



## STATE LIFE INSURANCE CORPORATIO OF PAKISTAN

Central Procurement Division,  
Principal Office, 10th Floor, State Life Building No 11,  
Abdullah Haroon Road, Karachi  
Contact No: 021-99204521

### **TENDER NOTICE No. SLIC/PO/19/2025**

#### **Hiring Services of a Service Provider for Provision of Call Center Services for Sehat Card Beneficiaries and Corporate Clients.**

State Life Insurance Corporation of Pakistan intends to hire the services of reputed and experienced Service Provider/ vendor aforesaid procurement.

In this regard bidders are required to apply via EPADS in accordance with PPRA rules under “Single Stage – Two Envelope Procedure”. Service Providers/Vendors having relevant experience of at least **Five (5)** Years, registered with Income Tax /Sales Tax Department and other respective Regulatory Department/ Authority for provision of the said services

As part of the said procurement the services will initially be required for a period of Two (2) years which may be extended for one (1) year on same terms conditions and on same Price.

<b>Tender Inquiry No.</b>	<b>Bid Security</b>	<b>Scope of Work</b>	<b>Last Date of Submission Tender</b>
SLIC/PO/19/2025	PKR. 1,250,000/-	As mentioned in Tender Documents uploaded on EPADS	06-05-2025 Up to 11:00 AM Opening at 11:30 AM on the same date

Bid document with complete specifications can be downloaded from EPADS and State Life website. Other details of the tender may be seen in the tender/ bid document. Vendor is required to submit Bid Security both scanned copy on EPADS and hard copy of Bid Security Cheque in favor of “SLIC H&AI Premium Collection Account” must reach office of “Central Procurement Department, Health and Accidental Insurance (H&AI) Regional Office, 3<sup>rd</sup> Floor, State Life Tower, Jinnah Avenue, Islamabad” well before time.

In case bidder is unable to submit Bid Security in hard well before Bid Closing timeline, bid furnished/uploaded on EPADS will be summarily rejected.

Bidder must note that Bid Validity for the subject procurement is One Hundred and Twenty (120) days and bid must clearly mention on his/her proposal. Conditional Bid will be rejected.

State Life reserves the right to accept/reject all the proposals of the respondents in accordance with PPRA rules 33(1).

**Divisional Head**

Central Procurement Division,  
Principal Office, 10th Floor, State Life Building No 11,  
Abdullah Haroon Road, Karachi  
Contact No: 021-99204521

# **REQUEST FOR PROPOSAL**

**FOR**

## **HIRING SERVICES OF A SERVICE PROVIDER FOR PROVISION OF CALL CENTER SERVICES FOR SEHAT CARD BENEFICIARIES AND CORPORATE CLIENTS**

**STATE LIFE INSURANCE CORPORATION OF  
PAKISTAN**

**Name of the Vendor:** \_\_\_\_\_

**Address for Correspondence:** \_\_\_\_\_

**Telephone No.**

## SECTION I: INVITATION FOR PROPOSAL

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1. State Life Insurance Corporation of Pakistan intends to hire the services of a reputed Service Provider for provision of call center services from Islamabad, initially for a period of two (2) Years which may be extended for One Year on same terms and on same Price.
2. State Life Insurance Corporation (hereinafter referred to as “the Purchaser”) is seeking sealed proposals under single stage two envelops as per PPRA Rules from qualified Services Providers (hereinafter referred as “the Contractor”) registered with the Sales Tax and Income Tax departments and relevant department for providing Call Center Services.
3. State Life reserves the right to accept or reject any proposal, and to annul the proposal process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Vendor(s) or any obligation to inform the affected Vendor(s) of the grounds for such decision as per PPRA rules
4. Tender Schedule

Last Date for submission of Proposal via EPADs	06-05-2025 @11:00 AM
Timeline of Bid Opening	11:30 AM on Same Date

# SECTION II: INSTRUCTION TO BIDDERS

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## 1. INTRODUCTION

State Life Insurance Corporation of Pakistan intends to hire the services of a well reputed and experienced service provider for provision of Call Center Services for better facilitation of Sehat Card Beneficiaries and Corporate Health clients.

The selected Call Center Company (Contractor) will manage interaction with State Life beneficiaries through assigned mediums of communication i.e. 0800-number which has already been acquired by State Life. During the course of execution of said arrangement if State Life acquires a new number same must be managed by vendor/ service provider

The call center if required will also be employed for short term telephonic survey in addition to complaint redressal, dissemination of information and facilitation of beneficiaries etc.

## 2. VALIDITY OF PROPOSALS

Proposals must be valid for a period of 120 (One Hundred and Twenty) days after the date of its submission prescribed in RFP. A proposal valid for shorter period will be rejected and subsequently will be declared as non-responsive. State Life may solicit the Vendors' consent to extend proposal validity (without modification in proposals).

## 3. RIGHT TO ACCEPT / REJECT PROPOSAL

State Life reserves the right to accept or reject any proposal, and to annul the proposal process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Vendor(s) or any obligation to inform the affected Vendor(s) of the grounds for such decision as per PPRA rules

## 4. FRAUD AND CORRUPTION

State Life requires that Vendor hired through this RFP must observe the highest standards of ethics during the performance and execution of such agreement. In pursuance of this policy, State Life defines, for the purposes of this provision, the terms as follows:

- i. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of State Life by any representative of Vendor(s) in contract execution.
- ii. "Fraudulent practice" means a misrepresentation of facts, in order to influence procurement process or the execution of a contract, to State Life, and includes collusive practice among Vendors (prior to or after proposal submission) designed to establish proposal prices at artificially high or non-competitive levels and to deprive State Life of the benefits of free and open competition;

- iii. “Unfair trade practices” mean rendering of services different from what is ordered on.
- iv. “Coercive practices” mean harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the execution of agreement.

#### **State Life would**

- i. Reject a proposal for award, if it determines that the Vendor recommended for award, has been determined to having been engaged in practices listed at 4(i) to 4(iv) above.
- ii. Declare a vendor ineligible, either indefinitely or for a stated period of time, for awarding the contract, if it at any time determines that the firm has engaged in corrupt, fraudulent, and unfair trade practice in competing for or in executing the agreement.

## **5. CLARIFICATIONS AND AMENDMENTS OF RFP DOCUMENT**

### **5.1. RFP CLARIFICATIONS**

During technical evaluation of the proposals, State Life may, at its discretion, ask Vendors for clarifications on their proposals. The Vendors are required to respond within the time frame prescribed by State Life.

## **6. PROCESS FOR HIRING OF SERVICES**

This Request for proposal (RFP) is floated for hiring of Services of a service provider for provision of Call Center Services. The responses received pursuant to this RFP will be evaluated as per the criteria specified in this document and the qualified Vendor would sign an agreement with State Life which would specify the assignment that the selected Vendor is expected to perform. Evaluation of the proposals shall be carried out in two steps, first the technical and then the financial.

The technical and financial proposals shall be submitted at the same time, any proposal or part proposal received after the closing time for submission of proposals shall be returned unopened. No amendment to the technical or financial proposal shall be accepted after the dead line.

At first the technical proposals will be opened and evaluated in conformity with the provisions of the RFP. The financial proposals shall remain sealed until they are opened publicly.

The Evaluation Committee shall not have access to the financial proposals until the technical evaluation is concluded. Financial proposals shall be opened only thereafter.

The Vendors who qualify on the basis of technical evaluation would be informed about the date and time of opening of their financial proposals through EPADs, letter, email and any other media as deem fit

## 7. ELIGIBILITY CRITERIA

Eligible Bidder/Tenderer who:

- i. Have a registered / incorporated company / firm in Pakistan with relevant business experience of at-least Five (5) years.
- ii. Must be registered with Tax Authorities as per prevailing latest tax rules (Only those companies which are validly registered with Government legal entities, sales tax and income tax departments) and on active tax payer list;
- iii. Has a valid registration with relevant allied agencies / organizations / regulator authorities for provision of call center services. Verifiable proof must be furnished
- iv. Vendor must furnish Audited Financial Statement for last three (3) years i.e. Year 2024, 2023 & 2022
- v. Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper of worth at least PKR. 100 is mandatory);
- vi. Proposal must be submitted through EPADs and proposal submitted other than EPADs will be rejected
- vii. Vendor must be offering call center services to other Businesses / companies and not just for its own or its parent company's operations (Relevant verifiable proofs are required)
- viii. Has a minimum of 100 seats availability per shift (Proofs are required such as existing call center resource list/ undertaking on official letterhead duly signed and stamped)
- ix. Has the required relevant qualified personnel and enough strength to effectively execute the requirements outlined in Scope of Work (SOW), including a technical and operational team available for support 24 hours a day, 7 days a week, throughout the contract period (Proof such as CVs of employees or undertaking on official letter head duly signed and stamped must be furnished)
- x. Bid Security amounting to **PKR.1,250,000/-** must be furnished both in soft form, (Scanned copy) along with technical proposal on EPADs and hard copy must be submitted to the office of "Central Procurement Division,10<sup>th</sup> Floor

State Life Building no 11 Abdullah Haroon Road Karachi” well before bid submission timeline. Bid Security must be furnished in favor of “State Life Insurance Corporation of Pakistan”

- xi. Provision of dialing through a GSM/Cellular mobile operator PRIs/E1/SIPs. (Provide proof of working with all cellular mobile operators, like invoices)
- xii. There should be real time API integration System (Evidence needs to be Attached)
- xiii. Availability of real-time dynamic dashboard for Client. Real time redundancy, backups of data, with backup systems in place for power and connectivity to ensure 100% up time (Relevant Proof such as screen shot etc. must be affixed)
- xiv. Must obtain minimum 60 points in Technical Evaluation with **50%** in each category

**NOTE:** Verifiable proof for all the above shall be mandatory. Non-submission will cause disqualification of the bidder for any further process. All bidders must provide a checklist format compliance of the eligibility criteria above.

### **DISQUALIFICATIONS**

State Life may at its sole discretion and at any time during the evaluation of proposal, disqualify any Vendor, if the Vendor has:

- i. Submitted the proposal documents after the response deadline.
- ii. Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements
- iii. Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years
- iv. Submitted a proposal that is not accompanied by required documentation or is non-responsive
- v. Failed to provide clarifications related thereto, when sought
- vi. Submitted a proposal with price adjustment / variation provision.
- vii. Bid security is not uploaded with technical proposal on EPADs and hard copy hasn't reached our office well before bid submission timeline
- viii. Non-Compliance with Eligibility Criteria as outlined in Clause-7

## **8. REQUEST FOR PROPOSAL**

The Vendor is expected to examine all the instructions, guidelines, terms and conditions and formats in the RFP. Failure to furnish all the necessary information as required by the RFP on submission of a proposal not substantially responsive to all the aspects of the RFP, shall be at Vendor's own risk and may be liable for rejection. When Vendors receive the RFP, and if they can meet the requirements of the RFP and the commercial and contractual conditions, they should make arrangements necessary to prepare a responsive proposal



If the Vendors find in the RFP documents - especially in the selection procedure and evaluation criteria – any ambiguity, omission or internal contradiction, or any feature that is unclear or that appears discriminatory or restrictive, they should seek clarification from State Life well in advance. However, no relaxation or exemption shall be provided to the Vendor on any term or condition of the RFP for reasons of non-receipt of any clarification.

Vendors should ensure that they submit a fully responsive proposal including all the supporting documents requested in the RFP. It is essential to ensure accuracy in the curricula vitae of key staff submitted with the proposals.

Once proposals are received and opened, Vendors shall not be permitted to change the proposal.

## **9. PRE PROPOSAL QUERIES**

The prospective Vendor, requiring any clarification on RFP may contact State Life and seek required clarification up to xx-xx-2025 @05:00 PM and after said timeline no query will be entertained.

However, no relaxation or exemption shall be provided to the Vendor on any term or condition of the RFP for reasons of non-receipt of any clarification.

## **10. PREPARATION OF PROPOSAL**

The Vendor shall comply with the following during preparation of the proposal:

- i. The proposal and all associated correspondence shall be written in English and shall conform to prescribed formats. Any interlineations, erasures or over writings shall be valid only if they are initialed by the authorized person signing the proposal.
- ii. The proposal shall be typed and shall be signed by the Vendor or duly authorized person(s) to bind the Vendor to the contract. The letter of authorization shall be indicated by written power of attorney or authority letter and shall accompany the proposal.
- iii. Proposals received by fax or email shall be treated as defective, invalid and rejected. Only detailed complete proposals in the form indicated above received prior to the closing time and date of the proposals shall be taken as valid.
- iv. All expenses related to participation in this tender document shall be borne by the Vendors.
- v. Vendors are not permitted to modify, substitute, or withdraw proposals after its submission.
- vi. All the pages of the proposals should be signed by the authorized person(s) and should conform strictly to the formats and procedures laid down in this RFP.
- vii. All proposals must be furnished as per Single Stage Two Envelope Procedure through EPADs.

## **11. SUBMISSION OF PROPOSALS**

Vendor shall submit responses (referred to as 'Proposals' herein) to the contact person mentioned in Clause 6 of Section I as per the procedure specified in this RFP. The list of documents to be submitted as part of proposals is provided in Clause 13.1 and 13.2 of Section II.

## **12. DEADLINE FOR SUBMISSION OF PROPOSALS**

Proposals from Vendors, complete in all respects must be furnished via EPADs and as per schedule listed in Section I Clause 4.

## **13. LIST OF DOCUMENTS SUBMITTED AS PART OF PROPOSAL**

### **13.1. TECHNICAL PROPOSAL**

- i. All documents as required in Clause-07: Mandatory Eligibility Criteria
- ii. Verifiable information of number of clients served and Recommendations letters.

All the above papers should be duly signed by the authorized signatory.

### **13.2 FINANCIAL PROPOSAL**

- i. The financial proposal must be as per Format provided at FIN-1 and in case proposal is not as per format it will be summarily rejected without any clarity thereof
- ii. All rates will be quoted in Pakistan Rupee (rounded to the rupee amount).
- iii. The financial proposals must include following costs in his/her proposal
  - A.** per agent cost inclusive of all applicable taxes, charges etc.
  - B.** Vendor must also quote out of bound per call cost
  - C.** Vendor must quote One Time Cost (OTC) which must include any charges for Setup, PRI Configuration or any other charges. Further vendor must note that no further request for any charges will be entertained. Therefore, OTC charges must be quoted with utmost care considering all factors.  
Vendor is further required to furnish all relevant documentary evidence in support of One Time Charges (OTC) while submitting invoice and One-time Charges (OTC) will be paid as per actual cost incurred.
- iv. Overall lump sum cost will be considered as basis for financial evaluation
- v. In case of any discrepancy/confusion/ difference between the financial proposal quoted in figures and in words, the proposal mentioned in the form of words would be considered as final and would prevail.
- vi. In case of ambiguity on financial proposal being quoted in words, the proposal is liable to be rejected. The Vendor should exercise due caution in preparing the financial proposals.

- vii. Vendor must be well versed with prevailing tax laws. In case a vendor charges/quotes a wrong tax State Life will proceed as per prevailing tax laws as per Government of Pakistan's policy

## **14. RECEIPT OF PROPOSALS**

The proposals must be submitted through EPADs and it is entirely vendors responsibility to ascertain that the bid has been submitted through EPADs. It is further clarified that in case of any technical issues on EPADs, Health and Accidental Insurance will not be responsible and bids of those bidders which have been received via EPADs before bid closing timeline will be considered

## **15. PROPOSAL OPENING**

State Life will open all proposals as per timeline mentioned above i.e. xx-xx-2025 @00:30 AM

## **16. EVALUATION OF PROPOSALS - FORMATION OF COMMITTEES**

Regional Procurement Committee (RPC) will evaluate the proposals.

- i. During evaluation of technical proposals, the Committee, may, at its discretion, ask the Vendors for clarification of their proposals. However, such clarification would not effectuate any change in the substance of the proposal.
- ii. After the technical evaluation the committee shall endorse the results and Technical Evaluation report will be published on EPADs, PPRA Website and State Life website. It is entirely vendors responsibility to check the relevant forums regarding the uploading/ publishing of Technical Evaluation Report without any liability to State Life

The financial proposals of technically responsive bidders will be opened at a time date communicated through EPADs, letter, email etc.

- iii. The committee would undertake the financial evaluation of financial proposals of technically responsive bidders and subject to scrutiny and compliance of all requirements, PPRA Rules, results will be uploaded in the form of Final Evaluation Report on EPADs, PPRA and State Life Website. Further it is entirely vendors' responsibility to check relevant forums for final evaluation report without any liability on State Life

The process for evaluation of proposals is as given below:

### **16.1. EVALUATION OF TECHNICAL PROPOSAL**

The committee will evaluate the technical proposals on the basis of given qualification parameters. The proposals meeting the qualification criteria shall be

declared as technically responsive. After evaluations and approval of technical proposals, the financial proposals of technically accepted proposals shall be publicly opened at a time, date, and venue communicated through respective media

## Technical Points / Scoring

S. No	Requirements	Points
1.	<b>Company Experience</b> 5 Year 5+ Years	5 10
2.	<b>Number of Seats.</b> 100 100+	5 10
3.	<b>Financial Strength</b> Revenue in latest financial 10-50 million 50+ Million	5 10
4.	<b>Number of Clients being served having minimum strength of at least 100 agents</b> 5 Clients 5+ Clients	5 10
5.	Provision of dialing through a GSM/Cellular mobile operator PRIs/E1/SIPs. (Provide proof of working with all cellular mobile operators, like invoices)	20
6.	Availability of real-time dynamic dashboard for Client (Relevant proofs enclosed)	15
7.	Real time redundancy, backups of data, with backup systems in place for power and connectivity to <b>ensure 100% up time</b> (Evidence needs to be affixed)	05
8	There should be real time API integration System (Evidence needs to be Attached) - Mandatory Requirement.	20
<b>Total points</b>		<b>100</b>

Minimum Qualifying Marks = 60. (50 % marks in each category is mandatory and this applies from Serial No.01 to Serial No. 04) whereas from Serial No.05 to Serial No.08, the required proofs are mandatory and marking/scoring is absolute i.e. either full score or otherwise zero/no score)

## **16.2. EVALUATION AND SCORING OF FINANCIAL PROPOSAL**

Evaluation of the financial proposals submitted by Vendors whose technical proposals have been found technically responsive for the assignment shall be done in accordance to the following process:

Step 1: All the eligible financial proposal would be opened and scrutinized for any anomaly or discrepancy which may lead to the proposal being non-responsive as per the terms and conditions cited in the RFP for the assignment.

Step 2: All financial proposal found to be in order shall be enlisted in the prescribed Financial Evaluation sheet.

Step 3: The lowest evaluated financial proposal will be treated as qualified for entering into an agreement for the assignment after negotiations.

## **17. BID SECURITY DEPOSIT**

Bid Security amounting to **PKR. 1,250,000/-** as Earnest Money along with the Technical Proposal would be furnished by the Vendor in shape of Demand Draft/Pay order in favor of “**State Life Insurance Corporation of Pakistan**”. This amount will be retained till the submission of Bank Guarantee as per Clause-18 of RFP or refunded if the Vendor is not finally found most advantageous.

## **18. BANK GUARANTEE (BG)**

The most advantageous bidder will be required to furnish a Bank Guarantee amounting to **10%** of overall quoted cost. Bank Guarantee must be submitted within Ten (10) days of issuance of Work Order and LOI via EPADs. In case of non-submission of Bank Guarantee Bid Security of vendor will be forfeited.

## **19. CONFIDENTIALITY**

Bidder understands and agrees that all materials and information marked and identified by STATE LIFE as ‘Confidential’ are valuable assets of STATE LIFE and are to be considered STATE LIFE 's proprietary information and property. Bidder will treat all confidential materials and information provided by STATE LIFE with the highest degree of care and necessary to ensure that unauthorized disclosure does not occur.

Bidder will not use or disclose any materials or information provided by STATE LIFE without STATE LIFE 's prior written approval.

In the event that Bidder is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, Bidder shall promptly notify STATE LIFE and allow STATE LIFE a reasonable time to oppose such process before making disclosure.

Bidder understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause STATE LIFE irreparable harm, may leave STATE LIFE with no adequate remedy at law and STATE LIFE is entitled to seek to injunctive relief.

Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party.

The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this RFP.

## **20. OWNERSHIP OF DATA/INFORMATION**

All information processed, stored, or transmitted by Bidder equipment belongs to State Life. By having the responsibility to maintain the equipment, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

## **21. PERIOD OF SERVICE**

Period of service will be initially for a period of two years from the date of signing of agreement between State Life and Service Provider which may be extended on same terms and conditions and on same Price for one more year subject to satisfactory performance.

The quoted rates per agent and outbound per call rate will remain fixed and no request for rate revision will be entertained during said period under any circumstances.

# SECTION III: SCOPE OF WORK

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## 1. BACKGROUND

State Life is seeking Proposals from qualified Service Providers for outsourcing Call Center services. These services will include interactive Voice Response (VR), Automatic Call Distribution (ACD), Call Queuing, Agents, Connectivity, Application Software and Security and Reporting integration and related infrastructure

The number of agents as mentioned at FIN-1 is just an estimate and actual number may vary either increase or decrease as required. Further the number of outbound calls is also an estimate and actual volume of calls may vary as per requirements and need basis

## 2. GOAL

To Provide awareness, guidance, Information and Complaint redressal to the state life's beneficiaries in the designated districts of Pakistan speaking, Urdu, Pashto and other local languages in Punjab, Gilgit Baltistan, Baluchistan.

## 3. NUMBER OF AGENTS REQUIRED

State life initially requires the services of 30 Agents for preferably three shifts, which may be increased/ decreased as per the need. The bidders must quote the rates per agent which will remain fixed for an initial period of two (2) years from the date of commencement of services.

## 4. REQUIRED ACTIVITIES

Following activities will be performed by call center.

**Activity 1:** The vendor must ensure that the we will require telephonic survey capability to assess the effectiveness of different schemes being operated by State Life.

**Activity 2:** The vendor must ensure that the call center will be used for information, awareness and complaint handling in addition to other services

**Activity 3:** Vendor must ensure that call center services are provided in a seamless manner i.e. 24/7/365 (3 shifts) without any disruption

**Activity 4:** Vendor is responsible for all external coordination with relevant regulatory bodies such PTA, NTC etc. without any liability to State Life and we require a Turn Key Solution i.e. Fully operations Call Center with facilities as required

## 5. RESPONSIBILITIES OF SERVICE PROVIDER

- a. Vendor must ensure that the call center's agents must be capable in fluency speaking and understanding Urdu, along with proficiency in the local language (e.g. Saraiki, Potohari, Hindko, Sindhi, Balochi, Pashto, etc.) spoken in the districts of operation.
- b. Vendor must ensure that the call center agents must be experienced professional call center agents, adhering to industry standard practices. Hiring and training of qualified call agents shall be the responsibility of the Bidder.
- c. Vendor must ensure that the call center shall acquire services of GSM / Cellular Mobile Operators (CMO) and /or WLL providers or any other telco, but would smartly use the PRI / E1 / SIP trunks for making outbound calls, i.e. a number of a particular mobile network will be called only from that mobile network's media, so as to keep the calling cost at the minimum.
- d. As calls shall be made primarily to mobile numbers, a GSM based carrier service will be used for making calls. For landline numbers, the cheapest mode of interaction (for instance, if PTCL / NTC is cheapest) would be used.
- e. All applications hosted by the call centers must have real time redundant backups of data, with backup systems in place for power and connectivity and ensure 100% up time.
- f. If State Life intends to carry out a survey regarding services and the dialed number is engaged or not available, the call will be tried twice more and in case of non-responsiveness the call will be marked as "Failed Call". The failed call shall be updated in the database accordingly.
- g. The calls being made must have proper logs, tagging over the dashboard and call recordings marked with details such as date, time and duration of the call etc. as per the need of the State Life.
- h. State Life is currently using Oracle for its core business processes. The call centers will interface their application with State Life database through industry standard protocols. Further in case of any new platform vendor will be bound to manage integration as per protocols and industry standards
- i. The call center shall submit to State Life detailed reports at the day end along with all relevant details of seconds lapsed, delivery / non delivery details, etc. for services contracted to the State Life database.
- j. The call center should have proper business continuity and disaster recovery plan and process in place.
- k. All the associated costs regarding acquisition of infrastructure, hiring of agents, trainings shall be borne by Vendors.
- l. Call Center will provide the Software for listening to live calls and call recordings as well
- m. Live Portal for online access of current waiting time, number of agents available at the current time, Number of calls offered, Number of calls answered, dropped calls details (To and from specified period).



- n. Portal to access Call Recording with save option for further reference.
- o. Vendor is bound to facilitate the focal persons who may be nominated during the course of assignment for different activities
- p. Call Center will provide the Details of HR with every invoice. Further Number of Agents hired and left in the month must also be incorporated with every invoice
- q. In case an Agent found absent or leaves availed exceeding the allowed leaves, Call Center must ensure provision of the immediate replacement. Further in case a replacement is not provided said agent must not be charged
- r. State Life will conduct the MCQs based test of Agents after his/her initial training.
- s. Vendor must ensure availability of API integration system for integration with various software modules developed by our IT Team. Data of calls must be transferred to Client on real time basis.
- t. The call center will provide real time dashboard containing detailed call statistics including but not limited to
  - A. Call received in several abounded
  - B. Call waiting time
  - C. Call response time
  - D. Any other report required by client
- u. Vendor must provide inbound and outbound call services to assigned beneficiary criteria.
- v. Vendor must provide information about the queue number to the callers.
- w. Vendor will extend its portal to State Life and to provide real time audio recording of inbound / outbound calls.

## **6. PAYMENT**

The qualified vendor will send a monthly bill (as per quoted price) to State Life for the service provided along with cost of outbound calls till 5<sup>th</sup> of the month which would be paid within 15 days of the receipt of the bill subject to confirmation by concerned department

## **7. HUMAN RESOURCE**

The Service Provider shall ensure that the salary paid to the Agents as per Minimum Wage Ordinance 1961 and directives issued by Government of Pakistan from time to time in this regard. Service Provider must ensure that maximum efforts are made for Agent retention. If any Agent is replaced/Resigned/terminated same must be communicated to State Life with proper reasoning and justification

If State Life requires deputation/placement of relevant resource that is on our payroll at call center, the service provider will ensure provision of seating arrangements, Computer systems, Access to Calling Software and various support tools as provided to resource on service providers' payroll.

The HR deputed as per above will be managed by State Life and Service Provider in said case will charge @50% of his/her quoted per agent cost

## **8. PERFORMANCE ASSESSMENT:**

The performance of service provider will be evaluated preferably on an annual basis and periodic reviews may be conducted as required preferably on the following grounds/parameters:

### **1) Agents Retention:**

The Client shall assess the annual performance of the provider by Retention of Agents. If the annual agent's attrition/ dropout exceeds 30%, it shall be considered a critical performance concern.

### **2) Product Knowledge & Accuracy:**

The Provider shall ensure that Agents possess comprehensive product knowledge. To evaluate their proficiency, sample calls will be conducted. A performance score below 70% shall be deemed unsatisfactory and may necessitate corrective measures.

### **3) Adherence to Scripts and compliance:**

The provider shall ensure that Agents must adhere to communicated scripts by the client. To evaluate the performance, sample calls will be conducted and performance score of 70% or more will be considered as satisfactory.

### **4) Response time and Average Handling time:**

Agents shall ensure prompt and efficient responses to beneficiaries, minimizing wait times and unnecessary delays during calls. Frequent requests for the caller to unnecessary hold should be avoided. A performance score below 70% shall be deemed unsatisfactory and will require corrective action

Above benchmark/ grounds are mandatory/essential criteria/benchmark for judging/analyzing performance and other KPIs' may be included on need/ requirement basis

## FIN- 1: FORMAT FOR FINANCIAL PROPOSAL

Sr No	DESCRIPTION	QTY	A PER ITEM COST IN PKR	TAXES	TOTAL FINANCIAL IMPACT IN PKR QTY*A
1	Per Agent Per Month Cost in PKR (Recurring)	30			
2	Outbound Per Call Cost Per month (Recurring)	15000			
3	One Time Charges (OTC)	AS PER ACTUAL			
4	<b>Total Cost Inclusive of all tax in Figures per Annum</b> (Serial No.01 + Serial No.02) * 12				
5	<b>Overall Total Financial Impact in Figures</b> (Serial No.03 + Serial No.04)				
6	<b>Overall Total Financial Impact in Words</b>				

### NOTE:

- VENDOR MUST QUOTE PER AGENT COST AT SERIAL ONE AND PER OUTBOUND CALL RATE AT SERIAL NO.02
- VENDOR MUST TAKE UTMOST CARE WHILE QUOTING ONE TIME CHARGES (OTC) AS THE SAID HEAD PERTAINS TO ALL COSTS ASSOCIATED WITH THE SAID ACTIVITY. FURTHER VENDOR MUST NOTE THAT WE REQUIRE A TURN KEY SOLUTION AND NO REQUEST FOR ADDITIONAL COST OTHER THAN QUOTED OTC WILL BE ENTERTAINED.
- ALL ENTRIES MUST BE FILLED
- ABOVE MENTIONED QUANTITY IS AN ESTIMATE AND ACTUAL QUANTITY MAY VARY EITHER INCREASE OR DECREASE AS PER NEED
- AGENTS MEANS ONE PERSON IN ONE SHIFT
- TOTAL THREE SHIFTS IN A DAY
- RATE MUST BE INCLUSIVE OF ALL TAX OR CESS
- NO CUTTING/OVERWRITING IS ALLOWED AND IF IT IS DONE IT MUST BE PROPERLY INITIALLED
- OVERALL LUMP SUM COST AT **SERIAL NO.05** I.E. INCLUSIVE OF TOTAL COST OF AGENTS, OUT BOUND CALLS COST AND OTC WILL BE CONSIDERED AS BASIS FOR FINANCIAL EVALUATION
- RECURRING COST I.E. COST PER AGENT AND COST OF OUTBOUND PER CALL WILL REMAIN FIRM/FIX/CONSTANT/UNCHANGED FOR AN INITIAL PERIOD OF TWO (2) YEARS

## **INTEGRITY PACT / DISCLOSURE CLAUSE**

**(To be submitted on Company's Letterhead)**

### **DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.**

### **PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN**

### **CONTRACTS WORTH RS. 10.00 MILLION OR MORE**

Contract No: \_\_\_\_\_

Dated: \_\_\_\_\_

Contract Value: \_\_\_\_\_

Contract Title: \_\_\_\_\_

..... [name of Call Centre] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from State Life or any administrative subdivision or agency thereof or any other entity owned or controlled by State Life through any corrupt business practice.

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

..... [name of Call Centre] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with

State Life has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

..... [Name of Call Centre] accepts full responsibility and strict liability for making any false declaration, not making full disclosure,

misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to State Life under any law, contract or other instrument, be voidable at the option of State Life.

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

Name of Call Centre:

Signature:

Seal: