Evaluation Report for Cluster-3
(As Per Rule 35 of PP Rules, 2004)

1	Name of Procuring Agency:	Benazir Income Support Programme (BISP)			
2	Method of Procurement:	Quality & Cost Based Selection(QCBS) as per Procurement of Consultancy Services Regulations, 2010 of PPRA			
3	Title of Procurement:	Hiring of Financial Institutions(FIs) for provision of BVS Based services for BISP Beneficiaries			
4	Tender Inquiry No.:	1-42/Proc/FIs/BISP/HQ/2019			
5	PPRA Ref. No. (TSE):	TS 376739E			
6	Date & Time for Proposal Closing:	5th August, 2019 at 1100 hours			
7	Date & Time for Proposal Opening:	5th August, 2019 at 11:30 hours			
8	No of Proposals Received:	Six (06) for Cluster-3			

9	Criteria for Proposal Evaluation:	Sr No	Description of Main Criteria for Technical Evaluation	Marks against each sub-criteria	Marks Obtained against each sub-criteria	Marks against each Main criteria
		A)	**Overall Experience of G2P/Humanitarian Projects & Technology Capability of FI**	-		20
		i)	Technological Capability of FI (refer to Task 1 in TOR)			
			a) No of years of experience in Technology based (Mobile Wallets, BVS, Card based etc) disbursement projects	4		10
			- above 5 years (full marks)			
			- above 3 years (3 marks)			
			- between 2 to 3 years (2 marks)			
			- between 1 to 2 years (1 mark)			
			b) Volume handled in such mandates requiring technology intensive disbursements	4		
			- Above 1 million beneficiaries (full marks)			
			- Above 500k but less than 1 million beneficiaries (3 marks)			
			- Above 100k but less than 500k beneficiaries (2 marks)			
			- Up to 100k beneficiaries (1 marks)			

		c) Similar type of Integrations as per task 1 of TOR with different organizations	2		
		- Above 3 integrations with different organizations (2 marks)			
		- Up to 2 integrations with different organizations (1 marks)			
	ii)	**Ability to individually/bulk open, activate on real time basis (fulfilling all SBP requirements) and operate LMA-II and link BB Savings accounts for beneficiary with secure BVS services.**	-		5
		- existing/already deployed module for both types of accounts (full marks)			
		- existing/already deployed module for one type of accounts and proposed with definitive timelines for the other (4 Marks)			
		- existing/already deployed module for one type of accounts and proposed with non-definitive timelines for the other (3 Marks)			
		- proposed with definitive timelines for deployment of both types of modules (2 Marks)			
		- proposed with definitive timelines for deployment of one module only (1 Mark)			
		- proposed with no definitive timelines for any or both modules (zero Marks)			
	iii)	**Ability to provide real time as well as periodical reporting for debiting, crediting, blocking, unblocking, biometric verification, account opening & closure, reconciliation and error corrections (as per Tasks 1, 3 and 4 of the TORs) through integrations (web service/APIs) with BISP's MIS.**	-		5
		- system based reporting & reconciliation capability already exists and ready to integrate with BISP system (full marks)			
		- system based reporting & reconciliation proposed with definitive timelines (3 marks)			
		- system based reporting & reconciliation proposed but with no			

			definitive timelines (zero marks)			
	B)		**Complaint Management, Reporting and Fraud Management Capacity**			**20**
		i)	Ability to incorporate all types/subtypes of complaints of BISP in existing CRM of FI and integrate the same with the Complaint Redressal Mechanism of BISP for real time update to BISP as per Task 10 of TORs		-	5
			- System capability available in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation (full marks)			
			- System capability can be built in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation (3 marks)			
			- System capability cannot be built in FIs CRM to incorporate all types of complaints of BISP and integrate with BISP PCMS for updation (zero marks)			
		ii)	Ability to provide secured BVS verification services along with fulfillment of all requirements of BVS Hardware before initiating disbursements, as per Task 5 and 11 in TORs.		-	10
			- FI will become fully compliant with the standards for both BISP Specific NADRA Web Service and BVS hardware, as defined in Task 5 & 11 of TORs (full marks)			
			- FI will become fully compliant with the standards for BISP specific NADRA Web Service but BVS hardware is not compliant with the NADRA standard templates, as defined in Task 5 & 11 of TORs. (5 marks)			
			- FI will not be able to be compliant with BISP Specific NADRA Web Service and BVS hardware standards, as defined in the Task 5 & 11 of the TORs (zero marks)			
		iii)	**Ability to bring all LMA-II accounts opened for BISP Beneficiaries, within the monitoring system/structure of the already existing fraud management system of FI to generate and report all types of alerts; including but not limited to FIs standard fraud policy and any other**		-	5

		abnormal & suspect activities defined by BISP.		
		- Fraud management system is already deployed by the FI with alerts/reporting capabilities that can incorporate BISP's LMA-II A/C related alerts. (full marks)		
		- Fraud management system is already deployed by the FI with alerts/reporting capabilities but has limited capability to incorporate BISP's LMA-II A/C related alerts. (3 marks)		
		- Fraud management system is not deployed by the FI. (zero marks)		
C)		**BVS enabled Distribution Network & G2P Distribution**	-	**35**
	i)	Following each category should be mapped/tabulated as per each district of a Cluster for which bid is submitted to BISP, as per existing BVS foot print. However, evaluation of BVS agent network and BVS ATMs will be based on average BVS footprint of these channels in the cluster. In case of BVS enabled branches, the evaluation will be done as per criteria mentioned in sub-category "C" below		35
	a (i)	BVS Agents (own) - (10 Marks)		10
		- More than two BVS Agent for min. 500 beneficiaries: 100% marks		
		- More than One Own BVS Agent for min. 500 beneficiaries: 80%marks		
		- One Own BVS Agent for min. 500 beneficiaries: 60% marks.		
		- Zero marks if does not fulfill any of the above criteria		
	b (ii)	BVS Agents (through the Agreement Arrangement) - (5 Marks)		5
		- More than two BVS Agent for min. 500 beneficiaries: 100% marks		
		- More than One BVS Agent for min. 500 beneficiaries: 80%marks.		
		- One BVS Agent for min. 500 beneficiaries: 60% marks		
		- Zero marks if does not fulfill any of the above criteria		
	b (i)	BVS ATMs (Own) - (10 Marks)		10
		- One BVS ATM for up-to 1500 beneficiaries: 100% marks		

		- One BVS ATM per 1501 to 2500 beneficiaries: 80% marks			
		- One BVS ATM per 2501 to 3500 beneficiaries: 60% marks			
		- Zero marks if does not fulfill any of the above criteria			
	b(ii)	BVS ATMs (through Agreement Arrangement)- (5 Marks)			5
		- One BVS ATM for up-to 1500 beneficiaries: 100% marks			
		- One BVS ATM per 1501 to 2500 beneficiaries: 80% marks			
		- One BVS ATM per 2501 to 3500 beneficiaries: 60% marks			
		- Zero marks if does not fulfill any of the above criteria			
	c (i)	BVS enabled Branches (Own and/or through Agreement Arrangement)- (5 Marks)			5
		- At-least five BVS Branch in each district of the cluster: 100% marks			
		- At-least five BVS Branch in 75% or more districts of the cluster: 80% marks			
		- At-least five BVS Branch in 50% or more districts of the Cluster: 60% marks			
		- Zero marks if does not fulfill any of the above criteria			
D)		**Work Plan & FI Staffing**		-	25
	i)	Team Structure/Staffing: (For each category: 100% marks for complete, 50% for partial, 0% for not existing)			
		a) Dedicated Head of G2P/P2G Business with relevant experience	2		12
		b) Dedicated MIS and Technology expert with relevant technology experience	2		
		c) Dedicated Reconciliation & Reporting expert	2		
		d) A structured distribution team to ensure at least one focal persons at each level i.e. tehsil, district, division, province and headquarters for coordination with BISP offices at the corresponding level as per Task 8 of	4		

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		TOR			
		e) Staffing Plan for a separate Fraud Management Team for ensuring IT System security, BVS security, secure reporting and ensure monitoring (system & field), to engage and coordinate with BISP HQs and local offices, in case of any fraudulent activity or embezzlement to conduct Joint Inquiries as per Task 8 of TOR	2		
	ii)	Complete BVS Agent Network Details, as per Task 6 & 7 of the TORs:			3
		- BVS Agent details (1)			
		- Plan for BVS BB Agent On boarding Criteria (1)			
		- Plan for addressing requirements at BVS touch points (2)			
	iii)	Plans to address denial of service.		-	5
		- liquidity replenishment plan (80% weightage)			
		- address BVS error codes (20% weightage)			
	iv)	Ability to provide Education, Information and Awareness for beneficiaries including SMS texts by FIs as per task 9 of the TORs		-	3
		Marks Allocation:			
		- Communication Strategy/plan for building awareness of the beneficiaries (1)			
		- Communication Strategy/plan for building awareness of BVS Agents for better service delivery for the beneficiaries (1)			
		- Plan to utilize SMS service and Printed material at critical touch points for education, info and awareness (1)			
	v)	Structure for Monitoring & Evaluation (M&E): The FI needs to devise and submit its fully structured M&E plan and reporting of activities on periodical basis with BISP with BISP HQs and Provincial DGs/Regional Offices as per Task 8 of the TORs		-	2
		Marks Allocation:			

			1291
- Monitoring Coordination Plans with Provincial DGs/ Regional Directors/Divisional Directors etc (full marks)			
- No Monitoring Coordination Plans with Provincial DGs/ Regional Directors/Divisional Directors etc (zero marks)			
Total Marks			
			100
Qualifying Score			
			75

10. Technical Scores of FIs for Cluster-3

S #	Names of FIs	Technical scores
1	Bank Alfalah Limited	81.89
2	Mobilink Microfinance Bank	84.06
3	Habib Bank Limited (HBL)	78.53
4	Meezan Bank Limited	29.36
5	United Bank Limited	70.85
6	Telenor Microfinance Bank	49.21

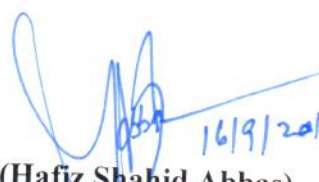Note: As per RFP, the minimum qualifying technical score for opening of Financial Proposal was 75 out of 100

Weightage of Technical and Financial: 80 : 20

11.   Combined Evaluation of Technically qualified FIs for Cluster-3

FIs Name	Proposal Price(Exclusive of GST)	Weighted Technical Score	Weighted Financial Score	Final Score	Ranking
Bank Alflah Limited	1.18%	65.512	9.661	75.173	2nd
Mobilink Micro Finance Bank Limited	2.21%	67.248	5.158	72.406	3rd
HBL	0.57%	62.824	20	82.824	1st

Highest ranked FI in Cluster-3:   **Habib Bank Limited**

16/9/2019

(Hafiz Shahid Abbas)
Additional Director General (Procurement)