



GOVERNMENT OF PAKISTAN  
BENAZIR INCOME SUPPORT PROGRAMME  
F-BLOCK, PAK SECRETARIAT, ISLAMABAD

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No. 11(3)/CT/BISP/2018

Islamabad, November 03, 2023

**NOTIFICATION**

1. **Publication of Technical Evaluation Report**
2. **Date and Time for Opening of Financial Bids**

Kindly find attached the **Technical Evaluation Report (Annex – A)** of the technical proposals submitted for “**Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries**”. As per the Technical Evaluation Report, following FIs have been qualified in the Technical Evaluation, and become eligible for opening of Financial Proposals:

1. M/s Bank Alfalah Limited – qualified in 12 clusters
2. M/s Habib Bank Limited – qualified in 15 clusters
3. M/s Mobilink Micro-Finance Bank Limited/Jazz Cash – qualified in 15 clusters
4. M/s Telenor Microfinance Bank Limited – qualified in 15 clusters

2. It has been decided by the BISP Management that the Financial Proposals of the above qualified FIs, will be opened on **November 13, 2023 at 1400 hours** in conference room, ground floor, at BISP Head Office, F-Block Pak Secretariat, Islamabad. The financial bids of the FIs who could not qualify in the technical evaluation, will be returned by post to the authorized signatories, as per their technical proposals.

3. It is further informed that as required under Clause 21.1 of Proposal Data Sheet of the RFP, the above qualified FIs will have to give their choice of three (03) clusters. In this regard, in order to ensure transparency in the process, following procedure has been decided for compliance during public opening of the financial proposals, as per the above scheduled date and time:

- (i) Before opening of the financial proposals, the qualified FIs will submit their choice of three (03) clusters on their letter head and must be signed by their authorized signatory for submission of bids/ proposals (**format attached as Annex – B**).
- (ii) BISP’s Procurement Evaluation Committee (PEC) will announce the chosen clusters by the above qualified FIs.
- (iii) As per the chosen clusters announced, the financial bids of respective FIs will be opened and announced aloud.
- (iv) The remaining financial bids will be returned unopened.

  
3/11/2023.  
Director (Procurement)

To: All participating FIs.

## TECHNICAL EVALUATION REPORT

(As per Rule 35 of PP Rules, 2004)

1. Name of Procurement Agency: **Benazir Income Support Programme (BISP)**  
**Least Cost Selection (LCS) Method under Procurement of Consultancy Services Regulations, 2010 read with relevant provisions of Public Procurement Rules, 2004 (as amended from time to time)**
2. Method of Procurement: **Least Cost Selection (LCS) Method under Procurement of Consultancy Services Regulations, 2010 read with relevant provisions of Public Procurement Rules, 2004 (as amended from time to time)**
3. Title of Procurement: **Hiring of Financial Institutions (FIs) for Payments to BISP Beneficiaries**
4. Tender Inquiry No.: **RFP No.: 11(3)/CT/BISP/2018**
5. PPRA Ref. No. (TSE): **TS520114E**
6. Date & Time of Proposal/Bid Closing: **October 11, 2023 at 14:00 Hours**
7. Date & Time of Proposal/Bid Opening: **October 11, 2023 at 14:30 Hours**
8. No. of Proposal/Bid Received: **109 for 15 Clusters**
9. Criteria for Proposals/Bids Evaluation: **As per Clause 10.1 (A) and Clause 21.1 of the Proposal Data Sheet to the RFP**
10. Details of Proposals/Bids Evaluation: **Two tier evaluation:**  
**a) Preliminary Examination - Status of Responsiveness i.e., Qualification/Eligibility of FIs as per Clause 10.1 (A) Of The Proposal Data Sheet to the RFP, for detailed technical evaluation**  
**b) Detailed Technical Evaluation as per Clause 21.1 Of The Proposal Data Sheet to the RFP**
- a) Preliminary Examination - Status of Responsiveness i.e., Qualification/Eligibility of FIs as per Clause 10.1 (A) Of The Proposal Data Sheet to the RFP, for detailed technical evaluation**

S#	Name of Financial Institution (FI)	Responsive/ Non-Responsive	Rule/Regulation/SRFP-SBD*/Policy/ Basis for Non-Responsiveness/Disqualification/ Technical Rejection / Acceptance as per Rule 35 of PP Rules, 2004.	Remarks
1	M/s Bank Alfalah Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
2	M/s BOP as Lead in JV with M/s Bank Alfalah Limited as Associate Member	Non-Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	M/s BOP as Lead in the JV, declared disqualified for detailed technical evaluation due to non-provision of Branchless Banking License as per point # xii of Clause 10.1 (A) of the Proposal Data Sheet to the RFP, and hence the JV of the FI stood non-responsive.
3	M/s Mobilink Micro-Finance Bank Limited/Jazz Cash	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
4	M/s NRSP Microfinance Bank Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
5	M/s FINCA Microfinance Bank Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
6	M/s Sindh Bank Limited	Non-Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	M/s Sindh Bank Limited stood Non-Responsive and declared disqualified for detailed technical evaluation due to non-provision of documents including Branchless Banking License as required at points vii, ix, x, xii, xiv, xvi and xvii of Clause 10.1 (A) of the Proposal Data Sheet to the RFP
7	M/s United Bank Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
8	M/s Telenor Microfinance Bank Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
9	M/s Habib Bank Limited	Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	Stood responsive and eligible for detailed Technical Evaluation
10	M/s HBL Microfinance Bank Limited	Non-Responsive	Clause 10.1 (A) Of The Proposal Data Sheet	M/s HBL Micro Finance Bank Limited stood Non-Responsive and declared disqualified for detailed technical evaluation due to non-provision of Branchless Banking License as per point # xii of Clause 10.1 (A) of the Proposal Data Sheet to the RFP

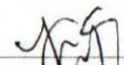
**b) Detailed Technical Evaluation as per Clause 21.1 Of The Proposal Data Sheet to the RFP**


S#	Name of Financial Institution (FI)	Cluster Wise Technical Score/Marks (Total Marks =100, Passing marks 70% and/or above)															Rule/Regulation/SRFP-SBD*/Policy/ Basis for Non-Responsiveness/Disqualification/ Technical Rejection / Acceptance as per Rule 35 of PP Rules, 2004.	Remarks
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
1.	M/s Bank Alfalah Limited	N/S	90.65	88.42	88.00	91.58	89.44	89.25	88.63	N/S	88.00	N/S	88.38	90.11	89.09	89.63	Clause 21.1 Of The Proposal Data Sheet	The FI is technically qualified for cluster# 2, 3, 4, 5, 6, 7, 8, 10, 12, 13, 14 and 15; and is recommended for opening of financial proposals of qualified clusters subject to its own choice of maximum three (3) clusters as per the provision of RFP

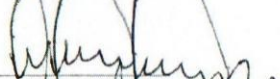
2	M/s Mobilink Micro-Finance Bank Limited/Jazz Cash	88.92	87.22	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	87.00	Clause 21.1 Of The Proposal Data Sheet	The FI is technically qualified for all 15 clusters and is recommended for opening of financial proposals subject to its own choice of maximum three (3) cluster as per the provision of RFP.
3	M/s NRSP Microfinance Bank Limited	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	58.00	Clause 21.1 Of The Proposal Data Sheet	The FI failed to obtain the minimum passing score i.e 70 %, in all the 15 clusters and therefore declared technically disqualified.
4	M/s FINCA Microfinance Bank Limited	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	61.00	Clause 21.1 Of The Proposal Data Sheet	The FI failed to obtain the minimum passing score i.e 70 %, in all the 15 clusters and declared technically disqualified.
5	M/s United Bank Limited	61.00	N/S	53.08	N/S	60.25	N/S	N/S	N/S	N/S	N/S	N/S	N/S	N/S	N/S	N/S	N/S	Clause 21.1 Of The Proposal Data Sheet	The FI failed to obtain the minimum passing score i.e 70 %, in the three (03) Clusters it applied for i.e Cluster# 1, 3 and 5, and therefore declared technically disqualified.
6	M/s Telenor Microfinance Bank Limited	83.70	83.70	81.42	81.00	84.58	82.56	82.25	81.63	82.86	81.00	81.63	83.11	83.11	82.09	82.63		Clause 21.1 Of The Proposal Data Sheet	The FI is technically qualified for all 15 clusters and is recommended for opening of financial proposals subject to its own choice of maximum three (3) cluster as per the provision of RFP.
7	M/s Habib Bank Limited	81.25	74.50	71.92	77.17	77.66	75.39	74.01	76.13	76.93	75.61	75.13	75.88	78.50	72.41	76.51		Clause 21.1 Of The Proposal Data Sheet	The FI is technically qualified for all 15 clusters and is recommended for opening of financial proposals subject to its own choice of maximum three (3) cluster as per the provision of RFP.

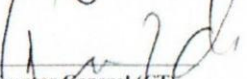
**Legend:**

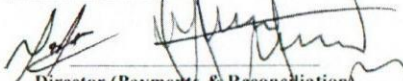
N/S	Proposal Not Submitted
	Qualified and Recommended for Opening of Financial Proposal
	Not-Qualified and Rejected

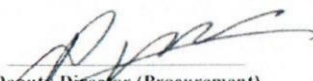
  
Procurement Specialist  
Co-Opted Member

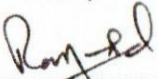
  
Director (MIS)  
Co-Opted Member

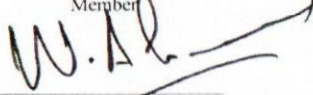
  
Director (Policy & Coordination)  
Member

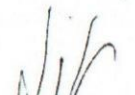
  
Director General (CT)  
Member

  
Director (Payments & Reconciliation)  
Co-Opted Member

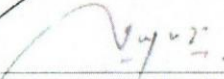
  
Deputy Director (Procurement)  
Secretary

  
Director (M&E)  
Member

  
Director General (Technology)  
Member

  
Director (NSO)  
Co-Opted Member

  
Director (Procurement)  
Member

  
Director General (OM)  
Member

  
Director General (F&A)  
Chairman

\*Standard Request for Proposal (SRFP)/Standard Bidding Documents (SBD).

**Annex - B**

Director (Procurement)  
BISP Head Office, Islamabad.

Subject: **CHOICE OF THREE CLUSTERS AS REQUIRED UNDER  
CLAUSE 21.1 OF PROPOSAL DATA SHEET OF THE RFP**

As required under Clause 21.1 of Proposal Data Sheet of the RFP, we hereby opt for the following three clusters for opening of our Financial Proposals:

Sr. No	Cluster No.
1	
2	
3	

2. We understand and agree that the Financial Proposals of the above chosen clusters will be opened only and the remaining Financial Proposals will be returned to us unopened.

3. We further understand and hereby undertake that in case the cluster(s) selected by us is not qualified for a successful award, such position shall not entitle us nor we will place request to BISP for consideration of our Financial Proposals for clusters other than the above chosen clusters.

Yours sincerely,

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Authorized Signatures & Stamp  
Name and Title of the Authorized Signatory