

REQUEST FOR EXPRESSION OF INTEREST (EOI)

Competitive Bidding process

Selection of Banks/Lending Institutions

1. **The Agriculture Department, Government of Punjab, Pakistan is executing the scheme "EMPOWERMENT OF KISSAN THROUGH FINANCIAL AND DIGITAL INCLUSION".** The package provides a number of incentives for up to 600,000 small farmers up to the year 2021. One of the objective of the Package is to provide financial support to the small farmers/landholders (with less than 25 acres of land) by providing loans on interest free/discounted rate. (The interest is paid by the Government of Punjab directly to the banks). At present five national banks are providing such loans to more than 200,000 farmers under this scheme.
2. The scope of this EOI is two fold;
 - a. Invite proposals from additional banks/lending institutions to join this scheme. However, this time, in addition to providing interest free loans to the farmers, these banks/lending institutions shall also provide bundled extension services to the beneficiary farmers as part of the support package. The interest on the loans as well as the cost of the extension services shall be borne by the Government of Punjab. The added extension support shall cover the entire crop value chain - right from the choice of an appropriate crop and associated inputs through the cropping and harvesting period until the time the crop has been sold; and
 - b. Proposals are also invited from Extension Service Provider Firms to join the initiative and provide services to more than 200,000 small farmers that are already enrolled in the e-Credit scheme in order to improve their farming practices and increase crop yield and earnings. The cost of these services shall be borne by the Government of Punjab on a "per farmer per crop" basis.
2. Project Manager for the "EMPOWERMENT OF KISSAN THROUGH FINANCIAL AND DIGITAL INCLUSION" Agriculture Department, Government of Punjab invites Expression of interest (Eoi) from the interested banks/lending institutions and extension provider firms, who are on Active Taxpayers List of the Federal Board of Revenue for the implementation of Project activities for a period of 03 years. Method of selection will be **Quality and Cost Based Selection (QCBS)**.
3. Expression of interest documents, (containing detailed terms and conditions, etc.) can be purchased from the Office of the **Project Manager, EMPOWERMENT OF KISSAN THROUGH FINANCIAL AND DIGITAL INCLUSION, 266-A, Rewaz Garden Lahore Ph. + 92 – 42 - 99213324**. The price of the Eoi document is PKR 1,000/-. Eoi documents can be downloaded from <http://www.ppra.punjab.gov.pk/> & <http://www.agripunjab.gov.pk/> for reference purposes only.

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4. The expression of interest, prepared in accordance with the instructions in the EoI documents, must reach at Office of the **Project Manager, EMPOWERMENT OF KISSAN THROUGH FINANCIAL AND DIGITAL INCLUSION, 266-A, Rewaz Garden Lahore** on or before **11:00 AM on 25th April, 2018**. The expression will be opened the same day at 11:30 AM. Pre-Proposal conference will held on 20th April, 2018 at 11:00 AM, in the Auditorium of Agriculture House, 21 Davis Road Lahore.
5. The list of the shortlisted Firms will be displayed on www.agripunjab.gov.pk. The advertisement is also available on PPRA website at www.ppra.punjab.gov.pk and department of agriculture website www.agripunjab.gov.pk.

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