days following the Letter of Acceptance’s date. Within seven (7) days of receipt, the successful firm shall sign the Form of Agreement and deliver it to Karandaaz Pakistan.

Karandaaz Pakistan will also promptly notify in writing each unsuccessful firm. After publication of the award, unsuccessful firms may request in writing to Karandaaz Pakistan seeking explanations of the grounds on which their Proposals were not selected. Also, Karandaaz Pakistan shall entertain a complaint from any firm that claims to have suffered or that may suffer, loss or injury due to a breach of a duty by the company in the conduct of this bidding process. Such requests shall be addressed and delivered in writing to:

 Karandaaz Pakistan

Attention: Chief Executive Officer

Re: “Procurement of live/non-live biometric fingerprint scanning devices and support services”

1 E, Ali Plaza, Nazimuddin Road, D-Chowk, Islamabad

Any requests via email seeking this explanation should be sent to

**proccomplaint@karandaaz.com.pk**.

**SECTION 3. PROCUREMENT POLICY – VENDOR CONDUCT**

1. **Corrupt or fraudulent practices**

Bidders, suppliers, contractors and their agents (whether declared or not), sub-contractors, sub-consultants, firms or suppliers, and any personnel thereof, shall observe the highest standard of ethics during the procurement and execution of contracts.

Karandaaz Pakistan shall not award contract if it is determined that the bidder, or any of its personnel, or its agents, or its sub-consultants, sub-contractors, firms, suppliers and/or their employees, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question. As part of bidding/ solicitation documents, Karandaaz Pakistan will seek declaration of ‘Non-collusive non-corrupt practices’ from each bidder. Format for such declaration is prescribed in section 3 of the standard bidding document. In pursuance of this policy, following terms are defined as follows:

1. “Corrupt practice” is the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
2. “Fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
3. “Collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
4. “Coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
5. “Obstructive practice” is deliberately destroying, falsifying, altering, or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
6. **Avoidance of conflict of interest**

Any firm participating in the procurement process should disclose any actual or perceived conflict of interest situation/condition. Any firm found to have a conflict of interest shall be ineligible for award of a contract.

A firm shall be considered to have a conflict of interest in a procurement process if:

* Such firm is providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of a project that it provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
* Such firm submits more than one bid, either individually or as a joint venture partner in another bid, except for permitted alternative bids. This will result in the disqualification of all bids in which the bidder is involved. However, this does not limit the inclusion of a firm as a sub-contractor in more than one bid. Only for certain types of procurement, the participation of a bidder as a sub-contractor in another bid may be permitted subject to the company’s no objection and as allowed by the standard bidding documents applicable to such types of procurement; or
* Such firm (including its personnel) has a close business or family relationship with a professional staff of the company who: (i) are directly or indirectly involved in the preparation of the bidding documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the company throughout the procurement process and execution of the contract; or
* Such firm does not comply with any other conflict of interest situation as specified in the standard bidding documents relevant to the specific procurement process.

1. **Duty of care**

The supplier in performance of services for Karandaaz Pakistan shall exercise duty of care. Duty of care holds the supplier responsible for the safety and well-being of its personnel and any third party affected by its activities.

**SECTION 4. TERMS OF REFERENCE**

**Thematic Area**: Digital Financial Services

**Project Title:** Procurement of live biometric fingerprint scanning devices and support services for Central Directorate of National Savings (CDNS)

**Expected Start Date:**31-July-2018.

**Task Manager:                  Director DFS**

**About Karandaaz Pakistan**

KARANDAAZ PAKISTAN, a private company established in August 2014, promotes access to finance for small businesses through a commercially directed investment platform, and financial inclusion for individuals by employing technology enabled digital solutions. The Company has financial and institutional support from leading international development finance institutions; principally the United Kingdom Department for International Development (UKAid) and the Bill & Melinda Gates Foundation. The Consultative Group to Assist the Poor (CGAP), a member of the World Bank Group, provides technical support to Karandaaz Pakistan.

Karandaaz Pakistan has three core work streams:

* **Corporate Investment and Credit (CIC)** focuses on providing credit and capital to high impact small and medium-size businesses, and business models that have potential to generate sustainable employment and offer attractive risk-adjusted financial returns.
* **Digital Financial Services (DFS)** focuses on expanding the poor’s access to digital financial services in Pakistan by working across the ecosystem of local actors – policy-makers, regulators, government departments, businesses, researchers and academics. The DFS Unit facilitates digitization of government and other payment streams, encourages experimentation with businesses, and provides support to innovative DFS start-ups.
* **Knowledge Management and Communications** focuses developing and communicating credible data to inform the core themes of the Company, including DFS innovation, women’s empowerment and youth employment.

This work will fall under the Digital Financial Services department.

**About the Project**

**National Savings,** as it stands today, is one of the primeval institutions in the country with a legacy of more than 140 years that came into existence with the promulgation of Government Savings Bank Act in 1873. In September 1960, it was decided to rejuvenate the structure of CDNS by declaring the status of an Attached Department of the Ministry of Finance with the powers to formulate policies and execute various**National Savings Schemes (NSS).**

The year 1972 came as a turning point in the long journey of National Savings whereby the organization was made responsible for all policy matters and execution of various NSS. **CDNS** has not only remained successful in promoting financial savings in the economy but has also generated requisite funds for the Government to finance the budgetary deficit and infrastructure projects. As a custodian of the nation’s savings, today the National Savings is the largest investment and financial institution in Pakistan with a portfolio of over **Rs. 3.4 trillion** and more than**7 million** valued investors served through a large network of**376 branches** nationwide, controlled by **12 Regional Directorates** of National Savings (RDNS).

As part of digitalization effort of CDNS, Karandaaz Pakistan is supporting in implementing digital channels for the customers of CDNS. The biometric devices are to ensure identity verifications of the customers through their biometric fingerprint scan with help of NADRA. The objective is for CDNS’ to be able to have proof of life, verification at account opening and transactional facilitation to the CDNS customers.

For CDNS, it is a significant opportunity to improve public service delivery by digitalizing a range of investment products, savings account and even prize bonds ensuring digitalized profit or prize money payouts to its customers in their accounts, which could be utilized through a range of channels other than visiting a national savings center.

**Target Audience**

The effort is to facilitate existing CDNS customers and also provide an opportunity to the unbanked population to access and benefit from investment products of CDNS through digital channels. The digital channels would introduce savings product to the unbanked population in remote areas which could not be catered through the 376 National savings centers across Pakistan.

**Scope of Work**

**Provision of live/non-live biometric fingerprint scanning devices with supporting software and services**

* Live/ non-live biometric fingerprint scanning devices

**Requirements for Biometric LIVE/non-live fingerprint SCANNING Devices**

Following are the requirements for the biometric devices

* The fingerprint must be acquired at 500dpi or more by the fingerprint scanning device
* Fingerprint template should be one of the following as per NADRA specification
  1. ANSI
  2. ISO\_19794\_2
  3. SAGEM\_PKMAT
  4. SAGEM\_PKCOMPV2
  5. SAGEM\_CFV
  6. RAW\_IMAGE
  7. WSQ
* The biometric device should be able to scan live/ non-live fingerprint
* The fingerprint scanned from the biometric device should not be stored in the device.
* The vendor must comply to the rules and conditions of ISO 27001
* The biometric device should have the USB interface to work with laptop and desktop machines
* The biometric device should be compatible with different versions of Microsoft Windows and Linux operating systems (OS). The vendors need to define in the proposal the device compatibility with allowed versions of both OS and exclusions, if any.
* The devices should have FIPS 201 and MINEX compliant feature extractor & matcher
* The devices should have FBI PIV IQS certification and fake finger detection
* The devices must comply with FBI PIV and FAP 20 image quality standards
* The devices should have auto power saving mode to maximize battery time and save overall cost
* The SDK and sample demo application for both Windows and Linux to be provided to facilitate the use of the devices to capture the biometric finger print scan and transfer the information through CDNS applications to NADRA for verification
* The devices must be light and portable for ease of transport
* The devices must be robust to avoid damage during use

**Compliance Matrix**

**Definitions:**

Mandatory requirements: The mandatory requirements need to be complied by the vendors bidding for the RFP. Non-compliance to these requirements may lead to disqualification at the sole discretion of Karandaaz

FC: Fully Compliant means that platform fully meets the requirement out of the box

PC: Partially Compliant means that some customization would be required to meet the requirement

NC: Non-Compliant means that this requirement cannot be met by the platform

Information required: The vendor is required to provide factual information which may be verified by the client.

|  |  |  |
| --- | --- | --- |
| **Mandatory Requirements** | **Compliant (Yes / No)** | **Vendor Remarks / Comments** |
| **Vendor has technical capabilities on the proposed devices to provide support services / assistance during active period of contract from the date of signing of operations, maintenance and support services to cover SLA period** |  |  |
| **Certificate/letter from the principal to confirm that the local reseller is a licensed partner/reseller of the devices. (If the principal is participating themselves in the RFP then this is not needed)** |  |  |
| **The cost submitted by the vendor includes all the services mentioned in the proposal** |  |  |
| **Representation in all the major cities in Pakistan (Karachi, Lahore, Islamabad) for support and services** |  |  |
| **The audited financial statements or auditor statement does not have concerns on the going concern of the vendor** |  |  |
| **Affidavit for not being blacklisted in any Public Tender/RFP** |  |  |
| **Requirements** | **Compliance (Fully =2, Partially=1, Not compliant=0)** | **Vendor Remarks / Comments** |
| **Biometric Devices** | | |
| **The fingerprint must be acquired at 500dpi or more by the fingerprint scanning device** |  |  |
| **Fingerprint template should be one of the following as per NADRA specification** | | |
| **a.       ANSI** |  |  |
| **b.      ISO\_19794\_2** |  |  |
| **c.       SAGEM\_PKMAT** |  |  |
| **d.      SAGEM\_PKCOMPV2** |  |  |
| **e.       SAGEM\_CFV** |  |  |
| **f.        RAW\_IMAGE** |  |  |
| **g.       WSQ** |  |  |
| **The biometric devices should be able to detect live / non-live fingerprint** |  |  |
| **The fingerprint scanned from the biometric device should not be stored in the device.** |  |  |
| **The vendor must comply to the rules and conditions of ISO 27001** |  |  |
| **The biometric devices should have the USB interface to work with laptop and desktop computers** |  |  |
| **The biometric device should be compatible with different versions of Microsoft Windows and Linux operating systems (OS). The vendors need to define in the proposal the devices compatibility with allowed versions of both OS and exclusions, if any.** |  |  |
| **The devices should have FIPS 201 and MINEX compliant feature extractor & matcher** |  |  |
| **The devices should have FBI PIV IQS certification and fake finger detection** |  |  |
| **The devices must comply with FBI PIV and FAP 20 image quality standards** |  |  |
| **The devices should have auto power saving mode to maximize battery time and save overall cost** |  |  |
| **The SDK and sample demo application for both Windows and Linux to be provided to facilitate the use of the device to capture the biometric finger print scan and transfer the information through CDNS applications to NADRA for verification** |  |  |
| **The devices must be light and portable for ease of transport** |  |  |
| **The devices must be robust to avoid damage during use** |  |  |
| **Information Required** | **Vendor's response** | **Vendor additional remarks / comments** |
| **Number of years for which the bidder has been providing biometric devices** |  |  |
| **Number of companies to which the bidder has supplied biometric devices** |  |  |
| **Number of financial institutions to which the bidder has supplied biometric devices** |  |  |
| **Total number of biometric devices which are currently being supported by the vendor in different organizations** |  |  |

**Ownership/Control of Work and Product/Publication**

The ownership of all copyright and other intellectual property rights in respect of any data compilations, research, spreadsheets, graphs, reports, diagrams, designs, work products, software, or any other documents, developed in connection with this Contract will exclusively vest in and remain with Karandaaz which shall have all proprietary rights therein, notwithstanding that the Contractor or its employees may be the author of the intellectual property. All documents relating to the intellectual property or otherwise connected with this Contract, the services, or duties must be returned or delivered to Karandaaz at the time of the expiration or termination of this Contract. The Contractor agrees not to publish or make use of any of the intellectual property, or documents relating thereto, without the prior written approval of Karandaaz, and where approval is granted, without proper attribution to Karandaaz.

**Task Manager/Reporting**

**Reporting Line:                                Director DFS**

**Location:                                             Islamabad**

**Duration:                                             from 12 to 24 months, order duration shall be subject to Karandaaz discretion**

**Project:                                                Procurement of live/non-live biometric fingerprint scanning devices and support services**

**Payment**

Karandaaz will pay the Contractor’s invoice within thirty (30) business days after (a) Karandaaz’ approval of the Contractor’s Deliverables, or (b) Karandaaz’ receipt of the Contractor’s invoice, whichever is later.  Payment will only be made in PKR, to an account within Pakistan specified in the Contractor’s invoice.

**PROPOSAL SUBMISSION FORM**

Dear Sir/Madam,

Having examined the Solicitation Documents, the receipt of which is hereby duly acknowledged, “THE FIRM NAME” undersigned, offer to provide consulting for “INSERT REFERENCE NUMBER” to Karandaaz Pakistan in accordance with the Price Schedule attached herewith and made part of this proposal. “THE FIRM NAME” undertake, if our proposal is accepted, to commence and complete delivery of all services specified in the contract within the time frame stipulated.

“THE FIRM NAME” agree to abide by this proposal for a period of 180 days from date fixed for opening of proposal in the invitation for proposal, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

We understand that you are not bound to accept any proposal you may receive.

Dated: this——day of ——-2018