

ADVERTISEMENT

Pre-Qualification Notice for e-Procurement

Tender No. KSSL-01-2025



KISSAN SUPPORT SERVICES (PVT) LIMITED (KSSL)
(a subsidiary of ZTBL)



PRE-QUALIFICATION OF REPUTED/RECOGNIZED
LIFE INSURANCE COMPANIES

KSSL invites applications from well reputed Life Insurance Companies registered with Income Tax and Sales Tax Departments and who are on Active Taxpayers List of FBR for pre-qualification for 3 years (2025-27) to provide Group Life Insurance cover to over 3,300 Employees.

2. Prequalification document is available for bidders on PPRA and company's websites as well as on PPRA EPADS. The prequalification document can also be obtained from below address by submitting a PO/DD in favour of KSSL of Rs 1,000/-.
3. The electronic proposals, prepared in accordance with the instructions in the prequalification document, must be submitted through PPRA EPADS on or before **11:00AM on 19-02-2025**. Manual bids, shall not be accepted. Electronic applications will be opened on the same day at **11:30 AM** through EPADS.
4. Grievance Redressal Committee (GRC) has also been constituted for subject procurement. Detail of GRC is provided in pre-qualification document and on EPADS.

CONVENER PROCUREMENT COMMITTEE
F-9 BLOCK, ZTBL OFFICERS COLONY,
SECTOR G-7/2, ISLAMABAD
TEL NO. 051-260-6356
Email: cs.kssl@ztbl.com.pk
Website: www.kssl.ztbl.com.pk

Preface

This Bidding Document for Pre-qualification of Firms for Group Life Insurance of its Employees has been prepared by Kissan Support Services (Pvt) Limited (KSSL), Islamabad in line with Standard Bidding Document issued by the Public Procurement Regulatory Authority (PPRA). For any missing information or conflict between parties in this document, PPRA standard bid document for Pre-qualification shall be considered for guidance.

Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, KSSL and its officers and employees disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of the KSSL or any of its officers & employees. The KSSL and its officers, and employees disclaim any liability, pecuniary or otherwise that may accrue or arise from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting due to the information contained herein and/or by virtue of copying, adopting, reproducing, any of the material which may be in the Document.

Introduction of Purchaser

- 1.1. Kissan Support Services (Pvt) Limited (KSSL) (hereinafter to be called 'KSSL' or 'Purchaser') is a Company incorporated under Companies Act, 2017 (formerly Companies Ordinance, 1984). KSSL is a wholly owned subsidiary of Zarai Taraqati Bank Limited. The Company provides Clerical & Non-Clerical Staff to ZTBL on outsourcing basis. Presently, over 3,300 KSSL Employees are rendering services to ZTBL at its Head Office as well as different field formations.
- 1.2. For the purposes of this Pre-qualification, Public Procurement Rules 2004 (PPRA Rules) will be followed.
- 1.3. **Mode of Advertisement(s)**
 - i. The Pre-qualification Notice has been published in Two National Dailies (One Urdu and One English) on February 2, 2025.
 - ii. This Pre-qualification document will be placed online at the websites of the Company and PPRA websites i.e. www.kssl.ztbl.com.pk and www.ppra.org.pk. The same will also be uploaded on EPADS (www.eprocure.gov.pk).
 - iii. The bidding document carrying all details can also be obtained from the company office against submission of PO/DD of Rs 1,000/- in favour of KSSL.

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Section I - Instructions to Applicants

A. General

Instructions	Explanation
1. Scope of Application	1.1 In connection with the “Invitation for Prequalification”, the Procuring Agency, as defined in Section II (Prequalification Data Sheet abbreviated as PDS), issues this set of Prequalification Documents (PD) to prospective applicants (also hereinafter referred as Applicants) interested in submitting applications (also hereinafter referred as Applications) to determine the capacity and capability of the Applicant(s) for providing Group Life Insurance Coverage and related services to KSSL Employees.
2. Source of Funds	2.1 The procurement will be financed by KSSL from its own resources and Budget for this procurement has also been earmarked for the year 2025.
3. Fraud and Corruption	<p>3.1 The KSSL requires that the Applicants /Bidders/ Firms under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such agreements and contracts.</p> <p>3.2 The Applicants/Bidders shall permit and shall cause their agents (whether declared or not), sub-contractors, sub-consultants, service providers, suppliers, and their personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any Application/Bid submission, Primary Procurement process, Framework Agreement performance and/or Secondary Procurement process, and to have them audited by auditors appointed by the Procuring Agency.</p> <p>3.3 Any communications between the Applicant and the Procuring Agency related to matters of alleged corrupt and fraudulent practices must be made in writing or in electronic forms that</p>



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	<p>provide record of the content of communication.</p> <p>3.4 Procuring Agency will reject an application or bid or proposal, if it is established that the Applicant or the Bidder was engaged in corrupt and fraudulent practices in competing for the contract.</p> <p>3.5 Procuring Agency will also declare the Applicant as blacklisted in accordance with Public Procurement Rule 19 and predefined standard mechanism.</p>
<p>4. Eligible Applicants</p>	<p>4.1. Firms fulfilling the following minimum criteria will be considered prequalified:-</p> <ul style="list-style-type: none"> i. An Applicant may be a private entity, a State-Owned enterprise or institution (Submission of bid through JV is not allowed) ii. Minimum Credit Rating of A++ of Group Life Insurance Business from PACRA or VIS iii. Minimum 5 years' experience of providing Group Life Insurance Coverage. iv. Minimum average assets during last three (3) years of Rs 500 million, to be determined through Audited Financial Statements of last 3 years.
<p>Joint Venture is Not Allowed</p>	<p>4.2. The successful bidder shall be liable for execution of all the provisions of the Policy/Agreement.</p> <p>4.3 An Applicant may apply for Prequalification only individually. Joint Venture is not allowed for the instant Pre-qualification process. Bids submitted in violation of this provision will be rejected.</p>
<p>Applications by Group Life Insurance Companies only</p>	<p>4.4. In case of Group of Companies with different companies providing different Insurance services, the applications of only Group Life Insurance Company will be considered and applications submitted by other insurance sister concerns (e.g. General Insurance Company of same group) will be rejected.</p>
<p>Conflict of Interest</p>	<p>4.5 Applicants shall be considered to have a conflict of interest, if they participated as a consultant in the preparation of the design or technical specifications or have been hired or proposed to be hired by the Procuring Agency for execution of</p>



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	<p>subsequent Policy/Agreement. In addition, Applicants may be considered to have a conflict of interest if they have a close business or family relationship with such professional staff of the Procuring Agency (or a recipient of a part of the funds) who:</p> <p>(a) are directly or indirectly involved in the preparation of the Prequalification Documents or Bidding Documents or specifications of the Policy/ Agreement and/or the Prequalification or Bid evaluation process of such Contract; or</p> <p>(b) Would be involved in the implementation or supervision of such Policy/Agreement, unless the conflict stemming from such relationship has been resolved throughout the Procurement Process, Bidding process-during the execution of the Policy/ Agreement.</p>
	<p>4.6 An Applicant that has been declared debarred or blacklisted shall be ineligible to be prequalified to bid or enter into any Agreement for such period of time and for such type of procurement for which he has been declared debarred or blacklisted. The list of debarred firms and individuals is available at PPRA’s website.</p>
	<p>4.7 An Applicant shall provide such documentary evidence/clarification for determining the eligibility of the Applicant to the reasonable satisfaction of the Procuring Agency.</p>
<p>5. Eligibility (in terms of Nationality)</p>	<p>5.1 Applicants may be ineligible if they are nationals of ineligible countries as indicated in Section V.</p>

B. Contents of the Prequalification Documents

<p>6. Sections of Prequalification Documents</p>	<p>6.1 This set of Prequalification Documents consists of Parts 1 and 2 which comprise all the sections indicated below, and which should be read in conjunction with any Addendum issued in accordance with ITA 8.</p> <ul style="list-style-type: none"> • Section I - Instructions to Applicants (ITA)
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	<ul style="list-style-type: none"> • Section II - Prequalification Data Sheet (PDS) • Section III - Qualification Criteria and Requirements • Section IV - Application Forms • Section V - Eligible Countries • Section VI - Scope of Supply and Schedule of Requirements
	<p>6.2 Unless obtained directly from the Procuring Agency or downloaded directly from the website link referred in the Invitation for Prequalification, the Procuring Agency accepts no responsibility for the completeness of the Prequalification documents, responses to requests for clarification, the minutes of the pre-Application meeting (if any), or Addenda to the Prequalification documents in accordance with ITA 8. In case of any discrepancies, documents issued directly by the Procuring Agency or downloaded from the website link shall prevail.</p>
	<p>6.3 The Applicant is expected to examine all instructions, forms, and terms in the Prequalification Documents and to furnish with its Application all information or documentation as is required by the Prequalification Documents.</p>
<p>7. Clarification of Prequalification Documents and Pre-Application Meeting</p>	<p>7.1 An Applicant requiring any clarification of the Prequalification Documents shall contact the Procuring Agency in writing through EPADS. The Procuring Agency will respond in writing to any request for clarification provided that such request is received no later than three (03) days prior to the deadline for submission of the Applications. Should the Procuring Agency deem it necessary to amend the Prequalification Documents as a result of a clarification, it shall do so following the procedure under ITA 8 and in accordance with the provisions of ITA 17.2.</p> <p>7.2 If indicated in the PDS, the Applicant's designated representative is invited at the Applicant's cost to attend a pre-Application meeting at the place, date and time mentioned in the PDS. During this Pre-Application meeting, prospective Applicants may request clarification of the schedule of requirement, the qualification criteria or any other aspects of the Prequalification Documents.</p> <p>7.3 Minutes of the Pre-Application meeting, if applicable, including the text of the questions asked by Applicants, including those during the meeting (without identifying the source) and the responses given, together with any responses prepared after the meeting will be transmitted promptly to all prospective Applicants who have obtained the Prequalification Documents.</p>



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	<p>Any modification to the Prequalification Documents that may become necessary as a result of the pre-Application meeting shall be made by the Procuring Agency exclusively through the use of an Addendum pursuant to ITA 8. Non-attendance at the pre-Application meeting will not be a cause for disqualification of an Applicant.</p>
8. Amendment of Prequalification Documents	<p>8.1 At any time prior to the deadline for submission of Applications, the Procuring Agency may amend the Prequalification Documents by issuing an Addendum.</p>
	<p>8.2 Any Addendum issued shall be part of the Prequalification Document and shall be communicated in writing to all Applicants who have obtained the Prequalification Documents from the Procuring Agency. The Procuring Agency shall promptly publish the Addendum at the Procuring Agency’s web page identified in the PDS:</p> <p>Provided that an Applicant who had either already submitted their Applications prior to the issuance of any such addendum shall have the right to withdraw his already filed Application and submits the revised Application prior to the original or extended Application submission deadline.</p>
	<p>8.3 To give Applicants reasonable time to take an Addendum into account in preparing their Applications, the Procuring Agency may at its discretion, extend the deadline for the submission of Applications in accordance with ITA 17.2:</p> <p>Provided that the Procuring Agency shall extend the deadline for submission of Applications, if such an addendum is issued within last three (03) days of the Application submission deadline.</p>

C. Preparation of Bids

9. Cost of Applications	<p>9.1 The Applicant shall bear all costs associated with the preparation and submission of its Application. The Procuring Agency will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Prequalification process.</p>
10. Language of Application	<p>10.1 The Application as well as all correspondence and documents relating to the Prequalification exchanged by the Applicant and the Procuring Agency, shall be written in the language specified</p>



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	<p>in the PDS i.e. English. Supporting documents and printed literature that are part of the Application may be in another language, provided they are accompanied by an accurate translation of the relevant passages in the language specified in the PDS, in which case, for purposes of interpretation of the Application, the translation shall govern.</p>
<p>11. Documents Comprising the Application</p>	<p>11.1 The Application shall comprise the following:</p> <ul style="list-style-type: none"> (a) Application Submission Letter, in accordance with ITA 12.1; (b) Eligibility: documentary evidence establishing the Applicant’s eligibility, in accordance with ITA 13.1; (c) Qualifications: documentary evidence establishing the Applicant’s qualifications, in accordance with ITA 14; and (d) any other document required as specified in the PDS.
<p>12. Application Submission Letter</p>	<p>12.1 The Applicant shall complete an Application Submission Letter as provided in Section IV (Application Forms). This Form must be completed without any alteration to its format.</p>
<p>13. Documents Establishing the Eligibility of the Applicant</p>	<p>13.1 To establish its eligibility in accordance with ITA 4, the Applicant shall complete the eligibility declarations in the Application Submission Letter and as mentioned in Form given at Section III - Qualification Criteria and Requirement.</p>
<p>14. Documents Establishing the Qualifications of the Applicant</p>	<p>14.1 To establish its qualifications to perform the contract(s) in accordance with Section III (Qualification Criteria and Requirements), the Applicant shall provide the information requested in the corresponding Information Sheets included in Section IV (Application Forms).</p> <p>14.2 Wherever an Application Form requires an Applicant to state a monetary amount, Applicants should indicate the Pak Rupee equivalent using the rate of exchange determined as follows:</p> <ul style="list-style-type: none"> (a) For turnover or financial data required for each year - Exchange rate prevailing on the last day of the respective calendar year (in which the amounts for that year is to be converted). (b) value of single contract - Exchange rate prevailing on the date of the contract. <p>14.3 Exchange rates shall be taken from the publicly available source</p>



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	<p>(SBP/NBP) identified in the PDS. Any error in determining the exchange rates in the Application may be corrected by the Procuring Agency.</p> <p>14.4 The documentary evidence of the Applicant’s qualifications to conclude the contract, if awarded, shall establish to the Procuring Agency’s satisfaction:</p> <p>(a) that, if required in the PDS, in case of an Applicant not doing business within Islamic Republic of Pakistan (or the country where the procurement is being made), the Applicant is, or will be, (if awarded the contract) represented by an Agent in the country, equipped and able to carry out the Supplier’s maintenance, repair, and spare parts stocking obligations in respect of the Goods (if applicable).</p>
<p>15. Signing of the Application and Number of Copies</p>	<p>15.1 The Applicant shall along with supporting documents will be uploaded on EPADS.</p> <p>15.2 The Application and supporting documents shall be typed or written in indelible ink and shall be signed by a person duly authorized to sign on behalf of the Applicant.</p>

D. Submission of Bids

<p>16. Sealing and Identification of Applications</p>	<p>16.1 The Applicant shall submit the applications through PPRA EPADS system and shall ensure that</p> <p>(a) bear the name and address of the Applicant;</p> <p>(b) be addressed to the Procuring Agency, in accordance with ITA 17.1; and</p> <p>(c) Bear the specific identification of this Prequalification process indicated in the PDS reference ITA 1.1.</p> <p>16.2 The Procuring Agency will accept no responsibility for non submission of bids as required in ITA 16.1 above.</p>
<p>17. Deadline for Submission of Applications</p>	<p>17.1 Applicants shall submit their Applications through PPRA EPADS no later than the deadline indicated in the PDS.</p> <p>17.2 If required in accordance with the provisions of ITA 8.3, the Procuring Agency will extend the deadline for the submission of Applications, in which case all rights and obligations of the</p>



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	<p>Procuring Agency and the Applicants subject to the previous deadline shall thereafter be subject to the deadline as extended.</p> <p>17.3 The deadline will be extended in the same manner as that of original Invitation for Prequalification (or the advertisement).</p>
18. Late Applications	18.1 The EPADS shall not allow any late submission of bid. Therefore bidder must ensure submission of bids within due date and time.
19. Opening of Applications	<p>19.1 The Procuring Agency shall open all Applications at the date, time and place specified in the PDS. Late Applications shall be treated in accordance with ITA 18.1.</p> <p>19.2 The Procuring Agency shall prepare a record of the opening of Applications to include, as a minimum, the name of the Applicants. A copy of the record shall be distributed to all Applicants on request.</p>

E. Opening and Evaluation of Bids

20. Confidentiality	<p>20.1 Information relating to the Applications, their evaluation and results of the Prequalification shall not be disclosed to Applicants or any other persons not officially concerned with the Prequalification process until the notification of Prequalification results is made to all Applicants in accordance with ITA 28.</p> <p>20.2 From the deadline for submission of Applications to the time of notification of the results of the Prequalification in accordance with ITA 28, any Applicant that wishes to contact the Procuring Agency on any matter related to the Prequalification process may do so only in writing.</p>
21. Clarification of Applications	<p>21.1 To assist in the evaluation of Applications, the Procuring Agency may, ask an Applicant for a clarification (including missing documents) of its Application, to be submitted within a stated reasonable period of time. Any request for clarification from the Procuring Agency and all clarifications from the Applicant shall be in writing.</p> <p>21.2 If an Applicant does not provide clarifications and/or documents requested by the date and time set in the Procuring Agency's</p>



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	request for clarification, its Application shall be evaluated based on the information and documents available at the time of evaluation of the Application.
22. Responsiveness of Applications	<p>22.1 The Applicants who fulfill the requirements given at “Section III - Qualification Criteria and Requirements” and have submitted the requisite documents will be considered pre-qualified/responsive.</p> <p>22.2. The Procuring Agency may reject any Application, which is not responsive to the requirements of the Prequalification Documents. In case the information furnished by the Applicant is incomplete or otherwise requires clarification as per ITA 21.1, and the Applicant fails to provide satisfactory clarification and/or missing information within prescribed time, it may result in disqualification of the Applicant.</p>
23. Margin of Preference	23.1 Unless otherwise specified in the PDS , a margin of preference shall not apply in the Bidding process resulting from this Prequalification.
24. Sub-contractors	24.1 Subcontractors’ qualification and experience will not be considered for evaluation of the Applicant. The Applicant on its own (without taking into account the qualification and experience of the Subcontractor) should meet the qualification criteria.

F. Award of Contract

25. Evaluation of Applications	25.1 KSSL shall use the factors, methods, criteria, and requirements defined in Section III, Qualification Criteria and Requirements, to evaluate the qualifications of the Applicants, and no other methods, criteria, or requirements shall be used. The Procuring Agency reserves the right to waive minor deviations from the qualification criteria if they do not materially affect the technical capability and financial resources of an Applicant to perform the contract, however subject to the provisions of ITA 27.
	25.2 Subcontractors proposed by the Applicant shall not be considered.
	25.3 The Qualification Criteria and Requirements are mentioned in Section III.
	25.4 Only the qualifications of the Applicant shall be considered. The qualifications of other related entities such as the Applicant’s subsidiaries, parent entities, affiliates, sister concerns,



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	subcontractors or any other firm(s) different from the Applicant shall not be taken into consideration in determining the qualifications of the Applicant.
26. Procuring Agency’s Right to Accept or Reject Applications	26.1 The Procuring Agency reserves the right to accept or reject all the Applications, and to annul the Prequalification process at any time, without thereby incurring any liability to the Applicants.
27.Prequalification of Applicants	<p>27.1 All Applicants whose Applications substantially meet or exceed the specified qualification requirements will be prequalified by the Procuring Agency.</p> <p>27.2 An Applicant may be “conditionally prequalified,” that is, qualified subject to the Applicant submitting or correcting certain specified nonmaterial documents or deficiencies to the satisfaction of the Procuring Agency.</p> <p>27.3 Applicants that are conditionally prequalified will be so informed along with the statement of the condition(s) which must be met to the satisfaction of the Procuring Agency before or at the time of submitting their Bids.</p>
28.Notification of Prequalification	<p>28.1 The Procuring Agency shall notify all Applicants in writing of the names of those Applicants who have been prequalified or conditionally prequalified. In addition, those Applicants who have been disqualified will be informed separately.</p> <p>28.2 The procuring agency shall communicate (through Letter/email/evaluation report) to those suppliers or contractors who have not been pre-qualified the reasons for not pre-qualifying them.</p>
29. Request for Bids	<p>29.1 Promptly after the notification of the results of the Prequalification, the Procuring Agency will invite the Bids from all the Applicants that have been prequalified. The Procuring Agency will have the right to determine terms & conditions as well as tenure of the financial bids, as deemed appropriate provided, it is shared with all the prequalified applicants indiscriminately.</p> <p>29.2. Data for submission of Financial Bids will only be shared with the Prequalified Applicants.</p>



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	29.3. The Contract will be awarded to the minimum bidder.
<p>30. Changes in Qualifications of Applicants</p>	<p>30.1 Any change in the structure or formation of an Applicant after being prequalified in accordance with ITA 27 and invited to bid shall be subject to the written approval of the Procuring Agency prior to the deadline for submission of Bids. Such approval shall be denied if:</p> <ul style="list-style-type: none"> (a) a prequalified Applicant proposes to associate with a disqualified Applicant or in case of a disqualified joint venture, any of its members; (b) as a consequence of the change, the Applicant no longer substantially meets the qualification criteria set forth in Section III, Qualification Criteria and Requirements; or (c) in the opinion of the Procuring Agency, the change may result in a substantial reduction in competition. <p>30.2 Any such change should be submitted to the Procuring Agency before the date of “Invitation to Bids”.</p>
<p>31. Constitution of Grievance Redressal</p>	<p>31.1 Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of odd number of person with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending the nature of the procurement.</p> <p>31.2 Any party or applicant can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the prequalification or bidding documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the GRC well before the application/proposal submission deadline.</p> <p>31.3 Any Bidder feeling aggrieved by any act of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than seven of the announcement of technical evaluation report and five days after issuance of final evaluation report.</p> <p>31.4 In case, the complaint is filed against the technical evaluation report, the GRC shall suspend the procurement proceedings.</p>



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	<p>31.5 In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation of the report:</p> <p>Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage one envelop bidding procedure is adopted.</p> <p>31.6 The GRC shall investigate and decide upon the complaint within ten days of its receipt.</p> <p>31.7. Any bidder or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the fee as prescribed in “Redressal of Grievance Regulations, 2021”.</p> <p>31.8 The Committee, upon receipt of the Appeal against the decision of the GRC complete in all respect shall serve notices in writing upon all the parties to Appeal.</p> <p>31.9 The committee shall call the record from the concerned procuring agency or the GRC as the case may be, and the same shall be provided within prescribed time.</p> <p>31.10 The committee may after examination of the relevant record and hearing all the concerned parties, shall decide the complaint within fifteen (15) days of receipt of the Appeal.</p> <p>31.11 The decision of the Committee shall be in writing and shall be signed by the Head and each Member of the Committee. The decision of the committee shall be final.</p>
<p>32. Mechanism of Blacklisting</p>	<p>32.1 The Procuring Agency shall bar for the time prescribed under Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:</p> <ul style="list-style-type: none"> i. Involved in corrupt and fraudulent practices as defined under rule-2; ii. Fails to perform his contractual obligations; or iii. Fails to abide by bid securing declaration;



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	<p>32.2 The Procuring Agency shall bar for not more than the time prescribed in Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:</p> <ul style="list-style-type: none"> i. Involved in corrupt and fraudulent practices as defined in Rule-2 of Public Procurement Rules; ii. Fails to perform his contractual obligations; and iii. Fails to abide by the id securing declaration; <p>32.3 The show cause notice shall contain: (a) precise allegation, against the bidder or contractor; (b) the maximum period for which the Procuring Agency proposes to debar the bidder or contractor from participating in any public procurement of the Procuring Agency; and (c) the statement, if needed, about the intention of the Procuring Agency to make a request to the Authority for debarring the bidder or contractor from participating in public procurements of all the procuring agencies.</p> <p>32.4 The procuring agency shall give minimum of seven days to the bidder or contractor for submission of written reply of the show cause notice</p> <p>32.5 In case, the bidder or contractor fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal hearing to the bidder or contractor/ authorize representative of the bidder or contractor and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed.</p> <p>32.6 In case the bidder or contractor submits written reply of the show cause notice, the Procuring Agency may decide to file the matter or direct issuance of a notice to the bidder or contractor for personal hearing.</p> <p>32.7 The Procuring Agency shall give minimum of seven days to the bidder or contractor for appearance before the specified officer of the Procuring Agency for personal hearing. The specified officer shall decide the matter on the basis of the available record and personal hearing of the bidder or contractor, if availed</p>
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	<p>32.8 The procuring Agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of personal hearing shall be reckoned from the last date of personal hearing..</p> <p>32.9 The Procuring Agency shall communicate to the bidder or contractor the order of debarring the bidder or contractor from participating in any public procurement with a statement that the bidder or contractor may, within thirty days, prefer a representation against the order before the Authority.</p> <p>32.10 Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective bidder or bidders in the form of decision containing the grounds for such action. The same shall be publicized by the Authority after examining the record whether the procedure defined in blacklisting and debarment mechanism has been adhered to by the procuring agency.</p> <p>32.11 The bidder may file the review petition before the Review Petition Committee Authority within thirty days of communication of such blacklisting or barring action after depositing the prescribed fee and in accordance with “Procedure of filing and disposal of review petition under Rule-19(3) Regulations, 2021”. The Committee shall evaluate the case and decide within ninety days of filing of review petition</p> <p>32.12 The committee shall serve a notice in writing upon all respondent of the review petition. The notices shall be accompanied by the copies of review petition and all attached documents of the review petition including the decision of the procuring agency. The parties may file written statements along with essential documents in support of their contentions. The Committee may pass such order on the representation may deem fit.</p>
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	<p>32.13 The Authority on the basis of decision made by the committee either may debar a bidder or contractor from participating in any public procurement process of all or some of the procuring agencies for such period as the deemed appropriate or acquit the bidder from the allegations. The decision of the Authority shall be final.</p>
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Section II - Prequalification Data Sheet (PDS)

Bid Data Sheet (BDS)

BDS Clause Number	ITB Number	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
A. General		
1	ITA 1.1	<p>The identification number of the Invitation for Prequalification is: [Tender No. KSSL-01-2025]</p> <p>The Procuring Agency is: Procurement Committee, KISSAN SUPPORT SERVICES (PVT) LIMITED.</p> <p>The list of contracts is: <u>PRE-QUALIFICATION OF REPUTED/RECOGNIZED LIFE INSURANCE COMPANIES.</u></p>
2	ITA 2.1	<p>The name of the Procuring Agency is: KISSAN SUPPORT SERVICES (PVT) LIMITED.</p> <p>The name of the Project or Procurement is: <i>Prequalification of Life Insurance Companies</i></p>

B. Contents of the Prequalification Document

ITA 7.1	<p>For clarification purposes, the Procuring Agency's address is:</p> <p>Head, Procurement Committee, KISSAN SUPPORT SERVICES (PVT) LIMITED F-9 Block, ZTBL Officers Colony, G-7/4, Islamabad Email: cs.kssl@ztbl.com.pk TEL NO. 051-260-6356</p>
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ITA 7.1 & 8.2	Web page: https://eprocare.gov.pk/ , https://www.ztbl.kssl.com.pk/
ITA 7.2	Pre-Application Meeting will be held: <i>No</i>

C. Preparation of Applications

ITA 10.1	This Prequalification document has been issued in the “ <i>English</i> ” language.
ITA 11.1 (d)	The Applicant shall submit with its Application, the following additional documents: <ol style="list-style-type: none"> 1. Certificate of Incorporation 2. License/ Authorization to provide Life Insurance 3. Credit Ratings issued by PACRA or VIS 4. Annual Audited Financial Statements of past three years.
ITA 14.2	The source for determining exchange rates is <i>SBP/NBP websites</i> , if required.

D. Submission of Applications

ITA 17.1	The deadline for Application submission is: Day: <i>[Tuesday]</i> Date : <i>[19-02-2025]</i> Time: <i>[11:00AM]</i>
ITA 19.1	The opening of the Applications shall be at ZTBL F-9 Block Building Islamabad. Day: <i>[Tuesday]</i> Date : <i>[19-02-2025]</i> Time: <i>[11:30AM]</i>
ITA 19.2	Submission of application on EPADS: The electronic Application submission procedures shall be: <ul style="list-style-type: none"> • <i>Please get registered on PPRA EPADS System. (For registration please contact PPRA designated person).</i> • <i>After Obtaining login ID, Please login to PPRA EPADS system</i>



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	<p>https://eprocure.gov.pk/, and search the prequalification notice.</p> <ul style="list-style-type: none"> • Submit/upload the prequalification application with all the required documents.
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E. Procedures for Evaluation of Applications

ITA 22.1	Pre-qualified/responsive Applicants: As per “Section III - Qualification Criteria and Requirements”
ITA 23.1	A margin of domestic preference “shall not” apply.
ITA 31.1	<p>If an Applicant wishes to make a Prequalification related Complaint, the Applicant should submit its complaint, in writing through EPADS to:</p> <p>For the attention: Head of the Grievance Redressal Committee.</p> <p>Title/position: /Head IAD</p> <p>Procuring Agency: KSSL</p> <p>In summary, at this stage, a Prequalification related Complaint may challenge any of the following:</p> <p>the terms of the Prequalification Documents; and</p> <p>the Procuring Agency’s decision not to prequalify an Applicant.</p>



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Section III - Qualification Criteria and Requirements

Only the Companies fulfilling mandatory requirements as mentioned below along with all the below mentioned supporting Documents will be considered Pre-qualified.

Eligibility and Qualification Criteria			Documentation
No.	Subject	Requirement	Submission Requirements
1. Eligibility			
1.1	Nationality	Nationality in accordance with ITA 4.5	Application Submission Letter
1.2	Conflict of Interest	No conflicts of interest in accordance with ITA 4.6	Application Submission Letter
1.3	Eligibility	Not having been declared ineligible as described in ITA 4.7 and 5.1	Application Submission Letter
1.4	Credit Rating	Minimum A++ Credit Rating of Life Insurance Business as per VIS or PACRA	Valid Credit Rating report
1.5	Income Tax Registration & Being on Active Tax Payers List	The Company must be registered with Income Tax and appearing on Active Tax Payers' List of FBR	i. Income Tax Registration Certificate ii. Active Tax Payer Status Certificate
1.6	Sales Tax Registration & Being on Active Tax Payers List	Sales Tax Registration of Company (Valid) (if not applicable, provide reason with proper legal backing) along with Active Tax Payer Status, if applicable.	i. Sales Tax Registration Certificate ii. Active Tax Payer Status Certificate iii. If Sales Tax is not applicable, exemption Certificate/FBR SRO/Reference of relevant provision of Law to establish this fact.
2. Historical Contract Non-Performance			
2.1	History of Non-Performing Contracts	Not debarred due to any Non-performance of contract or deviation from Bid Securing Declaration in accordance with the provision of Rule-19 of PP Rules or the period of debarment has been over.	Form PER-1
2.2	Affidavit of non-blacklisting	Bidder is not blacklisted by any public or private organization in Pakistan	Affidavit on Stamp Paper
2.3	Pending Litigation	Applicant's financial position and prospective long term profitability still sound according to criteria established in 3.1 below and assuming that all pending litigation will be resolved against the Applicant	Form PER-1



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Eligibility and Qualification Criteria			Documentation
No.	Subject	Requirement	Submission Requirements
3. Financial Situation and Performance			
3.1	Average Assets	Average Assets of the Applicant during past three (3) Years must be minimum Rs 500 million.	Audited Annual Financial Statements for the past 3 years
4. Experience			
4.1	Past Experience	Having experience of 5 years of provision of Life Insurance Services	i. Certificate of Incorporation and or any other legal instrument indicating the Company has been providing Life Insurance Services for the past 5 years.



Section IV - Application Forms



Application Submission Letter

Date: *[insert day, month, and year]*
IFP-No. and title: *[insert IFP number and title]*

To: *[insert full name of Procuring Agency]*

We, the undersigned, apply to be prequalified for the referenced IFP and declare that:

- (a) **No reservations:** We have examined and have no reservations to the Prequalification Document, including Addendum(s) No(s), issued in accordance with Instructions to Applicants (ITA) 8: *[insert the number and issuing date of each addendum]*.
- (b) **No conflict of interest:** We have no conflict of interest in accordance with ITA 4.6;
- (c) **Nationality:** Pakistan
- (d) **Eligibility:** We (and our subcontractors) meet the eligibility requirements as stated ITA 4.1, we have not been suspended by the Procuring Agency based on execution of a Bid/Proposal Securing Declaration in accordance with ITA 4.9;
- (e) **State-owned enterprise or institution:** *[select the appropriate option and delete the other]*
[We are not a state-owned enterprise or institution] / [We are a state-owned enterprise or institution];
- (f) **Not bound to accept:** We understand that you may cancel the Prequalification process at any time without incurring any liability to the Applicants, in accordance with ITA 26.1. Only suppliers or contractors who have been pre-qualified shall be entitled to participate further in the procurement proceedings
- (g) **True and correct:** All information, statements and description contained in the Application are in all respect true, correct and complete to the best of our knowledge and belief.
- (h) **Information of Applicant:**

1. Applicant's name			
2. Street Address:	Postal Code:	City:	Country:
3. P.O. Box and Mailing Address:			
4. Telephone Number:			



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5. Fax Number:	
6. E-mail Address:	
7. Web Site (if available):	
8. Contact Name:	
9. Contact Title:	
10. Type of Business:	
11. If Other, specify:	
12. Nature of Business:	
13. Year Established:	

Signed: *[insert signature(s) of an authorized representative(s) of the Applicant]*

Name: *[insert full name of person signing the Application]*

In the capacity of: *[insert capacity of person signing the Application]*

Duly authorized to sign the Application for and on behalf of: *[insert full name of the Applicant or the name of the JV]*

Address: *[insert street number/town or city/country address]*

Dated: *[insert date the document is signed i.e. day number] day of [insert month], [insert year]*

[For a joint venture, either all members shall sign or only the authorized representative, in which case the power of attorney to sign on behalf of all members shall be attached]



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Form- PER 1

Historical Contract Non-Performance, Pending Litigation and Litigation History

[The following table shall be filled in by the Applicant]

Applicant's Name: *[insert full name]*

Date: *[insert day, month, year]*

Page *[insert page number]* of *[insert total number]* pages

<input type="checkbox"/> Not debarred due to deviation from commitment of Bid Securing Declaration- <input type="checkbox"/> Not debarred due to non-performance			
Year	Non-performed portion of contract	Contract Identification	Total Contract Amount (current value, currency, exchange rate and PKR equivalent)
<i>[insert year]</i>	<i>[insert amount and percentage]</i>	Contract Identification: <i>[indicate complete contract name/ number, and any other identification]</i> Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Reason(s) for nonperformance: <i>[indicate main reason(s)]</i>	<i>[insert amount]</i>
Pending Litigation, in accordance with Section III, Qualification Criteria and Requirements			
<input type="checkbox"/> Pending litigation in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.3 as indicated below.			
Year of dispute	Amount in dispute (currency)	Contract Identification	Total Contract Amount (currency), US\$ PKR Equivalent (exchange rate)



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[insert year]	[insert amount]	<p>Contract Identification: [indicate complete contract name, number, and any other identification]</p> <p>Name of Procuring Agency: [insert full name]</p> <p>Address of Procuring Agency: [insert street/city/country]</p> <p>Matter in dispute: [indicate main issues in dispute]</p> <p>Party who initiated the dispute: [indicate "Procuring Agency" or "Supplier"]</p> <p>Status of dispute: [Indicate if it is being treated by the Adjudicator, under Arbitration or being dealt with by the Judiciary]</p>	[insert amount]
<p><input type="checkbox"/> No consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements</p> <p><input type="checkbox"/> Consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements, as indicated below.</p>			
Year of award	Outcome as percentage of Net Worth	Contract Identification	Total Contract Amount (currency), PKR Equivalent (exchange rate)



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<p><i>[insert year]</i></p>	<p><i>[insert percentage]</i></p>	<p>Contract Identification: [indicate complete contract name, number, and any other identification]</p> <p>Name of Procuring Agency: <i>[insert full name]</i></p> <p>Address of Procuring Agency: <i>[insert street/city/country]</i></p> <p>Matter in dispute: <i>[indicate main issues in dispute]</i></p> <p>Party who initiated the dispute: <i>[indicate "Procuring Agency" or "Supplier"]</i></p> <p>Court/ arbitral award decision: <i>[Indicate if the award decision was against the Applicant or any member of a joint venture.]y</i></p>	<p><i>[insert amount]</i></p>
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Section V. Eligible Countries

All the bidders are allowed to participate in the subject procurement without regard to nationality, except bidders of some nationality, prohibited in accordance with policy of the Federal Government.

Following countries are ineligible to participate in the procurement process:

1. India
2. Israel

Ministry of Interior, Government of Pakistan has notified List of Business Friendly Countries (BVL). Information can be accessed through following link:

<http://www.dgip.gov.pk/Files/Visa%20Categories.aspx#L>



Section VI – Scope of Supply and Schedule of Requirements

- KSSL intends to provide Group Life Insurance Coverage to its over 3,300 Employees for a period of three years (2025 to 2027). Accordingly, the KSSL is looking for well-reputed Life Insurance Companies having minimum 5 years' experience in the Life Insurance Business with minimum credit rating of A++ as per PACRA/ VIS Credit Rating Agencies and minimum Rs 500 million of average total assets during the past three (3) years through pre-qualification process.
- Only the pre-qualified firms will be eligible to participate in the Financial Bidding process.
- The existing coverage is as follows;

In case of Natural Death: Rs 800,000/-

In case of Accidental Death: Rs 1,600,000/-

- KSSL will have the right to call quotations separately for each year or combined for whole tenure of 3 years as well as to determine the terms & conditions for inviting the bids, as deemed appropriate.
- The Companies will also be required to submit their Profit Sharing Formula, its Procedure and Terms & Conditions along with Pre-Qualification Application.



(A Subsidiary of ZTBL)

KISSAN SUPPORT SERVICES (PVT) LTD.

Head Office, Islamabad

No. KSSL/Admin/4(26)/12/

Dated:- 22 May 2024

NOTIFICATION

It is notify that the following Grievance Redressal Committee has been constituted for the hiring of Contractor/firm to provide uniforms to KSSL non-clerical staff deputed at ZTBL Head Office Islamabad:-

- Khawaja Shabbir - Convener
Manager (IAD), KSSL.
- Lt Col ® Javed Iqbal - Member
Security Officer KSSL.
- Mr. Abid Ali - Member
Deputy Manager (F&A), KSSL.

S/d
Brig (R) Muhammad Zia Abid Bajwa
Managing Director/CEO

All Concerned