

Tender Notice No.IT/PO/26/2025.

**MAINTENANCE & MANAGEMENT OF STATE LIFE MOBILE APPS, WEBSITE
& ASSOCIATED PORTALS**

State Life Insurance Corporation of Pakistan (SLIC) invites technical and financial bids in accordance with PPRA Rules-2004 under single stage two envelopes procedure from well-recognized IT firms dealing in services as mentioned above. Intended bidders must be registered with Income Tax/Sales Tax Departments and having its own offices and telephone no (if found contrary Tender will be rejected).

Title of Work	Earnest Money (Fixed)	Last date & time for submission of bids	Date & Time for Opening of Technical Bids
Maintenance & Management of State Life Mobile Apps, Website & Associated Portals <i>(As per details, terms, and conditions outlined in the tender document)</i>	PKR = Rs.150,000/-	12-06-2025 till 1100Hrs	12-06-2025 1130Hrs

- Tender Notice along with Tender Document can be seen/downloaded from PPRA website i.e. www.ppra.org.pk also tender notice along with tender document has been uploaded on EPADS system and State Life website i.e. www.statelife.com.pk as well.
- Bids will be received only from those firms who are registered with PPRA for e-procurement on E- PADS system.
- Filled tenders must be submitted EPADS system latest by 12-06-2025 before 11:00 am. Technical Bid will be opened on the same day at 11:30 am
- State Life Insurance Corporation of Pakistan reserves right to accept/ reject all bids in accordance with PPRA Rules.

(Departmental Head)
 Central Procurement Division
 10th Floor, State Life Building No. 11,
 Abdullah Haroon Road, Karachi.
 Tel: 021-99204521

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Tender Title:**Maintenance & Management of State Life Mobile Applications (Policyholders, Field Personnel & Digital Policy Selling Apps – iOS & Android), Website, and All Associated Portals****1. Objective**

State Life Insurance Corporation of Pakistan intends to acquire the services of a qualified and experienced firm for the comprehensive management, maintenance, enhancement, and technical support of its digital platforms. These platforms include various web and mobile applications operated by State Life. The services will initially be acquired for a period of one (01) year, extendable for an additional period of up to two (02) years, subject to mutual consent of both parties and on the same terms, conditions, and price as the initial contract.

- The official website: www.statelife.com.pk
- All associated web portals and subdomains
 - Agent / Field personnel Portal (IL & Takaful)
 - Policyholders (Individual Life, Bancassurance, Takaful, and Digital Sales Policies)
 - Complaint Management System
 - Real State Portal
 - Tender Management System
 - Premium Calculator
 - Call Center Utility
- Mobile applications (iOS and Android) for:
 - Policyholders (Individual Life, Bancassurance, Takaful, and Digital Sales Policies)
 - Agent / Field personnel (IL & Takaful)
 - Digital Policy Selling with Integrated e-Payment System

The objective is to ensure these digital assets remain secure, responsive, user-friendly, compliant, scalable, highly available (24x7), and ready to support future business requirements.

2. Scope of Services

The selected firm will be responsible for delivering the following core services under this engagement:

Note: The scope described below is indicative and not exhaustive. Any additional services or tasks necessary to ensure the effective management, seamless maintenance, continual enhancement, and uninterrupted performance of State Life's digital platforms shall be considered within the firm's responsibilities.

The scope of work for this tender is as below, but not limited to:

- **Management & Maintenance**
- **Enhancements & Upgrades**
- **Content Management Support**
- **Technical Support**

3. Technical Specification

3.1 Website & Portal Management

- Routine maintenance and troubleshooting of the official website and all associated portals. Timely updates of content, banners, regulatory notices, circulars, tenders, press releases, and reports.
- Maintenance services to ensure better UI/UX enhancements, improved structure and layout, and seamless navigation updates, delivering an optimized and user-friendly experience for all users.
- Responsive design compatibility across all major browsers and devices.
- Compliance with WCAG 2.1 (or above) for accessibility.
- Full support for bilingual content updates (English and Urdu).
- Unlimited Product configuration within digital portals and updates/additions
- Overseeing the enhancement and updates of premium calculators for both individual life and digital products, ensuring their accuracy, user-friendliness, and compliance with product specifications, actuarial standards, and departmental directives—including updates to rates, formulas, and interface elements.
- Provision for the creation of new reports as required by State Life or its regulator, as well as modification of existing reports. This includes the addition of new columns in existing tables and structural changes to database tables to support evolving reporting and data requirements.

3.2 Security Maintenance & Vulnerability Patching:

Implementation and ongoing management of robust security protocols, including:

- Web Application Firewalls (e.g., Cloudflare) to prevent application-layer threats.
- SSL/TLS certificate management for secure HTTPS communication.
- Data encryption across transit and storage.
- Intrusion Detection/Prevention Systems (IDS/IPS) and real-time threat monitoring solutions.
- Regular vulnerability assessments with submission of reports to State Life.
- Regular application of patches to address security vulnerabilities (e.g., XSS, CSRF, SQL inj)
- Routine vulnerability scanning and remediation to ensure systems remain secure against emerging threats.

3.3 Performance Optimization:

- Monitoring and improving load time, responsiveness, and server performance using optimization tools and techniques (e.g., caching, minification, CDN integration).

3.4 SEO Enable website maintenance

The selected firm shall be responsible for ensuring continuous search engine optimization (SEO) during website maintenance activities. The scope includes, but is not limited to, the following:

- Ensure fast page loading speed and mobile responsiveness.
- Maintain secure browsing using HTTPS.
- Fix broken links and 404 errors.
- Maintain proper URL structuring and canonical tags.

3.5 Content Optimization and Maintain and update XML sitemaps and robots.txt files.

- Regularly update website content to ensure relevancy and alignment with targeted keywords.
- Optimize headings, Meta tags (title and description), and image alt attributes.
- Monitor search engine indexing status and resolve crawl issues.
- Continuously monitor website SEO health using tools like **Google Search Console** and **Google Analytics**.

3.6 Analytics & Tracking Integration:

- Ensuring ongoing integration and maintenance of tools such as Google Analytics, Tag Manager, and custom tracking scripts.

3.7 Backup & Recovery:

- The firm shall monitor all digital platforms and ensure 24x7 live availability. In case of any failure or server non-responsiveness, the firm shall ensure the high-availability failover resources are immediately activated by discussing of Hosting firm

3.8 User Role & Access Management:

- Managing user access controls, defining roles, and logging backend activity for security auditing and compliance.

3.9 Content Approval Workflow and Integration with External Systems

- Supporting structured maker-checker workflows within the content management system (CMS), where applicable.
- Maintaining and testing APIs or web services connected to core insurance systems, payment gateways, or regulatory interfaces.
- Implementing robust error handling, validation, and retry mechanisms for critical data exchange processes.

4. Mobile App Management (iOS & Android)

- Maintenance and enhancement of mobile applications for policyholders, field personnel, and digital sales
- Regular updates to ensure compatibility with the latest OS versions and devices.
- UI/UX optimization, including bilingual interface support.
- Performance improvements and bug resolution.
- Backend integration with internal core systems and APIs.
- Ensuring full compliance with Apple App Store and Google Play Store regulations.
- Management of app update cycles, versioning, and store publishing.

5. API Modification & System Integration

- Modification and enhancement of existing APIs based on evolving integration needs.
- Secure implementation of APIs for:
 - Policyholder self-service features
 - Field personnel operations
 - Claims submission and tracking
 - Complaints and grievance redressal
 - Financial calculators and advisory tools
- Seamless integration with government systems, regulatory platforms, and authorized third-party service providers.
- The above scope is indicative and not exhaustive. The firm shall be responsible for ensuring all current and future integration requirements of State Life's digital platforms are met in a secure, scalable, and compliant manner.

6. Complaint Management System (CMS)

The selected firm shall be responsible for maintaining, enhancing, and supporting the Complaint Management System used for registering, tracking, resolving, and reporting customer complaints. Responsibilities include:

6.1 System Maintenance & Enhancement:

- Ensuring system uptime, availability, and performance optimization.
- Adding or modifying workflows, complaint categories, and escalation paths as per organizational needs.
- Providing a user-friendly interface for customers and internal users (admin, support teams).
- Add, edit and manage organizational hierarchies, enabling authorized users to view all complaints and escalated complaints falling within their respective hierarchies. This feature should be flexible enough to accommodate changes as per State Life's internal operational needs or requirements set forth by the regulatory authorities. The system must ensure accurate visibility, tracking, and reporting of complaints at each level of the hierarchy, with appropriate access controls and escalation protocols.

6.2 Complaint Lifecycle Management:

- Maintaining structured workflows from complaint submission to resolution.
- Support for complaint tracking by customers through reference numbers or logins.
- Auto-escalation mechanisms.

6.3 Integration & Notifications:

- Seamless integration with web portals, mobile apps, and backend systems.
- Integration of SMS/email notifications to inform users about complaint status updates.

6.4 User Roles & Access Controls:

- Role-based access for customer service staff, managers, and auditors.

- Logging and audit trails for all complaint-related actions.

6.5 Reporting & Dash boarding:

- Real-time and scheduled reporting (pending/resolved/escalated complaints).
- Enhancement of existing reports and development of new reports as required by user divisions or regulators.

6.7 Security & Data Protection:

- Ensuring complaint data is encrypted and securely stored.
- Access restrictions and data privacy compliance.

6.8 Customer Feedback Loop:

- Capturing user satisfaction ratings post-resolution.
- Provision for re-opening complaints or submitting follow-ups.

7. Digital Policy Selling Portal with Integrated e-Payment System – Maintenance & Management

The selected firm shall be responsible for the comprehensive maintenance, management, and enhancement of the Digital Policy Selling Portal, including its seamless integration with secure e-payment systems and payment module functionalities across State Life's mobile applications, website, and associated portals.

The responsibilities shall include but not be limited to the following:

7.1 Portal Functionality & Maintenance

- Ensure smooth and uninterrupted operation of the digital policy issuance workflow—from quote generation to final policy issuance.
- Maintain and enhance features such as interactive product selection, premium calculation, proposal form submission, and document uploads.
- Design and implement intuitive user flows for both individual and corporate clients.
- Integrate automated checks against the updated list of proscribed persons prior to issuing any new digital policy.
- Enable complete claim processing functionality specific to digital policies.

7.2 e-Payment Integration & Payment Module Management

- Manage and support integrated payment gateways (local and international) to facilitate secure, real-time digital transactions.
- Ensure secure transaction handling in compliance with PCI DSS standards and SBP regulations.
- Provide real-time transaction validation and prompt user acknowledgments.
- Integrate payment systems with internal finance and policy issuance platforms for full-cycle policy automation.
- Maintain uninterrupted functionality of payment modules across all digital platforms (website, apps, and portals).
- Manage and update all banking APIs and integrations, ensuring compatibility, security, and performance.
- Upgrade systems based on requirements from State Life or partner banks.
- Coordinate with banks for testing, deployment, and issue resolution to ensure 24/7 payment availability.

7.3 Customer Dashboard & Status Tracking

- Maintain & Enhancement customer dashboards for tracking application and payment statuses.
- Enable timely notifications via SMS and email at critical stages, including payment confirmation and policy issuance.

7.4 Security & Compliance

- Implement robust encryption protocols for data at rest and in transit.
- Employ Two-Factor Authentication (2FA), CAPTCHA, and other verification mechanisms to prevent unauthorized access and fraud.
- Ensure full compliance with SBP guidelines, SECP regulations, and applicable national data protection laws.

7.5 Operational Reporting & Monitoring

- Monitor portal and payment system activity in real time to analyze usage patterns, user behavior, and drop-off points.
- Generate periodic reports on transaction volumes, pending actions, revenue, and system performance.
- Create and update reports in accordance with regulatory, managerial, and departmental requirements.

7.6 Scalability & Future Enhancements

- Design system architecture to support future expansion of products, partners, and services.
- Provision to incorporate AI-powered chatbots to assist users with guided policy selection and FAQs (as required).
- Ensure compatibility for white labeling and integration with third-party distribution channels such as banks, digital aggregators, and corporate partners.

8. Performance Optimization

- Page load speed analysis
- Image and file optimization
- Caching and CDN configuration
- Database cleanup and optimization

9. Content Update and Management

The firm shall be responsible for the regular upkeep and dynamic updating of content across State Life's website, mobile applications, and associated portals. This includes, but is not limited to:

- Creating, editing, and publishing new pages, posts, or content blocks as required.
- Revising and updating outdated or inaccurate information to ensure consistency and accuracy.
- Uploading, optimizing, and managing multimedia assets including images, videos, and downloadable files (e.g., PDFs, brochures, forms).
- Managing the blog/news section by adding press releases, announcements, articles, and other relevant updates.
- Removing obsolete, irrelevant, or duplicated content to maintain a clean and user-friendly interface.

- Ensuring SEO best practices are followed for all published content.
- Coordinating with relevant departments to verify and validate content before publishing.
- Maintaining proper formatting, branding, and design consistency across all content.
- Implementing accessibility standards to ensure content is usable by all users, including those with disabilities.

10. Functionality Testing & Technical SEO Management

- Testing forms, links, and CTAs
- Checking login/user account features
- Cross-browser and mobile compatibility checks
- Fixing broken links (404 errors)
- Updating sitemaps and robots.txt
- Checking for duplicate content
- Monitoring crawl errors in Google Search Console

11. Analytics & Reporting

- Monitoring site traffic (Google Analytics)
- Tracking conversions/goals
- Monthly maintenance reports

12. Mobile Application Maintenance

Regular Updates & Bug Fixing.

- The firm shall ensure that State Life's mobile applications remain current, secure, and functionally robust through regular updates and proactive maintenance. Responsibilities include:

12.1 OS Compatibility Updates (iOS & Android):

- Ensuring seamless functionality with the latest versions of iOS and Android.
- Proactively testing apps against beta OS versions to prepare for upcoming changes.

12.2 SDK, Library & Dependency Management:

- Regularly updating third-party SDKs and libraries (e.g., analytics, payment, push notifications, biometric auth).
- Removing deprecated or unused dependencies to improve performance and reduce app size.
- Ensuring backward compatibility, privacy compliance, and maintaining documentation for all changes.

12.3 API Updates and Secure Integration:

- Updating and maintaining integrated APIs in coordination with internal systems and external service providers.
- Managing version control and supporting legacy APIs as needed.
- Ensuring secure integration practices, including token-based authentication and encrypted data transmission.

12.4 App Store Policy Compliance:

- Regularly reviewing and ensuring full compliance with Apple App Store and Google Play policies.
- Managing app submissions, responding to review feedback, and implementing mandatory updates (e.g., privacy disclosures, data safety forms).

12.5 Crash Handling & Stability Optimization:

- Monitoring and analyzing crash and error logs using tools like Firebase Crashlytics, Sentry, etc.
- Performing root cause analysis, fixing issues within defined SLAs, and optimizing stability (e.g., reducing ANRs, memory leaks, background process efficiency).

12.6 Bug Fixes, Patch Releases & Hotfixes:

- Delivering timely bug fixes based on user reports and monitoring tools.
- Providing patch releases for planned improvements and hotfixes for critical issues without requiring full redeployment.

12.7 Regression Testing Post Updates:

- Conducting automated and manual regression testing after each update to avoid feature breakages.
- Maintaining an up-to-date test case repository aligned with app modules.

12.8 Changelog Maintenance:

- Maintaining a comprehensive changelog for every release.
- Sharing release notes with State Life for record keeping and stakeholder communication.

13. Security Enhancements

The firm shall proactively ensure that the mobile applications are secure and aligned with modern security standards. Responsibilities include:

- Identifying and fixing vulnerabilities and exploits.
- Updating security protocols (e.g., OAuth, SSL/TLS) as per evolving standards.
- Implementing data encryption enhancements for data at rest and in transit.
- Ensuring secure API integration, including authentication mechanisms, secure storage, and encrypted communications.

14. Performance Optimization & Notification Management

- Reducing app load time
- Optimizing battery and memory usage
- Network usage efficiency
- Minimizing app size
- Ensuring push notifications are timely, relevant, and non-intrusive.
- Implementing features like reminders, rewards, or personalized messages to keep users engaged.
- Allowing users to manage notification preferences in compliance with regulations.

15. UI/UX Improvements

- Design Refreshes: Updating the app's visual design to align with current trends or branding changes. (Need to discuss and require limited scope)
- Navigation Improvements: Simplifying menus and ensuring smooth navigation.
- Accessibility Enhancements: Making the app accessible to users with disabilities (e.g., screen reader support, adjustable text sizes).
- Updating app design to match current trends
- Improving user flow and navigation
- Incorporating user feedback
- Accessibility improvements

16. Device & OS Compatibility

- Ensuring compatibility with new devices & adapting to new OS versions and features
- Testing on a range of screen sizes and resolutions

17. Analytics & Monitoring

- User Behaviour Tracking: Monitoring how users interact with the app using tools like Firebase, Mix panel, or Google Analytics.
- Crash Reporting : Analyzing crash logs to identify and fix recurring issues.
- Performance Metrics: Measuring app performance metrics such as load times, session durations, and retention rates.
- Monitoring user behaviour and app usage
- Crash reporting and analytics tools (e.g., Firebase, Crashlytics)
- User retention and engagement tracking

18. Reporting, Documentation & Support

18.1 Monthly reporting on:

- System uptime and availability
- Security incidents and remediation
- Updates, patch notes, and version logs
- Usage statistics and platform analytics
- 24/7 technical support for critical issues with SLA-based resolution timelines.
- Provision of comprehensive technical documentation, including:
 - End-user manuals
 - API documentation
 - Source code repositories with change logs and deployment history
 - Mechanisms to accommodate future enhancements, platform scaling and new digital feature rollouts.

19. Technical Proposal

19.1 General

The firms should provide the following:

- Name of the firm, complete address, telephone number, email address, and website URL.
- Organizational structure/setup.
- Date of incorporation of the firm (with valid documentary proof).
- Valid NTN and GST registration (mandatory).
- Details of any litigation related to IT business (if applicable).
- Experience in Maintenance & Management of Mobile Applications and Website (in years).
- Number of Corporate/Government clients for similar services.
- Membership details of PSEB, PASHA, or Cloud Security Alliance (if applicable).
- Registration history in Pakistan (since when the firm has been operating).
- Relevant professional certifications.

The firm should submit its proposal strictly in accordance with the format outlined below. Any supporting material should not be included in the main proposal but must be placed in the annexures.

19.2 Technical Specification Compliance:

The bidder must demonstrate the capability to meet all specified technical requirements. The selected firm will be required to fully comply with these specifications; failure to do so may result in the termination of the agreement and the forfeiture of the performance guarantee.

19.3 Professional Strength

- Number of customer support personnel employed on a full-time/permanent basis.
- Facilities and infrastructure available with the bidding firm to deliver the required services.
- Relevant licenses from regulatory authorities and agreements with local/international firms for facilitating the required services (if any).
- Resumes of relevant employees along with certifications (if any).

19.4 Relevant Experience

- The firm should be in the relevant business for a minimum of 5 years (proof required).
- The bidding firm is required to provide the list of at least 05 corporate (govt. /semi govt., private) accounts availing of maintenance services from the bidder.
- The bidder should avoid mentioning such projects (carried out by them), that do not have relevance to the scope of work mentioned.
- The bidder should mention its capability in web security and provide supporting proof.

19.5 Other Requirements

- The firm should preferably be based in Karachi for better coordination with the State Life team.
- The firm should be able to provide one-window operation for maintenance & management of Mobile Apps (IOS & Android) and website and associated all portals.
- Round the Clock 24/7 Technical Support.
- Web-based technical support and phone support; the ticket system should be available on 24/7.

The information required in the Tender Document along with the sought information as per para 19.7 must be clearly indicated with corresponding page numbers in your proposal.

19.6 Financial Capabilities

The firm shall describe its financial strength by providing copies of:

- The National Tax Numbers and General Sales Tax Registration Numbers of the firm.
- Annual Reports of the last three years.
- The firm should also indicate the financial value of similar projects in hand.

19.7 Technical Evaluation Criteria & Grading Table

S.#	Evaluation Parameter	Ref. Pg#
1	Mandatory Requirements <ul style="list-style-type: none"> Valid NTN & GST Registration Audited Financial Statements for the Last 3 Years Dedicated In-house Teams for iOS, Android, and Website Management & Maintenance Documented Disaster Recovery & Business Continuity Plan (DR/BCP) including High Availability (HA) Mechanisms 	
2	Total years of experience in related business of Website Design and development (Provide Reference)	
3	Understanding of Scope, Methodology & Deliverables (with InsurTech Technology Experience) Assessment of the vendor's understanding of the project objectives, including a clear and structured methodology for ongoing maintenance, timely updates, technical support, and system enhancements. Emphasis will be placed on demonstrated experience with InsurTech technologies and solutions.	
4	24x7 Technical Support with SLA Compliance <i>Availability of round-the-clock support via a ticketing system with defined SLA response and resolution timelines.</i>	
5	Experience with Bilingual Platforms (English & Urdu)	
6	Integration Readiness with Govt. Systems & Secure APIs <i>Assessment of the vendor's ability to integrate with third-party platforms, government systems, and manage secure, compliant APIs.</i>	
7	Performance Optimization Techniques (CDN, Caching, DB Tuning)	
8	Optimal Performance & SEO Best Practices Assessment of the vendor's approach to optimizing performance across mobile apps and websites, including load time, resource utilization, and SEO best practices.	
9	Location of Offices	
10	Analytics & Reporting Mechanisms (e.g., Google Analytics, Firebase, Monthly Reports)	
11	Certifications & Memberships	
12	Certified Team Members on Payroll	
13	Digital Product Configuration & Management Experience in managing digital insurance products within portals and mobile apps, including premium calculators and plan customization	
14	Digital Payment Integration, Security & Compliance Experience with e-payments, financial transaction management, PCI-DSS compliance, and secure integration with payment gateways	
15	Experience in Govt. / Corporate Sector Projects (Mobile Apps & Website – Dedicated/Cloud-Based)	
16	Experience with State Life or Life Insurance Organizations (in Similar or Comparable Services)	

Basis of Evaluation: 60% technical and 40% financial on weighted average formula as given in section 23 of the tender document.

The firm having less than 50% overall score in technical evaluation criteria will technically disqualify and shall not be considered for at the time of opening financial bids.

20. Financial Proposal

The firm should submit its financial proposal strictly on the lines mentioned below. Support material should not be part of the main proposal but should be placed in annexures.

20.1 General

The firm should provide the following:

- Name of the firm. Complete address, telephone number, fax number, E-mail address, and Website address.
- The name and designation of contact person.
- **No Joint Venture is allowed for this tender.**

20.2 Financial bids

The financial proposal should include all charges related to the above-mentioned scope of work, including the installation of third-party software, quoted in Pakistani Rupees as a lump sum per year. It must comprehensively cover all costs associated with the maintenance and management of mobile applications, website, and associated portals — including data backup, restoration of application and database backups, recovery, web security, and all applicable government taxes. No separate one-time costs, installation charges, or any other fees shall be paid apart from the quoted annual charges.

Sr. #1	Annual Cost of all Services mentioned in tender inclusive of all taxes (in PKR)

The quoted price shall remain **fixed and firm** for the entire duration of the contract.

21. General Terms & Conditions

21.1 Bid Bond and Performance Guarantee

A bid security in the amount of Rs. 150,000/- (Rupees One Hundred and Fifty Thousand only), in the form of a Bank Draft, must be submitted along with the bid through the EPADS system, and the original instrument must be delivered to the Central Procurement Division before the closing date and time. Failure to comply will result in rejection of the bid.

The bid security of the unsuccessful bidders will be returned after the completion of due process, while the bid security of the successful bidder will be returned upon signing of the contract and submission of the performance guarantee.

The successful bidder shall be required to submit a performance guarantee equal to **5%** of the total quoted bid price, in the form of a Pay Order, at the time of project award.

22 Validity of the proposal

All proposal and bid amounts shall remain valid for a period of 120 days from the closing date of the submission of the proposal. However, the firms are encouraged to state a longer period of validity for the proposal.

23 Technical & Financial evaluation

The Single Stage – Two Envelope procedure, as prescribed by PPRA, will be adopted. A technical evaluation of the bids will be conducted based on the requirements outlined in Section-2 and subsequent sections, as well as the evaluation parameters specified in Section-19.7 (Technical Proposal). Only those firms that meet the technical specifications will be considered for technical evaluation.

Technical Evaluation Formula:

Providing 60% Weight, using Weighted Average Formula

$$= (100 - ((\text{Highest Point} - \text{Points Secured}) / \text{Highest Points} * 100)) * 0.6$$

The financial proposals of only technically qualified firms will be opened. **However, the lower financial bid will have a prime upshot in the award of the project.**

Financial Evaluation Formula:

Providing 40% Weight, using Weighted Average Formula

$$= (100 - (\text{Quoted Bid} - \text{Lowest Bid}) / \text{Lowest Bid} * 100) * 0.4$$

Lowest Evaluated Bid = Weighted Average Technical Score + Weighted Average Financial Score

The decision of State Life Corporation will be binding on all concerned and in no case be challengeable at any forum.

24 Term of Agreement

The agreement is intended for a term of **one (01) year**, and is further extendable on a **yearly renewal basis** for an additional period of up to **two (02) years**, subject to mutual consent of both parties and satisfactory performance. However, the agreement may be terminated by either party by providing **three (03) months' written notice**, in the event of technological constraints.

24.1 Payment terms

- No advance payments or mobilization charges will be paid for this job.
- Payments will be made solely for the scope of work as outlined above, on a quarterly basis, upon the completion of satisfactory services for each quarter.

24.2 Tax (Federal/ Provincial)

All taxes at the prescribed rate under the tax laws of Pakistan shall be deducted from all payments for services rendered by the responding firm.

24.3 Acceptance of Proposals

State Life Insurance Corporation reserves the right to accept or reject any proposal and to cancel the bidding process without assigning any reason whatsoever.

24.4 Availability of Tender

The Tender can be downloaded from the PPRA, EPADS, and State Life websites.

24.5 Non-Disclosure Agreement (NDA) & Service Level Agreement (SLA)

- The successful bidder shall sign a **Non-Disclosure Agreement (NDA)** with State Life to ensure complete data security and confidentiality.
- The bidder shall provide the complete and updated **source code** of the website to State Life, including the **database, APIs, and all related components**, which shall remain the **sole property of State Life**.
- A comprehensive **Service Level Agreement (SLA)** must also be signed, clearly defining parameters such as **service availability, response times, issue resolution timelines**, and **penalties for non-compliance**.

25. Instructions for Bidding Firms

25.1 Contact person for enquiries

Enquiries regarding this document can be addressed to:

Mr. Ghulam Nabi AGM- (IT)
Principal Office, 4th Floor, State Life Building No. 09,
Dr. Ziauddin Ahmed Road, Karachi
E-Mail: webadmin@statelife.com.pk

25.2 Submission of Proposal

- Tender documents can be downloaded from SLIC/PPRA website or through E-PADS after appearance of this advertisement on the websites of PPRA and SLIC. The interested firms shall submit the proposals (through E-PADS). Bids will be received only from those firms who are registered with PPRA for E-Procurement on EPADS. Proposals must be submitted through EPADS system latest by **12-06-2025** before 11:00 AM. Technical bids will be opened on the same day at 11:30 am.
- Bidders are required to upload their bids on EPADS systems as per laid down PPRA procedure for single stage two-envelope method i.e. separate "Technical Proposal" and "Financial Proposal" respectively and clearly marked as "Technical Proposal for **Maintenance & Management of State Life Mobile Apps, Website & Associated Portals**" and "Financial Proposal for **Maintenance & Management of State Life Mobile Apps, Website & Associated Portals**".
- Initially, only the Technical Proposals will be opened and downloaded from the EPADS system on the date and time specified in the tender notice. The date and time for opening the Financial Proposals of technically qualified bidders will be announced upon completion of the Technical Evaluation and will be communicated through the EPADS system accordingly.
- The evaluation of bids will be conducted in two stages. The Technical Evaluation will be carried out first. Only the Financial Proposals of technically qualified bidders will be considered for further processing and will be evaluated in accordance with the prescribed criteria.
- The Most Advantageous Bid would be accepted.
- The Technical and Financial Proposals, complete in all respect, should be submitted through E-PADS latest by **12-06-2025** before 11:00 AM.

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Phone: 021-99204521

25.3 Submission of Bid Security

The bid bond, in the shape of a Pay order / Bank Draft shall be submitted through the EPADS system and original shall be delivered at the given address of Central Procurement Division before closing date and time (else bid will be rejected). A certificate to the effect that an appropriate value bid bond has been provided has to be attached with the Financial Proposal.

25.4 Last Date / Time of Submission / Opening of Bids

Technical and financial proposals along with Bid Security shall be submitted through EPADS before closing date and time. The Technical bids will be opened on the same day at 11:30am. In the presence of bidders or their representatives who wish to be present.

26 Blacklisting Policy

Blacklisting policy will be implemented as per PPRA rules and SLIC blacklisting policy.

Technical Evaluation Criteria & Grading Table

S.#	Evaluation Parameter	Criteria & Grading Points	Max Points
1	Mandatory Requirements <ul style="list-style-type: none"> Valid NTN & GST Registration Audited Financial Statements for the Last 3 Years Dedicated In-house Teams for iOS, Android, and Website Management & Maintenance Documented Disaster Recovery & Business Continuity Plan (DR/BCP) including High Availability (HA) Mechanisms 	All four are mandatory to qualify for technical evaluation	Mandatory
2	Total years of experience in related business of Website & Mobile App Design and development (Minimum 5 Years Required). (Provide Reference)	<ul style="list-style-type: none"> Mobile Apps (iOS & Android): 2 point per year (Max 10) Website Maintenance: 2 point per year (Max 10) (Less than 5 years = 0) 	20
3	Understanding of Scope, Methodology & Deliverables (with InsurTech Technology Experience) Assessment of the vendor's understanding of the project objectives, including a clear and structured methodology for ongoing maintenance, timely updates, technical support, and system enhancements. Emphasis will be placed on demonstrated experience with InsurTech technologies and solutions.	Comprehensive and well-defined methodology with proven InsurTech experience = 15 Yes=15 No=5	15
4	24x7 Technical Support with SLA Compliance <i>Availability of round-the-clock support via a ticketing system with defined SLA response and resolution timelines.</i>	Yes = 5 No = 0	5
5	Experience with Bilingual Platforms (English & Urdu)	Yes = 5 No = 0	5
6	Integration Readiness with Govt. Systems & Secure APIs <i>Assessment of the vendor's ability to integrate with third-party platforms, government systems, and manage secure, compliant APIs.</i>	Yes = 5 No = 0	5
7	Performance Optimization Techniques (CDN, Caching, DB Tuning)	Yes = 5 No = 0	5
8	Optimal Performance & SEO Best Practices (5 Marks) Assessment of the vendor's approach to optimizing performance across mobile apps and websites, including load time, resource utilization, and SEO best practices.	Yes = 5 No = 0	5

S.#	Evaluation Parameter	Criteria & Grading Points	Max Points
9	Location of Offices	3+ Office Locations = 5 2 Office Locations = 2 1 Office = 1	5
10	Analytics & Reporting Mechanisms (e.g., Google Analytics, Firebase, Monthly Reports)	Detailed tool-based reporting system = 3 Basic = 2 None = 0	5
11	Certifications & Memberships	• PASHA = 3 • PSEB = 2	5
12	Certified Team Members on Payroll	• Minimum DBA = 2 • Server Support Manager = 2 • Certified Security Expert = 1	5
13	Digital Product Configuration & Management (Experience in managing digital insurance products within portals and mobile apps, including premium calculators and plan customization)	Full experience with dynamic product setup, premium calculators & real-time configuration updates = 5 • Partial experience with limited configurability = 3 • No relevant experience = 0	5
14	Digital Payment Integration, Security & Compliance (Experience with e-payments, financial transaction management, PCI-DSS compliance, and secure integration with payment gateways)	Full experience with secure, compliant e-payment systems & successful past implementations = 5 • Partial experience without compliance/security framework = 3 • No relevant experience = 0	5
15	Experience in Govt. / Corporate Sector Projects (Mobile Apps & Website – Dedicated/Cloud-Based). Please provide references for each project.	1 point per relevant project/client (Max= 5)	5
16	Experience with State Life or Life Insurance Organizations (in Similar or Comparable Services)	Yes = 5 No = 0	5