

Standard Bidding Document

Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS (Non-Consultancy Services)

National

Single Stage-Two Envelope



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PROCUREMENT NOTICE

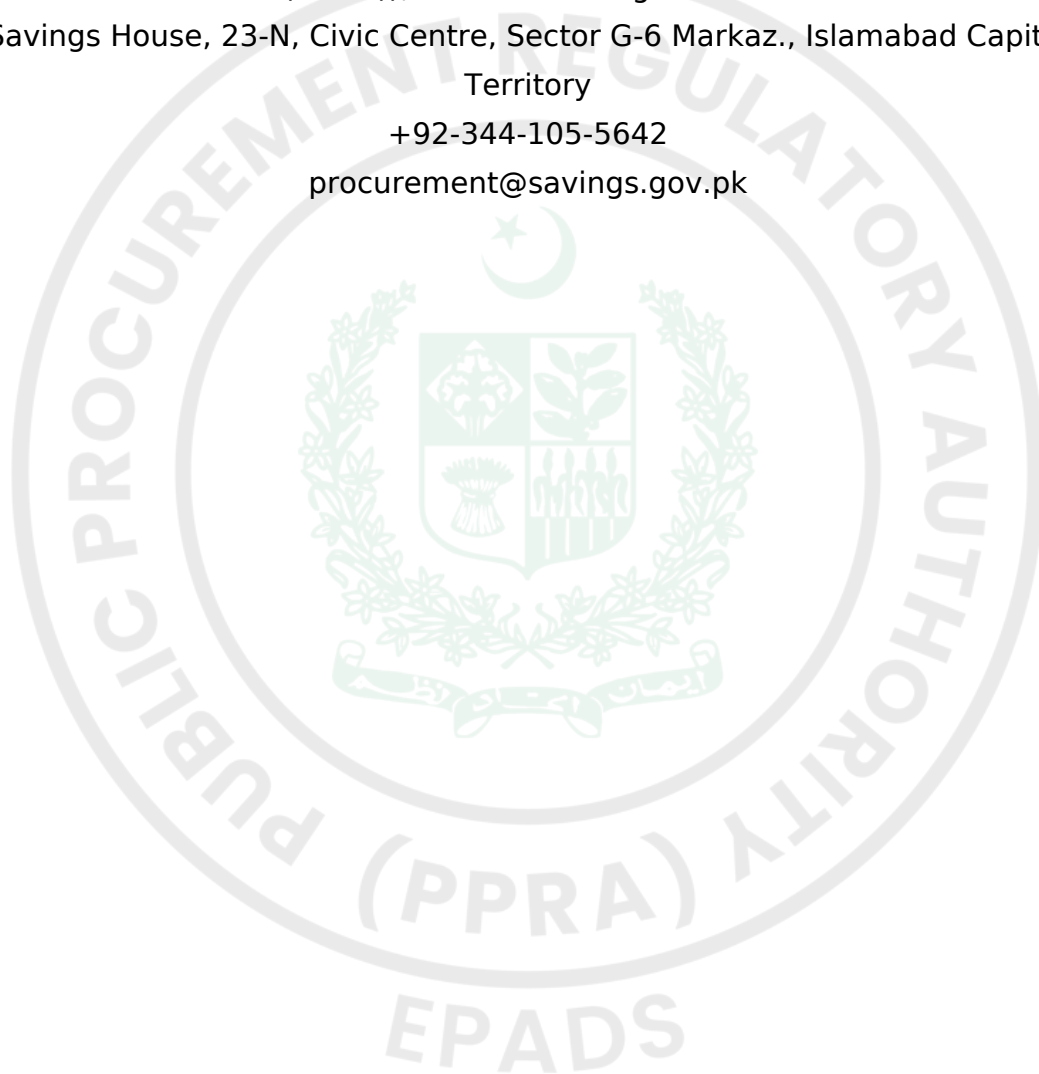
PROCUREMENT OF NON-CONSULTANCY SERVICES

1. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** has reserved Funds for the procurement planned for FY **2026-27**. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** intends to apply part of the proceeds of this Fund to cover eligible payments under the contract for the “**Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS**” with the reference of “**P81748**”
2. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** invites Bids through **EPADS v2.0** from eligible Bidders registered on **EPADS v2.0** for provision of Non-Consultancy Services.
3. **Single Stage-Two Envelope** Procedure of Principal Method of Procurement (i.e. Open Competitive Bidding) will be used by adopting **Quality and Cost Based Selection (QCBS)** Technique for the subject procurement, in line with the Public Procurement Rules, 2004 and any Regulations, and Instructions issued by the Authority (from time to time).
4. All Bids must be accompanied by a Bid Security described in Bid Security Section in Bidding Document in the form of **Bid Security Not Applicable** or Bid Securing Declaration on the prescribed format described.
5. E-Bidding documents, containing detailed terms & conditions, specifications and requirements etc. are available on **e-Pak Acquisition and Disposal System (EPADS)** at **<https://epads.gov.pk/opportunities/federal/procurements/81748>**.
6. The e-bids, prepared in accordance with the instructions in the e-Bidding documents, must be submitted through **EPADS v2.0** on or before **Tuesday, October 6, 2026 11:00 AM**. E-bids will be opened on the same day at **Tuesday, October 6, 2026 11:30 AM**. Manual submission of Bids shall not be entertained. Those vendors who have not yet registered on the new version of **EPADS v2.0**, may register themselves on **<https://vendors.epads.gov.pk/>**.

A tutorial to explain the registration process is available at <https://www.youtube.com/watch?v=MNW6T38v7tc>

7. In terms of Rules 48 of Public Procurement Rules, 2004 Grievance Redressal Committee (GRC) is notified for the subject procurement and notification copy is available on the procuring agency's website and also available on **EPADS v2.0** as well as Authority's website at (www.ppra.org.pk).

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Instructions to Bidders

A. Introduction

1. Scope of Bids

1.1. The Procuring Agency (PA), as indicated in the **Bids Data Sheet (BDS)** invites Bids through **EPADS v2.0** for the provision of Non-Consultancy Services for as specified in the BDS and **in Section Evaluation Criteria, Specifications & Schedule of Requirements**. The name, identification, and number of items/deliverables are provided in the **BDS**. **Single Stage-Two Envelope** procedure of the open competitive method shall be used. The successful Bidders will be expected to provide the services within the specified period and timeline(s) as stated in the **BDS**.

2. Source of Funds

2.1. Source of funds is referred in Clause-1 of Invitation for Bids.

3. Fraudulent & Corrupt Practices

3.1. As defined under Rule 2(1)(f) of the Public Procurement Rules, 2004.

4. Eligible Bidders

4.1. A bidder is eligible to participate in a procurement process if the bidder:

4.1.1. possesses or has access to the technical competence, financial resources, equipment and other physical facilities, personnel, managerial capability, experience and reputation necessary to complete the procurement contract;

4.1.2. has the legal capacity to enter into a procurement contract;

4.1.3. is not insolvent, in receivership, bankrupt or being wound up and its activities or affairs are not suspended or being administered under any Act, by a court or by a judicial officer;

4.1.4. is not the subject of legal proceedings for any of the matters mentioned in sub-rule (c);

4.1.5. has fulfilled or has made substantial arrangements satisfactory to the relevant authorities, to fulfil its obligations to pay taxes and social security (where applicable) other contributions of its employees; and

4.1.6. has not, or in the case of a company, its owners and beneficial owners, directors or officers have not, been convicted of a criminal offence related to:

4.1.6.1. its professional conduct; or

4.1.6.2. a bidder (or, in the case of a company, its key individuals such as owners, beneficial owners, directors, or officers) must not have engaged in any prohibited practice, such as fraud, corruption, collusion, or coercion, within the time period stated in the bidding documents, which can be up to three years before the start of the procurement process. Additionally, the bidder must not have been debarred (i.e., banned) from participating in public procurement processes in Pakistan or by any international organization or country. If they have, they are ineligible to participate in the current bidding.

4.2. The procuring agency may require a bidder participating in the procurement process to provide the prescribed documentary evidence or other information to satisfy itself that the bidder is qualified in accordance with the criteria in sub-clause (1).

4.3. A procuring agency shall set out in the bidding document all the criteria for qualification to be applied in accordance with sub-clause (1).

4.4. Except as permitted under the Ordinance, Rules and Regulations, the procuring agency shall not establish a criterion for eligibility of a bidder that:

4.4.1. discriminates against or among a bidder or against categories of bidders; or

4.4.2. is not required for the performance of the procurement contract; or

4.4.3. is not related to the avoidance or management of legal, reputational or economic risk to the procuring agency unless it is in the national interest to do so, and the criteria is set out in the bidding documents.

4.5. A procuring agency shall assess the eligibility of a bidder for participation in the procurement process against the criteria for qualification under sub-clause (1).

4.6. In the case of a joint venture, consortium, or association, all members shall be jointly and severally liable for the execution of the contract in accordance with the terms and conditions of the contract. The joint venture, consortium, or association shall nominate a lead member as nominated in the BDS,

4.7. who shall have the Authority to conduct all business for and on behalf of any and all the members of Joint venture, consortium, or association during the bidding process, and in case of award of contract, during the execution of the contract.

4.8. The appointment of the lead Member in the joint venture, consortium, or association shall be confirmed by submission of valid power of Attorney to the procuring agency.

4.9. Subject to the limits specified in the BDS, the procuring agency may allow bidders to participate in the form of a Joint Venture (JV). However, each party in the JV must individually meet the eligibility criteria specified in the BDS

4.10. No Bidder can be a sub-contractor while submitting a Bids individually or as a member of a joint venture in the same Bidding process.

5. Qualification of the Bidder

5.1. All Bidders shall provide in Section VI, Bid Forms, a preliminary description of the proposed work method and schedule, including drawings and charts, as necessary.

B. Bidding Documents

6. Contents of Standard Bidding Document

6.1. The Services required, bidding procedure, and terms and conditions of the contract are prescribed in the bidding document. In addition to the Invitation for Bids, the bidding document which should be read in conjunction with any addendum issued by the Procuring Agency include:

Section I -Invitation to Bid

Section II Instructions to Bidders (ITB)

Section III Bid Data Sheet (BDS)

Section IV Eligible Countries

Section V Evaluation Criteria, Specifications, Schedule of Requirements, and Technical Specifications.

Section VI Bidding Forms

Section VII Fraudulent & Corrupt Practices

Section VIII - Material & Non-material deviation

Section IX General Conditions of Contract (GCC)

Section X Special Conditions of Contract (SCC)

Section XI Contract Forms

6.2. The Bidder is expected to examine all instructions, requirements, forms, terms and specifications in the bidding documents. Failure to furnish all the information required in the bidding document will be at the Service provider's risk and may result in the rejection of his bids.

7. Clarifications

7.1. Clarifications of the bidding documents may be requested in writing through EPADS v2.0 by any bidder up to three days prior to the deadline for the submission of bids.

The procuring agency shall respond promptly and in writing to any request by a bidder for clarification of the bidding documents and, in any event, no later than two days prior to the deadline for the submission of bids or proposals.

Responses to requests for clarification shall be communicated simultaneously and in writing to all bidders participating in the procurement proceedings.

No bidder shall be allowed to alter or modify his bid after the bids have been opened however, the procuring agency may seek and accept clarification to the bid that do not change the substance of the bid, through EPADS v2.0.

7.2. Procuring Agency's response will be uploaded on the EPADS v2.0, including a description of the inquiry.

7.3. Should the Procuring Agency deem it necessary to amend the bidding document as a result of a clarification, it shall do so following the procedure under **ITB 1.1.**

7.4. If indicated **in the BDS**, the bidder's designated representative is invited at the bidder's cost to attend a pre-bid meeting at the place, date and time mentioned **in the BDS**. During this pre-bid meeting, prospective bidder(s) may request clarification(s) regarding the schedule of requirements, the Evaluation Criteria or any other aspects of the bidding document.

7.5. Minutes of the pre-bid meeting, if applicable, including the text of the questions asked by bidders, and the responses given, together with any responses prepared after the meeting will be uploaded on EPADS v2.0. Any modification to the bidding document that may become necessary as a result of the pre-bid meeting shall be made by the Procuring Agency exclusively through the use of an Addendum.

7.6. To assist in the examination, evaluation and comparison of Bids of the Bidders, the Procuring Agency may, ask any Bidder for a clarification of its bid including breakdown of prices, through EPADS v2.0. Any clarification submitted by a bidder that is not in response to a request by the Procuring Agency shall not be considered.

No change in the prices or substance of the bid shall be sought, offered, or permitted.

The alteration or modification in the bid which in any way affect the following parameters will be considered as a change in the substance of a

bid:

- 7.6.1. evaluation & qualification criteria;
- 7.6.2. required scope of work or specifications;
- 7.6.3. all securities requirements;
- 7.6.4. tax requirements;
- 7.6.5. terms and conditions of bidding documents; and
- 7.6.6. change in the ranking of the bidders.

From the time of bid(s) opening to the time of contract award, if any bidder wishes to contact the procuring agency on any matter related to the bid, it should do so in writing or through electronic form that provides record of the content of communication.

8. Amendment of Bidding documents

8.1. Before the deadline for submission of bids, the procuring agency for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder or pre-bid meeting may modify the bidding documents by issuing addendum.

8.2. Any addendum issued including the notice of any extension of the deadline shall be part of the bidding document and shall be uploaded on EPADS v2.0 as well as Authority's website. The procuring agency shall promptly publish the addendum at the procuring agency's website indicated in the **BDS**:

Provided that the bidder who had either already submitted his bid, shall have the right to withdraw his already submitted bid and submit the revised bid, prior to the original or extended bid submission deadline.

8.3. To give prospective bidders reasonable time in which to take an addendum/corrigendum into account in preparing their bids, the Procuring Agency may, at its discretion, extend the deadline for the submission of bids:

Provided that the Procuring Agency shall extend the deadline for submission of bids, if such an addendum is issued within last three (03) days of the bid submission deadline.

C. Preparation of Bids

9. Documents Constituting the Bids

9.1. The bids prepared by the bidders shall constitute the following components: -

9.1.1. Forms of bid and Bid Prices completed in accordance with ITB BDS, GCC and SCC;

9.1.2. Documentary evidence established in accordance with BDS that services to be provided by the bidder are eligible services, and conform to the bidding documents;

9.1.3. Documentary evidence established in accordance with BDS that the bidder is eligible and/or qualified for the subject bidding process;

9.1.4. Documentary evidence established, that the bidder has been authorized to provide the services;

9.1.5. Bid security or Bids Securing Declaration furnished in accordance with BDS; and

9.1.6. Any other document required in the BDS.

10. Documents Establishing Eligibility of the Services and Conformity to bidding documents

10.1. To establish the conformity of the Non-Consulting Services to the Bidding document, the bidder shall furnish as part of its bid the documentary evidence that services provided conform to the requirements.

10.2. Standards for the provision of the Non-Consulting Services are intended to be descriptive only and not restrictive.

11. Documents Establishing Eligibility and Qualification of the Bidder

11.1. Pursuant to BDS, the bidder shall furnish, as part of its bid, all those documents establishing the bidder's eligibility to participate in the bidding process and/or its qualification to perform the contract if its bid is accepted.

11.2. The documentary evidence of the bidder's eligibility to bids shall establish to the satisfaction of the procuring agency that the bidder, at the time of submission of its bid, is from an eligible country as defined in Section-IV titled as "Eligible Countries".

11.3. The documentary evidence of the bidder's qualifications to perform the contract if its bid is accepted shall establish to the satisfaction of procuring agency that:

11.3.1. the bidder has the financial, technical, and supply/production capability necessary to perform the Contract, meets the qualification criteria specified in BDS.

11.3.2. that the bidder meets the qualification criteria listed in the Bids Data Sheet.

12. Form of Bid

12.1. The bidder shall fill the Form of Bid furnished in the bidding documents. The Bid Forms must be completed without any alterations to its format and no substitute shall be accepted.

13. Bids Prices

13.1. The Bids Prices quoted by the bidder in the Forms of Bid and in the price schedule shall conform to the requirements specified or exclusively mentioned hereafter in the bidding document.

13.2. All items in the Schedule of Requirements must be listed and priced separately in the Price Schedules. If a Price Schedule shows items listed but not priced and neither explicitly mentioned, their prices shall be construed to be included in the prices of other items.

13.3. The Bid price to be quoted in the Forms of Bid shall be the total price of the bid, excluding any discounts offered.

13.4. The bidder shall indicate on the appropriate Price Schedule, the unit prices (where applicable) and total bid price of the services, it proposes to provide under the contract.

13.5. Prices quoted by the bidder shall be fixed during the currency of the contract and not subject to variation on any account. A bid submitted with an adjustable price will be treated as non-responsive and shall be rejected, unless otherwise price adjustment is permissible under Conditions of the Contract. (May be reviewed)

14. Price Adjustment

14.1. Price adjustment shall not be applicable.

14.2. Procuring agency may increase the remuneration of the human resources involved in non-consultancy services on annual basis as per agreement.

14.3. Procuring agency shall incorporate the provisions to allow wage rate in compliance with Federal Government's minimum wage notification, subject to the applicability in that case.

15. Bids Currencies

15.1. Prices shall be quoted in Pakistani Rupees unless otherwise specified in the BDS.

16. Bid Validity Period

16.1. Bid(s) shall remain valid for the period specified in the BDS after the bid submission deadline prescribed by the Procuring Agency. A Bid valid for a shorter period shall be rejected by the Procuring Agency as non-responsive. The period of bid validity will be determined from the complementary bid securing instrument i.e. the expiry period of bid security or bid securing declaration as the case may be.

17. Bid Security or Bid Securing Declaration

17.1. Unless otherwise specified in the BDS, the bidder shall furnish as part of its bid, in the amount and currency specified in the BDS or Bid Securing Declaration on the format provided in Section VI (Bid Forms) The scanned copy of the Bids Security shall be uploaded in the EPADS v2.0 while submitting bid, whereas the original forms of Bid Security shall be submitted to the procuring agency before the bid submission deadline. The bidder who failed to submit the original bid security before the submission deadline shall be disqualified straightaway.

17.2. The Bid Security or Bid Securing Declaration is required to protect the Procuring Agency against the risk of Bidder's conduct which would warrant the security's forfeiture.

17.3. The Bid Security shall be payable promptly upon written demand by the Procuring Agency in case any of the conditions listed in BDS, GCC and SCC are invoked.

17.4. Unsuccessful Bidders' Bid Security will be discharged or returned as promptly as possible after the award of contract, however in no case later than thirty (30) days after the expiration of the period of Bid Validity prescribed by the Procuring Agency. The Procuring Agency shall make no claim to the amount of the Bid Security, and shall promptly return the Bid Security document, whichever of the following that occurs earliest:

17.4.1. the expiry of the Bid Security;

17.4.2. the entry into force of a procurement contract and the provision of a Performance Guarantee, for the performance of the contract if such a guarantee, is required by the bidding document;

17.4.3. the rejection by the Procuring Agency of all Bids;

17.4.4. the withdrawal of the Bid prior to the deadline for the submission of bids, unless the bidding document stipulate that no such withdrawal is permitted.

17.5. The Bid Security may be forfeited or the Bid Securing Declaration executed:

17.5.1. if a bidder:

17.5.1.1. withdraws its bid during the period of bid validity as specified by the Procuring Agency, and referred by the bidder in the Forms of Bid, except as provided for in the ITBs; or

17.5.1.2. does not accept the correction of errors, or

17.5.2. in the case of a successful bidder fails:

17.5.2.1. **to sign the contract in accordance with SCC; or**

17.5.2.2. **to furnish Performance Guarantee in accordance with BDS and SCC.**

17.6. The bid security shall be valid for a period specified in BDS. Bids with shorter bid security validity period shall be rejected straight away.

18. Alternative Bids by Bidders

18.1. Alternatives will not be considered, unless specifically allowed for in the BDS.

18.2. When alternative times for completion are explicitly invited, a statement to that effect will be included in the BDS and the method of evaluating different time schedules will be described in Evaluation and Qualification Criteria.

19. Withdrawal, Substitution, and Modification of Bids

19.1. Before Bids submission deadline, any bidder may withdraw, substitute, or modify his bid after it has been submitted.

20. Format and Signing of Bids

20.1. The bidder shall prepare and submit his bid with due diligence after carefully reading all the terms and conditions before submission through

EPADS v2.0.

20.2. Any interlineations, erasures, or overwriting shall be valid only if they are signed by the person(s) signing the forms of bid.

D. Submission of Bids

21. Submission of Bids through EPADS v2.0 before Dead deadline

21.1. The Technical and Financial Bids as the case may be, shall be submitted in the due portion of the EPADS v2.0, before bid submission deadline. The bid submission option shall be automatically disabled once the deadline is over.

21.2. The Procuring Agency may, under exceptional circumstances and at its discretion, extend the deadline for the submission of bids by amending the Bidding Documents. In such a case, all rights and obligations of the Procuring Agency and the Bidders that were previously subject to the original deadline shall thereafter be subject to the revised deadline.

E. Opening and Evaluation of Bids

22. Opening & Evaluation of Bids by the Procurement Cell/Evaluation Committee

22.1. The Procuring Agencies to constitute odd number Bid Evaluation Committee for the purpose of bid opening and evaluation of all procurements. As per Rules 29 & 30 of Public Procurement Rules, 2004, The Procuring Agency is required to establish a Procurement Cell/Evaluation Committee which shall Evaluate the Bids in accordance with the evaluation criteria, terms and conditions given in the bidding documents.

23. Opening of Bids

23.1. The Bid Evaluation Committee of the Procuring Agency will open all bids through EPADS, in the presence of bidders' or their representatives who

choose to attend, and other parties with a legitimate interest in the bid proceedings at the place, on the date and at the time, specified in the **BDS**. The Bidders' representatives present shall sign attendance sheet as proof of their attendance.

23.2. The bids shall be opened one at a time, and the following read out and recorded: (a) the name of the bidder; (c) the presence of a bid security, if required; and (d) any other details as the procuring agency may consider appropriate.

23.3. No bid will be rejected at the time of bid opening except for bids whose bid security has not been provided to the procuring agency before submission deadline.

23.4. The procuring agency shall prepare minutes of the bid opening. The record of the bid opening shall include, as a minimum: the name of the bidder and the bid price, if applicable.

24. Confidentiality

24.1. Information relating to the examination, clarification, evaluation and comparison of bids and recommendation of contract award shall not be disclosed to bidders or any other person(s) not officially concerned with such process, until the time of the announcement of the respective evaluation report.

24.2. Any effort by a bidder to influence the procuring agency processing of bids or award decision may result in the rejection of his bid.

25. Preliminary Examination of Bids

25.1. Prior to the detailed evaluation of bids, the procuring agency will determine whether each bid:

25.1.1. meets the eligibility criteria defined in **BDS**;

25.1.2. has been prepared as per the format and contents defined by the procuring agency in the bidding document;

25.1.3. is accompanied by the required securities; and

25.1.4. is substantially responsive to the requirements of the bidding document.

25.2. The procuring agency will confirm that the documents and information specified under **BDS, GCC and SCC** have been provided in the bids. If any of these documents or information is missing, or is not provided in accordance with the Instructions to Bidders, the bids shall be rejected.

25.3. If a bid is not substantially responsive, it will be rejected by the procuring agency and may not subsequently be evaluated for complete technical responsiveness.

26. Examination of Terms and Conditions, Technical Evaluation

26.1. The procuring agency shall evaluate the technical aspects of the bids submitted in accordance with **BDS**, to confirm that all requirements specified in **Evaluation Criteria, Technical Specifications and Schedule of Requirements**, prescribed in the bidding document have been met without material deviation or reservation.

26.2. If after the examination of the terms and conditions and the technical evaluation, the procuring agency determines that the bid is not substantially responsive in accordance with BDS, it shall reject the bids.

27. Correction of Errors

27.1. Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows: -

27.1.1. if there is a discrepancy between unit prices and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the procuring agency there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected;

27.1.2. if there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail and the total shall be corrected; and

27.1.3. where there is a discrepancy between the amounts in figures and in words, the amount in words will govern.

27.1.4. Where there is discrepancy between grand total of price schedule and amount mentioned on the Forms of bid, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors.

27.2. The amount stated in the bid will be adjusted by the procuring agency in accordance with the above procedure for the correction of errors and, with the concurrence of the bidder that shall be considered as binding upon the bidder. If the Bidder does not accept the corrected amount, his bid will then be rejected, and the Bid Security may be forfeited or the Bid Securing Declaration may be executed.

28. Conversion to Single Currency

28.1. As per Rule 30 of Public Procurement Rules, 2004.

29. Evaluation of Bids

29.1. The procuring agency shall evaluate bids in accordance with Rule 30 of Public Procurement Rules, 2004 and compare only those bids determined to be substantially responsive.

29.2. In evaluating the Technical Bids of each Bidder, the Procuring Agency shall apply the evaluation criteria and methodologies specified in the Bid Data Sheet (BDS) and in accordance with the Statement of Requirements and Technical Specifications. No other evaluation criteria or methodologies shall be permitted.

29.3. In case of tie of bids, the bidders shall be provided an opportunity to offer their best and final monetary offer through EPADS. However, in no case the rates shall be higher than the original financial bids.

29.4. The Procuring agency evaluation of a bid will take into account:

29.4.1. the bid price, excluding provisional sums and the provision, if any, for contingencies in the summary bill of quantities, but including day work items, where priced competitively;

29.4.2. price adjustment for correction of arithmetic errors in accordance with **ITB 6**;

29.5. converting the amount resulting from applying (a) and (b) above, if relevant, to a single currency in accordance with **ITB 7**;

29.6. The estimated effect of the price adjustment provisions of the Conditions of Contract, applied over the period of execution of the Contract, shall not be taken into account in bid evaluation.

29.7. If these bidding documents allow bidders to quote separate prices for different lots, and the award to a successful bidder of multiple lots, the methodology of evaluation to determine the lowest evaluated lot combinations in the Form of Bid, is specified in the **BDS**.

30. Determination of Most Advantageous Bids

30.1. Selection technique will be adopted for determining the Successful Bid in accordance with the criteria referred in the **BDS** or prescribed in the separate section titled as Evaluation Criteria.

31. Abnormally Low Financial Bids

31.1. Procuring agency may reject a bid if it has determined that the price, in combination with other constituent elements of the bid, is abnormally low in relation to the subject matter of the procurement, such that it raises material concerns on the part of the procuring agency, as to the ability of the bidder to perform the procurement contract satisfactorily for the offered price.

A procuring agency shall not reject a bid as abnormally low under sub-clause (1) above unless the procuring agency -

31.1.1. requested in writing through EPADS from the bidder a written clarification of his bid, including a detailed price analysis of his bid price in relation to the subject matter of the procurement contract, scope, methodology, schedule, allocation of risks and responsibilities and any other requirements of the bidding document; and

31.1.2. having taken account, the information provided by the bidder in response to a request under paragraph (a) and the information included in the bid, the procuring agency determines that the bidder has failed to demonstrate its ability to perform the procurement contract satisfactorily for the offered price.

The procuring agency shall promptly communicate to the bidder concerned its decision to reject the bid, including the reasons for the decision.

32. Rejection of Bids

32.1. As per Rule 33 of the Public Procurement Rules, 2004

33. Single Responsive Bid

33.1. The procuring agency may consider single responsive bid subject to underlying conditions of Rule 38(b) of the Public Procurement Rules, 2004.

34. Arbitration

34.1. As per Rule 49 of Public Procurement Rules, 2004.

F. Award of Contract

43. Criteria of Award

43.1. The procuring agency will award the Contract to the bidder whose bid has been determined to be substantially responsive to the bidding document and who has been declared as most advantageous Bid.

44. Procuring Agency's Right to reject All Bids

44.1. The procuring agency reserves the right to reject all the Bids and to annul the procurement process at any time prior to acceptance of the bid(s), without thereby incurring any liability to the affected bidder(s).

44.2. Notice of the rejection of all bids shall be given promptly to all bidders that have submitted the bids. The procuring agency shall upon request communicate to any bidder the grounds for the rejection of his bid, but is not required to justify those grounds.

45. Notification of Award

45.1. Prior to the award of contract, the procuring agency shall issue a Final Evaluation Report giving justification for acceptance or rejection of the bids.

45.2. Bidder whose bid has been accepted, will be notified for the award by the Procuring Agency prior to expiration of the Bid Validity period through EPADS. The Letter of Acceptance will state the sum that the procuring agency will pay the successful bidder in consideration for the execution of the scope of works as prescribed by the Contract (hereinafter and in the Contract called the "Contract Price").

45.3. The notification of award will constitute the formation of the Contract, subject to the condition that bidder furnish the Performance Guarantee and signing of the contract.

46. Signing of Contract

46.1. Promptly after notification of award, Procuring Agency shall send the successful bidder the draft agreement, incorporating all terms and conditions as agreed by the parties to the contract. The successful bidder and the procuring agency shall sign the contract.

47. Performance Guarantee

47.1. After the receipt of the Letter of Acceptance, the successful bidder, within the specified time, shall deliver to the Procuring Agency a Performance Guarantee in the amount and in the form stipulated in the **BDS**

and SCC, denominated in the type and proportions of currencies in the Letter of Acceptance and in accordance with the Conditions of Contract.

47.2. Failure of the successful bidder to comply with the requirement of **BDS, SCC and GCC** shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event the procuring agency may make the award to the next ranked bidder or call for new bids.

48. Corrupt & Fraudulent Practices

48.1. Procuring Agencies (including beneficiaries of Government funded projects and procurement) as well as Bidders/Contractors under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such contracts, and will avoid to engage in any corrupt and fraudulent practices.

G. Grievance Redressal & Complaint Review Mechanism

53. Constitution of Grievance Redressal

53.1. Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of an odd number of persons with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee.

54. GRC Procedure

54.1. Any aggrieved party or bidder as the case may be, may file grievance in accordance with Rule 48 of the Public Procurement Rules, 2004 and Redressal of Grievance Regulations, 2022

H. Blacklisting/ Debarment

55. Procedure for Blacklisting/Debarment

55.1. The procuring agency may initiate blacklisting proceedings against contractor/supplier in accordance with Rule-19 of the Public Procurement

Rules, 2004 , Mechanism for Blacklisting, Debarment Regulations, 2024 and Regulation on “procedure for filling and disposal of review petition under rule-19(3) of the Public Procurement Rules, 2004.





Bid Data Sheet

Bids Data Sheet (BDS)

The following specific data for the procurement of Non-Consultancy Services to be procured shall complement, supplement, or amend the provisions in the Instructions to Bidders (ITB). Whenever there is a conflict, the provisions herein shall prevail over those in ITB.

BDS Clause Number

ITB Number

Amendments of, and Supplements to, Clauses in the Instruction to Bidders

A. Introduction

BDS Clause Number 1

Name of Procuring Agency: **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))**

The subject of procurement is: **Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS**

Expected commencement date: **Monday, November 30, 2026**

BDS Clause Number 2

Financial year for the operations of the Procuring Agency: **2026-27**

Name and identification number of the Contract: **P81748**

BDS Clause Number 3

JV/Consortium or Association Allowed: **No**

Number of JV/Consortium Members: **Nil**

B. Bidding Documents

BDS Clause Number 4

The Bidders may seek clarifications through **EPADS v2.0**: Clarification Date: Monday, September 28, 2026

BDS Clause Number 5

Any addendum, in case issued, shall be published on **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** website and on **EPADS v2.0**.

BDS Clause Number 6

List of documents required along with the bid:

1. Legal/Compliance documents • SECP certificate • Registration in Pakistan / office presence proof • Tax registration • ATL proof • Affidavit of non-blacklisting and non-litigation • Bid security original
2. Financial documents • Last 3 years bank/account statements • Evidence of PKR 150 million AI-related turnover • Financial proposal as per Annex-B • Change request rates
3. Technical/qualification documents • Technical proposal • Similar project evidence • Major project details • Staff list with qualifications/experience proof • Support and training plan • Client references and satisfaction evidence • Ready POC/MVP

BDS Clause Number 7

The qualification criteria to establish the supply / production capability of the bidder.

see Eligibility Criteria

BDS Clause Number 8

Services and Their related documents:

See section Required Services and Scope of Work

BDS Clause Number 9

Price schedule will be provided according to the format defined and acquired.
see section price schedule.

BDS Clause Number 10

Specifications:

see section of specifications.

C. Preparation of Bids

BDS Clause Number 11

The price shall be **Fixed**.

BDS Clause Number 12

Currency of the Bids shall be : **PKR**

BDS Clause Number 13

The Bids/Bid Validity period shall be: **180 Days**

BDS Clause Number 14

The amount of Bid Security shall be as defined in Bid Security Section for items and lots given in **BDS 6**

The Bid Security shall be in the form of:

BDS Clause Number 15

The Bids security shall be valid for twenty-eight (28) days beyond the expiry of the Bids validity period specified in the bidding documents, for example the bid validity is 90 days so the bid security shall be valid for $90+28 = 118$ days.

BDS Clause Number 16

Alternative Bids to the requirements of the bidding documents will not be permitted.

D. Submission of Bids

BDS Clause Number 17

Bid shall be submitted online on EPADS v2.0 whereas hard copy of the bid security should be submitted to the following;

Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory

Bids that are not submitted on EPADS v2.0 shall be disqualified.

The deadline for Bids submission is: **Tuesday, October 6, 2026 11:00 AM**

E. Opening and Evaluation of Bids

BDS Clause Number 18

The Bids opening shall take place on **EPADS v2.0**.

Day : **Tuesday**

Date: **Tuesday, October 6, 2026**

Time : **11:30 AM**

BDS Clause Number 19

Selection technique adopted will be: **Quality and Cost Based Selection (QCBS)**

see Evaluation Criteria

F. Award of Contract

BDS Clause Number 20

The Performance guarantee shall: **5.00%**.

The Performance Guarantee shall be acceptable in the form of: **Call at Deposit, Bank Guarantee**

21.

51.1

Arbitrator shall be appointed by mutual consent of the both parties.

G. Review of Procurement Decisions

BDS Clause Number 22

Grievance against this procurement shall be submitted online on EPADS v2.0.



Eligibility Criteria

Bidder's Type	Required Registration
Sole Proprietorship	NADRA CITIZENSHIP (CNIC/NICOP)
Partnership Firm	FBR (NTN)
Company (Private Limited)	FBR (GSTN)
Company (Public Limited)	SECP
Company (Holding Company)	
Company (Limited by Guarantee)	
State Owned Enterprise (Private Limited)	
State Owned Enterprise (Public Limited)	

Eligibility Criteria	Document
1. Firm must have a legal presence in Pakistan in the IT industry for at least 3 years. Supporting document can be SECP Registration or FBR Registration.	Yes
2. The firm must be registered with taxation authorities and appear on the ATL for both income tax and sales tax.	Yes

3. The firm must have a minimum AI related cumulative turnover of PKR 150 million over the last three (3) years. Bidder to provide declaration on letter head specifying the transactions (in financial statements) and contracts that suffice the mentioned requirement.	Yes
4. Provide evidence of similar implementation of AI-powered workflow automation systems for at least three (3) years. Supporting document can be agreement, contract, work order along with completion certificate indicating that deployed systems are running successfully for at least 6 months	Yes
5. The bidder must provide documentary evidence of employing a minimum of 16 full-time staff members, each holding a Bachelor's degree in Computer Science or a related field, with at least two (2) years of experience in AI related project with detailed role of each staff member mentioned in those projects. Supporting document can be declaration by the bidder on letter head supported by payroll information/ CV/ Experience Letter.	Yes
6. Submit an affidavit (Rs.100 stamp paper or above) confirming they are not blacklisted or in litigation.	Yes
7. Bid security in original.	Yes

Evaluation Criteria

Quality and Cost Based Selection (QCBS)

Weightage

Technical Evaluation %	Financial Evaluation %
60	40

Technical Marks	60
Passing Marks	36
Technical Evaluation Criteria	
1. The Firm must have been operating in the IT industry for at least 3 years (Qualitative)(Doc Required)	5
Five years or more beyond three years in the IT industry. (5)	
Four years beyond three years in the IT industry. (4)	
Three years beyond three years in the IT industry (3)	
Two years beyond three years in the IT industry. (2)	
One year beyond three years in the IT industry. (1)	

2. Bidders must provide evidence of similar implementations (implementing AI powered workflow automation systems in the last three (3) years). (Qualitative)(Doc Required) Five or more AI powered workflow automation systems successfully implemented and running for atleast 6 months (5) Four AI powered workflow automation systems successfully implemented and running for atleast 6 months (4) Three AI powered workflow automation systems successfully implemented and running for atleast 6 months (3) Two AI powered workflow automation systems successfully implemented and running for atleast 6 months (2) One AI powered workflow automation systems successfully implemented and running for atleast 6 months. (1)	5
3. Financial Stability - Bidders must provide account statement for last 3 financial or tax years having AI related turnover of at least PKR 150 million (Qualitative)(Doc Required) AI related turnover of PKR 300 million or above (10) AI related turnover between PKR 250 million and PKR 299 million (8) AI related turnover between PKR 200 million and PKR 249 million (6) AI related turnover between PKR 150 million and PKR 199 million (4)	10

4. Provide documentary evidence of employing a minimum of 16 and up to 48 (or more) full-time staff members, having a Bachelor's degree in Computer Science or related field, with at least 2 years of experience in AI-related projects.
(Qualitative)(Doc Required)

15

Staff strength of 48 or above **(15)**

Staff strength 44-47 **(13)**

Staff strength 40-43 **(12)**

Staff strength 36-39 **(10)**

Staff strength 32-35 **(9)**

Staff strength 28-31 **(7)**

Staff strength 24-27 **(6)**

Staff strength 20-23 **(4)**

Staff strength 16-19 **(3)**



5. Client References and Satisfaction Ratings/ Certificates containing declaration that the system successfully implemented and running for atleast 6 months (Qualitative)(Doc Required) Five or more client references with satisfaction ratings/ certificates containing declaration that the system successfully implemented and running for atleast 6 months (5) Four client references with satisfaction ratings/ certificates containing declaration that the system successfully implemented and running for atleast 6 months (4) Three client references with satisfaction ratings/ certificates containing declaration that the system successfully implemented and running for atleast 6 months (3) Two client references with satisfaction ratings/ certificates containing declaration that the system successfully implemented and running for atleast 6 months (2) One client references with satisfaction ratings/ certificates containing declaration that the system successfully implemented and running for atleast 6 months (1)	5
6. Provide a ready Proof of Concept (POC) or Minimum Viable Product (MVP) that can be demonstrated immediately having Natural Language Understanding capability including but not limited to keywords, ability to recognize intent, sentiment, contextual awareness, ability to maintain conversational history, demonstrate data based and policy based accurate replies in english as well as urdu. The proof of concept should be a video and live demo. (Quantitative)(Doc Required)	5
7. Provide a ready Proof of Concept (POC) or Minimum Viable Product (MVP) that can be demonstrated immediately having Multimodal Interaction (Text and Voice) (Quantitative)(Doc Required)	5
8. Provide a ready Proof of Concept (POC) or Minimum Viable Product (MVP) that can be demonstrated immediately having Computer Vision for Assessment Integrity (Quantitative)(Doc Required)	5



Required Services

Lot Title : Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS

Bid Security : 1800000 PKR

Position	Delivery Schedule	Quantity
1. AI-Enabled Human Resource Management System	Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory Schedule: 365 days Quantity: 1/No	1/No
2. AI-Enabled Customer Support Platform Integrated With All Installed Systems	Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory Schedule: 365 days Quantity: 1/No	1/No
3. AI-Enabled Research, Product Development and Management Module	Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory Schedule: 365 days Quantity: 1/No	1/No

Position	Delivery Schedule	Quantity
4. Procurement and Asset Management Automation	Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory Schedule: 365 days Quantity: 1/No	1/No
5. Service Level Agreement Provisions for all Modules	Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory Schedule: 365 days Quantity: 1/No	1/No

Related Services :

No



Services Specifications

Lot Title : Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS

Position: 1. AI-Enabled Human Resource Management System

Specifications / Requirements:

For detailed technical specification please refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 2 AI-Enabled Human Resource Management System

Position: 2. AI-Enabled Customer Support Platform Integrated With All Installed Systems

Specifications / Requirements:

For detailed technical specification please refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 3 AI-Enabled Customer Support Platform Integrated With All Installed Systems

Position: 3. AI-Enabled Research, Product Development and Management Module

Specifications / Requirements:

For detailed technical specification please refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 4 AI-Enabled Research, Product Development and Management Module

Position: 4. Procurement and Asset Management Automation

Specifications / Requirements:

For detailed technical specification please refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 5 Procurement and Asset Management Automation

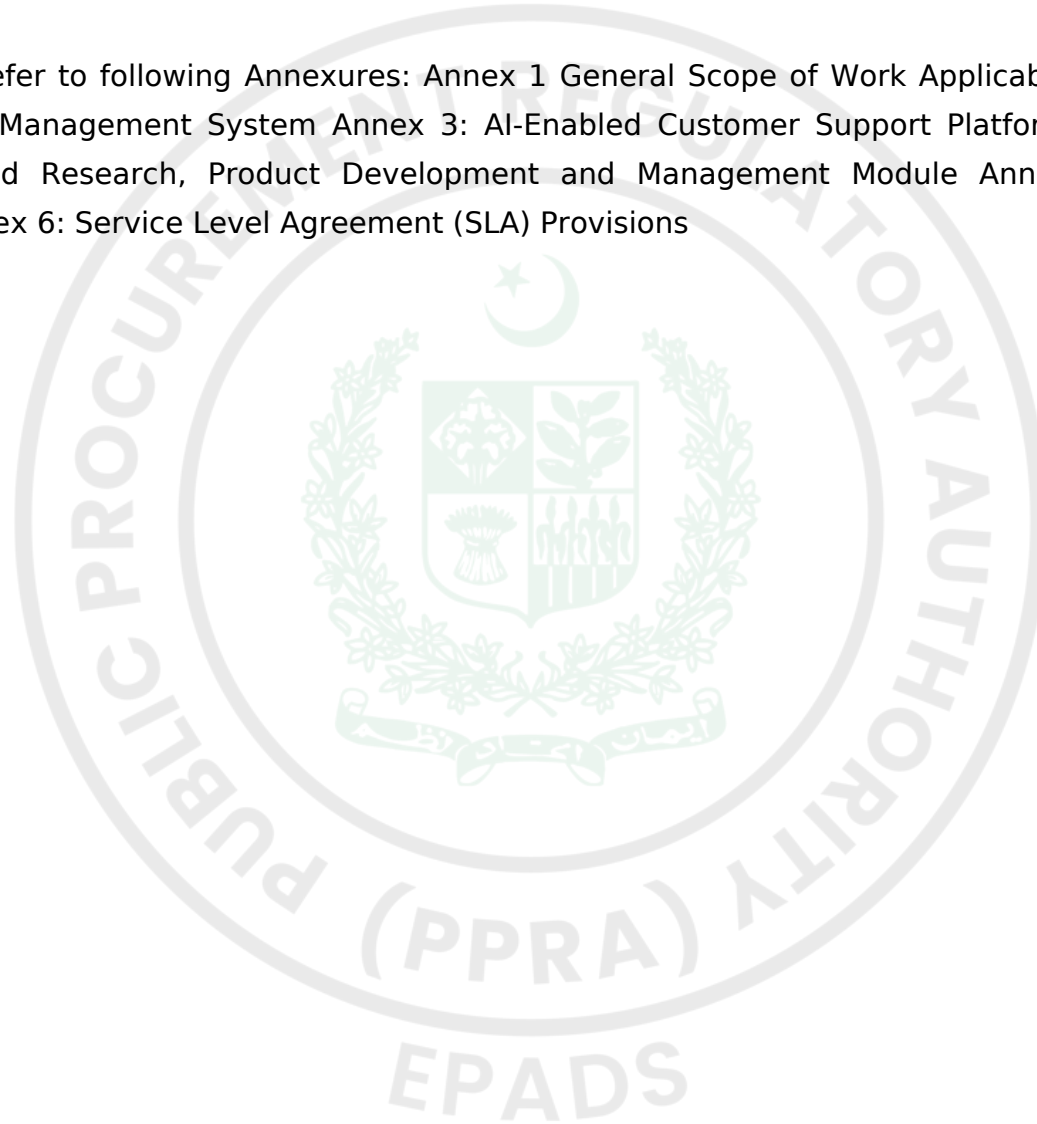
Position: 5. Service Level Agreement Provisions for all Modules

Specifications / Requirements:

For detailed technical specification please refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 6 Service Level Agreement (SLA) Provisions

Scope of Work

For detailed scope of work, refer to following Annexures: Annex 1 General Scope of Work Applicable Across All Modules Annex 2: AI-Enabled Human Resource Management System Annex 3: AI-Enabled Customer Support Platform Integrated with All Installed Systems Annex 4: AI-Enabled Research, Product Development and Management Module Annex 5: Procurement and Asset Management Automation Annex 6: Service Level Agreement (SLA) Provisions



Price Schedule

For Individual Positions

#	Position Title	Quantity	Unit Price (PKR)	Total Price (PKR)	Delivery Location	Delivery Period / Year	Country of Origin
1							
2							

For Lots

#	Lot Title	Total Lot Price (PKR)	Country of Origin
1	[Lot 1 Title]		





General Conditions of Contract

A. General

1. Definitions

1.1. Unless the context otherwise requires, the following terms whenever used in this Contract shall have the same meaning and shall be interpreted as indicated

1.1.1. “Applicable Law” means the laws and any other instruments having the force of law in the Government’s Country, or in such other country as may be specified in the Special Conditions of the Contract (SC), as they may be issued and in force from time to time;

1.1.2. “The Contract” means an agreement enforceable by law;

1.1.3. “The Contract Price” means the price payable to the Contractor under the Contract for the full and proper performance of its contractual obligations;

1.1.4. “The Services” means the work to be performed by the Contractor pursuant to this Contract and as prescribed in the Specifications and Schedule of Activities included in the Contractor’s Bid;

1.1.5. “Ancillary Services” means those services ancillary to the provision of Services, such as transportation and insurance, and any other incidental services, such as installation, commissioning, provision of technical assistance, training, and other such obligations of the Contractor covered under the Contract;

1.1.6. “GCC” means the General Conditions of Contract contained in this section;

1.1.7. “SCC” means the Special Conditions of Contract by which the GCC may be amended or supplemented;

1.1.8. “Day” means calendar day unless indicated otherwise;

1.1.9. “Effective Date” means the date on which this Contract comes into force and effect;

1.1.10. “The Contractor” means the individual or corporate body whose Bids to provide the Services has been accepted by the Procuring Agency;

1.1.11. “The Project Site,” where applicable, means the place or places named in Bid Data Sheet and technical Specifications;

1.1.12. “Government” means the Government of Pakistan;

1.1.13. “Local Currency” means the currency of Pakistan;

1.1.14. “In Writing” means communicated in written form with proof of receipt;

1.1.15. “Completion Date” means the date of completion of the Services by the Contractor as certified by the Procuring Agency;

1.1.16. “Foreign Currency” means any currency other than the currency of the country of the Procuring Agency;

1.1.17. "Party" means the Procuring Agency or the Contractor, as the case may be, and "Parties" means both of them;

1.1.18. "Service" means any object of procurement other than goods or works;

1.1.19. "Subcontractor" means any entity to which the Bidder subcontracts any part of the Services.

2. Applicable Law

2.1. The contract shall be governed and interpreted in accordance with the laws of Pakistan, unless otherwise specified in SCC.

3. Language

3.1. The Contract as well as all correspondence and documents relating to the Contract exchanged between the Contractor and the Procuring Agency, shall be written in the **English language** unless otherwise stated in the SCC. Supporting documents and printed literature that are part of the Contract may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the Contract, this translation shall govern.

4. Notices

4.1. Any notice, request, or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail, telex, telegram, or facsimile to such Party at the address specified in the SCC.

5. Location

5.1. The Services shall be performed at such locations as the Procuring Agency may approve and as specified in SCC.

6. Authorized Representatives / Authority of Member in charge

6.1. Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the Procuring Agency or the Contractor may be taken or executed by the officials specified in the SCC.

B. Commencement, Completion, Modification, and Termination of Contract

7. Effectiveness of Contract

7.1. This Contract shall come into effect on the date the Contract is signed by both parties and such other later date as may be stated in the SCC.

8. Commencement of Services

8.1. The Contractor shall confirm availability of Key Experts and begin carrying out the Services not later than the number of days after the Effective Date specified in the SCC.

9. Program schedule

9.1. Before commencement of the Services, the Contractor shall submit to the Procuring Agency for approval a Program showing the general methods, arrangements, order and timing for all activities. The Services shall be carried out in accordance with the approved Program as updated.

10. Starting Date/Expiration Date

10.1. The Contractor shall start carrying out the Services Five (05) days after the date the Contract becomes effective, or at such other date as may be specified in the SCC.

10.2. Unless terminated earlier pursuant to Clause **GCC 14** hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SCC.

11. Entire Agreement

11.1. This Contract contains all covenants, stipulations and provisions agreed by the Parties. No agent or representative of either Party has authority to make, and the Parties shall not be bound by or be liable for, any statement, representation, promise or agreement not set forth herein.

12. Modification

12.1. Any modification or variation of the terms and conditions of this Contract, including any modification or variation of the scope of the Services, may only be made by written agreement between the Parties. However, each Party shall give due consideration to any modification(s) or variation(s) made by the other Party.

12.2. In cases of any modification(s) or variation(s), the prior written consent of the Procuring Agency is required.

13. Force Majeure

13.1. Definition

For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Contractor and which makes a Contractor's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

13.2. No Breach of Contract

The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract in so far as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

13.3. Extension of Time

Any period within which a Contractor shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

13.4. Payments

During the period of their inability to perform the Services as a result of an event of Force Majeure, the Contractor shall be entitled to continue to be paid under the terms of this Contract, as well as to be reimbursed for additional costs reasonably and necessarily incurred by them during such period for the purposes of the Services and in reactivating the Service after the end of such period.

14. Termination

14.1. By the Procuring Agency

The Procuring Agency may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (e) of this Clause. In such an occurrence the Procuring Agency shall give at least thirty (30) calendar days' written notice of termination to the Contractor in case of the events referred to in (a) through (d); at least sixty (60) calendar days' written notice in case of the event referred to in (e);

14.1.1. If the Contractor fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension;

14.1.2. If the Contractor becomes (or, if the Contractor consists of more than one entity, if any of its members becomes) insolvent or bankrupt or enter into any agreements with their creditors for relief of debt or take advantage of any law for the benefit of debtors or go into liquidation or receivership whether compulsory or voluntary;

14.1.3. If the Contractor fails to comply with any final decision reached as a result of arbitration proceedings;

14.1.4. If, as the result of Force Majeure, the Contractor is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days;

14.1.5. If the Procuring Agency, in its sole discretion and for any reason whatsoever, decides to terminate this Contract;

14.2. By the Contractor

The Contractor may terminate this Contract, by not less than thirty (30) calendar days' written notice to the Procuring Agency, in case of the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause.

14.2.1. If the Procuring Agency fails to pay any money due to the Contractor pursuant to this Contract and not subject to dispute within forty-five (45) calendar days after receiving written notice from the Contractor that such payment is overdue;

14.2.2. If, as the result of Force Majeure, the Contractor is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days;

14.2.3. If the Procuring Agency fails to comply with any final decision reached as a result of arbitration;

14.2.4. If the Procuring Agency is in material breach of its obligations pursuant to this Contract and has not remedied the same within forty-five (45) days (or such longer period as the Bidder may have subsequently approved in writing) following the receipt by the Procuring Agency of the Contractor's notice specifying such breach.

C. Obligations of the Contractor

15. General

15.1. Standard of Performance

15.1.1. The Contractor shall perform the Services and carry out the Services with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. The Contractor shall always act, in respect of any matter relating to this Contract or to the Services, as a faithful adviser to the Procuring Agency, and shall at all times support and safeguard the Procuring Agency's legitimate interests in any dealings with the third parties;

15.1.2. The Contractor shall employ and provide such qualified and experienced Experts and Sub-Contractors as are required to carry out the Services.

15.2. Law Applicable to Services

The Contractor shall perform the Services in accordance with the Contract and in accordance with the Law of Pakistan and shall take all practicable steps to ensure that any of its Experts and Sub-Bidders, comply with the Applicable Law.

16. Conflict of Interests

16.1. Contractor Not to Benefit from Commissions and Discounts

The remuneration of the Contractor shall constitute the Contractor's sole remuneration in connection with this Contract or the Services, and the Contractor shall not accept for their own benefit any trade commission, discount, or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Contractor shall use their best efforts to ensure that the Personnel, any Subcontractors, and agents of either of them similarly shall not receive any such additional remuneration.

16.2. Contractor and Affiliates Not to be Otherwise Interested in Project

The Contractor agree that, during the term of this Contract and after its termination, the Contractor and its affiliates, as well as any Subcontractor and any of its affiliates, shall be disqualified from providing Services (other than the Services and any continuation thereof) for any project resulting from or closely related to the Services.

16.3. Prohibition of Conflicting Activities

Neither the Bidder nor its Subcontractors nor the Personnel shall engage, either directly or indirectly, in any of the following activities:

- 16.3.1. during the term of this Contract, any business or professional activities in the Government's country which would conflict with the activities assigned to them under this Contract;
- 16.3.2. during the term of this Contract, neither the Contractor nor their Subcontractors shall hire public employees in active duty or on any type of leave, to perform any activity under this Contract;
- 16.3.3. after the termination of this Contract, such other activities as may be specified in the SCC.

17. Insurance to be Taken Out by the Contractor

17.1. The Contractor(a) shall take out and maintain, and shall cause any Subcontractors to take out and maintain, at its (or the Sub-contractors', as the case may be) own cost but on terms and conditions approved by the Procuring Agency, insurance against the risks, and for the coverage, as shall be specified in the SCC; and (b) at the Procuring Agency's request, shall provide evidence to the Procuring Agency showing that such insurance has been taken out and maintained and that the current premiums have been paid.

18. Contractor's Actions Requiring Procuring Agency's Prior Approval

18.1. The Contractor shall obtain the Procuring Agency's prior approval in writing before taking any of the following actions:

- 18.1.1. appointing such members of the Personnel not provided by the Contractor;
- 18.1.2. changing the Program of activities; and
- 18.1.3. any other action that may be specified in the SCC.

19. Reporting Obligations

19.1. The Contractor shall submit to the Procuring Agency the reports and documents in the numbers, and within the periods as prescribed by the Procuring Agency.

20. Liquidated Damages

20.1. Payments of Liquidated Damages

The Contractor shall pay liquidated damages to the Procuring Agency at the rate per day stated in the SCC for each day that the Completion Date is later than the Intended Completion Date. The total amount of liquidated damages shall not exceed the amount defined in the SCC. The Procuring Agency may deduct liquidated damages from payments due to the Contractor. Payment of liquidated damages shall not affect the Contractor's liabilities.

20.2. Correction for Over-payment

If the Intended Completion Date is extended after liquidated damages have been paid, the Procuring Agency shall correct any overpayment of liquidated damages by the Contractor by adjusting the next payment certificate. The Contractor shall be paid interest on the overpayment, calculated from the date of payment to the date of repayment, at the rates specified in SCC.

20.3. Lack of performance penalty

If the Contractor has not corrected a Defect within the time specified in the Procuring Agency's notice, a penalty for Lack of performance will be paid by the Contractor. The amount to be paid will be calculated as a percentage of the cost of having the Defect corrected, assessed as specified in the Contractor

21. Performance Guarantee

21.1. Within the time stipulated in the acceptance letter from the Procuring Agency, the successful Bidder shall furnish the Performance Guarantee in shape and amount **specified in SCC**.

21.2. The proceeds of the Performance Guarantee shall be payable to the Procuring agency as compensation for any loss resulting from the Supplier's failure to complete its obligations under the Contract.

21.3. The Performance Guarantee shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the Procuring agency and shall be in the acceptable form as specified in **SCC**.

21.4. The Performance Guarantee will be discharged by the Procuring agency and returned to the Supplier not later than thirty (30) days following the date of completion of the Supplier's performance obligations under the Contract, including any warranty obligations, unless otherwise **specified in SCC**.

22. Sustainable Procurement

22.1. The Contractor shall conform to the sustainable procurement contractual provisions, if and as specified in the **SCC**.

D. Contractor's Personnel

23. Description of Personnel

23.1. The titles, agreed job descriptions, minimum qualifications, and estimated periods of engagement in the carrying out of the Services of the Contractor's Key Personnel. The Key Personnel listed by title as well as by name are hereby approved by the Procuring Agency.

24. Removal and / or Replacement of Personnel

24.1. Except as the Procuring Agency may otherwise agree, no changes shall be made in the Key Personnel. If, for any reason beyond the reasonable control of the Contractor, it becomes necessary to replace any of the Key Personnel, the Contractor shall provide as a replacement a person of equivalent or better qualifications.

24.2. If the Procuring Agency finds that any of the Personnel have (i) committed serious misconduct or have been charged with having committed a criminal action, or (ii) have reasonable cause to be dissatisfied with the performance of any of the Personnel, then the Contractor shall, at the Procuring Agency's written request specifying the grounds thereof, provide as a replacement a person with qualifications and experience acceptable to the Procuring Agency.

24.3. The Contractor shall have no claim for additional costs arising out of or incidental to any removal and/or replacement of Personnel.

E. Obligations of the Procuring Agency

25. Change in the Applicable Law

25.1. If, after the date of this Contract, there is any change in the Applicable Law with respect to taxes and duties which increases or decreases the cost of the Services rendered by the Contractor, then the remuneration and reimbursable expenses otherwise payable to the Contractor under this Contract shall be increased or decreased accordingly by agreement between the Parties, and corresponding adjustments shall be made to the amounts referred in the SCC.

26. Services and Facilities

26.1. The Procuring Agency shall make available to the Contractor and the Experts, for the purposes of the Services and free of any charge, the services, facilities and property described in the Terms of Reference, at the times and in the manner specified in the Terms of Reference.

26.2. In case that such services, facilities and property shall not be made available to the Contractor, the Parties shall agree on (i) any time extension that it may be appropriate to grant to the Contractor for the performance of the Services, (ii) the manner in which the Contractor shall procure any such services, facilities and property from other sources, and (iii) the additional payments, if any, to be made to the Contractor as a result thereof.

F. Payments to the Contractor

27. Contract Price

27.1. The price payable shall be in Pakistani Rupees unless otherwise specified in the SCC.

28. Terms and Conditions of Payment

28.1. Payments will be made to the Contractor according to the payment schedule stated in the SCC and as per actual invoice submitted by the Contractor.

28.2. Unless otherwise stated in the SCC, the advance payment shall be made against the provision by the Contractor of a bank guarantee for the same amount, and shall be valid for the period stated in the SCC. Any other payment shall be made after the conditions listed in the SCC for such payment have been met, and the Contractor have submitted an invoice to the Procuring Agency specifying the amount due.

29. Quality Control Identifying Defects

29.1. The principle and modalities of Inspection of the Services by the Procuring Agency shall be as indicated in the SCC. The Procuring Agency shall check the Contractor's performance and notify him of any Defects that are found. Such checking shall not affect the Contractor's responsibilities. The Procuring Agency may instruct the Contractor to search for a Defect and to uncover and test any service that the Procuring Agency considers may have a Defect. Defect Liability Period is as defined in the SCC.

30. Correction of Defects, and Lack of Performance Penalty

30.1. The Procuring Agency shall give notice to the contractor of any Defects before the end of the Contract. The Defects liability period shall be extended for as long as Defects remain to be corrected.

30.2. Every time notice a Defect is given; the contractor shall correct the notified Defect within the length of time specified by the Procuring Agency's notice.

30.3. If the contractor has not corrected a Defect within the time specified in the Procuring Agency's notice, the Procuring Agency will assess the cost of having the Defect corrected, the contractor will pay this amount, and a Penalty for Lack of Performance.

31. Settlement of Disputes Amicable Settlement

31.1. The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or its interpretation.

32. Dispute Settlement

32.1. Arbitration

If any dispute of any kind whatsoever shall arise between the procuring agency and the contractor in connection with or arising out of the Contract, including without prejudice to the generality of the foregoing, any question regarding its existence, validity or termination, or the execution of the contract, the parties shall seek to resolve any such dispute or difference by mutual consultation. If the parties fail to resolve such a dispute or difference even after negotiations or mediation, then the dispute shall be referred within fourteen (14) days in writing by either party to the Arbitrator, with a copy to the other party.

Any dispute in respect of which a notice of intention to commence arbitration has been given, in accordance with **GCC sub-clause 32.1**, shall be finally settled by arbitration. Arbitration may be commenced prior to or after completion of the Contract. Arbitration proceedings shall be conducted in accordance with Arbitration Act 1940. Notwithstanding any reference to arbitration herein, the parties shall continue to perform their respective obligations under the Contract unless otherwise agreed. The Procuring Agency shall continue to pay the Contractor any undisputed amounts due under the Contract during the resolution of any dispute.



Special Conditions of Contract

SECTION VIII. SPECIAL CONDITIONS OF CONTRACT

The following Special Conditions of Contract shall supplement the General Conditions of Contract. Whenever there is a conflict, the provisions herein shall prevail over those in the Conditions of Contract. The corresponding clause number of the GCC is indicated in parentheses.

Number of GC Clause

Amendments of, and Supplements to, Clauses in the General Conditions of Contract

Definitions

The Procuring Agency is: Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory

The Supplier is:

The title of the subject procurement is: Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS

Number of GC Clause 2

Applicable/Governing Law:

The Contract shall be interpreted in accordance with the laws of Islamic Republic of Pakistan

Number of GC Clause 3

Language:

The language of the Contract, all correspondence and communications to be given, and all other documentation to be prepared and supplied under the Contract shall be in **English**.

Number of GC Clause 4

Notices:

The addresses for the notices are:

Procuring Agency:

Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer

Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory

+92-344-105-5642

procurement@savings.gov.pk

Contractor/ Bidder:

[Name, address and telephone number].

The Contractor/ Bidder's Representative(s)

[Name, address, telephone number and e-mail address]

Number of GC Clause 6.1

The Authorized Representatives are:

For the Procuring Agency:

Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer
Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory
+92-344-105-5642
procurement@savings.gov.pk

For the Bidder:

Name:

Designation:

Address:

Number of GC Clause 7

Effectiveness of the contract

The Contractor/Bidder shall be effective within days from the date of signature of the Contract by both parties

Number of GC Clause 8

Commencement of Contract:

The Contractor/ Bidder shall provide Non-Consultancy Services from the effective date of contract.

Number of GC Clause 10.2

Expiration of Contract:

The time period shall be

Number of GC Clause 14

Termination

In the event of termination of the contract due to any reason as already defined in the General Conditions of Contract, the Bidder shall be responsible for providing to the Authority the Services till the time of alternate arrangements.

Number of GC Clause 16

Conflict of Interest:

The Procuring Agency reserves the right to determine on a case-by-case basis whether the Bidder should be disqualified from providing services due to a conflict of a nature described in Clause GCC C2.

Number of GC Clause 20

Liquidated Damages

If the Bidder fails to provide services as required under the contract or in case of any data loss/data breach or any incident compromising the data security or other such failures related to any services, the Bidder shall pay to the Procuring Agency as Liquidated Damages at a rate of **0.10% to 10.00%** of the Contract value, in accordance with the extent of performance failure & the cost of investigating such incidents as judged by the Authority.

Number of GC Clause 21

Performance Guarantee:

The amount of performance guarantee shall be 5.00% of the contract price in acceptable form of Call at Deposit, Bank Guarantee

Number of GC Clause 27

Currency of Payment:

All the payment to be released to the contractor/Bidder shall be in Pakistani Rupees.

Number of GC Clause F

Payment terms:

Payment will be made to the Bidder against the procured Goods and services according to the actual invoice or running bills submitted by the Bidder against the services provided within the time given in the conditions of the contract.

Number of GC Clause F

Identifying Defects:

The Authority reserves the right at any time to inspect the premises of the provider to inspect the goods and monitor the goods being provided.

Inspections & Tests Requirements

For being Brand New, bearing relevant reference numbers of the equipment (Certificate from supplier)

For Physical Fitness having No Damages (Certificate from supplier)

For the Country of Origin as quoted by the Supplier (Certificate from manufacturer)

For conformance to specifications and performance parameters, through Prior to delivery inspection (Inspection Report by Procurement Committee / Inspection Team)

For successful operation at site after complete installation, testing and commissioning of the equipment (Installation, Testing and Commissioning Report by Procurement Committee / Inspection Team)

Delivery & Documents

Copies of the Supplier's invoice showing Goods' description, quantity, unit price, and total amount;

Original and two copies of the usual transport document (for example, a negotiable bill of lading, a non-negotiable sea waybill, an inland waterway document, an air waybill, a railway consignment note, a road consignment note, or a multimodal transport document) which the buyer may require to take the goods;

Copies of the packing list identifying contents of each package;

Insurance Certificate;

Manufacturer's or Supplier's Valid Warranty Certificate;

Inspection Certificate issued by the Nominated Inspection Agency (if any), and the Supplier's Factory Inspection Report;

Certificate of Origin.

Number of GC Clause F 5 & 6

Following is the guidance for Dispute Resolution

- i. If any dispute of any kind whatsoever shall arise between the Authority and the Bidder in connection with or arising out of the Contract, including without prejudice to the generality of foregoing, any question regarding its existence, validity, termination and the execution of the Contract – whether during developing phase or after their completion and whether before or after the termination, abandonment or breach of the Contract – the parties shall seek to resolve any such dispute or difference by mutual diligent negotiations in good faith within 14 (fourteen) days following a notice sent by one Party to the other Party in this regard.
- ii. At future of negotiation the dispute shall be resolved through mediation and mediator shall be appointed with the mutual consent of the both parties.
- iii. At the event of failure of mediation to resolve the dispute relating to this contract such dispute shall finally be resolved through binding Arbitration by sole arbitrator in accordance with Arbitration Act 1940. The arbitrator shall be appointed by mutual consent of the both parties. The Arbitration shall take place in Islamabad, Pakistan and proceedings will be conducted in English language.
- iv. The cost of the mediation and arbitration shall be shared by the parties in equal proportion however the both parties shall bear their own costs and lawyer's fees regarding their own participation in the mediation and arbitration. However, the Arbitrator may make an award of costs upon the conclusion of the arbitration making any party to the dispute liable to pay the costs of another party to the dispute.
- v. Arbitration proceedings as mentioned in the above clause regarding resolution of disputes may be commenced prior to, during or after completion of the contract.

Notwithstanding any reference to the arbitration herein, the parties shall continue to perform their respective obligations under the Contract unless they otherwise agree that the Authority shall pay the Bidder any monies due to the Bidder.

Arbitrator's fee:

The fee shall be specified in Pak Rupees, as determined by the Arbitrator, which shall be shared equally by both parties.

Appointing Authority for Arbitrator:

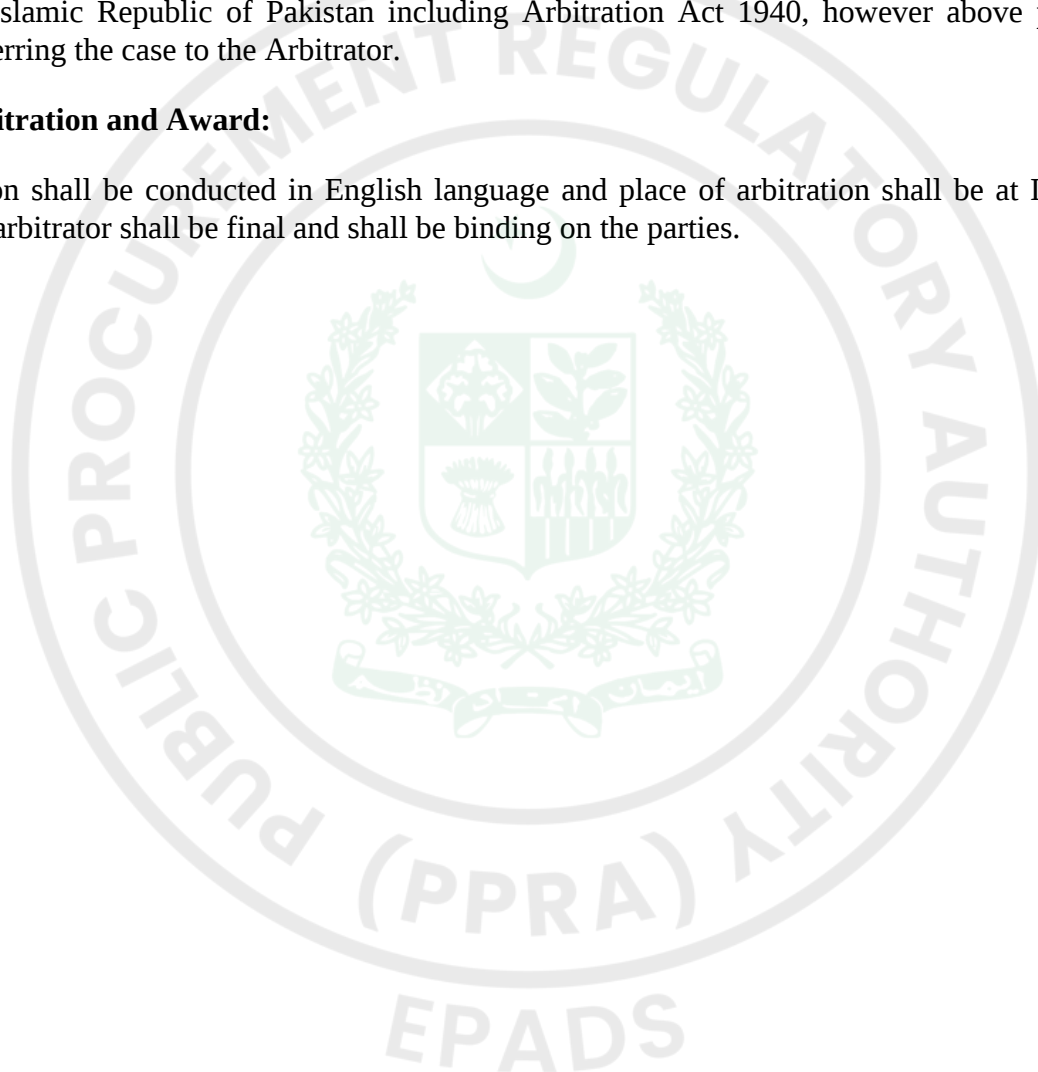
By the Mutual Consent or in accordance with the provisions of Arbitration Act, 1940, in case the parties fail to reach a consensus on the name of sole arbitrator, any party may submit an application to the Chief Justice Islamabad High Court for appointment of sole arbitrator. The Chief Justice IHC may appoint a former judge of any High Court or Supreme Court as the sole arbitrator to resolve the dispute between the parties.

Rules of procedure for arbitration proceedings:

Any dispute between the Authority and a Bidder who is a national of the Islamic Republic of Pakistan arising in connection with the present Contract shall be referred to adjudication or arbitration in accordance with the laws of the Islamic Republic of Pakistan including Arbitration Act 1940, however above provision shall prevail in referring the case to the Arbitrator.

Place of Arbitration and Award:

The arbitration shall be conducted in English language and place of arbitration shall be at Islamabad. The award of the arbitrator shall be final and shall be binding on the parties.





Bid Securing Declaration

Form 9: Bid Securing Declaration

Date: *[insert date (as day, month and year)]*

Bid No.: **P81748**

To: **Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory**

We, the undersigned, declare that:

We understand that, according to your conditions, Bids must be supported by a Bid Securing Declaration.

We accept that we will be blacklisted and henceforth cross debarred for participating in respective category of public procurement proceedings for a period of (not more than) six months, if fail to abide with a bid securing declaration, however without indulging in corrupt and fraudulent practices, if we are in breach of our obligation(s) under the Bid conditions, because we:

1. have withdrawn or modified our Bid during the period of Bid Validity specified in the Form of Bid;
2. Disagreement to arithmetical correction made to the Bid price; or
3. having been notified of the acceptance of our Bid by the Procuring Agency during the period of Bid Validity, (i) failure to sign the contract if required by Procuring Agency to do so or (ii) fail or refuse to furnish the Performance Security or to comply with any other condition precedent to signing the contract specified in the Bidding Documents.

We understand this Bid Securing Declaration shall expire if we are not the successful

Bidder, upon the earlier of (i) our receipt of your notification to us of the name of the successful Bidder; or (ii) twenty-eight (28) days after the expiration of our Bid.



Contract Form

SECTION IX: CONTRACT FORMS

THIS AGREEMENT made the ____ day of _____ 20____ between **Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory**

(hereinafter called “the Procuring Agency”) of the one part and [name of Bidder] of [city and country of Bidder] (hereinafter called “the Bidder”) of the other part:

WHEREAS the Procuring Agency invited Bids for provision of goods, viz., **Provision & Implementation of Back Office Operations & Workflow Automation System for CDNS (P81748)** and has accepted a Bids by the Bidder for the provision of Goods in the sum of [contract price in words and figures] (hereinafter called “the Contract Price”).

NOW THIS CONTRACT WITNESSETH AS FOLLOWS:

1. In this Contract words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

2. The following documents shall be deemed to form and be read and construed as part of this Contract, In the event of any ambiguity or conflict between the Contract Documents listed below, the order of precedence shall be the order in which the Contract Documents are listed below:-

1. This form of Contract;
2. the Form of Bids and the Price Schedule submitted by the Bidder;
3. the Schedule of Requirements;
4. the Technical Specifications;
5. the Special Conditions of Contract;
6. the General Conditions of the Contract;
7. the Procuring Agency’s Letter of Acceptance; and
8. [add here: any other documents]

3. In consideration of the payments to be made by the Procuring Agency to the Bidder as hereinafter mentioned, the Bidder hereby covenants with the Procuring Agency to provide the Goods related services and to remedy defects therein in conformity in all respects with the provisions of the Contract.

4. The Procuring Agency hereby covenants to pay the Bidder in consideration of the provision of Goods and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Contract to be executed in accordance with their respective laws the day and year first above written.

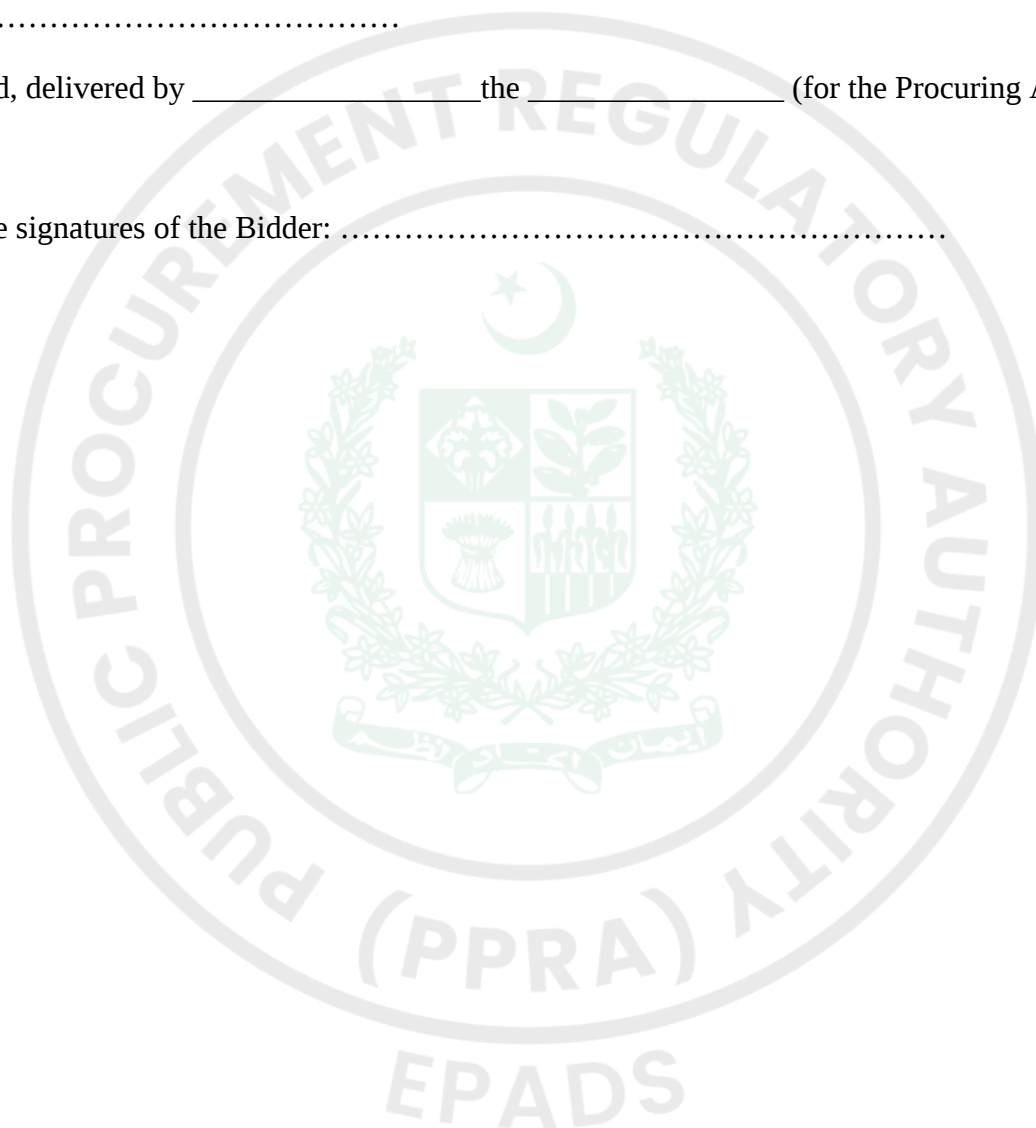
Signed, sealed, delivered by _____ the _____ (for the Procuring Agency)

Witness to the signatures of the Procuring Agency:

.....

Signed, sealed, delivered by _____ the _____ (for the Procuring Agency)

Witness to the signatures of the Bidder:





Integrity Pact

Integrity Pact

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN CONTRACTS WORTH RS.10.00 MILLION OR MORE

Contract

Number: Contract

Value: Contract Title:

Dated:

[Name of Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing [Name of Supplier] represents and warrants that it has fully declared the brokerage, commission, fee etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultations fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.

[Name of Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representative or warranty.

[Name of Supplier] accepts full responsibility and strict liability for making and false declaration, not making full disclosure, misrepresenting fact or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, [Name of Supplier] agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Supplier] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP.



Performance Guarantee Form

Performance Guarantee Form

To: **Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory**

WHEREAS *[name of Bidder]* (hereinafter called “the Bidder”) has undertaken, in pursuance of Contract No. *[reference number of the contract]* dated *[insert date]* for provision of Goods (hereinafter called “the Contract”).

AND WHEREAS it has been stipulated by you in the said Contract that the Bidder shall furnish you with a Bank Guarantee by a reputable bank for the sum specified therein as security for compliance with the Bidder’s performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the Bidders guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Bidder, up to a total of *[amount of the guarantee in words and figures]*, and we undertake to pay you, upon your first written demand declaring the Bidder to be in default under the Contract and without cavil or argument, any sum or sums within the limits of *[amount of guarantee]* as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the: *[insert date]*

Signature and seal of the Guarantors

[name of bank or financial institution]

[address]

[date]





Annexure

1. Annex-1 General Scope of Work Applicable Across All Modules

The provisions mentioned in this Annex 1 must be imbeded in the technical submissions of each lot/ scope for Annex 2-6.

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **1. Annex-1 General Scope of Work Applicable Across All Modules** (page number: 80)

2. Annex-2 AI-Enabled Human Resource Management System

The general provisions menitoned in Annex 1 must be embedded in the technical submission of Annex 2 AI Enabled Human Resource Management System

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **2. Annex-2 AI-Enabled Human Resource Management System** (page number: 85)

3. Annex-3 AI-Enabled Customer Support Platform Integrated with All Installed Systems

The general provisions menitoned in Annex 1 must be embedded in the technical submission of Annex 3 AI Enabled Customer Support Platform Integrated with All Installed Systems

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **3. Annex-3 AI-Enabled Customer Support Platform Integrated with All Installed Systems** (page number: 86)

4. Annex-4 AI-Enabled Research, Product Development and Management Module

The general provisions menitoned in Annex 1 must be embedded in the technical submission of Annex 4 AI Enabled Research, Product Development and Management Module

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **4. Annex-4 AI-Enabled Research, Product Development and Management Module** (page number: 88)

5. Annex- Procurement and Asset Management Automation

The general provisions menitoned in Annex 1 must be embedded in the technical submission ofAnnex 5 Procurement and Asset Management Automation

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **5. Annex- Procurement and Asset Management Automation** (page number: 89)

6. Annex-6 Service Level Agreement (SLA) Provisions

The general provisions menitoned in Annex 1 must be embedded in the technical submission ofAnnex 6 Service Level Agreement (SLA) Provisions.

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **6. Annex-6 Service Level Agreement (SLA) Provisions** (page number: 90)

7. Annex-7 Format of Financial Proposal

1. Format of Financial Proposal

Table 01 Scope Charges				
S.No.	Name of Item	Q	Unit Cost With all applicable Taxes	Total Cost With all applicable Taxes

1	AI-Enabled Human Resource Management System	1		
2	AI-Enabled Customer Support Platform Integrated with All Installed Systems	1		
3	AI-Enabled Research, Product Development and Management Module	1		
4	Procurement and Asset Management Automation	1		
5	Service Level Agreement (SLA) Provisions (with 3 Years on site Support)	1		
6	Total 01 (Cost A)			

Table 02 Change Request Charges				
	Description of Resource	Days	Per man rate inclusive of tax	Total Cost with tax with assumed 100 man days
1	Project Manager	100		
2	AI/ ML Engineer	100		
3	Full Stack Developer	100		
4	UI/ UX Designer	100		

5	Database Administrator	100		
6	System Architect	100		
7	Business Analyst	100		
8	QA Engineer	100		
9	DevOps Engineer	100		
	Total 02 (Cost B)			

Total Evaluated Cost = Total 01 (Cost A) + Total 02 (Cost B)

Note: The 100 days mentioned in table 02 change request charges are for financial assessment only.

The bidder shall submit the financial proposal in password protected file.

Financial Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **7. Annex-7 Format of Financial Proposal** (page number: 91)

8. Annex-8 General Terms and Conditions

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **8. Annex-8 General Terms and Conditions** (page number: 92)



Procurement Forms

Past Experience and Completed Contracts

See Form Under Additional Forms and Documents: **Past Experience and Completed Contracts** (page number: 95)

Historical Contract Non-Performance, and Pending Litigation and Litigation History

See Form Under Additional Forms and Documents: **Historical Contract Non-Performance, and Pending Litigation and Litigation History** (page number: 96)

Current Contracts and Their Progress

See Form Under Additional Forms and Documents: **Current Contracts and Their Progress** (page number: 98)

Financial Capacity and Net Worth Evaluation Form

See Form Under Additional Forms and Documents: **Financial Capacity and Net Worth Evaluation Form** (page number: 99)

Average Annual Turnover

See Form Under Additional Forms and Documents: **Average Annual Turnover** (page number: 101)





Additional Forms and Documents

1 General Scope of Work Applicable Across All Modules

1.1 Overview

The Central Directorate of National Savings (CDNS), an attached department of the Finance Division, Government of Pakistan, is mandated to foster a national culture of savings and financial discipline through secure, innovative, and transparent financial services. In alignment with the National Artificial Intelligence Policy 2025, CDNS is seeking a turnkey, multi-agentic AI platform designed to modernize back-office operations, automate complex workflows, and enable data-driven decision-making. This comprehensive solution will leverage autonomous AI agents to orchestrate intelligent approvals, assessments, and administrative reviews, providing predictive insights and workforce optimization through advanced data analytics.

1.2 Description of the Modules

All the modules will be provided as Solution as a Service (SAAS) model. Following is the description of the modules to be deployed and implemented:

1.2.1 AI-enabled Human Resource Management

A configurable multi-agentic AI-enabled human-resource management platform supporting HR Wing SOPs, including recruitment, employee records, trainings, postings, leave management, pay fixation, attrition analytics and employee lifecycle processes with controlled workflows and audit trails.

1.2.2 AI-enabled Customer Support Platform Integrated with All Installed Systems

Agentic AI to augment the provision of customer support services via product support section at CDNS, website, mobile app and email.

Further enhancements to provisioning of customer support on other channels e.g. Customer Relation Cell (CRC) along with call center and social media platforms duly integrated with the ticketing system and capability of performing monitoring functions, including but not limited to displaying monitoring dashboards for network infrastructure health, 1LINK, UPI, IVR, and SMS service availability, as well as monitoring of call center agent performance currently monitored through screens installed at CDNS may be considered.

1.2.3 AI-enabled Research, Product Development and Management Module

A configurable workflow and analytics platform designed to support PD&M Wing operations, including but not limited to oversight of National Savings Schemes, development and review of conventional and Shariah-compliant products, rate fixation, budgeting, and financial reporting, with automated workflows for proposal preparation, vetting, approvals, complaint screening, inter-agency coordination, inventory reconciliation, notifications, and SOP-compliant reporting, supported by rule-based automation, predictive analytics, and controlled AI-assisted processing.

1.2.4 AI-enabled Procurement and Asset Management Automation

An agentic AI solution for the provisioning of procurement, logistics, including asset management functions; shall support end-to-end operations through automated workflows, transparent vendor management, and real-time inventory tracking. It shall enable efficient procurement planning, contract and purchase order management, asset lifecycle monitoring, and data-driven decision-making to enhance operational efficiency, accountability, and resource optimization across the organization.

1.3 General Provisions

The project is on a turn-key basis and includes the following work streams:

1.3.1 Installation and Configuration

Complete installation, setup, customization and configuration of the solution at CDNS's primary and disaster-recovery sites. The solution must support high availability, load balancing, and automated failover mechanisms, and shall define and adhere to clearly established Recovery Time Objective (RTO) and Recovery Point Objective (RPO) parameters. It shall also outline the mechanism through which AI models will transition to the disaster recovery (DR) site with negligible latency, minimal service disruption, and no loss of critical data.

The selected vendor will be responsible for migrating existing data, records, and workflows to the new system, provide data migration mapping, validation reports, rollback capability and deploying it at CDNS's data center in Islamabad with disaster-recovery support at the Lahore site, ensuring system availability, data integrity, and long-term operational support.

1.3.2 Customization and Integration

Tailoring of modules to align with the operational processes of Central Directorate of National Savings (CDNS), and seamless integration with core business applications and external systems, and where direct access to any system or entity is not available, a suitable middleware mechanism shall be provided and implemented to enable communication and ensure continuity of subsequent integrations.

1.3.3 Testing and Validation

Comprehensive system and User-Acceptance Testing to ensure reliability, performance and compliance with CDNS standards.

1.3.4 Training

Hands-on training for CDNS administrators, end-users and other stakeholders. Vendors should provide a comprehensive change management program, including structured training and capacity- building initiatives, on both core modules and AI-specific features, including best practices for data-driven decision-making to ensure smooth adoption of the proposed solution.

1.3.5 Support and Maintenance

Three (03) Years on-site support, including resident engineers. Vendors must provide 24x7x365 help-desk services with an escalation matrix. The service-level agreement should include proactive monitoring, performance tuning and timely updates.

1.3.6 Business Continuity and Disaster Recovery

Integration of the solution into CDNS's business-continuity and disaster-recovery plans, ensuring seamless failover and fallback between primary and secondary sites. Vendor shall also conduct annual DR drills and submit DR readiness reports

1.3.7 Data Ownership and protection

All operational data shall remain property of CDNS. Vendor shall provide data export capability in open standard formats upon request. Throughout the deployment, the system must uphold rigorous data protection standards, maintaining complete audit logs and logical reasoning for all AI-driven actions to ensure full accountability and long-term operational excellence.

1.3.8 AI-Enabled Operations

Vendors must offer agentic AI-powered modules that leverage machine-learning techniques to automate routine tasks, identify process inefficiencies and support predictive decision-making. Examples include predictive modelling, chatbot integration, natural-language processing and computer vision.

1.3.8.1 Multilingual AI and Urdu Language Processing

The proposed system must support multilingual processing with a strong focus on Urdu language capabilities to ensure accessibility for Pakistani citizens and internal staff.

The platform must include:

- Natural Language Understanding (NLU) supporting Urdu Script and Roman Urdu
- AI chat interfaces capable of handling bilingual queries (English / Urdu)
- Text-to-Speech and Speech-to-Text capabilities in English/ Urdu
- Bilingual dashboards allowing system interfaces to toggle between English and Urdu
- AI models trained to recognize regional dialect variations within English/ Urdu

The solution should enable citizen interaction through web portals, messaging platforms, and voice channels.

1.3.8.2 Computer Vision and Monitoring Capabilities

The system should include computer vision capabilities to enhance security, transparency, and automation within CDNS operations.

The solution should support:

- AI-based monitoring of assessments or examinations
- Facial recognition authentication for access to sensitive modules
- Optical Character Recognition (OCR) for automated extraction of data from National Identity Cards (CNIC)
- Automated verification of scanned documents, including deposit slips and bonds
- Visual detection of anomalies or tampering in uploaded documents
- Mobile-based asset verification using image recognition
- Advanced verification and detection capabilities to identify and flag fraudulent identity documents (including fake CNICs), as well as manipulated or synthetic media including images and videos, ensuring authenticity, integrity, and reliability of all processed inputs.

These capabilities should ensure accuracy, fraud detection, and reduced manual data entry.

1.3.8.3 Technical Infrastructure and Data Governance

The proposed solution must support deployment within CDNS data centers, ensuring data sovereignty and compliance with national policies.

The solution must provide:

- Local data processing within Pakistan
- Full audit logs and traceability - Audit trails must be immutable, with mechanisms in place to ensure protection against log tampering.
- Data export capability in open formats (CSV, JSON, SQL)
- Scalable architecture capable of supporting AI workloads
- Cross-module intelligence across all modules to generate comprehensive and mutually informed insights into prospects, gaps, and cross-wing analytics.

- Hardware infrastructure compatible with modern CPU and GPU acceleration
- Automated data cleansing protocols during both operational use and data migration
- The system must support adequate number of users without any degradation in AI response time and system performance.

All operational data generated by the system shall remain the exclusive property of CDNS.

1.4 Specifications of the Solution

The solution must:

- Be modular, scalable, and customizable.
- Be compliant with Government of Pakistan financial and audit regulations.
- Support Algorithmic Precision and Explainable AI (XAI) by providing transparent reasoning for AI-generated regulatory, financial, and policy-related outputs. Such responses shall include citations and references to the applicable Government of Pakistan notifications, circulars, rules, SOPs, and approved CDNS documents forming the basis of the response with accuracy.
- Provide interactive dashboards, analytics, and comprehensive reporting capabilities for monitoring and decision-making.
- Support integration with CDNS's existing IT systems and external banking systems.
- Provide centralized access with role-based controls.
- User authentication with Active directory (LDAP)
- Offer multilingual support (English and Urdu)
- System capable of supporting unlimited number of administration and functional users with capability to scale horizontally or vertically without system redesign.
- Any module / feature offered must function independently and integrate seamlessly into the system.
- Role-based access control (RBAC) with configurable permissions to limit data and feature access based on user roles.
- Multi-factor authentication (MFA) for administrative and sensitive operations.
- Comprehensive logging of all user activities.
- Include automated backups with retention policy and disaster recovery mechanisms with restoration capability to be demonstrated in testing phase.
- Ensure IT staff is trained to manage, customize, and maintain the solution post-implementation.
- 24/7 technical support through multiple channels (phone, email, and chat).
- Vendor must quote a 3-year Service Level Agreement (SLA) as part of a solution which will be extendable up to another (02) Years on yearly basis based on the performance.
- Vendors will need to provide on-site resident engineers as mutually agreed by both parties from time to time.
- The implementing vendor/ partner shall act as a consultant for all hardware procurement required for successful deployment of the solution, including sizing, specifications, and compatibility recommendations.
- Any activity not included within the documented scope of work shall be billed based on a mutually agreed man-day rate under Change request. The vendor must clearly state the commercial rate for out-of-scope work in the financial proposal.

1.5 Important Note

- a. The Procuring Agency reserves the right to reject any or part of the bid or all bids prior to acceptance of the bid or proposal for which the reason may be conveyed if desired.
- b. Bidder shall ensure Installation/Configuration, Customization, Training and comprehensive On-Site Support through its on-site resources
- c. The Procuring Agency reserves the right to ask for any clarification / document, if deemed necessary.

1.6 Termination

In the event of termination of the contract due to any reason as already defined in the general conditions of contract, the bidder shall be responsible for providing to the authority services/ consultancy/ support till the time of alternate arrangement.

1.7 Specific Module wise detailed scope of work

For detailed scope of work (specific to each module), please refer to following annexures:

Annex 2: AI-Enabled Human Resource Management System

Annex 3: AI-Enabled Customer Support Platform Integrated with All Installed Systems

Annex 4: AI-Enabled Research, Product Development and Management Module

Annex 5: Procurement and Asset Management Automation

Annex 6: Service Level Agreement (SLA) Provisions

2 AI-Enabled Human Resource Management System

The HR module must support AI-driven workforce management aligned with CDNS SOPs. Required capabilities include:

- AI-assisted recruitment and candidate ranking
- Employee self-service portal supporting English/ Urdu language a
- Predictive analytics for employee retention and workforce planning
- Integration with biometric attendance systems
- Automated leave management
- Performance management with 360-degree appraisal capability
- Digital onboarding workflows
- Secure and seamless migration of legacy HR data to the proposed solution, ensuring data integrity, accuracy, and minimal disruption to ongoing operations.
- Comprehensive bias auditing framework capable of detecting, analyzing, and mitigating potential biases such as gender, age, and regional disparities etc. within AI models and decision-making processes, thereby ensuring equitable transparent, and regulatory-compliant HR practices.
- Compliance with Government of Pakistan HR and payroll regulations

2.1 Human Resource Management System (Internal Operations)

- 1) Personnel administration of all employees of CDNS and field organizations from BPS-01 and above.
- 2) Recruitment and Promotion
- 3) Maintain comprehensive employee profiles
- 4) Automate new employee onboarding, including document submission and training schedules
- 5) Attrition Analytics
- 6) Attendance Management
- 7) Seniority, ACRs, & Performance Evaluation
- 8) Discipline, Vigilance, and Legal matters
- 9) Leave, LPR and Related Matters
- 10) Training Programs for employee skill development and impact of training through post-training performance assessments
- 11) Retirement & Benefits Management
- 12) Restrict access to sensitive HR and payroll data based on user roles (e.g., HR admin, payroll officer).
- 13) Support periodic updates to align with regulatory changes.
- 14) E-office integration
- 15) Welfare and Assistance
- 16) Parliamentary, Inter-ministerial & External Correspondence

3 AI-Enabled Customer Support Platform Integrated with All Installed Systems

The platform must support multi-channel AI-driven customer support integrated with existing CDNS communication systems. The system should provide:

- Agentic-AI chat support through website, mobile, email, and messaging platforms
- Voice-based automated support for customer inquiries
- Automated ticket classification and routing
- Sentiment analysis to detect high-priority complaints
- AI assistance tools for human support agents
- Duplicate complaint detection and merging
- Automated follow-up notifications to customers

3.1 Product Support Section at CDNS (Internal Operations)

- Provide automated guidance for clarification and application of the given instructions and operational procedures as input based on approved knowledge sources.
- Assist in identification, categorization, routing, and tracking of operational, procedural, and irregular cases for timely resolution.
- Support coordination by routing cases to sections and operational units while tracking responses and resolution status.
- Facilitate in template designed, workflow-based, prompt driven communications between headquarters, field offices, banks, and partner institutions with automated request tracking.
- Assist in tracking legal matters and court cases by maintaining records, timelines, and automated follow-up alerts subject to human approval.
- Support automated categorization and tracking of customer complaints integrated with the centralized customer support platform.
- Provide case summaries and suggested responses to assist officers while ensuring decisions remain with authorized CDNS officials.
- Maintain complete record of immutable audit trails of AI-generated recommendations and workflow actions for compliance and review.

3.2 Web Portal and Mobile Application Support

CDNS intends to augment the provision of customer support services via mobile application and web portal by integrating with agentic AI. The specific requirement will be finalized with successful bidder on the basis of as is assessment. The high-level view of requirements and purpose is given below:

- i) Setup configurable agentic AI conversational engine/ solution duly integrated with mobile application and web portal.
- ii) Provision of both the self-service and human agent assisted service model.
- iii) The proposed Agentic AI solution shall incorporate advanced Natural Language Processing (NLP) and Natural Language Understanding (NLU) capabilities, enabling it to accurately interpret and process user inputs even in the presence of grammatical errors, spelling mistakes, typographical errors, or informal sentence structures. The system shall be capable of deriving user intent with high accuracy from imperfect or unstructured textual inputs.
- iv) The Agentic AI platform shall support multimodal user interaction, including both text-based and voice-based inputs. In the Customer Support module, the system shall allow end-users to report issues using voice commands in English and Urdu. The solution shall provide real-time speech-to-text transcription, display the generated text on screen, and

- allow users to review, edit, and confirm the transcribed content prior to submission to the Agentic AI engine. The voice recognition and transcription components shall be optimized for regional accents and linguistic variations relevant to the operating environment.
- v) Domain-specific intent libraries aligned with organizational products, services, policies, and FAQs.
 - vi) Support for multi-turn conversations with contextual memory across sessions.
 - vii) Predefined and configurable conversation flows for:
 - a. General inquiries
 - b. Issue reporting and follow-ups
 - c. Feedback and surveys
 - d. Exception handling flows for incomplete, ambiguous, or contradictory user inputs.
 - viii) Configured specialized agents for:
 - a. Customer query resolution
 - b. Complaint handling and escalation
 - c. Knowledge retrieval
 - d. Transactional support
 - ix) AI Agents collaboration framework for complex queries requiring multiple backend systems.
 - x) Real-time dashboards for:
 - a. Query volumes and resolution rates
 - b. First-contact resolution (FCR)
 - c. Average handling time (AHT)
 - d. Customer satisfaction indicators
 - e. Conversation transcript exports.
 - f. Configurable reports for management and compliance purposes.
 - xi) API and Middleware layer for integration with CRM systems, ticketing platforms, core business systems having real time data fetch and update capability.
 - xii) Knowledge Base & Content Management:
 - a. Centralized AI-ready knowledge repository.
 - b. Tools for content ingestion from documents, PDFs, policies, and FAQs.
 - c. Automated knowledge refresh and versioning.
 - d. Human-in-the-loop validation workflows.
 - xiii) The solution should support message status (sent, delivered, read), rich messaging (audio, picture, document, link, location) with appropriate size limit.
 - xiv) The solution should be scalable to meet incremental requirements.

3.3 Email Support

Agentic AI to augment the provision of customer support through email and should include but not limited to following:

- Automatic ticket generation from incoming emails
- AI-based classification of emails
- Attachment extraction and linking to cases
- Auto-response acknowledgments
- Duplicate complaint detection
- Ticket linking to customer profile
- Automated routing to relevant department

4 AI-Enabled Research, Product Development and Management Module

The platform should include AI-enabled capabilities to support Research, Product Development and Management (PD&M) operations. Features should include:

- Data-driven market analysis and forecasting
- Workflow systems for product proposal review and approval
- AI-assisted analysis of regulatory and compliance documentation
- Resource allocation tools for project prioritization
- Version control and document management for product development
- Financial modelling for evaluating new savings schemes
- Assist in product design and evaluation by analyzing parameters such as maturity period, profit rates, investment limits, payout structures, and market trends to support development of savings products.
- Capability to interpret customer support module analytics to derive insights on product performance, demand trends, and failure patterns
- Financial modeling for new schemes must be linked to sovereign debt benchmarks such as PIB and T-Bill yields ensuring that rate fixation simulations remain within the regulatory yield curve spreads mandated by the Finance Division.
- A configurable workflow platform supporting PD&M Wing SOPs, including but not limited to oversight of National Savings Schemes, development of new products and digital initiatives, rate fixation, budgeting, reporting, and inter-agency coordination, accrual-based reporting for profit and principal payments for coming one, two or three years.

4.1 Product Development and Management Section at CDNS (Internal Operations)

The solution would be required to assist at par with market best AI automation practices but not limited to the following:

- Market-based and competitive return determination for NSS including Fixation and review of NSS rates.
- Effective coordination with sovereign stakeholders including Reporting obligations to Finance Division & SBP, and Inter-agency coordination with regulatory and enforcement bodies.
- Accurate reporting, budgeting, ceilings and debt servicing controls including Investment target assignment to regional offices.
- Structured development of new products and digital initiatives.

5 Procurement and Asset Management Automation

The procurement and asset management module should provide AI-assisted operational efficiency through automated workflows. The system must support:

- Real-time asset tracking across CDNS offices
- Automated procurement workflows
- Inventory monitoring with threshold-based alerts
- Vendor performance evaluation
- Predictive maintenance alerts for equipment
- Contract expiry notifications
- Digital purchase order lifecycle management
- Monitoring of asset movement through integration with surveillance systems where available
- Budget reporting and budget management/monitoring across various cost heads of the wing, including procurement, assets, depreciation, logistics etc.
- Provision of predictive recommendations for future procurement requirements based on cross-module analytics across HR, PDM, PS, and P&L modules.
- Compliance with CDNS policies, PPRA Rules, Public Finance Rules and EPADS requirements/regulations with provision for configurable approval workflows, complete audit trails, contract management, fleet management, vendor performance monitoring and comprehensive reporting.
- Include one-time migration of existing asset and inventory records into the proposed system after reconciliation with records of this Directorate. The system should support bulk data import, barcode/QR code-based asset identification, complete asset lifecycle management (including allocation, transfer, maintenance, and disposal) and real-time inventory tracking across all offices of CDNS.

The Solution to provide the following as per the Market best practices but not limited to:

- Record all assets with unique asset IDs, descriptions, and detailed specifications.
- Fleet Management Automation
- Classify assets into categories (e.g., IT equipment, real estate, vehicles, furniture).
- Enable scanning for fast identification and tracking of assets.
- Automate asset addition based on approved procurement entries.
- Track preventive and corrective maintenance schedules with notifications
- Maintain current asset locations, especially for mobile or distributed assets.
- Link asset records with procurement, finance, and maintenance systems for end-to-end visibility.
- Update stock levels automatically based on procurement and consumption entries.
- Automate invoice matching with purchase orders and receipts.
- Multi-level approval workflows for invoice payments.
- Inventory aging, consumption trends, and stock valuation reports.
- Provide demand forecasting based on historical consumption patterns.

6 Service Level Agreement (SLA) Provisions

6.1 Support and Availability Standards

- **24/7/365 Help-Desk Services:** Vendors must provide continuous help-desk availability with a clearly defined escalation matrix.
- **On-Site Support:** Provision of Three-Years on-site support, including resident engineers.
- **Performance Management:** The service-level agreement must include proactive monitoring, performance tuning, and timely updates.

6.2 Business Continuity and Disaster Recovery (BCDR)

- **Failover and Failback:** Seamless integration into CDNS's business-continuity and disaster-recovery plans, ensuring failover and failback between primary and secondary sites.
- **DR Readiness:** Mandatory annual DR drills and submission of DR readiness reports.
- **Installation:** Complete installation, setup, customization, and configuration at CDNS's primary and disaster-recovery sites.

6.3 Data Governance and Sovereignty

- **Exclusive Ownership:** All operational data generated by the system shall remain the exclusive property of CDNS.
- **Data Portability:** Vendor shall provide data export capability in open standard formats (CSV, JSON, SQL) upon request.
- **Local Sovereignty:** Local data processing within Pakistan to ensure data sovereignty and compliance with national policies.
- **Accountability:** Maintenance of full audit logs and traceability for all system actions and AI-generated recommendations.

6.4 Technical Compliance and AI Standards

- **Regulatory Updates:** Periodic updates to align with regulatory changes and Government of Pakistan HR and payroll regulations. All baseline GoP regulatory compliance features are part of the core project scope; change request man-days shall be reserved for future policy shifts and must not be utilized to address omissions in regulatory requirements.
- **Multilingual Processing:** Strong focus on Urdu language capabilities, including Natural Language Understanding (NLU) for Urdu Script and Roman Urdu.
- **Security Features:** Facial recognition authentication for sensitive modules and visual detection of anomalies/tampering in uploaded documents.

6.5 Training and Acceptance

- **User Acceptance:** Comprehensive system and User-Acceptance Testing (UAT) to ensure reliability and performance compliance with CDNS standards.
- **Training:** Hands-on training for CDNS administrators and end-users on core modules and AI-specific features.

7 Format of Financial Proposal

Table 01 Scope Charges				
S.N o.	Name of Item	Q	Unit Cost With all applicable Taxes	Total Cost With all applicable Taxes
1	AI-Enabled Human Resource Management System	1		
2	AI-Enabled Customer Support Platform Integrated with All Installed Systems	1		
3	AI-Enabled Research, Product Development and Management Module	1		
4	Procurement and Asset Management Automation	1		
5	Service Level Agreement (SLA) Provisions (with 3 Years on site Support)	1		
6	Total 01 (Cost A)			

Table 02 Change Request Charges				
	Description of Resource	Days	Per man rate inclusive of tax	Total Cost with tax with assumed 100 man days
1	Project Manager	100		
2	AI/ ML Engineer	100		
3	Full Stack Developer	100		
4	UI/ UX Designer	100		
5	Database Administrator	100		
6	System Architect	100		
7	Business Analyst	100		
8	QA Engineer	100		
9	DevOps Engineer	100		
	Total 02 (Cost B)			

Total Evaluated Cost = Total 01 (Cost A) + Total 02 (Cost B)

Note: The 100 days mentioned in table 02 change request charges are for financial assessment only.

The bidder shall submit the financial proposal in password protected file.

8 General Terms and Conditions

8.1 Bid Security

A Bid Security is required and acceptable in the shape of a Bank Draft/Pay Order/Demand Draft/CDR/Bankers Cheque/ Cashier Cheque only, issued from any scheduled bank operating in Pakistan, amounting to 1% of the bid value in the favor of “CDNS, Islamabad”. The Bid Security must be submitted to CDNS in original on technical bid opening date and time, without which the proposal shall not be entertained/accepted and be rejected straight away. If a bidder withdraws its bid during the procurement process or a successful vendor fails to acknowledge the letter of acceptance/signing of agreement etc.; in such scenarios the Procuring Agency reserves the right to forfeit the Bid Security besides taking other necessary actions under the law of the Land. Further the Procuring Agency may ask the second Most Advantageous bidder for award of contract and so on (as per its convenience) if the Most Advantageous bidder fails to comply. The bid security of unsuccessful bidder(s) may be released after contract signing with successful bidder. The bid security of successful bidder may be released after signing of the agreement and provision of the Performance Bank Guarantee.

8.2 Validity of proposal

All proposals shall remain valid for a period of at least one hundred and eighty (180) days from the date of submission of the proposal/bid, as specified in the Tender Notice/RFP.

8.3 Performance Bank Guarantee (“PBG”)

The successful vendor shall submit an unconditional and irrevocable Performance Bank Guarantee (PBG) equivalent to five percent (5%) of the contract value covering the solution and the first year of support. The PBG shall be issued by a scheduled bank operating in Pakistan and must be submitted on or before raising invoices.

Upon completion of the first-year support period, the vendor shall submit a renewed PBG equivalent to five percent (5%) of the remaining contract value for the balance period of the contract. Each PBG shall remain valid until the formal completion of the respective period and may be released by the Procuring Agency upon successful completion of the covered period and satisfactory performance by the vendor.

The Procuring Agency/CDNS may allow submission of the PBG on a yearly basis, as some banks issue PBGs for one year. In such cases, the previous PBG shall be released upon submission of a renewed or fresh PBG for the subsequent period. The PBG may be forfeited by the Procuring Agency in case of poor performance, breach of contractual obligations, or as otherwise provided under the RFP or applicable law, including consideration for blacklisting the vendor. Partial or full waiver of forfeiture may be considered at the sole discretion of the Procuring Agency.

8.4 Currency

All currency in the proposal shall be quoted in Pak Rupees (PKR) only otherwise bid(s) would be rejected.

8.5 Withholding Tax, Sales Tax and other Taxes/Levies/ Duties

The bidder is hereby informed that the Government shall deduct taxes/duties at the rates prescribed under the tax laws of Pakistan from all payments for services rendered or goods supplied under the contract. The bidder shall be responsible for the payment of all applicable taxes/duties on transactions and/or income as may be levied by the Government from time to time. GST/SST shall be charged in accordance with the prevailing Government rates.

8.6 Contracting (Signing of Agreement)

The selected vendor will submit a Contract, for which draft may be obtained from the procuring agency, and be signed on a stamp paper of Rs. 1000/- within ten (10) days of issuance of Work Order/letter of Intent.

8.7 Governing Law

This RFP and any contract executed pursuant to this tender shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan. The Government of Pakistan and all bidders responding to this RFP and parties to any contract executed pursuant to this RFP shall submit to the exclusive jurisdiction to Honorable Courts at Islamabad only.

8.8 Delivery Time

Supply & Installation completion would be the time period contractually agreed upon the As-Is assessment analysis and project plan document including customization for which the report should be submitted within 4 weeks of letter of Intent/supply/work order to successful bidder, in any case the completion of the required Back-office operations and workflow automation system should not exceed from 9 months from the date of as-is report acceptance.

8.9 Penalty

In case of delay in delivery/implementation of the deliverables/ milestones/ module from timelines as mutually agreed between procuring agency and the successful bidder, the Procuring Agency reserves the right to impose a penalty at the rate of 0.1 % per day of value of delayed deliverable/ milestone/ module to the vendor up to the 10% of the contract value.

CDNS and the Vendor shall agree to a defined 99.5% Uptime SLA for all modules.

Tolerance Level [a]	Total Available Hours [b = 24 x 30]	Uptime Hours [c = a x b]	Downtime Hours [d = b - c]
99.5%	720	716	Up to 3.6 hours

Upon failure to meet this obligation, CDNS shall have the right to claim a monthly service credit, on monthly fees and charges received by the Vendor as per the following table:

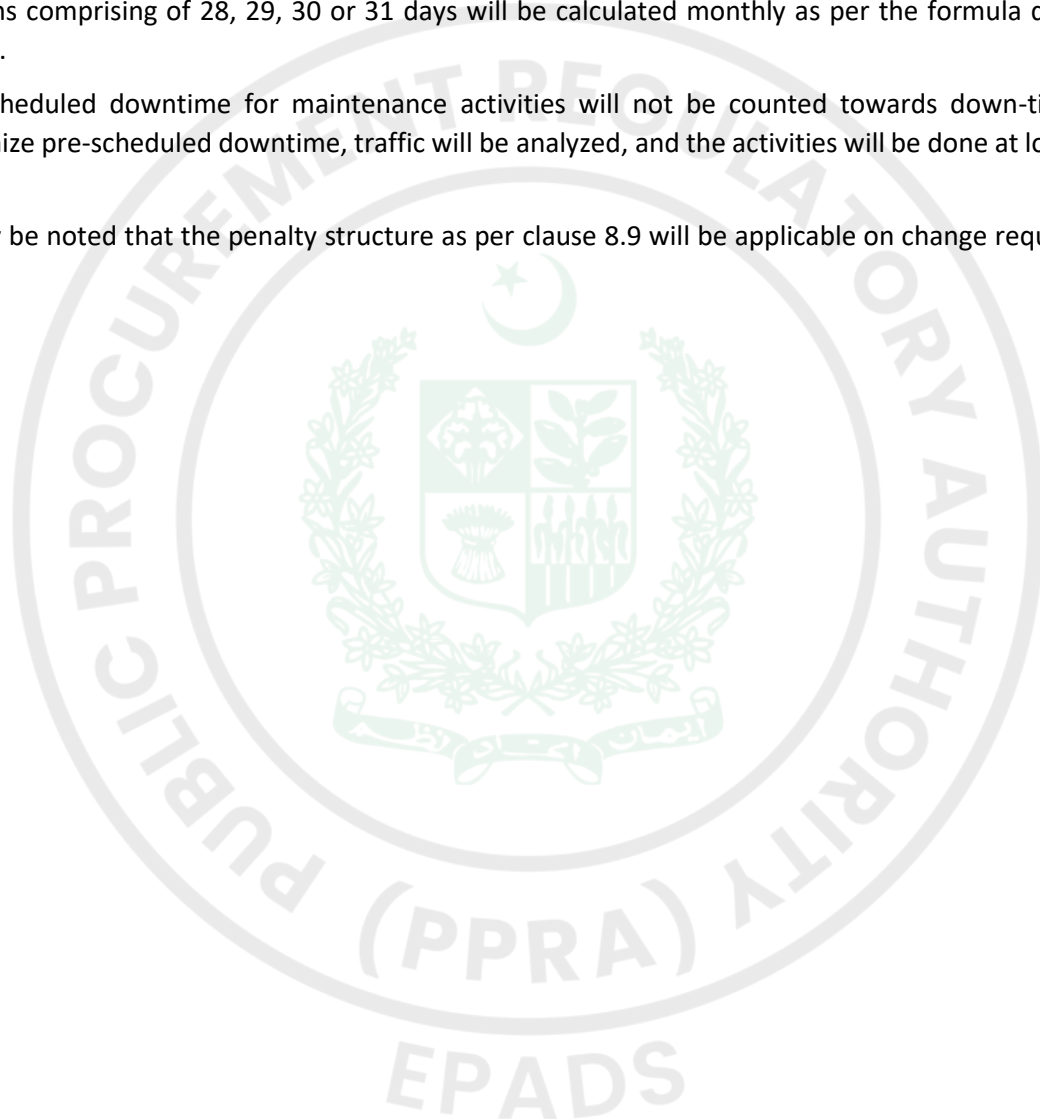
Tolerance Level [a]	Total Available Hours [b=24x30]	Uptime Hours [c=axb]	Downtime Hours [d=b-c]	Service Credit
99.5%	720	716.4	up to 3.6 hours	0% of Monthly Fee
95%-99.4%	720	684	up to 36 hours	5% of Monthly Fee
90%-94.99%	720	648	Up to 72 hours	10% of Monthly Fee
85%-89.99%	720	612	up to 108 hours	15% of Monthly Fee
80%-84.55%	720	576	up to 144 hours	20% of Monthly Fee
50%-79.99%	720	360	up to 360 hours	50% of Monthly Fee
less than 50%	720	<360	>360	100% of Monthly Fee

It is understood that this uptime is not related to factors outside of the selected vendor's scope of work including, but not limited to, network issues, power outages, bandwidth fluctuations, or latency-related issues.

CDNS will be responsible for providing the infrastructure, internet connectivity, bandwidth, network, and all associated components required to ensure proper operation of the infrastructure in the NTC Data Centre. Any downtime caused by network failures, power outages, bandwidth constraints, or external factors beyond the vendor's control will not be considered as part of the uptime calculation for the application, and no penalties will be applied in relation to such outages. The above quoted figures and times are for a month of 30 days, and for clarity purposes only. The actual downtime for months comprising of 28, 29, 30 or 31 days will be calculated monthly as per the formula denoted above.

Pre-scheduled downtime for maintenance activities will not be counted towards down-time. To minimize pre-scheduled downtime, traffic will be analyzed, and the activities will be done at low peak time.

It may be noted that the penalty structure as per clause 8.9 will be applicable on change requests as well.



Past Experience / Contracts

Contracts over <i>[insert amount]</i> during the last three years:				
Procuring Agency	Value	Year	Goods/Services Supplied	Country of Destination



Historical Contract Non-Performance, and Pending Litigation and Litigation History

[The following table shall be filled in for the Applicant and for each member of a Joint Venture]

Applicant's Name: *[insert full name]*

Date: *[insert day, month, year]*

Joint Venture Member Name: *[insert full name]*

IFP No. and title: *[insert IFP number and title]*

Page *[insert page number]* of *[insert total number]* pages

☐ Not debarred due to deviation from commitment of Bid Securing Declaration- ☐ Not debarred due to non-performance			
Year	Non-performed portion of contract	Contract Identification	Total Contract Amount (current value, currency, exchange rate and PKR equivalent)
<i>[insert year]</i>	<i>[insert amount and percentage]</i>	Contract Identification: <i>[indicate complete contract name/ number, and any other identification]</i> Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Reason(s) for nonperformance: <i>[indicate main reason(s)]</i>	<i>[insert amount]</i>
Pending Litigation, in accordance with Section III, Qualification Criteria and Requirements			
☐ Pending litigation in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.3 as indicated below.			
Year of dispute	Amount in dispute (currency)	Contract Identification	Total Contract Amount (currency), US\$ PKR Equivalent (exchange rate)

<i>[insert year]</i>	<i>[insert amount]</i>	Contract Identification: [indicate complete contract name, number, and any other identification] Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Matter in dispute: <i>[indicate main issues in dispute]</i> Party who initiated the dispute: <i>[indicate "Procuring Agency" or "Supplier"]</i> Status of dispute: <i>[Indicate if it is being treated by the Adjudicator, under Arbitration or being dealt with by the Judiciary]</i>	<i>[insert amount]</i>
☐ No consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.4. ☐ Consistent history of court/arbitral award decisions in accordance with Section III, Qualification Criteria and Requirements, Sub-Factor 2.4 as indicated below.			
Year of award	Outcome as percentage of Net Worth	Contract Identification	Total Contract Amount (currency), PKR Equivalent (exchange rate)
<i>[insert year]</i>	<i>[insert percentage]</i>	Contract Identification: [indicate complete contract name, number, and any other identification] Name of Procuring Agency: <i>[insert full name]</i> Address of Procuring Agency: <i>[insert street/city/country]</i> Matter in dispute: <i>[indicate main issues in dispute]</i> Party who initiated the dispute: <i>[indicate "Procuring Agency" or "Supplier"]</i> Court/ arbitral award decision: <i>[Indicate if the award decision was against the Applicant or any member of a joint venture.]y]</i>	<i>[insert amount]</i>

Current Contract Commitments / Works in Progress

Bidders and each member to a JV should provide information on their current commitments on all contracts that have been awarded, or for which a letter of intent or acceptance has been received, or for contracts approaching completion, but for which an unqualified, full completion certificate has yet to be issued.

Current Contract Commitments					
No.	Name of Contract	Employer's Contact Address, Tel, Fax	Value of Outstanding Work [Current Eq. PKR]	Estimated Completion Date	Average Monthly Invoicing Over Last Six Months [Eq. PKR/month]
1					
2					
3					
4					
5					

Financial Situation and Performance

[The following table shall be filled in for the Applicant and for each member of a Joint Venture]

Applicant's Name: [insert full name]

Date: [insert day, month, year]

Joint Venture Member Name: [insert full name]

IFP No. and title: [insert IFP number and title]

Page [insert page number] of [insert total number] pages

1. Financial data

Type of Financial information in (currency)	Historic information for previous [insert number] years, [insert in words] (amount in currency, currency, exchange rate*, PKR equivalent)				
	Year 1	Year 2	Year 3		
Statement of Financial Position (Information from Balance Sheet)					
Total Assets (TA)					
Total Liabilities (TL)					
Total Equity/Net Worth (NW)					
Current Assets (CA)					
Current Liabilities (CL)					
Working Capital (WC)					
Information from Income Statement					
Total Revenue (TR)					
Profits Before Taxes (PBT)					
Cash Flow Information					
Cash Flow from Operating Activities					

* Refer ITA 14 for the exchange rate

3. Financial documents

The Applicant and in case of JV, members of JV shall provide copies of financial statements for *[number]* years pursuant Section III, Qualifications Criteria and Requirements. The financial statements shall:

- (a) reflect the financial situation of the Applicant or in case of JV member, and not an affiliated entity (such as parent company or group member).
 - (b) be independently audited or certified in accordance with local legislation.
 - (c) be complete, including all notes to the financial statements.
 - (d) correspond to accounting periods already completed and audited.
- ☐ Attached are copies of financial statements¹ for the *[number]* years required above; and complying with the requirements.

¹ If the most recent set of financial statements is for a period earlier than 12 months from the date of Application, the reason for this should be justified.

Average Annual Turnover (Annual Sales Value)

[The following table shall be filled in for the Applicant and for each member of a Joint Venture]

Applicant's Name: *[insert full name]*

Date: *[insert day, month, year]*

Joint Venture Member Name: *[insert full name]*

IFP No. and title: *[insert IFP number and title]*

Page *[insert page number]* of *[insert total number]* pages

Annual Turnover Data			
Year	Amount Currency	Exchange rate* (If applicable)	PKR equivalent
<i>[indicate calendar year]</i>	<i>[insert amount and indicate currency]</i>		
		Average Annual Turnover **	

* Refer ITA for date and source of exchange rate.

** Total PKR equivalent for all years divided by the total number of years. See Section III, Qualification Criteria and Requirements, ITA.