



## SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN

**T# 29/13-14**

### **Invitation to Bid**

The Securities and Exchange Commission of Pakistan (SECP) invites sealed bids from Information Technology & Digital Media companies registered with sales tax department and having national tax number (NTN) based in Pakistan for:

### **“ DESIGNING, DEVELOPMENT AND DEPLOYMENT OF INVESTOR EDUCATION WEB PORTAL ”**

The relevant details plus terms and conditions may be obtained from the undersigned personally or by visiting the SECP website: [www.secp.gov.pk/Procurement.asp](http://www.secp.gov.pk/Procurement.asp)

**Pre Bid Meeting:** In order to obtain full understanding of the Scope of Work, a meeting of the bidders is scheduled on **June 17, 2014** at 1500 Hrs at SECP Office. Those who wish to attend/ participate should inform the undersigned.

Clarification if any on the technical requirement may also be obtained by sending an email to [ubaidullah.khalid@secp.gov.pk](mailto:ubaidullah.khalid@secp.gov.pk) till **June 17, 2014** (before pre-bid meeting). The clarifications issued in respect of all queries (through email and during pre-bid meeting) will be uploaded on SECP Website by June 18, 2014.

Sealed bid with 5% earnest of the maximum total quoted cost of the required services, must reach the undersigned through courier or may be dropped in the tender box on the ground floor of the NICL Building. The tenders must be received on **June 25, 2014**, by 1500 Hrs and will be opened on the same day at 1530 Hrs

M. Ubaidullah Khalid – Assistant Director (Admin)  
4th Floor, NICL Building, 63 Jinnah Avenue, Islamabad  
Tel: 9207091-4 Ext 107

## **Terms and Conditions for Bids and Bidders**

1. **Tender Identification Number: TENDER # 29/13-14**
2. Bids are invited for “**DESIGNING, DEVELOPMENT AND DEPLOYMENT OF INVESTOR EDUCATION WEB PORTAL**” through **SINGLE STAGE ONE ENVELOP METHOD**
3. **The Procurement Agency is:**

**Securities and Exchange Commission of Pakistan**  
4th Floor, NICL Building, 63 Jinnah Avenue, Blue Area,  
Islamabad.
4. Relevant details plus terms and conditions of the tender may be obtained from the undersigned personally or by visiting the SECP website: [www.secp.gov.pk/Procurement.asp](http://www.secp.gov.pk/Procurement.asp)
5. **Pre Bid Meeting:** In order to obtain full understanding of the Scope of Work, a meeting of the bidders is scheduled on **June 17, 2014** at 1500 Hrs at SECP Office. Those who wish to attend/ participate should inform the undersigned.
6. Clarification if any on the technical requirement may also be obtained by sending an email to [ubaidullah.khalid@secp.gov.pk](mailto:ubaidullah.khalid@secp.gov.pk) till **June 17, 2014** (before pre-bid meeting).
7. The clarifications issued in respect of all queries (through email and during pre-bid meeting) will be uploaded on SECP Website by **June 18, 2014**.
8. Bidders can quote for development and deployment of Investor Education Portal as provided in the scope of work in accordance with the terms and conditions. A complete turnkey solution will be quoted by the bidder for designing, development and deployment of web portal including domain registration, hosting, email accounts, technical specifications, hardware, software, security, support, training of SECP staff and required licensing if any, etc.
9. **Any bid without earnest money will not be entertained.**
10. The SECP is not bound to accept the lowest bid and reserves the right to accept full or partial supplies offered and bidders should supply the same at the rates finalized.
11. The bid validity period shall be at least 60 days.
12. The amount of the bid and earnest money shall be in Pak rupees. The bids should be accompanied by earnest money (refundable) for an amount equal to 5% of the total quoted price (inclusive GST, if applicable) in shape of either pay order, demand draft valid for not less than 6 months in favor of **Securities and Exchange Commission of Pakistan, 4th Floor, NICL Building, 63 Jinnah Avenue, Blue Area, Islamabad**. The tenders not accompanied by earnest money or with less amount of earnest money will not be entertained.
13. If the bid is withdrawn before the expiry of its validity or the supply/services are not made/provided within due date, the earnest money will be forfeited in favor of the SECP, Islamabad.

14. It is of utmost importance that bids should be submitted very carefully and the instructions set forth above, scrupulously complied with, failing which the offer will be ignored.
15. The language of the bid is English and alternative bids shall not be considered.
16. Amendments or alterations/cutting etc., in the bids must be attested in full by the person who has signed the bids
17. The prices quoted shall correspond to 100% of the requirements specified. The prices quoted by the bidder shall not be adjustable. Changes or revisions in rates after the opening of the bids will not be entertained and may disqualify the original offer.
18. The rates must be quoted strictly in accordance with our documents and Annex(s). In the event of non-acceptance of offer no intimation will be given to the individual bidder.
19. Discounts (if any) offered by the bidder shall be part of the bid.
20. The interested bidders must have regular place of business, telephone numbers and email address and must provide proof of their existence in the particular business, for not less than 2 years and proof of company as legal entity.
21. The proof of company's existence as a legal entity and an affidavit that the company is not blacklisted by any organization must be presented with the bid.
22. A copy of authorized agency/partnership/dealership/distributorship certificate from their principals is to be submitted with the bid, in case of any such claim.
23. The bidders do not have the option of submitting their bids electronically. Telegraphic and conditional bids will not be accepted. Unsealed bids will not be entertained.
24. Detail of applicable taxes and whether included or not in the quoted price and breakup of quoted price shall be clearly mentioned.
25. In case applicable taxes have neither been included in the quoted price nor mentioned whether quoted amount is inclusive or exclusive of such taxes, then quoted amount will be considered inclusive of all taxes and selected service provider will have to provide the required services, if selected and declared as best evaluated bidder.
26. The place of destination is: **Securities and Exchange Commission of Pakistan**, 4th Floor, NICL Building, 63 Jinnah Avenue, Blue Area, Islamabad.
27. The envelopes shall bear the following additional identification marks:

**Bid for:**           **“DESIGNING, DEVELOPMENT AND DEPLOYMENT  
OF INVESTOR EDUCATION WEB PORTAL”**

**Firm Name:** XYZ Firm

**Attention:**       Assistant Director, Admin, 4th Floor  
NICL Building, 63 Jinnah Avenue  
Blue Area, Islamabad

28. The deadline for the submission of bids is:

**Date: June 25, 2014**

Time: 1500 Hrs

29. The bid opening shall take place at:

**Securities and Exchange Commission of Pakistan**

4th Floor, NICL Building, 63 Jinnah Avenue, Blue Area,  
Islamabad

**Date: June 25, 2014**

Time: 1530 Hrs

30. A statement “**Not to be opened before 1530 Hrs on June 25, 2014**” shall be clearly mentioned on the top of the sealed bid.

31. The bids received after the due date and time will not be entertained. SECP reserves the right to reject and cancel all received bids at any time of the bidding process.

32. The earnest money of successful bidder will be retained and that of other bidders will be returned.

33. Successful bidder will be required to sign a non-disclosure agreement in respect of the confidentiality of data and information of any sort available to the company during performance of services.

34. Successful bidder will have to sign an after sale maintenance agreement with the Commission initially for the period of 01 year and extendable to any period mutually agreed.

35. Performance Guarantee equal to 10% of Purchase Order / contract value, in the shape of demand draft or pay order in favor of SECP will be required by the successful supplier/firm. Performance Guarantee will remain valid up to completion of the warranty / contract period. Moreover, on deposit of Performance Guarantee with SECP, earnest money of the successful bidder will be returned.

36. If the successful bidder fails to maintain the specifications (quality/quantity) of the equipment/supplies then their performance guarantee will be forfeited in favor of the Commission and contract/purchase order may be terminated.

37. In case successful bidder fails to supply/install and activate required equipment/services in given time, then a penalty of 1% of the performance guarantee per week will be imposed.

38. The prospective bidders should have proven track record of designing, development and deployment of web portal of similar nature and magnitude. Preference would be given to bidders having experience of developing web portals and softwares for financial services including insurance or capital market.

39. The offered technology should be scalable, properly deployed at SECP with all requisites.

40. The Bidder should be a Company registered with the Commission.

41. The Bidder should be a profit making Company in the last Financial Year.(2012-2013)
42. The Bidder should not be currently blacklisted by any Government / Government agency/ Bank / institution in Pakistan or abroad. The bidder should provide declaration to this effect on their company's letterhead.
43. The bidder should have experienced of developing web portals for reputed organizations preferably Financial Institutions.
44. Bidder must have a robust client side deployable application (middleware) that can be integrated with different SECP's applications, **if required**. (Past details of integration with various applications in at least five organizations has to be provided)
45. The attention of prospective Bidders is drawn to (i) the fact that they will be required to certify in their proposals that all hardware & software is either covered by a valid license or was produced by the Bidder.
46. By submission of documentary evidence in its proposal, the Bidder must establish to the SECP's satisfaction:
  - a. that it has at least twenty fulltime relevant technical resources for last one year
  - b. that it has ISO or CMM level quality assurance certification or following the processes and are working towards achieving these certifications (documentary proof will need to be provided)
47. The SECP reserves the right to relax any condition of the bidding document as per its requirement. Moreover, SECP reserves the right to amend/change/revise the Scope of Work, if deemed necessary. The successful bidder shall have to provide the services accordingly.
48. The right to accept, reject and cancel any offer without assigning any reason is hereby reserved. The SECP's decision will be final and binding in all matters relating to this tender.
49. The ownership of all products and services arising as a result of this procurement, including any source code developed, will be the sole property of SECP. The successful bidder will be bound to provide the source code to SECP for usage/modifications for its own use and train the SECP staff so that some modifications can be done on SECP side. The SECP will have full right to modify the source code according to its changing business requirements.
50. The bidder shall furnish relevant documents supporting the above eligibility / qualification criteria along with the bid. SECP reserves the right to verify / evaluate the claims made by the bidder independently.

Documents Checklist	Yes/No
Certificate of incorporation - SECP	
Certificate of NTN	
Audited copies of financial statements – 2012-13	

Bidder's profile	
Earnest money	
International Certification proof	
Proof of executing similar projects	
Affidavit	

**Note:**

- **The attachment details are as under**

<b>1. Scope of Work</b>	<b>Annex “A”</b>
<b>2. Evaluation Criteria</b>	<b>Annex “B”</b>
<b>3. Bid Submission Form</b>	<b>Annex “C”</b>
- **If the above terms and conditions are acceptable then bids must be submitted well in time and according to the requirements.**

## SCOPE OF WORK

### DESIGNING, DEVELOPMENT AND DEPLOYMENT OF INVESTOR EDUCATION WEB PORTAL

#### **Background:**

Basic knowledge and understanding of financial markets and products is critical, in particular for general public, before making any investment or long-term financial contract decision. Apart from this one should also be fully aware of rights and obligations of both the parties – user and provider of services – at the time of entering into a financial contract. Lack of financial literacy and capability makes general public vulnerable to fraudulent activities and poor investment decisions.

The Securities and Exchange Commission of Pakistan (SECP) while recognizing the importance of investor education has initiated an Investor Education Program (IEP) that will impart knowledge about financial markets and products to different segments of the society. Main theme of the program will be financial planning and budgeting, market setup and operations, product features and risks, rights and obligations of user and providers of financial products, and dispute resolution. It is expected that IEP would help the investors to take prudent measures before entering into a contractual agreement with a financial services provider, educate investors on strategies to mitigate risks associated with various investment products, engender investor confidence, and lead to an effective investor protection regime.

#### **Investor Education web portal**

Under the program education would be imparted through digital means – web portal, SMS and social media – and physical interaction via seminars and investor days. Web portal is envisioned to play a pivotal role in the overall IEP as it would act as a single point learning resource for existing and potential users of financial products offered in capital market, mutual fund, pension fund and insurance industry. Web portal will be interactive, user friendly and dynamic so that users remain engaged while knowledge is imparted about financial markets and products. Given the wide target market and array of financial products it is critical that web portal should have feature for customization so that end user is able to tailor display as per his or her needs and interest, and also to monitor learning progress. Given the rapid growth of mobile phones and advent of 3G and 4G connectivity web portal will have a **mobile version along with mobile application**.

The SECP investor education web portal will have ‘public’ and ‘member areas’; to gain access for member area, visitors will have to register with certain minimum information capturing name, location(city), cell number, email, etc. while providing information about economic profile (profession, income, etc.) would be optional. This information would enable SECP to profile the users and keep them engaged through email and SMS follow up educational messages and alerts on new developments and ongoing investor education seminars. All non-registered visitors would be prompted about the registration and its benefits so that maximum number of visitors register themselves.

Basic information about SECP, markets it regulate and investor protection would be available in the public area of the web portal to all the visitors. Each registered user will be able to personalize the presentation of the portal as per his/her choice by selecting themes or content layouts. Registered users will be able to collaborate with other users from community and can

provide their valuable contribution by participating in on-going discussions and threads through moderated comments.

For the above, SECP requires the services of qualified information technology & Digital Media companies (herein referred as ‘supplier’) to design, develop and deploy SECP Investor Education web portal along with its mobile version and mobile application (Both English & Urdu versions). The branding guidelines and the basic contents to be used for designing and uploading will be provided by SECP.

## **Scope of Work**

The scope of work will include:

- a) Design and development of proposed sitemap, layout, system architecture and infrastructure model.
- b) database model
- c) deployment and test run of the web portal
- d) enhancement, training of SECP staff and support for one year from the date of successful test run

## **Design Guidelines**

Front end user interface including composition of the main and inner page, its elements including menu, buttons, images forms, etc. The design element of the portal should be independent from the modules and data so that if a design changes are required at a later stage, we should easily able to change the front end interface. Following design specification is required:

- i. Neat, Clean, Color-full and content-oriented layout
- ii. Easy to Navigate – The site should be easy to navigate. Information should be grouped and presented in a logical manner and require no more than three levels of “drill down” for the user to find the desired information.
- iii. Compliance with W3C (World Wide Web Consortium) standards;
- iv. Standards compliant HTML code that is cross platform compatible and compatible with all browsers including new iterations
- v. Website can be read by a variety of media devices - computers, handheld devices, projectors, and screen readers for visually impaired users
- vi. Website features adjustable onscreen font size, emailing articles and printing functionalities – similar to what is available at online newspapers
- vii. Website with excellent navigation and hierarchical structure of information, making an improved experience for website users.
- viii. Provide search capabilities using key words or phrasing that will identify content from throughout the site.
- ix. Propose the use of secure protocol https and SSL certificates where necessary;
- x. Preventing security threats – SQL injection, XSS injection, malicious file upload etc.
- xi. Drop-down / Mouse over menus if implemented using flash/java script should have alternate text navigation available
- xii. Acceptable image formats are GIF, JPG, PNG with color optimization
- xiii. All images used should have ALT text available
- xiv. Animations should be in Animated GIF (GIF 89a) or Flash 5.0 compliant
- xv. Use of CSS (Cascaded Style Sheet) is must for all elements of the pages including menus, headings, tables, body text, form elements, buttons, etc



- xvi. All pages should have their relevant META DATA tags
- xvii. Search Engine Optimization (SEO): Google sitemap, Meta tags, Title tags, Alt tags, Header tags, page names, URL Rewriting. Avoid technologies that would make site indexing difficult or impossible (too many AJAX, Flash, JS, IFRAME elements).
- xviii. Website optimization for Internet Explorer and Mozilla Firefox;
- xix. Support for leading browsers specifically Microsoft Internet Explorer, Mozilla Firefox, Chrome, Opera and Apple Safari.

### **General Guidelines:**

- a) SECP has a website developed for the education of the investors; the website (<http://50.73.141.58/invest-wisely/>) has not been uploaded however, the contents of the website may be used in proposed investor education web portal.
- b) The methodology would include the use of latest tools to develop web portal techniques to make the website attractive and informative. The supplier shall follow the best practices for the development of the web portals in this regard.
- c) Third party hardware and software requirements would be clearly identified in the proposal along with all cost including license fee, however preference would be given to open source software.
- d) Comprehensive project plan is critical to the success of the project. A comprehensive project plan is to be prepared by the Bidder. Web portal deployment and roll out of features should be in phases.
- e) A comprehensive project plan and approach (definition, implementation, timeline, team, maintenance and support plan) needs to be submitted with the proposal. The plan should clearly define roles and responsibilities of supplier and SECP.
- f) The plan must clearly show the following:
  - Activities
  - Duration of each activity
  - Stages
  - Milestones
  - Deliverables
  - Reports & meetings

### **Basic Technical Features:**

1. General Elements	(I) Domain name Registration in the name of SECP for the portal as approved by the MD&IE department (II) Web Hosting (III) Email Accounts of portal domain and related administrative Control panel users (IV) Designing of Social Media pages for diverting internet traffic to the portal.
2. Member Profile	In order to get access to the member area, the users will be required to provide name, email address, cell number and place of residence as mandatory fields and address, age, income level, profession etc. as optional fields.

3. User Management	<p>The web portal shall have a complete user management system, whereby the users shall be able to register, universally login, personalize (navigation, content and layout) and subscribe to different services like notifications, alerts and RSS feeds. Users should be to design their own desktops by dragging and dropping Web frames or alter display in case of mobile version and mobile</p> <p>User Functionality Requirements:</p> <ol style="list-style-type: none"> <li>Signup Form</li> <li>Validate email address (by sending a link in the signup email and validating it)</li> <li>Password retrieval if forgotten</li> <li>Single Sign-On to web portal</li> <li>Strong user management; provisioning/de-provisioning</li> </ol>
4. Modular Architecture	The portal architecture would be modular, enabling administrator add to add new features to meet unique requirements of different market segment.
5. Latest news/updates	These would be made available separately and also in ticker form

## Public Area

6. About us (SECP)/ The Investor Education Program	<p><b>Securities and Exchange Commission of Pakistan (SECP)</b></p> <ul style="list-style-type: none"> <li>• Background</li> <li>• Vision</li> <li>• Mission</li> <li>• Strategy</li> </ul> <p><b>SECP Investor Education Program</b></p> <p>Write up on SECP's mandate on investor education, protection and details of Investor Education Program along with snapshot.</p> <p><i>Objectives of Investor Education Program (IEP)</i></p> <ol style="list-style-type: none"> <li>Increasing awareness about financial markets (capital market, non-banking financial and insurance sectors), savings and investments, and financial planning</li> <li>Building confidence in capital markets, non-banking financial and insurance sectors</li> <li>Educating investors about different financial products; risks involved, rights &amp; responsibilities and investor protection services</li> </ol> <p><i>Target Audience</i></p> <p>Youth, salaried class, traders, professionals, businessmen, housewives, non-resident Pakistanis.</p>
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7. Legal Corner	Complete regulatory framework administered by SECP starting from statutes, rules, regulations, and up to circulars and notifications.
8. Why Investor Education / Financial Literacy?	<p><b><i>Basic Steps in saving and investment, and risk coverage</i></b></p> <p><b><i>Budgeting:</i></b> A budget can help you keep track of your spending, prepare for unexpected expenses and find ways to save money. The info here will help you get started. (Creating a budget, deciding how much to save, reviewing your budget, budgeting tips for young adults)</p> <p><b><i>Financial Planning:</i></b> A financial plan looks at where you are today and where you want to go. It defines your short and long term financial goals and how you can reach them. (Your financial plan, working with financial planner, reviewing your financial plan).</p> <p><b><i>Understanding risk and return:</i></b> A critical step to understand one's risk tolerance and need to have risk coverage. Measures one can take to mitigate different risks, understanding fee and charges, how to measure and compare return.</p> <p><b><i>Saving Money:</i></b> Saving money is an important part of every financial plan. Putting money aside each month will help you prepare for emergencies and reach your financial goals. (Saving to meet your financial goals, investing your savings, effect of compounding, benefit of starting early, saving versus consumption, putting saving first, how to save more).</p> <p><b><i>Getting Advice:</i></b> Learn more about what advisers (representatives of market intermediaries) do – and how to get the help you need to reach your financial goals. (Working with adviser, choosing the right adviser, finding an adviser, assessing your adviser).</p> <p><b><i>Investing Basics:</i></b> Learning how to invest is an important step in planning your future. Here's how to get started. (Set your goals, know your investing personality, create your plan, choosing your investments, stock selection, building a portfolio and track your progress).</p> <p><b><i>Retirement plan:</i></b> A retirement plan helps you decide what type of lifestyle you'd like to have after retirement, how much you need to save and how to manage your money after you stop working. (Saving for retirement, getting ready to retire, your money in retirement).</p> <p><b><i>Understanding Tax:</i></b> Filing a return correctly and taking advantage of</p>

	the tax deductions and credits available to you can reduce the amount of tax you pay. (Income tax basics, your tax return, tax credits and deductions).
9. Life Events	<p><b><i>Money and families:</i></b> Every stage of family life brings new financial priorities. Find out how to adapt to your family's changing financial needs.</p> <p><b><i>Life after education:</i></b> Whether it's more education, your own place, a car, a job - there will be lots of reasons to manage your money wisely.</p> <p><b><i>Getting a new job or starting a business:</i></b> Find out how to make the most of your income and benefits.</p> <p><b><i>Getting married:</i></b> Getting married can be the start of a wonderful new journey, but your union is also a financial merger.</p> <p><b><i>Children Education &amp; Marriages:</i></b> With raising cost and inflation one needs to plan and start saving early</p> <p><b><i>Planning for retirement:</i></b> These resources will help you take steps to get ready for retirement.</p> <p><b><i>Health &amp; illness:</i></b> The financial impact of critical illness can be as severe as the physical and emotional strain.</p> <p><b><i>Death:</i></b> With a suitable life insurance policy, you can prevent a lot of big problems after you're gone.</p> <p><b><i>Preventing fraud:</i></b> Know how to spot a scam, and what to do if you fall victim.</p>
10. Education Centre / Products Benefits & Risks	<p>(In this section we will give brief on the products available in the capital markets (including stock exchanges and mercantile exchange), mutual funds and pension fund companies, and insurance companies (including life and general insurance companies).</p> <p><b><i>Capital Market &amp; its Products</i></b></p> <ul style="list-style-type: none"> <li>• What is a Share?</li> <li>• Shareholder rights and benefits</li> <li>• What is the stock market?</li> <li>• The main functions of the stock market</li> <li>• Primary and secondary market</li> <li>• Using a stockbroker to buy and sell shares</li> <li>• Registered brokerage houses</li> </ul>

	<ul style="list-style-type: none"> <li>• Account opening procedure for trading in stock market</li> <li>• Investor protection measures</li> <li>• Information on shares, indices, bonds, ETFs, ready market, future market, debt Market and stock index future</li> <li>• Information on market infrastructure entities like CDC and NCCPL</li> <li>• Information on types of accounts at CDC along with FAQs</li> <li>• Information on PMEX and Commodities trading</li> <li>• Trading terminologies</li> <li>• Market performance indicators and historical data</li> <li>• Investor complaint mechanism (Information regarding relevant complaint centers)</li> </ul> <p><i>Mutual Funds Market &amp; its Products</i></p> <ul style="list-style-type: none"> <li>• What is a Mutual Fund</li> <li>• Structure of mutual funds</li> <li>• Types of Mutual Funds; open ended funds and closed ended funds</li> <li>• NAV and unit pricing</li> <li>• Categories of Mutual Funds: Equity Scheme, balanced Scheme, asset allocation fund, fund of fund scheme, Shariah complaint (Islamic) scheme, capital protected scheme, index tracking scheme, money market scheme, income scheme, aggressive income scheme</li> <li>• What is Fund Manager Report</li> <li>• Why Investment in Mutual Funds <ul style="list-style-type: none"> <li>◦ Accessibility, liquidity, diversification, professional management</li> </ul> </li> <li>• Registered AMCs</li> <li>• Tax credit on investment to individual</li> <li>• Corporate tax benefits</li> <li>• How to invest and disinvest in Mutual Funds</li> <li>• Risk of investing in Mutual Funds</li> <li>• Frequently Asked Questions (FAQs)</li> </ul> <p><i>Private Pension</i></p> <ul style="list-style-type: none"> <li>• What is a Pension Fund</li> <li>• Structure of pension fund</li> <li>• NAV and unit pricing</li> <li>• Why Investment in Pension Fund</li> <li>• Registered Pension Fund Managers</li> <li>• Tax credit on investment to individual</li> <li>• How to invest and disinvest in Pension Fund</li> <li>• Risk of investing in Pension Fund</li> </ul>
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	<ul style="list-style-type: none"> <li>• Frequently Asked Questions (FAQs)</li> </ul> <p><i>Insurance Market &amp; its Products</i></p> <ul style="list-style-type: none"> <li>• Registered Insurance companies</li> <li>• Buying Insurance: A brief overview of the reason for buying, which product to buy, how to buy and how much to buy. (Information on Life Insurance, Health Insurance, Motor Insurance, Property Insurance</li> <li>• Travel Insurance, etc.)</li> <li>• Buy with Care: Dos &amp; Don'ts</li> <li>• Know your Rights and Duties</li> <li>• Making a Claim: brief overview of process of claim filing will be highlighted with relevant contact detail of insurance companies. (How to make a Claim-Life, Health, Motor, Property and Travel)</li> <li>• Consumer Complaints: How to make a Complaint</li> <li>• Insurance Ombudsman</li> <li>• Know Your Rights &amp; relevant protection measures: Free Look Period (A period where a new insurance policy owner is able to terminate the contract without penalties, often lasts for 10 or more days.)</li> <li>• Renewability of Health Insurance</li> <li>• Portability of Health Insurance</li> <li>• Group Insurance</li> <li>• Rejection of Claims</li> <li>• Pension Policies</li> <li>• Warnings, Penalties, Conditions &amp; Warranties</li> <li>• Servicing of Life Insurance Orphan policies</li> </ul> <p><i>Islamic Financial Products</i></p> <ul style="list-style-type: none"> <li>• Islamic mutual funds</li> <li>• Islamic pension funds</li> <li>• Sukuk</li> <li>• Takaful</li> <li>• Modaraba</li> </ul>
11. Event Calendar	General Information on upcoming events like Seminars, Investor day, Insurance Day, expos, etc. SECP will conduct a variety of face-to-face seminars in several locations around Pakistan and web-based seminars which will be broadcasted live allowing users to interact directly with the presenters without leaving their computer. The users will have option to subscribe to the mailing list to keep them informed about upcoming events.

12. Dispute resolution	Information about dispute resolution including mediation, its benefits, prevalent ADR framework in different market segments and mediation forums like Karachi Center for Dispute Resolution (KCDR) and Insurance Ombudsman would be provided.
13. Service desk	This module will help users to request for any specific information electronically. The module will be designed such that the request for information is routed to the most appropriate person to address it. Additionally, the users will also be able to file complaint directly with SECP. This system will be linked with existing complaints and query system.
14. List of licensed/ registered persons	SECP will provide information on existing licensed and registered persons to the general public for their immediate attention along with branch locator for ease of access and verification.
15. Publication	Booklets, write up and other publication on finance, markets and products would be made available for download and reading of visitors.
16. Basic Level Quizzes	In order to propel individual's interest and to enhance their understanding of investment concepts, a series of quizzes, games and competitions will be required on the portal for each target market segment and product.
17. Simple Calculators	<p>Financial Calculators would list down the types of investment like equity, Bonds etc. and would request a user to input his demographics details (age, basic salary, and monthly savings, monthly expenditure) and the percentage of his money he wants to invest in different types of investment. Based on the input, the calculator would create line graphs that would show how much a person should save from now to have a certain amount after a particular time period and would also plot risk factors involved in the investment.</p> <p>Types of calculators matching our audience:</p> <ol style="list-style-type: none"> <li>1. Retirement Calculators</li> <li>2. Self/Children's Education Calculators</li> <li>3. Wedding Planning/Dowry Calculators</li> <li>4. House Building/ Purchasing Calculators</li> <li>5. Hajj/Other big expenditure Calculators</li> </ol>
18. Newsletter Subscription	The latest SECP newsletter will be made available in the public area of portal; however the system will request visitors to register enabling to send the newsletter automatically to the users on periodic basis through email.
19. Investor Alerts	These alerts will give the users information they need to protect their money and avoid scams and other investing problems. Additionally to receive the latest Investor Alerts through email or SMS; the users will be required to register.

20. Entrepreneur Corner	Information about different types of companies, registration of a company, different regulatory requirements, steps required in IPO, etc. would be provided for budding entrepreneurs.
21. Glossary	Glossary of terms used in non-bank financial sector

### Member Area

22. My Portfolio	This section will contain a history of all activities of a registered user on the portal, including various preferences, bookmarks, progress on various quizzes, notification subscribed, etc.
23. Scam Meter	Scam meter will have a set of questions and automated responses to help prospective consumers what to look for whether an investment opportunity is genuine or a possible scam. There will be animations besides scam meters to attract the audience and aware them of possible frauds and give suggestions on what to do and how to go about in case of a possible fraud.
24. Risk Profiler	A Risk profiler, based on series of questions, will help individuals to assess their risk-taking capacity and risk tolerance level. The outcome would help individual to under investment time horizon, risks involved and suitability of the investment.
25. Games and animations (to create interest in savings and investment)	In order to propel young investors' interest and to enhance their understanding of investment concepts, a series of games and animation will be made available on the portal. For instance, games may cover areas such as credit and borrowing, investment, scams etc. These would be simple flash based educational games based on different financial product features thereby imparting knowledge while visitor is engaged in the game. Similar games would be made available in shape of mobile application which could be accessed by the members.
26. Event notifications	The portal will notify members for the upcoming events through emails and/or SMS. The registered users will get automatic update on the upcoming seminars in their city and webinars.
27. Investor Notifications	This module will assist to broaden the communication channel between SECP and Investors. Administrator will be able to set periodic emails/SMS alerts regarding new programs for specific user. In addition to this all the changes and fresh uploads on the web portal would be notified. Alerts for enforcement actions initiated by the SECP will be made available to the general public via the web portal tickers and disseminated through email, SMS and mobile apps alerts.
28. Investor Forum	<p>This feature would enable investors to discuss various topics moderated by SECP. Different topics with respect to investor education and protection would be opened for discussion, during which members would be able to give their comments and suggestions. These sessions would be open during the office hours and moderated by designated officers of SECP.</p> <p>Registered users will be able to collaborate with other users from</p>



	community and can provide their valuable contribution by participating in on-going discussions and threads through moderated comments. The complete administration module of discussion forum to manage the users and comments is required along with an area to showcase the latest articles and blogs relating to financial climate of the country and the world at large and links will be provided to available Mediation Forums like KCDR and Insurance Ombudsman.
29. Media Center	The Media Center will have (a) video recordings of the seminars held by SECP, (b) podcasts/ short videos, (c) photo gallery of events, (d) press releases, (e) interviews and (f) presentations.
30. Poll and Surveys	To improve the contents and layout of the program, capture economic profile of the members, etc. the feature for conducting and managing online polls and surveys will be available. It should generate reports and responses in a textual as well as graphical form for users as well as SECP management.
31. Advanced Level Quizzes	In order to propel individual's interest and to enhance their understanding of investment concepts, a series of quizzes, games and competitions will be required on the portal for each target market segment. Registered users will be able to undertake specific quizzes. Based upon the outcomes of the results, the user will be assigned different badges, which will be displayed in their profiles.
32. Advanced level Calculators / Planners	<p>Complex financial calculation can be understood by using customized financial calculators made available on the user dashboard. Further planners such as budget planners and retirement planners will assist users in understanding how to make appropriate financial decisions.</p> <ul style="list-style-type: none"> <li>• Mutual Fund Expense Ratio</li> <li>• Mutual fund performance calculator</li> <li>• Investment Return Calculator</li> <li>• Retirement Planning Calculator</li> <li>• Bond Calculator</li> <li>• Tax Calculator</li> <li>• Life Insurance Calculator</li> </ul>
33. Mutual Funds and Insurance Demonstrator	<p>The portal would provide its members the opportunity to understand the real scenarios using mutual fund demonstrator that will let the members input investment parameters (age, years of investment, amount, fund type etc.) and provide an estimated fund growth. The simple demonstration would create interest of the users in order to keep them engaged for learning on a continuous basis about various features of mutual funds and steps they need to take to protect their investment.</p> <p>Similarly the portal would provide its members the opportunity to understand the real scenarios using simple insurance premium demonstrators that will let the members input investment (premium, age, insurance type etc.) and provide an estimated claim amount. Again, the simple demonstration would create interest of the user in order to keep them engaged for learning on a continuous basis.</p>

34. Investment and Insurance check list	These would enable members to understand and make a mental registration of steps or actions they need to take while making real time financial decision for different products.
35. Mock Stock Trading (Market simulation)	<p>In order to engage registered members, in particular youth, and to enhance their understanding of investment concepts a mock trading module will be made available through the web portal.</p> <p>This module will simulate market environment based on stock exchange data either on real time basis or with a time lag. It will use actual variables like prices, symbols and instruments etc. so that users have a close-to-real trading experience for stock and other instruments. During the simulation users will be prompted to different investment concepts through quizzes at different stages and where required they would be guided to a study material on the web portal.</p> <p>Each registered user will start with a certain amount of notional money with which mock trading can be initiated. The user can maintain his current portfolio and log out at any point to return at a later stage. In case a competition is being run, a leader board reflecting the top gainers within the virtual market would be posted and visible to all in order to make the tool more interactive. Basic structure of the module would be used to develop stock market games both for the web portal and mobile application.</p> <p>Following feature will be available for members.</p> <ul style="list-style-type: none"> <li>• Allocation of virtual money</li> <li>• Learning on asset classes, diversification, financial analysis, stock selection, portfolio building, leveraging, derivatives, etc.</li> <li>• Live market feed during market timing (KSE &amp; PMEX)</li> <li>• Equity trading option based on real time or delayed trading data</li> <li>• Portfolio building, management, trading, etc.</li> <li>• Impact of fee, charges and taxes</li> <li>• Calculation of gross and net return</li> <li>• Impact of corporate action like dividend, right or bonus shares, mergers, etc.</li> <li>• Competitions and rankings.</li> </ul>
36. Trading competitions	Based on the mock trading module members would be able to compete based on the virtual investments. These would be designed and run primarily for students as well as general public with or without sponsored prize for top performers.
37. Webinar	The portal will have feature to broadcast interactive webinar so that registered users can learn about different products, join discussions, participate in seminars, listen to interviews, etc. from ease of your home. These would be made available off-line also so that registered user can watch at a time of their convenience.

38. Mobile Apps on portal	Various Apps will be developed and made available to the registered users. Like scam meter, branch locator, market participants verification, games, etc.
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### 39. Backend Administrative Software

A comprehensive administrative module is required to cover various aspects of user and content management/administration for the following:

- User Management: A minimal set of administrative actions will be provided on the backend portal to manage the registered users – e.g. deactivate registration, user data analytics, etc.
- Alerts management, news & announcements upload, compliant and feedback monitoring, uploading of podcasts, videos and documents.
- Moderate forum discussions, update branch locations, add/update events, issue notifications, manage competition on mock trading module, etc.
- Activity monitoring: to view the activities of the user(s) and additional filters are required to further enhance the mining of appropriate information from the system and web analytics etc.
- A flexible reporting module should be provided to enhance the visibility in the overall system for SECP management. Based upon these reports, SECP would be able to devise strategy in terms of Investor Education, such as user enrollment trend, success/failure of users in any specific program, user feedbacks against any program etc.

**Evaluation Criteria:**

Technical Evaluation	60%
Financial Evaluation	40%
Total	100%

Technical EVALUATION CRITERIA		Total Marks	Marks Obtained
Marks towards final Technical Evaluation =		215	0
Particulars	Marks Criteria	MAX Marks	Marks Allocated
<b>Vendor Capacity</b>			
Specific experience of the Bidder relevant to development/maintenance of website/portal & technology used for the same. More weightage will be given to the bidders who has developed/maintained websites/portal for Banks , FIs , Govt., MNCs	Qualitative in nature	Max Marks 25	
2) Satisfactory Services Certificate (For developing/maintaining website/portal) by three Clients (Should be current – last 5 years reference only)		Max Marks 15	
<ul style="list-style-type: none"> <li>• Satisfactory Services Certificate by three Clients</li> <li>• Satisfactory Services Certificate by two Clients</li> <li>• Satisfactory Services Certificate by one Client</li> </ul>	15 10 05		
Track of being in the Business (Development/Maintenance of website/portal) at least 7 years)		Max Marks 10	
<ul style="list-style-type: none"> <li>• Being in the Business for at least 7 years</li> <li>• Being in the Business for 4 to 7 years</li> <li>• Being in the Business for less than 4 year</li> </ul>	10 5 0		
Project Manager / Key executives	Qualitative in nature	Max Marks 10	
ISO Certification or CMM level-III or above		Max Marks 10	
i. If Yes	08		
ii. If No	00		
Experience of developing web portals for Financial industry		Max Marks 10	
Average turnover for Last 3 years		Max Marks 10	
<ul style="list-style-type: none"> <li>• Rs. 10 Million to 30 Million</li> <li>• Rs. 30 Million to 40 Million</li> <li>• Rs. 40 Million to 50 Million</li> <li>• Over 50 million</li> </ul>	04 06 08 10		
<b>Solution Capacity</b>			
Solution proposed covers all 38 basic technical features	2 marks for each	Max Marks 76	
Backend administrative software with all 5 required features	4 marks for each	Max Marks 20	
Project completion timelines (Project plan)	4 months delivery : 9 6 months delivery : 6 9 months delivery : 3 Over 9 months delivery : 2	Max Marks 9	
Local presence in Islamabad or remote support	Yes: 10 No: 0	Max Marks 10	
Support response time	24/7 within 4 hour: 10 24/7 within 8 hour: 5 24/7 after 8 hour: 0	Max Marks 10	
<b>Total Points</b>		215	

**Bid Submission Form**

1. **Name of Interested Company** : \_\_\_\_\_
2. **NTN#** : \_\_\_\_\_  
(Please attach Copy of NTN Certificate)
3. **GST#** : \_\_\_\_\_  
(Please attach Copy of GST Certificate)
4. **Offered Price for portal with all features/components** : **Rs.** \_\_\_\_\_  
  
(In words) \_\_\_\_\_
5. **Offered Price for portal without features listed on serial no. 35, 36, 37 & 38** : **Rs.** \_\_\_\_\_  
  
(In words) \_\_\_\_\_
6. **Value of Earnest Money** : **Rs.** \_\_\_\_\_  
(5% of the offered prices in 5 )  
  
(In words) \_\_\_\_\_
7. **Contact Number** : \_\_\_\_\_
8. **Postal Address** : \_\_\_\_\_  
\_\_\_\_\_
9. **Email Address** : \_\_\_\_\_

S. No.	Quoted for	Total Amount (Rs.)
1	Web portal with all features/components (Separately Indicate quotes for features listed on serial no. 35, 36, 37 & 38)	(Separately Indicate both web portal & Hardware components, if any)
2.	Web portal without features listed on serial no. 35, 36, 37 & 38	(Separately Indicate both web portal & Hardware components, if any)

***Note: Taxes included must be mentioned and breakup of the quoted proposal quote must be attached***

*Declaration: I certify that, to the best of my knowledge and belief, all of the information on and attached is true, correct, complete and made in good faith. I understand that false or fraudulent information on or attached to this form may be grounds for not entertaining my bid, or for cancellation after bid acceptance, and may be punishable by fine or imprisonment according to law of Pakistan. I understand that any information I voluntarily provide on or attached to this bid may be investigated.*

**Name** : \_\_\_\_\_

**Signature & Official Stamp** : \_\_\_\_\_

**Date** : \_\_\_\_\_