



Government of the Punjab
Punjab Social Protection Authority



INVITATION FOR BIDS

Hiring Service Provider (SP) for Interest Free Loans

Punjab Social Protection Authority (PSPA) is a body corporate established under Punjab Social Protection Authority Act 2015. PSPA invites bids to provide interest free micro-finance / micro-credit loans to PSPA current / potential beneficiaries. Sealed bids are invited from interested organizations having valid license for microfinance / microcredit.

1. PSPA invites sealed bids for the provision of above mentioned services from Service Providers (SPs) who are on Active Taxpayers List of the Federal Board of Revenue and licensed under State Bank of Pakistan's / Securities & Exchange Commission of Pakistan's (SECP), micro crediting/microfinancing regulations.
2. PSPA shall use "Least Cost Selection" and bidding shall be conducted through Open Competitive Bidding as per Rule 38 (2) (a) (single stage two-envelope method) as specified in the Punjab Procurement Rules-

Description	Bid Security (Refundable)
Microcredit/Microfinance (Interest Free Loans)	PKR: 6 lac for each division (Approx. 2% of the estimated contract price i.e. Rs. 250 million for FY 2021-22 for 9 Divisions)

2014 (as amended to date)

3. Interested eligible bidders can obtain tender document containing all details of required services, eligibility criteria and terms & conditions from PSPA "78-79, D-Block, Wahdat Road, New Muslim Town Lahore" during office hours on a formal request and nonrefundable cash payment of Rs. 1,000/- only.
4. Pre-bid clarification meeting will be held on August 27, 2021 at 02:00 PM.
5. Sealed Bids must be delivered to the office on or before, August 31, 2021 02:00 PM. Technical bid will be opened on August 31, 2021 same day at 02:30 PM in the presence of bidders or their representatives at the address mentioned above.
6. Services are required for the following 9 divisions:

a. Bahawalpur	b. Dera Ghazi Khan	c. Faisalabad
d. Gujranwala	e. Multan	f. Lahore
g. Rawalpindi	h. Sahiwal	i. Sargodha
7. After the completion of technical evaluation process, the financial bids of only technically qualified bidders will be opened on time and date conveyed thereafter.
8. The bidders are required to give their best and final prices (inclusive of all applicable taxes & duties etc.) as negotiations are not allowed.
9. Taxes will be deducted as per applicable government rules. Bid security, NTN and Sales Tax registration certificate and tender fee deposit slip must be provided with the technical bid.
10. Bids which are incomplete, not sealed, not signed and / or not stamped, late or submitted by other than specified mode shall be rejected.
11. The contract shall be awarded to the lowest evaluated financial bidder against each division initially for a period of three years extendable with mutual consent.
12. The tender / bid document is readily available on PSPA website (<http://pspa.punjab.gov.pk/tenders/all>) and PPRA website (<http://eproc.punjab.gov.pk/ActiveTenders.aspx>).

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