

STANDARD BIDDING DOCUMENTS

Request for Proposal

Tender for Consultancy Services for the Development of
Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative

(Single Stage: Two Envelope Procedures)

(Time Based Contract)

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NBP

Head Office

NBP Building, I.I. Chandigarh Road

Karachi, Pakistan.

Phone No. +92 -21- 99220100

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1. PART I

I. SECTION: LETTER OF INVITATION

A. INVITATION TO E-BID

Procurement of a consulting firm/ Technology provider for Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative

1. National Bank of Pakistan, one of the largest commercial banks operating in Pakistan invites electronic bids from the consulting firms/ Technology provider, registered with the Income Tax, Revenue Board, and Sales Tax Department for consultancy services in relation to National Bank of Pakistan's (NBP) for the development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative.
2. Bidding document as per regulations, containing eligibility/qualification criteria and requirements, detailed terms and conditions, is available free of cost on PPRA's E-PAK Acquisition and Disposal System (EPADS) at <https://eprocure.gov.pk> and www.nbp.com.pk.
3. The electronic bids must be submitted by using EPADS on or before Friday August 28 , 2026 at 11:00am. Manual bids submission shall not be accepted. Electronic bids will be opened on the same day at 11:30 am.

Note:

- a) NBP reserves the right to cancel this invitation at any stage prior to the announcement of tender results as per PPRA rules. This advertisement is also available on the NBP (www.nbp.com.pk) and PPRA (www.ppra.org.pk) websites.
- b) The notification of the GRC constituted in terms of Rule-48 of PPRA rules, 2004 is provided on EPADS at www.eprocure.gov.pk and on PA's website <https://www.nbp.com.pk>
- c) Original Bid Security instrument MUST BE submitted to the undersigned office on or before the online submission deadline of the bid.
- d) In case of any technical difficulty in using EPADS, prospective bidders may contact the PPRA Team, director MIS Room No. 109, 1st Floor, FBC building sector G-5/2, Islamabad. Contact number 051-111-137-237.

(Divisional Head)
Procurement Division,
Logistics, Communications & Marketing Group,
National Bank of Pakistan
3rd Floor, Head Office Building, Karachi.
021-99220331, 021-38902435

B. BRIEF DESCRIPTION OF THE RFP

The National Bank of Pakistan (NBP) invites proposals for consultancy from qualified consulting firms and/or technology providers for the development of its Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative. The selected consultant will develop NBP's Data warehouse strategy, target operating model, governance framework, conduct requirement gathering and stakeholder workshops; prepare a prioritized catalogue of use cases; study global and local market practices to recommend additional high-value use cases, proposed future-state EDWH/Data Lakehouse architecture, provide strategic advisory during the implementation, throughout the contract tenure and phased implementation roadmap.

The consulting firms and/or technology providers must be duly incorporated, registered with relevant tax authorities, and compliant with PPRA Rules.

This RFP is also available at www.ppra.or.pk under the procurement section.

Proposals shall be submitted through e-PADS under the Single Stage – Two Envelope procedure.

C. ORGANIZATIONAL OVERVIEW

The National Bank of Pakistan (NBP), established in 1949, is one of the country's leading financial institutions, recognized for its commitment to innovation, optimized processes, and technology-driven services. With a global and local network of over 1,500 branches, NBP delivers a comprehensive range of retail, corporate, investment, and Islamic banking services to millions of customers. In line with its digital transformation agenda, NBP now aims to establish a state-of-the-art Enterprise Data Warehouse (EDWH) / Data Lakehouse platform that will serve as a centralized data backbone, seamlessly integrating with core banking and other business systems. This initiative is intended to strengthen regulatory reporting, enhance analytics, and unlock advanced data analytics use cases such as customer insights, fraud detection, and predictive modeling, thereby enabling the Bank to improve operational efficiency, compliance, and customer experience.

II. SECTION: INSTRUCTIONS TO CONSULTANTS

A. General Provisions

<p>1. Definitions</p>	<p>1.1 Definition</p> <ul style="list-style-type: none"> a) "Affiliate(s)" means an individual or an entity that directly or indirectly controls, is controlled by, or is under common control with the Consultant. b) "Applicable Law" means the laws and any other instruments having the force of law in Pakistan, or in such other country as may be specified in the Data Sheet, as they may be issued and in force from time to time. c) "Consultant" means a legally-established professional consulting firm or an entity that may provide or provides the Services to the Procuring Agency under the Contract. d) "Contract" means a legally binding written agreement signed between the Procuring Agency and the Consultant and includes all the attached documents listed in its Clause 1 (the General Conditions of Contract (GCC), the Special Conditions of Contract (SCC), and the Appendices). e) "Data Sheet" means an integral part of the Instructions to Consultants (ITC) Section 2 that is used to reflect specific country and assignment conditions to supplement, but not to over-write, the provisions of the ITC. f) "Day" means a calendar day. g) "Experts" means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or Joint Venture member(s). h) "Joint Venture (JV)" means an association with or without a legal personality distinct from that of its members, of more than one Consultant where one member has the authority to conduct all business for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Procuring Agency for the performance of the Contract.
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	<p>i) "Key Expert(s)" means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose CV is taken into account in the technical evaluation of the Consultant's proposal.</p> <p>j) "ITC" (this Section 2 of the RFP) means the Instructions to Consultants that provides the Consultants with all information needed to prepare their Proposals.</p> <p>k) "LOI" (this Section 1 of the RFP) means the Letter of Invitation being sent by the Procuring Agency to the Consultants.</p> <p>l) "Non-Key Expert(s)" means an individual professional provided by the Consultant or its Sub-consultant and who is assigned to perform the Services or any part thereof under the Contract and whose CVs are not evaluated individually.</p> <p>m) "Proposal" means the Technical Proposal and the Financial Proposal of the Consultant.</p> <p>n) "RFP" means the Request for Proposals to be prepared by the Procuring Agency for the selection of Consultants, based on the SRFP.</p> <p>o) "Services" means the work to be performed by the Consultant pursuant to the Contract.</p> <p>p) "SRFP" means the Standard Request for Proposals, which must be used by the Procuring Agency as the basis for the preparation of the RFP.</p> <p>q) "Sub-consultant" means an entity to whom the Consultant intends to subcontract any part of the Services while remaining responsible to the Procuring Agency during the performance of the Contract.</p> <p>r) "TORs" (this Section 7 of the RFP) means the Terms of Reference that explain the objectives, scope of work, activities, and tasks to be performed, respective responsibilities of the Procuring Agency and the Consultant, and expected results and deliverables of the assignment.</p>
2. Introduction	<p>2.1 The Procuring Agency named in the Data Sheet intends to select a consultant in accordance with the method of selection specified in the Data Sheet. The eligible Consultants are invited to submit a</p>

	<p>Technical Proposal and a Financial Proposal for consulting services named in the Data Sheet. The Proposal will be the basis for negotiating and ultimately signing the Contract with the selected Consultant.</p> <p>2.2 The Consultants should familiarize themselves with the local conditions and take them into account in preparing their Proposals, including attending a pre-proposal conference if one is specified in the Data Sheet. Attending any such pre-proposal conference is optional and is at the Consultants' expense.</p> <p>2.3 The Procuring Agency will timely provide, at no cost to the Consultants, the inputs, relevant project data, and reports required for the preparation of the Consultant's Proposal as specified in the Data Sheet.</p>
3. Conflict of Interest	<p>3.1 The Consultant is required to provide professional, objective, and impartial advice, at all times holding the Procuring Agency's interests paramount, strictly avoiding conflicts with other assignments or its own corporate interests, and acting without any consideration for future services.</p> <p>3.2 The Consultant has an obligation to disclose to the Procuring Agency any situation of actual or potential conflict that impacts its capacity to serve the best interest of its Procuring Agency. Failure to disclose such situations may lead to the disqualification of the Consultant or the termination of its Contract and/or sanctions by the Authority.</p> <p>3.3 Without limitation on the generality of the foregoing, the Consultant shall not be hired under the circumstances set forth below:</p>
a. Conflicting activities	<p>(i) <u>Conflict between consulting activities and procurement of goods, works or non-consulting services:</u> a firm that has been engaged by the Procuring Agency to provide goods, works, or non-consulting services for a project, or any of its Affiliates, shall be disqualified from providing consulting services resulting from or directly related to those goods, works, or non-consulting services. Conversely, a firm hired to provide consulting services for the preparation or implementation of a project, or any of its Affiliates, shall be disqualified from subsequently providing goods or works or non-consulting services resulting from or directly related to the consulting services for such preparation or implementation.</p>

b. Conflicting assignments	(ii) <u>Conflict among consulting assignments:</u> a Consultant (including its Experts and Sub-consultants) or any of its Affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Consultant for the same or for another Procuring Agency.
c. Conflicting relationships	(iii) <u>Relationship with the Procuring Agency's staff:</u> a Consultant (including its Experts and Sub-consultants) that has a close business or family relationship with a professional staff of the Procuring Agency, or of a recipient of a part of the financing in case the project is financed by some financing institution) who are directly or indirectly involved in any part of (i) the preparation of the Terms of Reference for the assignment, (ii) the selection process for the Contract, or (iii) the supervision of the Contract, may not be awarded a Contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Authority throughout the selection process and the execution of the Contract.
4. Unfair Competitive Advantage	4.1 Fairness and transparency in the selection process require that the Consultants or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to the assignment in question. To that end, the Procuring Agency shall indicate in the Data Sheet and make available to all eligible Consultants together with this RFP all information that would in that respect give such Consultant any unfair competitive advantage over competing Consultants.
5. Corrupt and Fraudulent Practices	<p>5.1 The Procuring Agency requires compliance with the Public Procurement Regulatory Framework regarding corrupt and fraudulent practices as outlined in Rule 2(1)(f) of the Public Page 8 of 103 Procurement Rules, 2004 (PPR 2004). Under Rule 19 of PPR 2004, the Procuring Agency can inter alia blacklist the Consultants indulging in corrupt or fraudulent practices. Such barring action shall be duly publicized and communicated to the Authority.</p> <p>5.2 In further pursuance of this Regulatory Framework, Consultants shall permit and shall cause their agents (where declared or not), sub-contractors, sub-consultants, service providers, suppliers, and personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any shortlisting process, Proposal submission, and contract performance (in the case of award), and to have them audited by auditors appointed by the Procuring Agency.</p>

6. Eligible Consultants	<p>6.1 The Procuring Agency permits consultants (individuals and firms, including Joint Ventures and their individual members) from all countries to offer consulting services for the project.</p> <p>6.2 Furthermore, it is the Consultant's responsibility to ensure that its Experts, joint venture members, Sub-consultants, agents (declared or not), sub-contractors, service providers, suppliers and/or their employees meet the eligibility requirements.</p> <p>As an exception to the foregoing Clauses 6.1 and 6.2 above:</p>
a. Sanctions	<p>6.3 A firm or an individual declared blacklisted by the Authority in accordance with the above Clause 5.1 shall be ineligible to participate in the procurement process or to be awarded a contract, during such period of time as the Authority shall determine. The list of debarred firms and individuals is available at the electronic address specified in the Data Sheet.</p>
b. Prohibitions	<p>6.4 Firms and individuals of a country or goods manufactured in a country may be ineligible if so indicated in Section 5 (Eligible Countries).</p>
c. Restrictions for public employees	<p>6.5 Government officials and civil servants of Pakistan are not eligible to be included as Experts in the Consultant's Proposal unless such engagement does not conflict with any employment or other laws, regulations, or policies of the Government of Pakistan, and they</p> <ul style="list-style-type: none"> (i) are on leave of absence without pay, or have resigned or retired; (ii) are not being hired by the same agency they were working for before going on leave of absence without pay, resigning, or retiring (iii) (in case of resignation or retirement, for a period of at least two years, or the period established by statutory provisions applying to civil servants or government employees whichever is longer. Experts who are employed by the government-owned universities, educational or research institutions are not eligible unless they have been full time employees of their institutions for a year or more prior to being included in Consultant's Proposal.; and (iv) Their hiring would not create a conflict of interest.

B. Preparation of Proposal	
7. General Considerations	<p>7.1 In preparing the Proposal, the Consultant is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the Proposal.</p>

8. Cost of Preparation of Proposal	8.1 The Consultant shall bear all costs associated with the preparation and submission of its Proposal, and the Procuring Agency shall not be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. The Procuring Agency is not bound to accept any proposal, and reserves the right to annul the selection process in accordance with the procurement regulatory framework at any time prior to Contract award, without thereby incurring any liability to the Consultant.
9. Language	9.1 The Proposal, as well as all correspondence and documents relating to the Proposal exchanged between the Consultant and the Procuring Agency, shall be written in the language(s) specified in the Data Sheet.
10. Documents Comprising the Proposal	10.1 The Proposal shall comprise the documents and forms listed in the Data Sheet . If specified in the Data Sheet , the Consultant shall include a statement of an undertaking of the Consultant to observe, in competing for and executing a contract, the Procuring Regulatory Framework regarding corrupt and fraudulent practices.
11. Only One Proposal	11.1 The Consultant (including the individual members of any Joint Venture) shall submit only one Proposal, either in its own name or as part of a Joint Venture in another Proposal. If a Consultant, including any Joint Venture member, submits or participates in more than one proposal, all such proposals shall be disqualified and rejected. This does not, however, preclude a Sub-consultant, or the Consultant's staff from participating as Key Experts and Non-Key Experts in more than one Proposal when circumstances justify and if stated in the Data Sheet and subject to regulatory instructions, if any.
12. Proposal Validity	12.1 Proposals shall remain valid for the period specified in the Data Sheet after the Proposal submission deadline prescribed by the PA. To ensure the validity of proposal, it shall contain bid/proposal security or bid/proposal securing declaration as a complementary bid/proposal securing instrument having the validity twenty-eight days more than the bid/proposal validity period. 12.2 During this period, the Consultant shall maintain its original Proposal without any change, including the availability of the Key Experts, the proposed rates and the total price. 12.3 If it is established that any Key Expert nominated in the Consultant's Proposal was not available at the time of Proposal submission or was included in the Proposal without his/her confirmation, such Proposal shall be disqualified and rejected for further evaluation, and may be subject to blacklisting and debarment in accordance with Clause 5 of this ITC.

<p>a. Extension of Validity Period</p>	<p>12.4 If considered necessary, an extension can be made in case of exceptional circumstances (beyond the control of the procuring agency) after recording the reason(s) in writing. Such extension shall be only once, and the period of the extension should be determined keeping in view of the circumstances under which such extension is deemed to be necessary, however, the same shall not be more than the original bid validity period. The request and the responses shall be made in writing. Moreover, any such extension shall be solicited and procured in advance prior to the expiry of original (or initial) bid validity period. Bid/Proposal Securing Instrument shall also be extended in conformity with the period of extension.</p> <p>12.5 If the Consultant agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal and with the confirmation of the availability of the Key Experts.</p> <p>12.6 The Consultant has the right to refuse to extend the validity of its Proposal in which case such Proposal will not be further evaluated.</p>
<p>b. Substitution of Key Experts at Validity Extension</p>	<p>12.7 If any of the Key Experts become unavailable for the extended validity period, the Consultant shall provide a written adequate justification and evidence satisfactory to the Procuring Agency together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert.</p> <p>12.8 If the Consultant fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Procuring Agency, such Proposal will be rejected.</p>
<p>c. Sub-Contracting</p>	<p>12.9 The Consultant shall not subcontract the whole of the Services.</p>
	<p>12.10 The Proposal Securing Declaration is required to protect the Procuring Agency against the risk of Consultant's conduct which would warrant the consultant to face the blacklisting or debarment proceedings in accordance with regulatory framework.</p>
	<p>12.11 Any Proposal not accompanied by a Proposal Securing Declaration shall be rejected by the Procuring Agency as non-responsive.</p>
	<p>12.12 The Proposal Securing Declaration of a joint venture must be in the name of the joint venture submitting the Proposal.</p>

	<p>12.13 The successful Consultant's Proposal Securing Declaration will be discharged upon the signing the contract with the Successful Consultant, and furnishing the performance security.</p>
	<p>12.14 A Consultant shall be suspended from being eligible for tendering in any contract with the Procuring Agency for the period of time indicated in the Proposal Securing Declaration:</p> <ul style="list-style-type: none"> (a) if the Consultant withdraws its Proposal, except as provided in ITC 12.6 or (b) in the case of a successful Consultant, if the Consultant fails within the specified time limit to: <ul style="list-style-type: none"> (i) sign the contract, or (ii) furnish the required performance security
<p>13. Clarification and Amendment of RFP</p>	<p>13.1 The Consultant may request clarification of any part of the RFP during the period indicated in the Data Sheet before the Proposals' submission deadline. Any request for clarification must be sent in writing, or by standard electronic means, to the Procuring Agency's address indicated in the Data Sheet. The Procuring Agency will respond in writing, or by standard electronic means, and will send written copies of the response (including an explanation of the query but without identifying its source) to all eligible Consultants. Should the Procuring Agency deem it necessary to amend the RFP as a result of a clarification or at its own initiative, it shall do so following the procedure described below:</p> <ul style="list-style-type: none"> a. At any time before the proposal submission deadline, the Procuring Agency may amend the RFP by issuing an amendment in writing or by standard electronic means. The amendment shall be sent to all shortlisted Consultants and will be binding on them. The shortlisted Consultants shall acknowledge receipt of all amendments in writing. b. If the amendment is substantial, the Procuring Agency may extend the proposal submission deadline to give the shortlisted Consultants reasonable time to take an amendment into account in their Proposals. <p>13.2 The Consultant who has already submitted the proposal prior to any amendments in the RFP, may submit a modified Proposal or a modification to any part of it based on the respective amendments in the RFP at any time prior to the proposal submission deadline. No modifications to the Technical or Financial Proposal shall be accepted after the deadline.</p>

<p>14 Preparation of Proposals – Specific Considerations</p>	<p>14.1 While preparing the Proposal, the Consultant must give particular attention to the following:</p> <ul style="list-style-type: none"> i. The Procuring Agency may indicate in the Data Sheet the estimated Key Experts' time input (expressed in person-month) or the Procuring Agency's estimated total cost of the assignment, but not both. This estimate is indicative and the Proposal shall be based on the Consultant's own estimates for the same. ii. If stated in the Data Sheet, the Consultant shall include in its Proposal at least the same time input (in the same unit as indicated in the Data Sheet) of Key Experts, failing which the Financial Proposal will be adjusted for the purpose of comparison of proposals and decision for award in accordance with the procedure in the Data Sheet. iii. For assignments under the Fixed-Budget selection method, the estimated Key Experts' time input is not disclosed. Total available budget, with an indication whether it is inclusive or exclusive of taxes, is given in the Data Sheet, and the Financial Proposal shall not exceed this budget.
<p>15 Technical Proposal Format and Content</p>	<p>15.1 The Technical Proposal shall not include any information regarding Financial Proposal. A Technical Proposal containing material financial information shall be declared non-responsive.</p> <p>15.2 Depending on the nature of the assignment, the Consultant is required to submit a Full Technical Proposal (FTP), or a Simplified Technical Proposal (STP) as indicated in the Data Sheet and using the Standard Forms provided in Section 3 of the RFP.</p>
<p>16 Financial Proposal</p>	<p>16.1 The Financial Proposal shall be prepared using the Standard Forms provided in Section 4 of the RFP. It shall list all costs associated with the assignment, including (a) remuneration for Key Experts and Non-Key Experts, (b) reimbursable expenses indicated in the Data Sheet.</p>
<p>a. Taxes</p>	<p>16.2 The Consultant and its Sub-consultants and Experts are responsible for meeting all tax liabilities arising out of the Contract unless stated otherwise in the Data Sheet. Information on taxes in the Procuring Agency's country is provided in the Data Sheet.</p>
<p>b. Currency of Proposal</p>	<p>16.3 The Consultant may express the price for its Services in the currency or currencies as stated in the Data Sheet. If indicated in the Data Sheet, the portion of the price representing local cost shall be stated in the national currency.</p>
<p>c. Currency of Payment</p>	<p>16.4 Payment under the Contract shall be made in the currency or currencies in which the payment is requested in the Proposal.</p>

C. Submission, Opening and Evaluation

17 Submission, Sealing, and Marking of Proposals

- 17.1 The Consultant shall submit a signed and complete Proposal comprising the documents and forms in accordance with Clause 10 (Documents Comprising Proposal). The submission can be done by mail or by hand. If specified in the Data Sheet, the Consultant has the option of submitting its Proposals electronically.
- 17.2 An authorized representative of the Consultant shall sign the original submission letters in the required format for both the Technical Proposal and, if applicable, the Financial Proposal and shall initial all pages of both. The authorization shall be in the form of a written power of attorney attached to the Technical Proposal.
- 17.2.1 A Proposal submitted by a Joint Venture shall be signed by all members so as to be legally binding on all members, or by an authorized representative who has a written power of attorney signed by each member's authorized representative.
- 17.3 Any modifications, revisions, interlineations, erasures, or overwriting shall be valid only if they are signed or initialed by the person signing the Proposal.
- 17.4 The signed Proposal shall be marked "ORIGINAL", and its copies marked "COPY" as appropriate. The number of copies is indicated in the Data Sheet. All copies shall be made from the signed original. If there are discrepancies between the original and the copies, the original shall prevail.
- 17.5 The original and all the copies of the Technical Proposal shall be placed inside of a sealed envelope clearly marked "TECHNICAL PROPOSAL", "[Name of the Assignment]", reference number, name and address of the Consultant, and with a warning "DO NOT OPEN UNTIL [INSERT THE DATE AND THE TIME OF THE TECHNICAL PROPOSAL SUBMISSION DEADLINE]."
- 17.6 Similarly, the original Financial Proposal (if required for the applicable selection method) shall be placed inside of a sealed envelope clearly marked "FINANCIAL PROPOSAL" followed by the name of the assignment, reference number, name and address of the Consultant, and with a warning "DO NOT OPEN WITH THE TECHNICAL PROPOSAL."
- 17.7 The sealed envelopes containing the Technical and Financial Proposals shall be placed into one outer envelope and sealed. This outer envelope shall bear the submission address, RFP reference number, the name of the assignment, Consultant's name and the address, and shall be clearly marked "DO NOT OPEN BEFORE [insert the time and date of the submission deadline indicated in the Data Sheet]".

<p>Withdrawal of bids</p>	<p>17.8 If the envelopes and packages with the Proposal are not sealed and marked as required, the Procuring Agency will assume no responsibility for the misplacement, loss, or premature opening of the Proposal.</p> <p>17.9 The Proposal or its modifications must be sent to the address indicated in the Data Sheet and received by the Procuring Agency no later than the deadline indicated in the Data Sheet, or any extension to this deadline. Any Proposal or its modification received by the Procuring Agency after the deadline shall be declared late and rejected, and promptly returned unopened.</p> <p>17.10 A Consultant may withdraw its Proposal after it has been submitted, provided that written notice of the withdrawal of the Proposal, is received by the Procuring Agency prior to the deadline for submission of Proposal.</p> <p>17.11 Revised Proposal may be submitted after the withdrawal of the original Proposal.</p> <p>17.12 First, envelopes marked "WITHDRAWAL" shall be opened and read out and the envelope with the corresponding bid shall not be opened, but returned to the Bidder. No bid withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the withdrawal and is read out at bid opening.</p>
<p>18 Confidentiality</p>	<p>18.1 From the time the Proposals are opened to the time the Evaluation Report is published, the Consultant should not contact the Procurement Evaluation Committee of the Procuring Agency on any matter related to its Technical and/or Financial Proposal. Information relating to the evaluation of Proposals shall not be disclosed to the Consultants who submitted the Proposals or to any other party not officially concerned with the process, until the publication of the Evaluation Report.</p> <p>18.2 Any attempt by consultants or anyone on behalf of the Consultant to influence improperly the Procuring Agency in the evaluation of the Proposals may result in the rejection of its Proposal, and may be subject to the application of prevailing blacklisting procedures.</p> <p>18.3 Notwithstanding the above provisions, from the time of the Proposals' opening to the time of publication of evaluation report, if a consultant wishes to contact the Procurement Evaluation Committee or the Procuring Agency on any matter related to the selection process, it should do so only in writing.</p>
<p>19 Opening of Proposal (Technical Proposals)</p>	<p>19.1 The Procuring Agency will open all Proposal, in public, in the presence of consultant or their representatives who choose to attend, and other parties with a legitimate interest in the Proposal proceedings at the place, on the date and at the time, specified in the BDS. The Consultant' representatives present shall sign a register as proof of their attendance.</p>

	<p>19.2 First, envelopes marked “WITHDRAWAL” shall be opened and read out and the envelope with the corresponding Proposal shall not be opened, but returned to the Consultant. No Proposal withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the withdrawal and is read out at bid opening.</p> <p>19.3 Second, outer envelopes marked “SUBSTITUTION” shall be opened. The inner envelopes containing the Substitution Proposal shall be exchanged for the corresponding Original Proposal being substituted, which is to be returned to the Consultant unopened. No envelope shall be substituted unless the corresponding Substitution Notice contains a valid authorization to request the substitution and is read out and recorded at bid opening.</p> <p>19.4 Next, outer envelopes marked “MODIFICATION” shall be opened. No Technical Proposal and/or Financial Proposal shall be modified unless the corresponding Modification Notice contains a valid authorization to request the modification and is read out and recorded at the opening of the Proposal. Any Modification shall be read out along with the Original Proposal except in case of Single Stage Two Envelope Procedure where only the Technical Proposal, both Original as well as Modification, are to be opened, read out, and recorded at the opening. Financial Proposal, both Original and Modification, will remain unopened till the prescribed financial Proposal opening date.</p> <p>19.5 The Procuring Agency’s evaluation committee shall conduct the opening of the Technical Proposals in the presence of the Proposer Consultants’ authorized representatives who choose to attend (in person, or online if this option is offered in the Data Sheet). The opening date, time and the address are stated in the Data Sheet. The envelopes with the Financial Proposal shall remain sealed until they are opened in accordance with Clause 23 of the ITC.</p> <p>19.6 At the opening of the Technical Proposals the following shall be read out:</p> <ol style="list-style-type: none"> the name and the country of the Consultant or, in case of a Joint Venture, the name of the Joint Venture, the name of the lead member and the names and the countries of all members. The presence or absence of a duly sealed envelope with the Financial Proposal. any modifications to the Proposal submitted prior to proposal submission deadline; and Any other information deemed appropriate or as indicated in the Data Sheet.
<p>20 Proposals Evaluation</p>	<p>20.1 Subject to provision of Clause 15.1 of the ITC, the evaluators of the Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded.</p>

	<p>20.2 The Consultant is not permitted to alter or modify its Proposal in any way after the proposal submission deadline. While evaluating the Proposals, the Procuring Agency will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.</p>
21 Evaluation of Technical Proposals	<p>21.1 The Procuring Agency's evaluation committee shall evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and the RFP, applying the evaluation criteria, sub-criteria, and point system specified in the Data Sheet. Each responsive Proposal will be given a technical score. A Proposal shall be rejected at this stage if it does not respond to important aspects of the RFP or if it fails to achieve the minimum technical score indicated in the Data Sheet.</p>
22 Financial Proposals for QBS	<p>22.1 Following the ranking of the Technical Proposals, when the selection is based on quality only (QBS), the top-ranked Consultant is invited to negotiate the Contract.</p> <p>22.2 Only the Financial Proposal of the technically top-ranked Consultant (as predefined in the Evaluation Criteria) is opened by the Procuring Agency's evaluation committee. All other Financial Proposals are returned unopened after the Contract negotiations are successfully concluded and the Contract is signed.</p>
23 Public Opening of Financial Proposals (for QCBS methods)	<p>23.1 After the technical evaluation is completed, the Procuring Agency shall issue the Technical Evaluation Report containing all the information regarding responsiveness or non-responsiveness of the consultant along with the technical scores. The Financial Proposals of non-responsive consultants will be returned unopened after completing the selection process and Contract signing. The Procuring shall notify in writing those Consultants that have achieved the minimum overall technical score and inform them of the date, time and location for the opening of the Financial Proposals. The opening date should allow the Consultants sufficient time to make arrangements for attending the opening. The Consultant's attendance at the opening of the Financial Proposals (in person, or online if such option is indicated in the Data Sheet) is optional and is at the Consultant's choice.</p> <p>23.2 The Financial Proposals shall be opened by the Procuring Agency's evaluation committee in the presence of the representatives of those Consultants whose proposals have passed the minimum technical score. At the opening, the names of the Consultants, and the overall technical scores, including the break-down by criterion, shall be read aloud. The Financial Proposals will then be inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall be then opened, and the total prices read aloud and recorded. Copies of the record shall be sent to all Consultants who submitted Proposals.</p>
24 Correction of Errors	<p>24.1 Activities and items described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, and no corrections are made to the Financial Proposal.</p>

a. Time-Based Contracts	<p>24.1.1 If a Time-Based contract form is included in the RFP, the Procuring Agency's evaluation committee will (a) correct any computational or arithmetical errors, and (b) adjust the prices if they fail to reflect all inputs included for the respective activities or items in the Technical Proposal. In case of discrepancy between (i) a partial amount (sub-total) and the total amount, or (ii) between the amount derived by multiplication of unit price with quantity and the total price, or (iii) between words and figures, the former will prevail.</p> <p>24.1.2 In case of discrepancy between the Technical and Financial Proposals in indicating quantities of input, the Technical Proposal prevails and the Procuring Agency's evaluation committee shall correct the quantification indicated in the Financial Proposal so as to make it consistent with that indicated in the Technical Proposal, apply the relevant unit price included in the Financial Proposal to the corrected quantity, and correct the total Proposal cost.</p>
25 Taxes	25.1 The Procuring Agency's evaluation of the Consultant's Financial Proposal shall exclude taxes and duties in the in accordance with the instructions in the Data Sheet .
26 Conversion to Single Currency	For the evaluation purposes, prices shall be converted to a single currency using the selling rates of exchange, source and date indicated in the Data Sheet .
27 Final Evaluation Quality- and Cost-Based Selection (QCBS)	In the case of QCBS, the total score is calculated by weighting the technical and financial scores and adding them as per the formula and instructions in the Data Sheet. The Consultant achieving the highest combined technical and financial score will be invited for negotiations.

D. Negotiations and Award	
28.Negotiations	<p>28.1 The negotiations will be held at the date and address indicated in the Data Sheet with the Consultant's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Consultant.</p> <p>28.2 The Procuring Agency shall prepare minutes of negotiations that are signed by the Procuring Agency and the Consultant's authorized representative.</p>
a. Availability of Key Experts	28.3 The invited Consultant shall confirm the availability of all Key Experts included in the Proposal as a pre-requisite to the negotiations, or, if applicable, a replacement in accordance with Clause 12 of the ITC. Failure

	<p>to confirm the Key Experts' availability may result in the rejection of the Consultant's Proposal and the Procuring Agency proceeding to negotiate the Contract with the next-ranked Consultant.</p> <p>28.4 Notwithstanding the above, the substitution of Key Experts at the negotiations may be considered if due solely to circumstances outside the reasonable control of and not foreseeable by the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall offer a substitute Key Expert within the period of time specified in the letter of invitation to negotiate the Contract, who shall have equivalent or better qualifications and experience than the original candidate.</p>
b. Technical negotiations	<p>28.5 The negotiations include discussions of the Terms of Reference (TORs), the proposed methodology, the Procuring Agency's inputs, the special conditions of the Contract, and finalizing the "Description of Services" part of the Contract. These discussions shall not alter the original scope of services under the TORs or the terms of the contract, lest the quality of the final product, its price, or the relevance of the initial evaluation be affected.</p>
c. Financial Negotiations	<p>28.6 There shall be no financial negotiations, however, it may include only the clarification of the Consultant's tax liability and how it should be reflected in the Contract.</p>
29. Conclusion of Negotiations	<p>29.1 The negotiations are concluded with a review of the finalized draft Contract, which then shall be initialed by the Procuring Agency and the Consultant's authorized representative.</p> <p>29.2 If the negotiations fail, the Procuring Agency shall inform the Consultant in writing of all pending issues and disagreements and provide a final opportunity to the Consultant to respond. If disagreement persists, the Procuring Agency shall terminate the negotiations informing the Consultant of the reasons for doing so; and the Procuring Agency will invite the next-ranked Consultant to negotiate a Contract. Once the Procuring Agency commences negotiations with the next-ranked Consultant, the Procuring Agency shall not reopen the earlier negotiations.</p>
30. Award of Contract	<p>30. Subject to ITC 29, the Procuring Agency will award the Contract to the Consultant whose Proposal has been determined to be</p>

	<p>substantially responsive to the RFP Documents and who has been declared as Most Advantageous Consultant, provided that such Consultant has been determined to be:</p> <p>A) eligible in accordance with the provisions of ITC 6;</p> <p>B) is determined to be qualified to perform the Contract satisfactorily; and</p> <p>C) Successful negotiations have been concluded, if any.</p>
<p>31. Grievance Redressal Mechanism</p>	<p>31.1 Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of odd number of person with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending the nature of the procurement.</p> <p>31.2 Any party can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the prequalification or bidding documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the GRC well before the bid submission deadline.</p> <p>31.3 Any Bidder feeling aggrieved by any act of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than seven of the announcements of technical evaluation report and five days after issuance of final evaluation report.</p> <p>31.4 In case, the complaint is filed against the technical evaluation report, the GRC shall suspend the procurement proceedings.</p> <p>31.5 In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation of the report:</p>

	<p>Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage one envelop bidding procedure is adopted.</p> <p>31.6 The GRC, in both the cases shall investigate and decide upon the complaint within ten days of its receipt.</p> <p>31.7 Any bidder or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the fee as prescribed in "Redressal of Grievance Regulations, 2021".</p> <p>31.8 The Committee, upon receipt of the Appeal against the decision of the GRC complete in all respect shall serve notices in writing upon all the parties to appeal.</p> <p>31.9 The committee shall call the record from the concerned procuring agency or the GRC as the case may be, and the same shall be provided within prescribed time.</p> <p>31.10 The committee may after examination of the relevant record and hearing all the concerned parties, shall decide the complaint within fifteen (15) days of receipt of the Appeal.</p> <p>31.11 The decision of the Committee shall be in writing and shall be signed by the Head and each Member of the Committee. The decision of the committee shall be final.</p>
<p>32.Mechanism of Blacklisting</p>	<p>32.1 The Procuring Agency shall bar for not more than the time prescribed in Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:</p> <ul style="list-style-type: none"> i. Involved in corrupt and fraudulent practices as defined in Rule-2 of Public Procurement Rules; ii. Fails to perform his contractual obligations; and Fails to iii. abide by the id securing declaration;

	<p>32.2 The show cause notice shall contain: (a) precise allegation, against the bidder or contractor; (b) the maximum period for which the Procuring Agency proposes to debar the bidder or contractor from participating in any public procurement of the Procuring Agency; and (c) the statement, if needed, about the intention of the Procuring Agency to make a request to the Authority for debarring the bidder or contractor from participating in public procurements of all the procuring agencies.</p> <p>32.3 The procuring agency shall give minimum of seven days to the bidder or contractor for submission of written reply of the show cause notice</p> <p>32.4 In case, the bidder or contractor fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal hearing to the bidder or contractor/ authorize representative of the bidder or contractor and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed.</p> <p>32.5 In case the bidder or contractor submits written reply of the show cause notice, the Procuring Agency may decide to file the matter or direct issuance of a notice to the bidder or contractor for personal hearing.</p> <p>32.6 The Procuring Agency shall give minimum of seven days to the bidder or contractor for appearance before the specified officer of the Procuring Agency for personal hearing. The specified officer shall decide the matter on the basis of the available record and personal hearing of the bidder or contractor, if availed.</p> <p>32.7 The procuring Agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of</p>
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	<p>personal hearing shall be reckoned from the last date of personal hearing.</p> <p>32.8 The Procuring Agency shall communicate to the bidder or contractor the order of debarring the bidder or contractor from participating in any public procurement with a statement that the bidder or contractor may, within thirty days, prefer a representation against the order before the Authority.</p> <p>32.9 Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective bidder or bidders in the form of decision containing the grounds for such action. The same shall be publicized by the Authority after examining the record whether the procedure defined in blacklisting and debarment mechanism has been adhered to by the procuring agency.</p> <p>32.10 The bidder may file the review petition before the Review Petition Committee Authority within thirty days of communication of such blacklisting or barring action after depositing the prescribed fee and in accordance with "Procedure of filing and disposal of review petition under Rule-19(3) Regulations, 2021". The Committee shall evaluate the case and decide within ninety days of filing of review petition.</p> <p>32.11 The committee shall serve a notice in writing upon all respondent of the review petition. The notices shall be accompanied by the copies of review petition and all attached documents of the review petition including the decision of the procuring agency. The parties may file written statements along with essential documents in support of their contentions. The Committee may pass such order on the representation may deem fit.</p> <p>32.12 The Authority on the basis of decision made by the committee either may debar a bidder or contractor from participating in any public procurement process of all or some of the procuring agencies for such period as the deemed appropriate or acquit the bidder from the allegations. The decision of the Authority shall be final.</p>
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III. SECTION: PROPOSAL DATA SHEET

A. General	
ITC Clause Reference	Description
2.1	<p>Procurement Title: Procurement of Consultancy service for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative in National Bank of Pakistan.</p> <p>Method of selection: Quality and Cost-Based Selection (QCBS).</p> <p>Technical and Financial Proposals are to be submitted separately as per the Single Stage Two Envelope Bidding Procedure</p>
2.2	<p>The name of the assignment is: Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative.</p> <p>Financial Proposal is to be submitted in separate envelopes as per the Single Stage Two Envelop Bidding Procedure.</p>
4.1	Unfair Competitive Advantage is Not applicable .
6.3.1	A list of debarred firms and individuals is available at the PPRA website: https://ppra.org.pk/

B. Preparation of Proposals	
9.1	<ul style="list-style-type: none"> The language of the Bid is English All correspondence shall be in English The language for translation of supporting documents and printed literature is English.
10.1	<p>The Proposal shall comprise the following:</p> <p>TECHNICAL PROPOSAL:</p> <p>Technical Proposal Standard Forms (Section III)</p> <p>1st Inner Envelope with the Technical Proposal:</p> <ol style="list-style-type: none"> 1) Tech. Form I: Authorization Form for Bidder's Representative. 2) Tech. Form II: Technical Proposal Submission Form. 3) Tech. Form III: Consultant's Organization and Experience. <ul style="list-style-type: none"> • TECH-2A: Consultant's Organization. • TECH-2B: Consultant's Experience. 4) Tech. Form IV: Description of Approach, Methodology and Work Plan for Performing the Assignment. 5) Tech. Form V: Team Composition and Task Assignments. 6) Tech. Form VI: Curriculum Vitae (CV). 7) Tech. Form VII: Work Schedule.

	<p>8) Tech. Form VIII: Proposal Security Form/Bid Security Form</p> <p>9) Tech. Form IX: Beneficial Ownership Form.</p> <p>10) Tech. Form X: Undertaking.</p> <p>11) Tech. Form XI: Technical Compliance Form.</p> <p>12) Supporting Documents against 21.1 of Data Sheet.</p> <p>Financial Proposal Financial Proposal Standard Forms (Section IV of RFP)</p> <p>1) Fin. Form I: Financial Proposal Submission Form.</p> <p>2) Fin. Form II: Price Schedule.</p>
10.2	Statement of Undertaking is required.
11.1	<ul style="list-style-type: none"> Participation of Sub-consultants, Key Experts and Non-Key Experts in more than one Proposal: Not Allowed Participation as Joint Venture (JV) is allowed. The maximum number of JV partners is two.
12.1	Proposals shall be valid until <u>Two Hundred Seventy (270) days from the Proposal submission deadline.</u>
13.1	Clarifications may be requested no later than <u>Seven (07) days</u> prior to the submission deadline.
15.2	Submission of the Technical Proposal in a wrong format may lead to the Proposal being deemed non-responsive to the RFP requirements.
16.3	<p>Information on the Consultant's tax obligations can be found at the websites of relevant revenue authorities such as FBR, SRB, etc.</p> <p>However, any subsequent legislation enacted, changes in the rate of any indirect tax, levy of additional tax or duty during the currency of contract that impacts the contract price would be equally accounted for by both the parties i.e. in case of increase or decrease in the rates of the said taxes and duties or levy of any new tax or duty, the contract price would be adjusted accordingly.</p>
16.4	<p>The Financial Proposal shall be stated in the following currencies:</p> <p>The price quoted shall be [PKR], in case the price is quoted in other currency, then for comparison and evaluation of bids, the price shall be converted into Pak Rupees; The rate of exchange shall be the selling rate prevailing on the date of opening of bids evaluation.</p>
C. Submission, Opening and Evaluation	
17.1	The Consultants shall submit their Proposals electronically through EPADS only
17.4	<p>The Consultant must submit following through EPADS:</p> <p>(a) Technical Proposal: one (1) original.</p> <p>(b) Financial Proposal: one (1) original.</p>
17.7 and 17.9	Proposal submission is required to be done through EPADS.

19.4	Proposal opening will be conducted through EPADS and Modifications/withdrawals will be catered only through EPADS as per the provision available in the system.
19.5	The opening of the Technical Proposals will be done through EPADS only Date & Time of Bid Opening would be Friday August 28 , 2026 at 11:30am
19.6 (d)	In addition, the following information will be read aloud at the opening of the Technical Proposals Not Applicable .

D. Bidder Qualification Requirements for Consultancy services for Enterprise Data Warehouse (EDWH) / Lake House Solution.

The consultancy proposed by the Bidder should provide the below-mentioned functionalities for EDWH

S. No	High-level Technical Requirements	Max. Score	Means of Verification
1.	<p>The Bidder should be a registered entity in Pakistan in the form of Public Ltd/Private Ltd or any other form permissible under the Legal system of Pakistan and should be in the same business for a tenure of at least three (03) years. Relevant proof of existence (Certificate of Incorporation, Memorandum of Association, Certificate of commencement of business, Extract from the Register of Firms maintained by the Registrar etc. confirming the incorporation of the commercial entity or other relevant documents where applicable depending on the type of entity as mentioned above) shall be provided with valid tax payment documentation (FBR, Sales Tax Returns, NTN individual, NTN Company, Provincial Tax) whichever is applicable depending on type of organization (Public Ltd/ Private Ltd/ Partnership firm or any other form permissible under Pakistan Law). The Bidder should also be a registered taxpayer, enrolled with concerned tax authorities, and enlisted on the active taxpayer list of FBRs. The Bidder must submit copies of Tax returns /proof of payment of tax (FBR, Sales Tax Returns, NTN Company, Provincial Tax, etc.) for the last 3 years.</p> <p>Note: To demonstrate compliance with all the specified requirement, please attach the documentary evidence with corresponding page numbers included in the proposal.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)
2.	<p>Every Participant (including JV members) must be registered with the Sindh Revenue Board (SRB) and have active status of the registration (SNTN).</p> <p>To demonstrate compliance with the specified requirement, please attach the documentary evidence with corresponding page numbers included in the proposal.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)
3.	<p>Must have a minimum of one office/presence in any of the Karachi/Lahore/Islamabad cities of Pakistan and can provide support all over Pakistan as required.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)

S. No	High-level Technical Requirements	Max. Score	Means of Verification
4.	<p>The Bidders are required to provide audited Income Statements for the last three fiscal years. The aggregate revenue for the last three-year period must equal or exceed 500 million.</p> <p>The bidder should provide a letter from every individual company's CFO or senior management staff confirming.</p> <p>Note: To demonstrate compliance with the specified requirement, please attach the documentary evidence with corresponding page numbers included in the proposal.</p> <p>Vendor must submit last 03 years audited accounts with the audit firm from SBP panel of Auditors maintained under section 35 (1) of banking companies' ordinance, 1962.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)
5.	<p>Bidder should provide an undertaking on terms stamp paper stating that "the bidder's company is not blacklisted by any Government entity in Pakistan for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)
6.	<p>Bidder shall upload Declaration of Ultimate Beneficial Owners Information:</p> <ul style="list-style-type: none"> Name Father's/Husband's Name CNIC / Passport # Date of Birth Place of Birth Address Nationality No. of Securities 	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)
7.	<p>The bidder must not have any existing engagements or commitments (including but not limited to External Audit assignments) that may create an actual or potential conflict of interest with this consultancy.</p> <p>Bidders are required to:</p> <ul style="list-style-type: none"> Disclose all current engagements that may give rise to a conflict of interest; and Provide a formal undertaking confirming that no conflict of interest exists with NBP. <p>The Bank reserves the right to evaluate disclosed engagements and disqualify any bidder where a conflict of interest is identified.</p>	1	Yes/No (Certificate and/or undertaking and/or Relevant Documentary Evidence)

Note:

- Advancement to the Technical Evaluation phase is contingent upon achieving a qualification score of 7/7.
- If any required and applicable document is found missing in the submission, the same shall be verified; however, a score of "0" (zero) will be assigned for that particular criterion.

E. Functional/Technical Qualification Requirements for Consultancy services for Enterprise Data Warehouse (EDWH) Solution.

21.1	<p>Mandatory and Score Based Criteria for evaluation of the Functional/ Technical Proposals:</p> <table><tr><th colspan="2">Summary of Technical Proposal Evaluation Forms</th><th>Weight</th><th>Marks</th></tr><tr><td>I.</td><td>General Experience of the Consultant</td><td>10%</td><td>10</td></tr><tr><td>II.</td><td>Specific Experience of the Consultant relevant to the Assignment.</td><td>10%</td><td>10</td></tr><tr><td>III.</td><td>Proposed Methodology, Approach and Work Plan Mentioned in (RFP/TOR/BOQ)</td><td>50%</td><td>50</td></tr><tr><td>IV.</td><td>Key Experts Qualification and Competence for the Assignment</td><td>30%</td><td>30</td></tr><tr><td colspan="2">Total</td><td>100%</td><td>100</td></tr></table> <p>Note:</p> <ul style="list-style-type: none">The minimum technical score T required to qualify for the next phase of Financial Proposals is 70 points. <p><i>The detailed sub-criteria, marks allocation, Weighted Average Grids, and Panel Scoring Grids underlying the above Weight/Marks table are set out in full in Appendix K: Detailed Evaluation Criteria and Scoring Methodology.</i></p> <p>On-Site Deployment Requirement (Section IV, Key Experts Qualification): Only CVs/Profiles of Key Experts and Non-Key Experts who will be deployed full-time, physically present at NBP's premises in Karachi for the entire duration of the assignment shall be evaluated and scored under Section IV.</p> <p>CVs/Profiles of experts proposed on a remote, hybrid, or visiting basis shall not be evaluated and shall be assigned zero marks for the relevant criterion. Deployment basis must be declared in Tech Form V and certified by each expert in Tech Form VI.</p>	Summary of Technical Proposal Evaluation Forms		Weight	Marks	I.	General Experience of the Consultant	10%	10	II.	Specific Experience of the Consultant relevant to the Assignment.	10%	10	III.	Proposed Methodology, Approach and Work Plan Mentioned in (RFP/TOR/BOQ)	50%	50	IV.	Key Experts Qualification and Competence for the Assignment	30%	30	Total		100%	100
Summary of Technical Proposal Evaluation Forms		Weight	Marks																						
I.	General Experience of the Consultant	10%	10																						
II.	Specific Experience of the Consultant relevant to the Assignment.	10%	10																						
III.	Proposed Methodology, Approach and Work Plan Mentioned in (RFP/TOR/BOQ)	50%	50																						
IV.	Key Experts Qualification and Competence for the Assignment	30%	30																						
Total		100%	100																						
23.1	The opening of Financial Proposals shall be conducted through E-PAD																								

24.1	<p>Amounts payable by the Client to the Consultant under the agreement to be subject to local taxation: Yes</p> <p>a) Fifteen Percent (15%) Sindh Sales Tax on Services (SST) is applicable to Consultancy Services rendered by consultant firms in Sindh province as per prevailing tax rates any revision in tax structure will be applicable by law.</p> <p>(b) All local identifiable indirect taxes such as sales tax, excise tax, VAT, or similar taxes levied on the contract's invoices; and</p> <p>(c) All additional local indirect tax on the remuneration of services rendered by non-resident experts in the Procuring Agency's country. If a Contract is awarded, at Contract negotiations, all such taxes will be discussed, finalized (using the itemized list as a guidance but not limiting to it) and added to the Contract amount as a separate line, also indicating which taxes shall be paid by the Consultant and which taxes are withheld and paid by the Procuring Agency on behalf of the Consultant.</p>
25.1	<p>The single currency for the conversion of all prices expressed in various currencies into a single one is: <u>PKR</u></p>
26.1	<p>The single currency for the conversion of all prices expressed in various currencies into a single one is: <u>PKR</u></p> <p>The official source of the selling (exchange) rate is: <u>State Bank of Pakistan (SBP), interbank selling rate.</u></p> <p>The date of the exchange rate is: <u>Friday August 28 , 2026 at 11:00am; the SBP selling rate prevailing four (4) weeks prior to the Proposal submission deadline specified in the Data Sheet at ITC 19.5].</u></p>
27.1 (QCBS only)	<p>The lowest evaluated Financial Proposal (Fm) is given the maximum financial score (Sf) of 100.</p> <p>The formula for determining the financial scores (Sf) of all other Proposals is calculated as following:</p> <p>$Sf = 100 \times Fm / F$, in which "Sf" is the financial score, "Fm" is the lowest price, and "F" the price of the proposal under consideration.</p> <p>T = 70%, and P = 30%</p> <p>Proposals are ranked according to their combined technical (St) and financial (Sf) scores using the weights (T = the weight given to the Technical Proposal; P = the weight given to the Financial Proposal; T + P = 1) as following:</p> <p>$S = St \times T\% + Sf \times P\%$.</p> <p><i>In the event of a tie in the final evaluation score (S), the contract will be awarded to the consultant with maximum technical proposal marks.</i></p>

Additional Requirement (NBP-specific)	Performance Security @ 5% of the total contract amount in the shape of a Pay Order /Banker Cheque/ Call Deposit or an un-conditional Bank Guarantee that must remain valid till the issuance of completion certificate.
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F. Payment Terms & Conditions.

1. The total Bid amount must be inclusive of all applicable taxes. Any other associated cost should be mentioned explicitly by the bidder. NBP will not be responsible for any additional cost during the contract period for compliance with RFP requirements.
2. Bidders should provide the prices in Pakistan Rupees (PKR). The price quoted should be fixed and valid for a bid validity period (i.e., 270 days). If any bidder quotes the bid prices other than Pak Rupees, then for comparison and evaluation of bids, the price shall be converted into Pak Rupees. The rate of exchange shall be the selling rate prevailing on the date of opening of bids specified in the bidding documents, as notified by the State Bank of Pakistan / National Bank of Pakistan on that day.
3. NBP will make all payments in Pakistan Rupees (PKR) only.
4. Any enhancement in the consultancy scope within the contract period will be done by the successful bidder; the bidder will be required to submit the proposal for additional services at the time of request from NBP.
5. The National Bank of Pakistan reserves the right to require the development or implementation of any requirements initially categorized as "Low Priority" during the contract term.
6. Within **21 calendar days** after the signing of the contract, the successful bidder is required to submit a Performance Security, which shall be five **(5%) percent** of the total bid amount/contract price. The Performance Security shall be in the form of a "Bank Guarantee" only from the reputable bank of Pakistan. The performance security amount shall be in Pakistan Rupees (PKR). Discharge of the Performance Security shall take place after submission of a written request by the vendor within thirty (30) days after the consultancy / project completion certificate issuance by NBP DBG. Submission of incomplete Performance security and/or fake Bank Guarantee will lead to immediate disqualification of the successful bidder, and NBP will pursue to blacklist the company as per Public Procurement Rules, 2004.
7. Any new term, condition, or alteration proposed by a bidder is subject to the prior written review and express approval of the National Bank of Pakistan's (NBP) Legal Division. Unapproved changes shall have no force or effect.

A. The payment terms and schedule for this project will be as follows:

a. Consultancy services payment milestones

Cost of Professional Consultancy Services			
Payment Milestone	Amount	Linked Deliverables (from BOQ)	Acceptance Criteria
1. Contract Award:	5%	Awarding of Contract	NBP Sign Off
2. Project Mobilization.	10%	• Project Charter & Work Plan (1.1)	NBP Sign Off.
		• Governance Protocol (1.2)	
		• Project Kick-off Workshop (1.3)	
		• Stakeholder Workshops (2.1)	

3. Current State Assessment Completion	15%	• Final Current State Report (2.2)	NBP Sign Off.
		• System Inventory (2.3)	
		• Requirement Gathering & Use case Catalogue (3.1, 3.2)	
		• Gap Analysis Report (3.3)	
4. Strategy & Operating Model Approval	15%	• Data Strategy Document (4.1)	NBP Sign Off.
		• Implementation Roadmap (4.2)	
		• Target Operating Model (5.1)	
		• Talent Strategy & Skills Transition Plan (5.2)	
5. Technical Design Completion	20%	• Governance Framework (6.1)	NBP Sign Off.
		• Data Quality Strategy (6.2)	
		• Architecture Blueprint (7.1)	
		• Technology Assessment (7.2)	
6. Final Deliverables & RFP Submission	25%	• Business Case with TCO (8.1, 8.2)	NBP Sign Off.
		• Stage 2 RFP Document (9.1)	
		• Vendor Evaluation Criteria (9.2)	
7. Post-Engagement Advisory Support	10%	• Staff Training Session (10.1)	NBP Sign Off.
		• Vendor Evaluation Support (10.2)	
		• Implementation Advisory Services (10.3)	

b. Other Terms & Conditions

- All payments will be made in Pakistani Rupees (PKR) as per the banks policy.
- The consultant must also submit a copy of their banking information, including their bank name, account number/IBAN, and SWIFT code.
- The National Bank of Pakistan reserves the right to withhold any payments if the consultant fails to meet the agreed-upon milestones or if does not meet the required deliverables as per the scope defined.
- The consultant shall keep confidential all information disclosed by NBP in connection with this RFP.
- The consultant shall be solely responsible for all costs and expenses associated with the project, including but not limited to personnel, software, licenses, travel Etc.
- The National Bank of Pakistan also reserves the right to make deductions from payments if the vendor fails to meet any of the other terms and conditions of the contract.

B. Bill of Quantity (BOQ)

Detailed Bill of Quantity (BOQ) Consultancy			
Sr. No	Work Stream / Deliverable	Explanation of Work Stream	Unit of Quantity
1	Project Inception & Mobilization: (Formal initiation of the project including establishing governance structure, finalizing project plans, and securing	Project Charter & Integrated Project Plan	A document that contains Comprehensive outlining project scope, objectives, timelines, resources, risks, and success criteria to guide entire engagement.

	stakeholder alignment to ensure project success from commencement.)	Stakeholder Communication & Governance Protocol	Document that contains formal framework defining communication rhythms, escalation paths, decision-making authorities, and meeting structures for CFT and Steering Committee.
		Project Kick-off & CFT Alignment Workshop	Multiple session to facilitate to align all cross-functional team members on project objectives, roles, and collaborative approach.
2	Current State Assessment: Comprehensive analysis of existing systems data and NBP ecosystem through stakeholder engagement to document baseline systems, capabilities, and pain points.	Enterprise-Wide Stakeholder Workshop Facilitation	Structured sessions with all business groups to understand current data landscape, processes, and challenges across the organization.
		Current State Assessment Report	Detailed documentation of existing systems, data flows, architecture, and capabilities serving as baseline for future design.
		Data Landscape & System Inventory	A document of Comprehensive catalogue of all data sources, systems, and technologies currently in use across the Bank.
3	Requirements & Use Case Catalogue: Systematic gathering and prioritization of business needs to define what the future platform must deliver to create value.	Business Requirements Gathering	Structured elicitation and documentation of functional, non-functional (All systems information, DB and fields identifications) along with use of EDWH from all stakeholder groups.
		Prioritized Use Cases Catalogue (including AI/ML)	Documented business scenarios with clear value propositions, prioritized based on impact and feasibility for implementation.
		Gap Analysis Report	A detailed Analysis report in highlighting the differences between current capabilities (ODS reporting) and future requirements to guide solution design.
		Market Study and High-Level Use Cases	Perform a market study and gap analysis to identify emerging trends and highlight additional high-value use cases.
4	Future-State Enterprise Data Strategy: Development of overarching strategic framework that aligns data initiatives with business objectives and provides execution roadmap.	Data Strategy Document (Vision, Mission, Principles)	Foundational documents articulate the strategic direction, guiding principles, and objectives for enterprise data management.
		Phased Implementation Roadmap	A document with Time-bound plan outlining major milestones, dependencies, and sequencing for the multi-year data transformation journey.
5	Target Operating Model (TOM) Design: Design of organizational structure, roles, and capabilities required to operationalize data	TOM Document (Org Structure, RACI)	A detailed document & Blueprint for the future Data & Analytics Division including organizational design, roles, responsibilities, and accountability matrix.

	strategy and build data-driven culture.	Talent Strategy & Skills Transition Plan	A detailed Roadmap for building required capabilities through hiring, training, and organizational change management.
6	Data Governance Framework: Establishment of policies, standards, and organizational structures to ensure data is managed as a strategic enterprise asset.	Data Governance Framework Charter & Policies	Detailed documents of each component defining governance council, data ownership, stewardship, and decision-making authorities with the concept.
		Data Quality Strategy	A detailed study of the data and associate challenges with it and a document by defining approach for ensuring data accuracy, completeness, and reliability through defined processes and metadata management.
7	Technical Architecture Blueprint: Design and proposed multiple technical architecture ensuring scalability, security, and alignment with business requirements.	High-Level Architecture Blueprint Document	Recommendation of Multiple Technical Architecture and design covering data ingestion, storage, processing, data protection techniques, encryption, masking, access control requirements and consumption layers (BI Tool, Advance Analytics, Third Party Solutions and Feed to other systems) for the Data Lakehouse and/or Data warehouse with alignment of NBP and SBP requirements.
		Technology Market Assessment & Vendor Shortlist	Suggestions for available Tools and Technologies, Frameworks in the market with alignment of with NBP's requirements.
8	Business Case & TCO: Development of the use cases with high level financial analysis for strategic decision making.	Detailed Business Case with Benefits Realization	Comprehensive document outlining projected benefits, costs, risks for the data transformation program projecting costs across software licenses, Framework Cost, Infrastructure, Hardware/ Cloud, Services, and Human Resources over 3–5-year horizon. Comparison of cost benefit analysis of Proposed Architectures by including tools and technologies.
		High level Cost of Ownership (TCO).	
9	Implementation RFP Development: Creation of comprehensive procurement documents to select implementation partner for Stage 2 based on strategic requirements.	Complete Stage 2 RFP Document	Design and Develop Request for Proposal from functional perspective for implementation vendors to recommend to CFT members for deliberation and Finalization of Scope and issue for Stage 2.
		Functional Evaluation Criteria & Scoring Model	Suggest the Objective assessment framework to evaluate vendor proposals against defined requirements and strategic alignment to CFT Members for

			deliberation and finalization of each point.
10	Knowledge Transfer & Vendor Support: Activities to build internal capabilities and ensure successful vendor selection and transition to implementation phase.	Training Sessions for NBP Staff (up to 15 DBG employees)	Structured training programs to transfer knowledge and build internal competency on data strategy, governance, and architecture.
		Functional review of vendor contract	Feedback on contract with the vendor from functional perspective only to address any loopholes and safeguard NBP interest.
		Post-Engagement Advisory Support	Ongoing Guidance during vendor selection and solution design validation to ensure alignment with defined strategy.

Note: The items in this BOQ are indicative of the primary scope. The Organization may require inclusion of related, incidental, or supporting activities within the defined Scope of Work, and the Consultant shall undertake such activities as part of the consultancy assignment.

C. Delivery Schedule (DS)

The bidder is advised to propose the Project Timelines in accordance with the Delivery Schedule mentioned below. The location of the project will be the NBP Head Office, Karachi.

Key Milestones & Deliverables	Delivery (Timelines are based on the commencement of phase/ Key Milestones).
PHASE 1: INCEPTION & MOBILIZATION	
• Project Kick-off Meeting & Inception Report	Within 15 Days
• Finalized Project Charter, Work Plan & Governance Protocol	Within 10-12 Days
PHASE 2: DISCOVERY & ANALYSIS	
• Draft Current State Assessment of Business and technical systems Report by engagements sessions and requirements gathering sessions.	Within 25-27 Days
• Final Current State Assessment Report & System Inventory and sizes	Within 25-28 Days
PHASE 3: REQUIREMENTS & USE CASE FINALIZATION	
• Convert Business Requirements into Draft level Use Cases Catalogue	Within 15-18 Days
• Perform Market study to identify high-value use cases and Final Prioritized Use Cases Catalogue along with Market use Cases analysis & Gap Analysis Report.	Within 15-18 Days
PHASE 4: STRATEGY & OPERATING MODEL DESIGN	
• Draft Enterprise Data Strategy & Target Operating Model (TOM)	Within 15-18 Days
• Final Data Strategy Document & TOM	Within 15-18 Days
PHASE 5: TECHNICAL & GOVERNANCE DESIGN	
• Draft 2-3 Technical Architecture Blueprint & Data Governance Framework	Within 20-23 Days
• Final 2-3 Architecture Blueprint & Governance Framework to the CFT	Within 20-23 Days
PHASE 6: BUSINESS CASE & TCO	
• Draft Business Case with TCO.	Within 15-18 Days
• Final Business Case & Investment Roadmap	Within 15-18 Days
PHASE 7: CONSOLIDATION & RFP DEVELOPMENT	
• Submission of All Final Deliverables & Strategy Pack	Within 15-18 Days
• Final Stage 2 Implementation RFP Document	Within 20-23 Days
PHASE 8: TRANSITION & VENDOR SUPPORT	

Support for Vendor Functional Evaluation and support during Stage 2 implementation for contract validate the system's functional design for alignment with the defined strategy.	As per NBP's Procurement Timeline
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Note:

- All timelines mentioned above refer to calendar days and not working days.
- This consultancy is a time bound assignment, and the Consultant is required to complete the engagement within the above-mentioned timeframe while ensuring quality delivery in accordance with the defined Scope of Work.

I. Section. Technical Proposal – Standard Forms

Form	Description	Page Limit
Tech. Form I	Authorization Form for Bidder's Representative	
Tech. Form II	Technical Proposal Submission Form	
Tech. Form III	Consultant's Organization and Experience <ul style="list-style-type: none"> • TECH-2A: Consultant's Organization • TECH-2B: Consultant's Experience 	
Tech. Form IV	Description of Approach, Methodology and Work Plan for Performing the Assignment)	
Tech. Form V	Team Composition and Task Assignments	
Tech. Form VI	Curriculum Vitae (CV)	
Tech. Form VII	Work Schedule	
Tech. Form VIII	Proposal Security Form/Bank Guarantee.	
Tech. Form IX	Technical Compliance.	
Tech. Form X	Beneficial Ownership.	
Tech. Form XI	Technical Compliance.	
Tech. Form XII	Supporting Documents against 21.1 of Data Sheet.	

Note: All pages of the original Technical and Financial Proposal shall be initialized by the same authorized representative of the Consultant who signs the Proposal.

TECH. FORM I: Authorization Form for Bidder's Representative.

RFP No: RFP No.

Title: Procurement of Services of Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative.

We, M/s <Firm Name>, incorporated under <mention the relevant Act/Ordinance/Regulation>, having its registered office at <complete business address>, do hereby nominate and authorize Mr./Ms. <Full Name>, <Designation>, CNIC# <xxxxx-xxxxxxx-x> as our lawful representative to participate, negotiate, sign, correspond, and fulfil all associated formalities of the subject procurement on our behalf.

This authorization shall remain valid for the entire duration of the procurement process and any subsequent contract execution, unless revoked in writing by us.

For and on behalf of
M/s <Firm Name>

Official Seal & Signature of Authorized Person: _____

Name: _____

Designation: _____

Date: _____

TECH. FORM II: Technical Proposal Submission

(On Official Letterhead of the Consultant)

{Location, Date}

To:

The Divisional Head

Procurement Division, LCMG, 3rd Floor

National Bank of Pakistan, Head Office,

I.I. Chaudhary Road, Karachi, Pakistan

Dear Sir,

We, the undersigned, offer to provide consulting services **for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative** in accordance with your Request for Proposals dated **[Insert Date]** and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed in a separate envelope.

We hereby declare that:

- All the information and statements made in this Proposal are true, and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by the Procuring Agency.
- Our Proposal shall be valid and remain binding upon us until in accordance with **ITC 12.1**.
- We have no conflict of interest in accordance with **ITC 3**.
- In competing for (and, if the award is made to us, in executing) the Contract, we undertake to observe the laws against fraud and corruption, including bribery, in force in the Pakistan of the Procuring Agency.
- We accept that the substitution of Key Experts for reasons other than those stated in **ITC Clause 12** may lead to the rejection of our proposal/termination of Contract.
- Our Proposal is binding upon us and subject to any modifications resulting from Contract negotiations.

We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than **Thirty (30) days** from the date of signing of the contract.

We understand that the Procuring Agency is not bound to accept any Proposal that the Procuring Agency receives.

Yours sincerely,

Authorized Signature (in full and initials): _____

Name and Title of Signatory: _____

Name of Consultant (Company's name or JV's name): _____

In the capacity of: _____

Address: _____

Contact Information (Phone and Email): _____

[For a joint venture, either all members shall sign, or only the lead member — in which case the power of attorney to sign on behalf of all members shall be attached.]

TECH. FORM III: Consultant Organization and Experience

A. Organization

Provide a description of your firm's background and organization. In case of a Joint Venture, provide this information for each member.

General Information:

1. Name of Firm:	
2. Registered Address	
3. Mailing Address:	
4. Telephone Number:	
5. Fax Number:	
6. E-mail Address:	
7. Website:	
8. (a) Contact Name:	
(b) Contact Title:	
9. Parent Company, if any (Full Legal Name):	
10. Subsidiaries, Associates, and/or Overseas Representatives (if any):	
11. Nationality of the Firm:	
12. Type of Business:	
13. Nature of Business:	
14. Year Established:	
15. Key Personnel (Name, Position, Qualifications, Years of Experience):	
16. Current Tax Registration Information (FBR, SRB, etc.):	

B. Experience

Assignment Name:	
Country: Location within country:	Duration of assignment (months):
Name and Nature of the Client:	Total No of staff Months of the assignment:
Address:	
Start date (month/year): Completion date (month/year):	No of professional staff-months provided by associated in case of Joint venture Consultants:
Name of associated Consultants, if any:	Name of the senior professional staff of your firm involved and functions performed (indicate most significant profiles such as Project Director/Coordinator, Team Leader):
Narrative description of Project:	
Detailed description of actual services provided by your staff within the assignment:	
Evidence Attached (Reference Letter / Engagement Letter.	
Detailed of Integrated Source Systems for EDWH along with Modeling Design Techniques:	

Note: Provide evidence for all experiences mentioned in each Evaluation Criteria section (Section I, Section II, and Section III). Evidence must be duly signed and stamped on the concerned company's letterhead as Reference Letters for completed projects and Engagement Letters for in-progress projects.

TECH. FORM IV: Description of Approach, Methodology and Work Plan

The Consultant shall provide a detailed description of its approach, methodology, and work plan for performing the assignment. The submission should demonstrate clear understanding of the Terms of Reference (TORs), Background, Objectives, Scope of Work, Expected deliverables, and Project Timeframe and Milestones.

The Proposal should be structured as follows:

a) Technical Approach and Methodology

- Explain understanding of the objectives of the assignment.
- Identify key problems/challenges in EDWH/EDLH implementation and their importance in the light Scope of Work and Expected Deliverables, and BOQ outlined and mentioned in the TORs sections.
- Present the approach to Coverage of scope, delivering services, detailed similar projects demonstration, methodology for carrying out activities, and how expected output will be achieved through technical depth and innovation against the scope of work, BOQ outlined and mentioned in the TORs sections.
- Highlight how proposed methodologies are compatible with the overall approach and aligned with the TORs, BOQ, and Delivery Schedule.
- Address how your approach ensures compliance with State Bank of Pakistan (SBP) regulatory requirements, including SBP IT & Cybersecurity Guidelines, Prudential Regulations on Data Management, and applicable IFRS standards.

b) Organization and Staffing

- Describe the proposed structure and composition of the team.
- List key experts, non-key experts, and support staff, including their roles, areas of expertise, and disciplines covered.
- Indicate the responsibilities of each team member and how they contribute to the specific deliverables of this assignment.
- Provide clarity on the role of national vs. international experts (if applicable).
- Indicate the responsibilities of each team member and how they contribute to the specific deliverables of this assignment.
- Describe the proposed Team Lead's authority, accountability, and primary interface with the NBP Cross-Functional Team (CFT).

c) Work Plan

- Outline the main activities, their content, duration, phasing, and interrelations across all phases of the assignment.
- Indicate milestones, including interim approvals and tentative delivery dates of reports.

- Ensure the work plan is consistent with the proposed approach and methodology.
- Provide a list of all final outputs — including reports, data models, blueprints, governance frameworks, architecture documents, the Stage 2 RFP, and any other deliverables — to be produced under this assignment.
- The work plan should align with the Work Schedule (Form TECH-VII).
- Ensure the work plan is consistent with the proposed approach and methodology described in Section (a) above.
- Provide a list of all final outputs — including reports, data models, blueprints, governance frameworks, architecture documents, the Stage 2 RFP, and any other deliverables — to be produced under this assignment.
- The work plan must align with the Work Schedule submitted in Tech. Form VII and the Delivery Schedule in the Data Sheet.

d) Similar Past Experience

Describe the firm's relevant experience in delivering assignments of a similar nature, scope, and complexity. For each cited engagement, the Consultant should address:

- Name of the client organization, sector (banking / financial institution / fintech), and country.
- Title and brief description of the assignment.
- Scope and scale of the engagement (e.g. number of source systems integrated, number of business divisions covered, and size of the data platform).
- Year of commencement and year of completion.
- Key deliverables produced and outcomes achieved.
- Name, designation, and contact details of a verifiable client reference.

Note: Evidence of past experience cited in this section may be verified by NBP. Fabricated or unverifiable references will result in disqualification of the proposal.

e) Proposed Deliverables

Provide a consolidated list of all deliverables the Consultant proposes to produce under this assignment. For each deliverable, indicate:

- Title and brief description of the deliverable.
- The phase and workstream it relates to (as per the BOQ in the Data Sheet).
- Proposed format (e.g. report, framework document, architecture diagram, RFP, training module).
- Proposed submission date relative to contract commencement.

TECH. FORM V: Team Composition and Task Assignments

Note: Per Data Sheet ITC 21.1, only Key Experts and Non-Key Experts proposed for full-time on-site deployment at NBP's premises in Karachi for the entire assignment duration will be evaluated under Section IV. Indicate each team member's deployment basis in the "Task Assigned" column below.

PROFESSIONAL STAFF					
Name of Staff	CNIC No./Passport No.	Firm	Area of Expertise	Position Assigned	Task Assigned (indicate On-site Karachi / Remote / Hybrid deployment basis)

Note: The proposed team composition shall represent the actual team deployed for the consultancy assignment. Any replacement of a proposed team member must be with a resource of equal or higher qualification and experience, subject to the Bank's approval.

TECH. FORM VI: Curriculum Vitae

1. Proposed Position [Team Leader/Member (only one candidate shall be nominated for each position)]

2. Name of Firm [Insert name of firm proposing the staff]:

3. Name of Staff [Insert full name]:

4. Date of Birth: _____ Nationality: _____

5. CNIC No (if Pakistani): _____ or Passport No: _____

6. Education

Degree	Major/Minor	Institution	Completion Date (MM/YY)	Degree Program in Years

7. Relevant International certifications:

Name Of Certification	Completion Date (MM/YY)	Institute

8. Specific/Relevant Experience*:

Assignment Title	Position	Client Name	Year of Completion	Description of the assignment

9. Employment Record dates of employment, name of employing organization, positions held.]:

Employer	Position	Role Description	From (MM/YYYY)	To (MM/YYYY)

10. Certification: I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes qualifications and experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

11. On-Site Deployment Confirmation: I confirm my availability for full-time, physical, on-site deployment at NBP's premises in Karachi for the entire duration of the assignment: Yes ____ / No ____.
(Per Data Sheet ITC 21.1, CVs not confirmed as above will not be evaluated under Section IV.)

Note: CVs must be submitted using the prescribed Tech. Form VI template only. Any CV not conforming to the required format shall be excluded from evaluation, and a score of zero (0) shall be awarded for that Key Expert position.

[Signature of the authorized representative of the staff with full name]:

Date: _____

TECH. FORM VII: Work Schedule

No	Activity	Months							
		1	2	3	4	5	6	7	8
1									
2									
3									
4									
5									
6									

TECH. FORM VIII: Proposal Security Form/ Bid Security Form

[Insert: Bank's Name, and Address of Issuing Branch or Office]

Beneficiary: National Bank of Pakistan, I.I. Chandigarh Road, Karachi.

Date: [insert: date]

PROPOSAL SECURITY No.: [insert Proposal Guarantee Number]

Whereas, M/s _____ (hereinafter called "the Consultant") has submitted its Proposal dated _____ for Procurement of Services of a Consultancy Firm for **"Consultancy Services for the development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative"** (hereinafter called "the Proposal").

KNOW ALL MEN BY THESE PRESENTS that in pursuance of the terms of the Proposal, we the Guarantor, **[name of Financial Institution]** having our registered office at **[address of Financial Institution]** (hereinafter called "the Commercial Bank"), are bound unto National Bank of Pakistan (hereinafter called "the Bank") in the sum of **PKR 1,000,000/- (PKR)**, for the payment of which sum well and truly to be made, we bind ourselves, our heirs, executors, administrators, and successors, jointly and severally, firmly by these presents.

Sealed with the Common Seal of the said Commercial Bank this ____ day of _____ 2026.

THE CONDITIONS of this obligation are:

1. If the Consultant:
 - a) withdraws or modifies its Proposal during the period of Proposal Validity specified in the RFP; or
 - b) disagrees to an arithmetical correction made to the Proposal price; or
 - c) having been notified of the acceptance of its Proposal by the Bank during the period of Proposal Validity, (i) fails to sign the Contract when required to do so, or (ii) fails or refuses to furnish the Performance Guarantee or comply with any other condition precedent to signing the Contract as specified in the RFP documents.
2. We undertake to pay to the Bank up to the above amount upon receipt of its first written demand, without the Bank having to substantiate its demand, provided that in its demand the Bank states the amount claimed by it is due to it, owing to the occurrence of one or any of the conditions or conditions.

This guarantee shall remain in force up to and including thirty (30) days after the period of Proposal Validity, and any demand in respect thereof should reach the Commercial Bank not later than the above date.

Name: _____ in the capacity of _____

Signed: _____

Dated on _____ day of _____ 2026

TECH. FORM IX: Beneficial Ownership

(On Official Letterhead)

Under Declaration of Beneficial Owners' Information of Public Procurement Contract Awarded Regulations, 2022 of Public Procurement Regulatory Authority.

Name	Father's Name / Spouse's Name	CNIC / NICOP / Passport Number	Nationality	Residential Address	Email Address	The date on which shareholding, control, or interest is acquired in the Business

In case of indirect shareholding, control, or interest being exercised through intermediary companies, entries, or other legal persons or legal arrangements in the chain of ownership or control, the following additional particulars are to be provided:

1	2	3	4	5	6	7	8	9	10
Name	Legal form (Company/Limited Liability Partnership/Association of Persons/Single Member Company/Partnership Firm/Trust/Any other individual, body corporate (to be specified))	Date of Incorporation/registration	Name of Registering Authority	Business Address	Country	Email Address	Percentage of Shareholding, control, or interest of BO in the legal person or legal arrangement	Percentage of Shareholding, control or interest of legal person or legal arrangement in the Company	Identity of the natural person who ultimately owns or controls the legal person or arrangement.

Information about the Board of Directors (details shall be provided regarding the number of shares in the capital of the company as set opposite respective names).

1	2	3	4	5	6	7	8
Name and surname (In Block Letters)	CNIC No. (in case of foreigner, Passport No)	Father's/ Husband's Name in full	Current Nationality	Any other Nationality (ies)	Occupation	Residential address in full or the registered/ principal office address for a subscriber other than natural person	Number of shares taken by each subscriber (in figures and words)
Total number of shares taken (in figures and words)							

Any other information incidental to or relevant to Beneficial Owner(s)

Name of the Consultant: [insert complete name of the participating Entity]

Name of Authorized Person: _____

Title of the person signing the Response: _____

Signature of the person named above: _____

Date: _____

TECH. FORM X: Undertaking for Non-Litigation/Blacklisting

(On Stamp Paper of Rs. 100)

To Whom It May Concern,

I/We hereby confirm and declare that I/We, M/s _____, having registered office at _____, have never been blacklisted or debarred under Rule 19 of Public Procurement Rules, 2004 (PPR-2004), nor are we sanctioned by the National Counter Terrorism Authority (NACTA).

I/We further understand that detection of any false declaration/statement at any stage of the bidding process or during the currency of the contract shall lead to disqualification and forfeiture of Bid Security or Performance Guarantee (as applicable) and may also result in termination of the contract.

Seal & Signature of Consultant: _____

Name: _____

Designation: _____

CNIC No.: _____

Date: _____

TECH. FORM XI: Technical Compliance

Sr. #	Description	Consultant's Response (Yes/No)
1	All the requirements mentioned in Section VI – Terms of Reference (TOR)	
2	The Proposal is unconditional	

Seal and Signature of Consultant: _____

Note: The Financial Proposal of only the technically responsive and compliant Consultant(s) will be opened. The Proposal found to be the Most Advantageous (As per the section 26.1 QCBS only) shall be accepted, and the contract awarded accordingly.

TECH. FORM XII: Supporting Documents against 21.1 of Data Sheet.

II. Section. Financial Proposal - Standard Forms

Checklist of Required Forms for Financial Proposal

FORM	DESCRIPTION	Page Limit
FIN. FORM 1	Financial Proposal Submission	
FIN. FORM 2	Summary of Costs	

FIN. FORM I: Financial Proposal Submission

(On Consultant's Letterhead)

{Location, Date}

To:
Procurement Division,
Logistics, Communications & Marketing Group,
National Bank of Pakistan
3rd Floor, Head Office Building, Karachi.

Dear Sir/Madam,

We, the undersigned, offer to provide consulting services for Procurement of Services of a Consultancy Firm for Enterprise Data Warehouse / Data Lakehouse initiative for National Bank of Pakistan (NBP) in accordance with your Request for Proposals and our Technical Proposal.

Our attached Financial Proposal is for the amount of {Insert amount(s) in words and figures}, inclusive of all indirect local taxes under Clause 25.1 of the Data Sheet.

{Please note that all amounts shall be consistent with those indicated in Form FIN-2.}

Our Financial Proposal shall remain valid and binding upon us in accordance with ITC 12

Commissions and gratuities paid or to be paid by us to any agent or third party relating to the preparation or submission of this Proposal and Contract execution, if awarded, are listed below:

Name and Address of the Agent	Amount and Currency	Purpose of Commission or Gratuity

{If no payments are made or promised, insert: "No commissions or gratuities have been or are to be paid by us to any agent or third party relating to this Proposal and Contract execution."}

We understand that the Procuring Agency is not bound to accept any Proposal received.

We remain,

Yours sincerely,

Authorized Signature: _____

Name and Title of Signatory: _____

In the capacity of: _____

Name of Consultant (Firm/Company): _____

Address: _____

E-mail: _____

Date: _____

{For a joint venture, either all members shall sign or only the lead member, in which case the power of attorney to sign on behalf of all members shall be attached.}

FIN. Form 2 Summary of Costs

(On Official Letterhead)

Name of Consultant: _____

Title: Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative in National Bank of Pakistan (NBP).

Reference No: RFP No.

Item	Local Currency (PKR)	Foreign Currency (if any)	Total
Cost of the Financial Proposal			
(1) Remuneration			
(2) Reimbursable			
Total Cost of the Financial Proposal			

Indirect Local Tax Estimates – to be discussed and finalized at negotiations if the Contract is awarded:

(i) Sales Tax / Service Tax (if applicable) – PKR _____

(ii) Income Tax on non-resident experts (if applicable) – PKR _____

(iii) Other applicable tax – PKR _____

Total Estimate for Indirect Local Taxes: PKR _____

Footnote: Payments will be made in the currency (PKR) expressed above (Reference to ITC 16.4).

III. Section. Eligible Countries

All the consultants are allowed to participate in the subject procurement without regard to nationality, except consultants of some nationality, prohibited in accordance with policy of the Federal Government.

Following countries are ineligible to participate in the procurement process:

1. India
2. Israel

Ministry of Interior, Government of Pakistan has notified List of Business-Friendly Countries (BVL), information can be accessed through following link:

<http://www.dgip.gov.pk/Files/Visa%20Categories.aspx#L>

IV. Section. Terms of Reference

A. Introduction:

In line with the Bank's strategic vision of becoming a **data-driven organization**, it has been decided to establish a modern **Enterprise Data Warehouse (EDW) / Data Lakehouse**. This initiative will serve as the cornerstone for enterprise-wide analytics, reporting, and insights, while enabling enhanced compliance, operational efficiency, and risk management.

By modernizing the Bank's data management and analytics capabilities, this program will:

- Improve regulatory reporting,
- Strengthen decision-making at all levels,
- Enrich customer experience, and
- Drive sustainable operational excellence.

This forward-looking approach will create a unified data foundation to unlock greater value across all business, support, operational, and regulatory functions.

B. Background:

The initiative aims to strengthen the Bank's position as a **data driven institution** by building a **modern, scalable, and future-ready data platform**. To execute this initiative effectively, the project has been structured in **two stages**, each requiring a separate RFP:

Stage 1 (First RFP): Engagement of a Consultant to design the Bank's Data Strategy, Requirement Gathering, Operating Model, Architecture, and Use Cases, and to prepare the detailed specifications and documentation for the implementation RFP.

Stage 2 (Second RFP): Selection of an implementation technology partner/vendor to deploy the EDWH/Data Lakehouse Hardware, Solution, in the light of the Consultant's suggested and designs.

C. Objectives of the consultancy services:

Objectives of acquiring consultancy services are

- a) **Develop a Comprehensive Enterprise Data Strategy:** Formulate a future-state Data Strategy that is intrinsically aligned with the Bank's business priorities and regulatory obligations. This strategy will act as the guiding framework for all enterprise data initiatives, ensuring a unified and sustainable approach.
- b) **Design a Target Operating Model (TOM):** Recommend an optimal organizational structure, talent strategy, and governance model for a centralized Data Analytics & Insights Division, enabling the Bank to build a data-driven culture and maximize value from its data assets.
- c) **Conduct Enterprise-Wide Requirements Analysis:** Perform a holistic discovery and requirement-gathering exercise across all Bank groups to capture and prioritize enterprise-wide use cases, business needs, pain points, and opportunities for transformation.
- d) **Architect a Scalable Future-State Data Platform:** Design and Proposed multiple modern, integrated Enterprise Data Lakehouse or Warehouse architectures along with its security

architecture to the CFT to decide as per the need of the bank, these architectures should be built on principles of scalability, flexibility, security, and interoperability to support both current and future analytical needs in the light of regulator's guidelines (State Bank of Pakistan).

- e) **Develop a High-Level Budgetary Estimate:** Provide a high-level budgetary cost estimation for the entire program, including projected investment for software licensing, hardware/cloud infrastructure, implementation services, and internal resourcing, to inform the business case and secure executive funding approval.
- f) **Benchmark and Identify Strategic Opportunities:** Perform a market study and gap analysis to benchmark industry best practices, identify emerging trends, and highlight additional high-value use cases that can give the Bank a competitive and innovative edge.
- g) **Establish Foundational Data Governance Frameworks:** Recommend robust frameworks, standards, and policies for data quality management, metadata, lineage, and governance, ensuring data is accurate, trusted, secure, and well-documented across the enterprise.
- h) **Identify High-Impact Advanced Analytics Use Cases:** Pinpoint and design Data Science and Artificial Intelligence (AI) use cases with measurable impact on customer experience, targeted marketing, operational efficiency, fraud and risk management, and regulatory compliance.
- i) **Provide Strategic Advisory During Implementation:** Assist the Bank in review of the contract with the vendor from functional perspective and validate the system's functional design for alignment with the defined strategy.
- j) **Assist in the Development of Request for Proposal for EDW/ EDLH Procurement (Second Stage):** Prepare and finalize the functional aspects of the Request for Proposal (RFP) for EDW/EDLH implementation, ensuring alignment with the Bank's strategic objectives and the functional and architectural blueprint defined during this phase. The finalized RFP shall subsequently be recommended to the CFT for review and finalization.
- k) **NBP Staff Training & Assist in Vendor/ Solution Assessment and Finalization:** Conduct vendor and solution functional assessment in line with the RFP requirements and evaluation criteria finalized as part of the RFP document. Also, conduct NBP staff training on data strategy and governance framework.

D. Scope of Work:

To engage a strategic consultant to design the foundational blueprint for National Bank of Pakistan's (NBP) Enterprise Data Warehouse & Analytics Platform, ensuring alignment with business objectives and preparing a comprehensive roadmap for implementation.

a) Strategic Foundation & Current State Assessment

- Stakeholder Discussions: Conduct workshops with key stakeholders to understand goals, challenges, and expectations.
- Current State Review: Assess existing systems, data flows, data quality, and data management practices.

b) Data Strategy, Vision & Organization

- Data Strategy: Develop a clear enterprise data strategy.
- Vision & Mission: Define a vision and mission statement for the EDWH/Lakehouse initiative.

- Organization Design: Propose the Target Operating Model (TOM) for the Data & Analytics Division, including roles and required skills.
- Data Governance: Recommend policies, standards, defining data protection, Data encryption and masking, role-based access, and structure for data ownership, stewardship, and governance council.

c) **Business Requirements & Use Cases**

- Requirement Collection: Gather reporting and analytics needs from all business groups.
- Use Case Development: Identify and prioritize high-value use cases, including areas for Data Science and AI.
- Gap Analysis: Document gaps between current functional capabilities and future needs.
- Perform a market study and gap analysis to identify emerging trends and highlight additional high-value use cases.

d) **Technical Design (High Level)**

- Architecture Blueprint: Proposed multiple options for modern, scalable and secure architecture for the EDWH/Lakehouse with regulatory requirements and guidelines.
- Data Quality Plan: Recommend a strategy for cleansing, validating, and maintaining data quality.
- Technology Options: Provide a vendor-agnostic market review of potential technology solutions.

e) **Roadmap & Procurement Support**

- Implementation Roadmap: Develop a phased roadmap with milestones, timelines, and resources.
- Business Case: Document benefits, outcomes, and high-level TCO.
- RFP Development: Prepare a comprehensive RFP for Stage 2 implementation that will be finalized by the formulated CFT.

f) **Financial Planning & Investment Estimation**

- **Budgetary Cost Modeling:** Develop a high-level total cost of ownership (TCO) projection for the proposed solution over a 3–5-year period.
- **Cost Breakdown:** The estimate will include:
 - **Software Costs:** Licensing and subscription fees for the proposed technology stack (e.g., data integration tools, data Lakehouse platform, BI tools, Data Science & AI platform and tools).
 - **Hardware/Cloud Infrastructure Costs:** Estimated costs for on-premises infrastructure (servers, storage, and networking) or cloud consumption costs (based on a preferred cloud provider and estimated usage).
 - **Implementation Costs:** A range for professional services required for a vendor to execute the implementation (based on market rates and project complexity).
 - **Internal Cost Impact:** An estimate of the internal resource commitment and potential headcount requirements for the new Data & Analytics division.

Assumptions & Variables: The consultant must clearly document all assumptions (e.g., data volumes, number of users, chosen deployment model – cloud vs. on-prem) that underpin the cost model.

g) **Knowledge Transfer & Vendor/Solution Assessment and Finalization:**

- Training Sessions for NBP Staff.
- Conduct vendor and solution functional assessments in line with RFP requirements and suggest to CFT.
- Evaluate solutions against the criteria defined in the RFP document and suggest to CFT.

- Support the Bank in finalizing the most suitable solution for implementation.

E. Expected Deliverables

- i. Enterprise Data Strategy Document (vision, mission, guiding principles).
- ii. Budgetary Cost Estimation and Total Cost of Ownership (TCO) Model.
- iii. Current State Assessment Report.
- iv. Business Requirements Catalogue & Prioritized Use Cases.
- v. Target Operating Model (TOM) for Data & Analytics Division.
- vi. Data Governance Framework.
- vii. Market Use case study and Gap Analysis Report along with high value use cases.
- viii. Multiple High-Level Architecture Blueprint proposal to the CFT.
- ix. Data Quality & Cleansing Strategy.
- x. Technology Market Assessment.
- xi. Phased Implementation Roadmap.
- xii. Business Case Document.
- xiii. Stage 2 Implementation RFP proposal.
- xiv. Training Sessions & Vendor Evaluation Report & Recommendation Matrix.
- xv. System design validation report.

F. Project Timeframe and Milestones

The Consultant shall complete all activities outlined in this Terms of Reference and deliver all specified outputs within an estimated **39–43 weeks (approximately 9-10 months)** from the date of contract signing. The Consultant's proposal must include a detailed work plan and timeline, identifying key milestones, dependencies, and resource requirements. The final agreed timeline will be confirmed during the project kick-off.

It is expected that the Consultant's work plan will include, at a minimum, the following high-level phases:

- **Phase 1:** Inception (Approx. 4–5 Weeks): Project mobilization, work plan finalization, stakeholder mapping, and alignment with DBG, CFT, and Steering Committee.
- **Phase 2:** Discovery & Analysis (Approx. 12–13 Weeks): Stakeholder workshops, current state assessment, requirements gathering, and documentation across all business groups.
- **Phase 3:** Design & Recommendations (Approx. 17–18 Weeks): Development of the enterprise data strategy, target operating model, future-state architecture, and business case.
- **Phase 4:** Consolidation & Reporting (Approx. 5–6 Weeks): Preparation and formal presentation of all final deliverables, including the Stage 2 RFP.

Note: Above mentioned timelines are calendar days not working day.

2. Part II

V. Section. Conditions of Contract and Contract Form

Contract for Consultant's Services

Project Name: *Procurement of Services of consulting firms and/or technology providers for Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative.*

Contract No.: _____

Between

National Bank of Pakistan – Digital Banking Group (hereinafter called the “Client”) having its principal office at I.I. Chandigarh Road, Karachi, Pakistan

And

[Name of the Consultant]

having its registered office at [Insert full address]

Special Note:

- Payment of stamp duty as per the prevailing rates will be the responsibility of the Most Advantageous Consultant.
- A single contract will be signed between the National Bank of Pakistan and the Consultant.

Form of Contract

This CONTRACT (hereinafter called the "Contract") is made on the ___ day of _____, 2026, between:

National Bank of Pakistan – Digital Banking Group (hereinafter called the "Client"), having its principal office at Karachi, Pakistan,

AND

[Insert Consultant Name] (hereinafter called the "Consultant"), having its registered office at [Insert Address].

WHEREAS

(a) The Client has requested the Consultant to provide certain consulting services as defined in this Contract (hereinafter called the "Services");

(b) The Consultant, having represented to the Client that it has the required professional skills, expertise, and technical resources, has agreed to provide the Services on the terms and conditions set forth in this Contract.

NOW, THEREFORE, the parties agree as follows:

1. Contract Documents

The following documents shall be deemed to form an integral part of this Contract:

- Appendix A: Terms of Reference
- Appendix B: Key Experts
- Appendix C: Contract Price
- Appendix D: Payment Schedule
- Appendix E: Notification of Award
- Appendix F: Acceptance Letter
- Appendix G: Integrity Pact
- Appendix H: Performance Security
- Appendix I: Form of Advance Payment Guarantee
- Appendix J - Non-Disclosure Agreement (NDA)
- Appendix K: Detailed Evaluation Criteria and Scoring Methodology

In case of inconsistency, the order of precedence shall be:

1. General Conditions of Contract (GCC)
2. Special Conditions of Contract (SCC)
3. Appendices (A to K).

2. Rights and Obligations

- (a) The Consultant shall carry out the Services in accordance with the provisions of this Contract.
- (b) The Client shall make payments to the Consultant in accordance with the provisions of this Contract.

3. Effective Date and Duration

This Contract shall become effective upon signing and shall remain valid until completion of the Services.

IN WITNESS WHEREOF, the parties hereto have signed this Contract in their respective names as of the day and year first above written.

For and on behalf of the National Bank of Pakistan (Client):

Name: _____

Designation: _____

Signature & Official Stamp: _____

For and on behalf of [Consultant]:

Name: _____

Designation: _____

Signature & Official Stamp: _____

Witnesses:

1. Name: _____ CNIC: _____ Signature: _____

2. Name: _____ CNIC: _____ Signature: _____

General Conditions of the Contract

A. General Provisions

<p>1. Definitions</p>	<p>1.1 Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:</p> <p>(a) "Applicable Law" means the laws and any other instruments having the force of law in Pakistan or as may be specified in the Special Conditions of Contract (SCC), as they may be issued and in force from time to time.</p> <p>(b) "Procuring Agency" means:-</p> <p>(c) Any Ministry, Division, Department or any Office of the Federal Government;</p> <p>(d) Any authority, corporation, body or organization established by or under a Federal Law or which is owned or controlled by the Federal Government;</p> <p>(e) "Procuring Agency's Personnel" refers to the staff, labor and other employees (if any) of the Procuring Agency engaged in fulfilling the Procuring Agency's obligations under the Contract; and any other personnel identified as Procuring Agency's Personnel, by a notice from the Procuring Agency to the Consultant.</p> <p>(f) "Consultant" means an individual consultant or a consulting firm as the case may be;</p> <p>(g) "Contract" means an agreement enforceable by law;</p> <p>(h) "Contractor" means a person, consultant, firm, company or an organization who undertake to supply goods, services or works;</p> <p>(i) "Contractor's Personnel" means personnel whom the Contractor utilizes in the execution of its contract, including the staff, labor and other employees of the Contractor and each subcontractor; and any other personnel assisting the Contractor in the execution of the contract to be supervised by the Consultant (if applicable).</p> <p>(j) "Day" means calendar day unless indicated otherwise.</p> <p>(k) "Effective Date" means the date on which this Contract comes into force and effect pursuant to Clause GCC 11.</p> <p>(l) "Experts" means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or JV member(s) assigned by the Consultant to perform the Services or any part thereof under the Contract.</p>
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	<p>(m) "Foreign Currency" means any currency other than the Pakistani Rupees.</p> <p>(n) "GCC" means these General Conditions of Contract.</p> <p>(o) "Government" means the Government of Pakistan.</p> <p>(p) "Joint Venture (JV)" means an association with or without a legal personality distinct from that of its members, of more than one entity where one member has the authority to conduct all businesses for and on behalf of any and all the members of the JV, and where the members of the JV are jointly and severally liable to the Procuring Agency for the performance of the Contract.</p> <p>(q) "Key Expert(s)" means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose Curricula Vitae (CV) was taken into account in the technical evaluation of the Consultant's proposal.</p> <p>(r) "Local Currency" means the currency of Pakistan</p> <p>(s) "Non-Key Expert(s)" means an individual professional provided by the Consultant or its Sub-consultant to perform the Services or any part thereof under the Contract.</p> <p>(t) "Party" means the Procuring Agency or the Consultant, as the case may be, and "Parties" means both of them.</p> <p>(u) "SCC" means the Special Conditions of Contract by which the GCC may be amended or supplemented but not over-written.</p> <p>(v) "Services" means any object of procurement other than goods or works; the work to be performed by the Consultant pursuant to this Contract, as described in Appendix A hereto.</p> <p>(w) "Site" (if applicable) means the land and other places where Works are to be executed or facilities to be installed, and such other land or places as may be specified in the Contractor's Contract as forming part of the Site.</p> <p>(x) "Sub-consultants" means an entity to whom/which the Consultant subcontracts any part of the Services while remaining solely liable for the execution of the Contract.</p> <p>(y) "Third Party" means any person or entity other than the Government, the Procuring Agency, the Consultant or a Sub-consultant.</p>
2. Relationship between the Parties	<p>2.1. Nothing contained herein shall be construed as establishing a relationship of master and servant or of principal and agent as between the Procuring Agency and the Consultant. The Consultant, subject to this Contract, has complete charge of the Experts and Sub-consultants, if any, performing the Services and shall be fully responsible for the Services performed by them or on their behalf hereunder.</p>

3. Law Governing Contract	3.1. The contract shall be governed and interpreted in accordance with the laws of Pakistan, unless otherwise specified in SCC .
4. Language	4.1. The Contract as well as all correspondence and documents relating to the Contract exchanged between the Consultant 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.
5. Headings	5.1. The headings shall not limit, alter or affect the meaning of this Contract.
6. Communications	<p>6.1. Any communication required or permitted to be given or made pursuant to this Contract shall be in writing in the language specified in Clause GCC 4. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SCC.</p> <p>6.2. A Party may change its address for notice hereunder by giving the other Party any communication of such change to the address specified in the SCC.</p>
7. Location	7.1. The Services shall be performed at such locations as are specified in Appendix A hereto and, where the location of a particular task is not so specified, at such locations, whether in the Government's country or elsewhere, as the Procuring Agency may approve.
8. Authority of Member in Charge	8.1. In case the Consultant is a Joint Venture, the members hereby authorize the member specified in the SCC to act on their behalf in exercising all the Consultant's rights and obligations towards the Procuring Agency under this Contract, including without limitation the receiving of instructions and payments from the Procuring Agency.
9. Authorized Representatives	9.1 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 Consultant may be taken or executed by the officials specified in the SCC .
10. Fraud and Corruption	10.1 Public Procurement Regulatory Authority requires that Procuring Agencies (including beneficiaries of Government funded projects) as well as Applicants/Bidders/Suppliers/Contractors under Government financed

	<p>contracts, observe the highest standard of ethics during the procurement and execution of such contracts.</p> <p>10.2 The Consultant/Applicant/ Bidders shall permit and shall cause their agents (whether declared or not), sub-contractors, sub-consultants, service providers, suppliers, and their personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any, Bid submission, Primary Procurement process, Framework Agreement performance, Secondary Procurement process, and/or Call-off Contract performance (in the case of award of a Call-off Contract), and to have them audited by auditors appointed by the Procuring Agency.</p> <p>10.3 Any communications between the Bidder and the Procuring Agency related to matters of alleged corrupt and fraudulent practices must be made in writing or in electronic forms that provide record of the content of communication.</p> <p>10.4 Procuring Agency will reject proposal, if it is established that the Bidder was engaged in corrupt and fraudulent practices in competing for the contract.</p> <p>10.5 Procuring Agency will also declare the bidder/Firm as blacklisted in accordance with the regulatory provisions PP Rule 19 and predefined standard mechanism.</p>
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B. Commencement, Completion, Modification and Termination of Contract

11. Effectiveness of Contract	This Contract shall come into force and effect on the date (the "Effective Date") of the Procuring Agency's notice to the Consultant instructing the Consultant to begin carrying out the Services. This notice shall confirm that the effectiveness conditions, if any, listed in the SCC have been met.
12. Termination of Contract for Failure to Become Effective	If this Contract has not become effective within such time period after the date of Contract signature as specified in the SCC, either Party may, by not less than twenty two (22) days written notice to the other Party, declare this Contract to be null and void, and in the event of such a declaration by either Party, neither Party shall have any claim against the other Party with respect hereto.
13. Commencement of Services	The Consultant 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.

14. Expiration of Contract	Unless terminated earlier pursuant to Clause GCC 19 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SCC.
15. Entire Agreement	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. (FONT)
16. Modifications or Variations	<p>16.1. 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 proposals for modification or variation made by the other Party.</p> <p>In cases of any modifications or variations, the prior written consent of the Procuring Agency is required.</p>
17. Force Majeure	
a. Definition	<p>17.1. For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and makes a Party's performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible under the circumstances, and subject to those requirements, includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action confiscation or any other action by Government agencies.</p> <p>17.2. Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or such Party's Experts, Sub-consultants or agents or employees, nor (ii) any event which a diligent Party could reasonably have been expected to both take into account at the time of the conclusion of this Contract, and avoid or overcome in the carrying out of its obligations hereunder.</p> <p>17.3. Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.</p> <p>11.1</p>
b. No Breach of Contract	17.4. The failure of a Party to fulfill any of its obligations hereunder shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided

	<p>that the Party affected by such an event has taken all reasonable precautions, due care and reasonable alternative measures, all with the objective of carrying out the terms and conditions of this Contract.</p> <p>a.</p>
c. Measures to be Taken	<p>17.5. A Party affected by an event of Force Majeure shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall take all reasonable measures to minimize the consequences of any event of Force Majeure.</p> <p>17.6. A Party affected by an event of Force Majeure shall notify the other Party of such event as soon as possible, and in any case not later than fourteen (14) calendar days following the occurrence of such event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible.</p> <p>17.7. Any period within which a Party 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.</p> <p>17.8. During the period of their inability to perform the Services as a result of an event of Force Majeure, the Consultant, upon instructions by the Procuring Agency, shall either:</p> <ul style="list-style-type: none"> (a) demobilize, in which case the Consultant shall be reimbursed for additional costs they reasonably and necessarily incurred, and, if required by the Procuring Agency, in reactivating the Services; or (b) continue with the Services to the extent reasonably possible, in which case the Consultant shall continue to be paid under the terms of this Contract and be reimbursed for additional costs reasonably and necessarily incurred. <p>17.9 In the case of disagreement between the Parties as to the existence or extent of Force Majeure, the matter shall be settled according to Clauses GCC 49& 50.</p>
18. Suspension	<p>18.1 The Procuring Agency may, by written notice of suspension to the Consultant, suspend all payments to the Consultant hereunder if the Consultant fails to perform any of its obligations under this Contract, including the carrying out of the Services, provided that such notice</p>

	of suspension (i) shall specify the nature of the failure, and (ii) shall request the Consultant to remedy such failure within a period not exceeding thirty (30) calendar days after receipt by the Consultant of such notice of suspension.
19. Termination	19.1 This Contract may be terminated by either Party as per provisions set up below:
a. By the Procuring Agency	<p>19.1.1 The Procuring Agency may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (f) of this Clause. In such an occurrence the Procuring Agency shall give at least thirty (30) calendar days' written notice of termination to the Consultant 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); and at least five (5) calendar days' written notice in case of the event referred to in (f):</p> <ul style="list-style-type: none"> (a) If the Consultant fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension pursuant to Clause GCC 18; (b) If the Consultant becomes (or, if the Consultant 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; (c) If the Consultant fails to comply with any final decision reached as a result of arbitration proceedings pursuant to Clause GCC 49 (d) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days; (e) If the Procuring Agency, in its sole discretion and for any reason whatsoever, decides to terminate this Contract; (f) If the Consultant fails to confirm availability of Key Experts as required in Clause GCC 13.

	<p>19.1.2 If the Consultant, in the judgment of the Procuring Agency has engaged in Fraud and Corruption, as defined in paragraph 1.23 of Attachment 1 to the GCC, in competing for or in executing the Contract, then the Procuring Agency may, after giving fourteen (14) calendar days written notice to the Consultant, terminate the Consultant's employment under the Contract.</p>
<p>b. By the Consultant</p>	<p>19.1.3 The Consultant 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.</p> <p>(a) If the Procuring Agency fails to pay any money due to the Consultant pursuant to this Contract and not subject to dispute pursuant to Clauses GCC 50.1 within forty-five (45) calendar days after receiving written notice from the Consultant that such payment is overdue.</p> <p>(b) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days.</p> <p>(c) If the Procuring Agency fails to comply with any final decision reached as a result of arbitration pursuant to Clause GCC 50.1.</p> <p>(d) 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 Consultant may have subsequently approved in writing) following the receipt by the Procuring Agency of the Consultant's notice specifying such breach.</p>
<p>c. Cessation of Rights and Obligations</p>	<p>19.1.4 Upon termination of this Contract pursuant to Clauses GCC 12 or GCC 19 hereof, or upon expiration of this Contract pursuant to Clause GCC 14, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality set forth in Clause GCC 22, (iii) the Consultant's obligation to permit inspection, copying and auditing of their accounts and records set forth in Clause GCC 25 and to cooperate and assist in any inspection or investigation, and (iv) any right which a Party may have under the Applicable Law.</p>

d. Cessation of Services	19.1.5 Upon termination of this Contract by notice of either Party to the other pursuant to Clauses GCC 19a or GCC 19b, the Consultant shall, immediately upon dispatch or receipt of such notice, take all necessary steps to bring the Services to a close in a prompt and orderly manner and shall make every reasonable effort to keep expenditures for this purpose to a minimum. With respect to documents prepared by the Consultant and equipment and materials furnished by the Procuring Agency, the Consultant shall proceed as provided, respectively, by Clauses GCC 27 or GCC 28.
e. Payment upon Termination	19.1.6 Upon termination of this Contract, the Procuring Agency shall make the following payments to the Consultant: (a) remuneration for Services satisfactorily performed prior to the effective date of termination, and reimbursable expenditures for expenditures actually incurred prior to the effective date of termination; and pursuant to Clause 43; (b) in the case of termination pursuant to paragraphs (d) and (e) of Clause GCC 19.1.1, reimbursement of any reasonable cost incidental to the prompt and orderly termination of this Contract, including the cost of the return travel of the Experts.

C. Obligations of the Consultant

20. General	
a. Standard of Performance	<p>20.1 The Consultant 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 Consultant 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.</p> <p>20.2 The Consultant shall employ and provide such qualified and experienced Experts and Sub-consultants as are required to carry out the Services.</p>

	20.3 The Consultant may subcontract part of the Services to an extent and with such Key Experts and Sub-consultants as may be approved in advance by the Procuring Agency.
b. Law Applicable to Services	20.4 The Consultant 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-consultants, comply with the Applicable Law.
21. Conflict of Interests	21.1 The Consultant shall hold the Procuring Agency's interests paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.
a. Consultant Not to Benefit from Commissions, Discounts, etc.	<p>21.1.1 The payment of the Consultant pursuant to GCC F (Clauses GCC 42 through 47) shall constitute the Consultant's only payment in connection with this Contract and, subject to Clause GCC 21.1.3, the Consultant shall not accept for its own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or in the discharge of its obligations hereunder, and the Consultant shall use its best efforts to ensure that any Sub-consultants, as well as the Experts and agents of either of them, similarly shall not receive any such additional payment.</p> <p>21.1.2 Furthermore, if the Consultant, as part of the Services, has the responsibility of advising the Procuring Agency on the procurement of goods, works or services. Any discounts or commissions obtained by the Consultant in the exercise of such procurement responsibility shall be for the account of the Procuring Agency.</p>
b. Consultant and Affiliates Not to Engage in Certain Activities	21.1.3 The Consultant agrees that, during the term of this Contract and after its termination, the Consultant and any entity affiliated with the Consultant, as well as any Sub-consultants and any entity affiliated with such Sub-consultants, shall be disqualified from providing goods, works or non-consulting services resulting from or directly related to the Consultant's Services for the preparation or implementation of the project, unless otherwise indicated in the SCC.
c. Prohibition of Conflicting Activities	21.1.4 The Consultant shall not engage, and shall cause its Experts as well as its Sub-consultants not to engage, either directly or indirectly, in any business or professional activities that would conflict with the activities assigned to them under this Contract.

d. Strict Duty to Disclose Conflicting Activities	21.1.5 The Consultant has an obligation and shall ensure that its Experts and Sub-consultants shall have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Procuring Agency, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Consultant or the termination of its Contract.
22. Confidentiality	22.1 Except with the prior written consent of the Procuring Agency, the Consultant and the Experts shall not at any time communicate to any person or entity any confidential information acquired in the course of the Services, nor shall the Consultant and the Experts make public the recommendations formulated in the course of, or as a result of, the Services.
23. Liability of the Consultant	<p>23.1 Subject to additional provisions, if any, set forth in the SCC, the Consultant's liability under this Contract shall be as follows:</p> <p>The Consultant shall be liable for the consequence of errors and omissions on their part or on the part of their employees in so far as the design of the Project is concerned to the extent and with the limitations mentioned herein below.</p> <p>If the Procuring agency suffers any losses or damages as a result of proven faults, errors or omissions in performing of its obligations by the Consultant, the Consultant shall make good such losses or damages, subject to the conditions that the maximum liability as aforesaid shall not exceed the remuneration received by the Consultant under this contract and in accordance with the terms of the Contract.</p> <p>The liability of the Consultant expires as per the Applicable Law from the stipulated date of completion of services.</p>
24. Insurance to be Taken out by the Consultant	24.1 The Consultant (i) shall take out and maintain, and shall cause any Sub-consultants to take out and maintain, at its (or the Sub-consultants', 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 specified in the SCC , and (ii) 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 therefore have been paid. The Consultant shall ensure that such insurance is in place prior to commencing the Services as stated in Clause GCC 13.

<p>25. Accounting, Inspection and Auditing</p>	<p>25.1 The Consultant shall keep, and shall make all reasonable efforts to cause its Sub-consultants to keep, accurate and systematic accounts and records in respect of the Services in such form and detail as will clearly identify relevant time changes and costs.</p> <p>25.2 Pursuant to paragraph 1.23 (e) of Attachment 1 to the General Conditions, the Consultant shall permit and shall cause its agents (where declared or not), subcontractors, sub-consultants, service providers, suppliers, and personnel, to permit, the procuring agency to inspect the site and/or the accounts, records and other documents relating to the procurement process, selection and/or contract execution, and to have such accounts, records and other documents. The Consultant's and its Subcontractors' and sub-consultants' attention is drawn to Sub-Clause 10.1 (Fraud and Corruption) which provides, inter alia, that acts intended to materially impede the exercise of the Procuring Agency's inspection and audit rights constitute a prohibited practice subject to contract termination.</p>
<p>26. Reporting Obligations</p>	<p>26.1 The Consultant shall submit to the Procuring Agency the reports and documents specified in Appendix A, in the form, in the numbers and within the time periods set forth in the said Appendix.</p>
<p>27. Proprietary Rights of the Procuring Agency in Reports and Records</p>	<p>27.1 Unless otherwise indicated in the SCC, all reports and relevant data and information such as maps, diagrams, plans, databases, other documents and software, supporting records or material compiled or prepared by the Consultant for the Procuring Agency in the course of the Services shall be confidential and become and remain the absolute property of the Procuring Agency. The Consultant shall, not later than upon termination or expiration of this Contract, deliver all such documents to the Procuring Agency, together with a detailed inventory thereof. The Consultant may retain a copy of such documents, data and/or software but shall not use the same for purposes unrelated to this Contract without prior written approval of the Procuring Agency.</p> <p>27.2 If license agreements are necessary or appropriate between the Consultant and third parties for purposes of development of the plans, drawings, specifications, designs, databases, other documents and software, the Consultant shall obtain the Procuring Agency's prior written approval to such agreements, and the Procuring Agency shall be entitled at its discretion to require recovering the expenses related to the development of the program(s) concerned. Other restrictions about the future use of these documents and software, if any, shall be specified in the SCC.</p>

<p>28. Equipment, Vehicles and Materials</p>	<p>28.1 Equipment, vehicles and materials made available to the Consultant by the Procuring Agency, or purchased by the Consultant wholly or partly with funds provided by the Procuring Agency, shall be the property of the Procuring Agency and shall be marked accordingly. Upon termination or expiration of this Contract, the Consultant shall make available to the Procuring Agency an inventory of such equipment, vehicles and materials and shall dispose of such equipment, vehicles and materials in accordance with the Procuring Agency's instructions. While in possession of such equipment, vehicles and materials, the Consultant, unless otherwise instructed by the Procuring Agency in writing, shall insure them at the expense of the Procuring Agency in an amount equal to their full replacement value.</p> <p>28.2 Any equipment or materials brought by the Consultant or its Experts into the Procuring Agency's country for the use either for the project or personal use shall remain the property of the Consultant or the Experts concerned, as applicable.</p>
<p>29. Code of Conduct</p>	<p>29.1 The Procuring Agencies and the Consultant are bound to follow the Code of Ethics issued by the Authority.</p>

D. Consultant's Experts and Sub-Consultants

<p>30. Description of Key Experts</p>	<p>30.1 The title, agreed job description, minimum qualification and time-input estimates to carry out the Services of each of the Consultant's Key Experts are described in Appendix B.</p> <p>30.2 If required to comply with the provisions of Clause GCC 20a, adjustments with respect to the estimated time-input of Key Experts set forth in Appendix B may be made by the Consultant by a written notice to the Procuring Agency, provided (i) that such adjustments shall not alter the original time-input estimates for any individual by more than 10% or one week, whichever is larger; and (ii) that the aggregate of such adjustments shall not cause payments under this Contract to exceed the ceilings set forth in Clause GCC 42.2.</p> <p>30.3 If additional work is required beyond the scope of the Services specified in Appendix A, the estimated time-input for the Key Experts may be increased by agreement in writing between the Procuring Agency and the Consultant. In case where payments under this Contract exceed the ceilings set forth in Clause GCC 42.2, the Parties shall sign a Contract amendment.</p>
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<p>31. Replacement of Key Experts</p>	<p>31.1 Except as the Procuring Agency may otherwise agree in writing, no changes shall be made in the Key Experts.</p> <p>31.2 Notwithstanding the above, the substitution of Key Experts during Contract execution may be considered only based on the Consultant's written request and due to circumstances outside the reasonable control of the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall forthwith provide as a replacement, a person of equivalent or better qualifications and experience, and at the same rate of remuneration.</p>
<p>32. Approval of Additional Key Experts</p>	<p>32.1 If during execution of the Contract, additional Key Experts are required to carry out the Services, the Consultant shall submit to the Procuring Agency for review and approval a copy of their Curricula Vitae (CVs). If the Procuring Agency does not object in writing (stating the reasons for the objection) within twenty two (22) days from the date of receipt of such CVs, such additional Key Experts shall be deemed to have been approved by the Procuring Agency.</p> <p>The rate of remuneration payable to such new additional Key Experts shall be based on the rates for other Key Experts position which require similar qualifications and experience.</p>
<p>33. Removal of Experts or Sub-consultants</p>	<p>33.1 If the Procuring Agency finds that any of the Experts or Sub-consultant has committed serious misconduct or has been charged with having committed a criminal action, or shall the Procuring Agency determine that a Consultant's Expert or Sub-consultant has engaged in Fraud and Corruption while performing the Services, the Consultant shall, at the Procuring Agency's written request, provide a replacement.</p> <p>33.2 In the event that any of Key Experts, Non-Key Experts or Sub-consultants is found by the Procuring Agency to be incompetent or incapable in discharging assigned duties, the Procuring Agency, specifying the grounds therefore, may request the Consultant to provide a replacement.</p> <p>33.3 Any replacement of the removed Experts or Sub-consultants shall possess better qualifications and experience and shall be acceptable to the Procuring Agency.</p>
<p>34. Replacement/ Removal of Experts – Impact on Payments</p>	<p>34.1 Except as the Procuring Agency may otherwise agree, (i) the Consultant shall bear all additional travel and other costs arising out of or incidental to any removal and/or replacement, and (ii) the remuneration to be paid for any of the Experts provided as a replacement shall not</p>

	exceed the remuneration which would have been payable to the Experts replaced or removed.
35. Working Hours, Overtime, Leave, etc.	<p>35.1 Working hours and holidays for Experts are set forth in Appendix B. To account for travel time to/from the Procuring Agency's country, experts carrying out Services inside the Procuring Agency's country shall be deemed to have commenced or finished work in respect of the Services such number of days before their arrival in, or after their departure from, the Procuring Agency's country as is specified in Appendix B.</p> <p>35.2 The Experts shall not be entitled to be paid for overtime nor to take paid sick leave or vacation leave except as specified in Appendix B, and the Consultant's remuneration shall be deemed to cover these items.</p> <p>35.3 Any taking of leave by Key Experts shall be subject to the prior approval by the Consultant who shall ensure that absence for leave purposes will not delay the progress and or impact adequate supervision of the Services.</p>

E. Obligations of the Procuring Agency

36. Assistance and Exemptions	<p>36.1 Unless otherwise specified in the SCC, the Procuring Agency shall use its best efforts to:</p> <ul style="list-style-type: none"> (a) Assist the Consultant with obtaining work permits and such other documents as shall be necessary to enable the Consultant to perform the Services. (b) Assist the Consultant with promptly obtaining, for the Experts and, if appropriate, their eligible dependents, all necessary entry and exit visas, residence permits, exchange permits and any other documents required for their stay in the Procuring Agency's country while carrying out the Services under the Contract. (c) Facilitate prompt clearance through customs of any property required for the Services and of the personal effects of the Experts and their eligible dependents. (d) Issue to officials, agents and representatives of the Government all such instructions and information as may be necessary or appropriate for the prompt and effective implementation of the Services.
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	<p>(e) Assist the Consultant and the Experts and any Sub-consultants employed by the Consultant for the Services with obtaining exemption from any requirement to register or obtain any permit to practice their profession or to establish themselves either individually or as a corporate entity in the Procuring Agency's country according to the applicable law in the Procuring Agency's country.</p> <p>(f) Assist the Consultant, any Sub-consultants and the Experts of either of them with obtaining the privilege, pursuant to the applicable law in the Procuring Agency's country, of bringing into the Procuring Agency's country reasonable amounts of foreign currency for the purposes of the Services or for the personal use of the Experts and of withdrawing any such amounts as may be earned therein by the Experts in the execution of the Services.</p> <p>(g) Provide to the Consultant any such other assistance as may be specified in the SCC.</p>
37. Access to Project Site	37.1 The Procuring Agency warrants that the Consultant shall have, free of charge, unimpeded access to the project site in respect of which access is required for the performance of the Services. The Procuring Agency will be responsible for any damage to the project site or any property thereon resulting from such access and will indemnify the Consultant and each of the experts in respect of liability for any such damage, unless such damage is caused by the willful default or negligence of the Consultant or any Sub-consultants or the Experts of either of them.
38. Change in the Applicable Law Related to Taxes and Duties	38.1 If, after the date of this Contract, there is any change in the applicable law in the Procuring Agency's country with respect to taxes and duties which increases or decreases the cost incurred by the Consultant in performing the Services, then the remuneration and reimbursable expenses otherwise payable to the Consultant under this Contract shall be increased or decreased accordingly by agreement between the Parties hereto, and corresponding adjustments shall be made to the ceiling amounts specified in Clause GCC 42.2.
39. Services, Facilities and Property of the Procuring Agency	39.1 The Procuring Agency shall make available to the Consultant 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 (Appendix A) at the times and in the manner specified in said Appendix A.

	<p>39.2 In case that such services, facilities and property shall not be made available to the Consultant as and when specified in Appendix A, the Parties shall agree on (i) any time extension that it may be appropriate to grant to the Consultant for the performance of the Services, (ii) the manner in which the Consultant shall procure any such services, facilities and property from other sources, and (iii) the additional payments, if any, to be made to the Consultant as a result thereof pursuant to Clause GCC 42.3.</p>
40. Counterpart Personnel	<p>40.1 The Procuring Agency shall make available to the Consultant free of charge such professional and support counterpart personnel, to be nominated by the Procuring Agency with the Consultant's advice, if specified in Appendix A.</p> <p>40.2 If counterpart personnel are not provided by the Procuring Agency to the Consultant as and when specified in Appendix A, the Procuring Agency and the Consultant shall agree on (i) how the affected part of the Services shall be carried out, and (ii) the additional payments, if any, to be made by the Procuring Agency to the Consultant as a result thereof pursuant to Clause GCC 42.3.</p> <p>40.3 Professional and support counterpart personnel, excluding Procuring Agency's liaison personnel, shall work under the exclusive direction of the Consultant. If any member of the counterpart personnel fails to perform adequately any work assigned to such member by the Consultant that is consistent with the position occupied by such member, the Consultant may request the replacement of such member, and the Procuring Agency shall not unreasonably refuse to act upon such request.</p>
41. Payment Obligation	<p>41.1 In consideration of the Services performed by the Consultant under this Contract, the Procuring Agency shall make such payments to the Consultant and in such manner as is provided by GCC F below.</p>

F. Payments to the Consultant

42. Ceiling Amount	<p>42.1 An estimate of the cost of the Services is set forth in Appendix C (Remuneration) and Appendix D (Reimbursable expenses).</p> <p>42.2 Payments under this Contract shall not exceed the ceilings in foreign currency and in local currency specified in the SCC.</p>
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	<p>42.3 For any payments in excess of the ceilings specified in GCC42.2, an amendment to the Contract shall be signed by the Parties referring to the provision of this Contract that evokes such amendment.</p>
<p>43. Remuneration and Reimbursable Expenses</p>	<p>43.1 The Procuring Agency shall pay to the Consultant (i) remuneration that shall be determined on the basis of time actually spent by each Expert in the performance of the Services after the date of commencing of Services or such other date as the Parties shall agree in writing; and (ii) reimbursable expenses that are actually and reasonably incurred by the Consultant in the performance of the Services.</p> <p>43.2 All payments shall be at the rates set forth in Appendix C and Appendix D.</p> <p>43.3 Unless the SCC provides for the price adjustment of the remuneration rates, said remuneration shall be fixed for the duration of the Contract.</p> <p>43.4 The remuneration rates shall cover: (i) such salaries and allowances as the Consultant shall have agreed to pay to the Experts as well as factors for social charges and overheads (bonuses or other means of profit-sharing shall not be allowed as an element of overheads), (ii) the cost of backstopping by home office staff not included in the Experts' list in Appendix B, (iii) the Consultant's profit, and (iv) any other items as specified in the SCC.</p> <p>43.5 Any rates specified for Experts not yet appointed shall be provisional and shall be subject to revision, with the written approval of the Procuring Agency, once the applicable remuneration rates and allowances are known.</p>
<p>44. Taxes and Duties</p>	<p>44.1 The Consultant, Sub-consultants and Experts are responsible for meeting any and all tax liabilities arising out of the Contract unless it is stated otherwise in the SCC.</p> <p>44.2 As an exception to the above and as stated in the SCC, all local identifiable indirect taxes (itemized and finalized at Contract negotiations) are reimbursed to the Consultant or are paid by the Procuring Agency on behalf of the Consultant.</p>
<p>45. Currency of Payment</p>	<p>45.1 Any payment under this Contract shall be made in the currency(ies) specified in the SCC.</p>

<p>46. Mode of Billing and Payment</p>	<p>46.1 Billings and payments in respect of the Services shall be made as follows:</p> <p>(a) <u>Advance payment</u>. Within the number of days after the Effective Date, the Procuring Agency shall pay to the Consultant an advance payment as specified in the SCC. Unless otherwise indicated in the SCC, an advance payment shall be made against an advance payment bank guarantee acceptable to the Procuring Agency in an amount (or amounts) and in a currency (or currencies) specified in the SCC. Such guarantee (i) is to remain effective until the advance payment has been fully set off, and (ii) is to be in the form set forth in Appendix E, or in such other form as the Procuring Agency shall have approved in writing. The advance payments will be set off by the Procuring Agency in equal installments against the statements for the number of months of the Services specified in the SCC until said advance payments have been fully set off.</p> <p>(b) <u>The Itemized Invoices</u>. As soon as practicable and not later than fifteen (15) days after the end of each calendar month during the period of the Services, or after the end of each time interval otherwise indicated in the SCC, the Consultant shall submit to the Procuring Agency, in duplicate, itemized invoices, accompanied by the receipts or other appropriate supporting documents, of the amounts payable pursuant to Clauses GCC 45 and GCC 46 for such interval, or any other period indicated in the SCC. Separate invoices shall be submitted for expenses incurred in foreign currency and in local currency. Each invoice shall show remuneration and reimbursable expenses separately.</p> <p>(c) The Procuring Agency shall pay the Consultant's invoices within sixty (60) days after the receipt by the Procuring Agency of such itemized invoices with supporting documents. Only such portion of an invoice that is not satisfactorily supported may be withheld from payment. Should any discrepancy be found to exist between actual payment and costs authorized to be incurred by the Consultant, the Procuring Agency may add or subtract the difference from any subsequent payments.</p> <p>(d) <u>The Final Payment</u>. The final payment under this Clause shall be made only after the final report and a final invoice, identified as such, shall have been submitted by the Consultant and approved as satisfactory by the Procuring Agency. The Services shall be deemed completed and finally accepted by the Procuring Agency and the final report and</p>
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	<p>final invoice shall be deemed approved by the Procuring Agency as satisfactory ninety (90) calendar days after receipt of the final report and final invoice by the Procuring Agency unless the Procuring Agency, within such ninety (90) calendar day period, gives written notice to the Consultant specifying in detail deficiencies in the Services, the final report or final invoice. The Consultant shall thereupon promptly make any necessary corrections, and thereafter the foregoing process shall be repeated. Any amount that the Procuring Agency has paid or has caused to be paid in accordance with this Clause in excess of the amounts payable in accordance with the provisions of this Contract shall be reimbursed by the Consultant to the Procuring Agency within thirty (30) days after receipt by the Consultant of notice thereof. Any such claim by the Procuring Agency for reimbursement must be made within twelve (12) calendar months after receipt by the Procuring Agency of a final report and a final invoice approved by the Procuring Agency in accordance with the above.</p> <p>(e) All payments under this Contract shall be made to the accounts of the Consultant specified in the SCC.</p> <p>(f) With the exception of the final payment under (d) above, payments do not constitute acceptance of the Services nor relieve the Consultant of any obligations hereunder.</p>
47. Interest on Delayed Payments	<p>47.1 If the Procuring Agency had delayed payments beyond fifteen (15) days after the due date stated in Clause GCC 46.1 (c), interest shall be paid to the Consultant on any amount due by, not paid on, such due date for each day of delay at the annual rate stated in the SCC.</p>

G. Fairness and Good Faith

48. Good Faith	<p>48.1 The Parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realization of the objectives of this Contract.</p>
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H. Settlement of Disputes

49. Amicable Settlement	<p>49.1 Any dispute of any kind whatsoever shall arise between the Authority and the Service Provider 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</p>
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	<p>the execution of the Project –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 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.</p> <p>49.2 Any dispute in respect of which a notice of intention to commence arbitration has been given, in accordance with GCC sub-clause 45.1, shall be finally settled by arbitration. Arbitration may be commenced prior to or after completion of the Project. Arbitration proceedings shall be conducted in accordance with Arbitration Act 1940.</p> <p>49.3 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 Service Provider any monies due the Service Provider.</p>
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Special Conditions of Contract

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.1(b) and 3.1	The Contract shall be construed in accordance with the law of Pakistan.
4.1	The language is: English
6.1 and 6.2	<p>The addresses are:</p> <p>Procuring Agency: _____</p> <p>Attention: _____</p> <p>E-mail (where permitted): _____</p>

	<p>Consultant: _____</p> <p>Attention: _____</p> <p>E-mail (where permitted): _____</p>
8.1	<i>JV is allowed.</i>
9.1	<p>The Authorized Representatives are:</p> <p>For the Client: [name, title]</p> <p>For the Consultant: [name, title]</p>
11.1	Effective Date of the Contract is: <u>dd/mm/yyyy</u> .
12.1	<p>Termination of Contract for Failure to Become Effective:</p> <p>The time period shall be _____ <i>[insert time period, e.g.: four months]</i>.</p>
13.1	Commencement of Services: <u>dd/mm/yyyy</u> .
14.1	Expiration of Contract: <u>dd/mm/yyyy</u> .
21 b.	The Procuring Agency reserves the right to determine on a case-by-case basis whether the Consultant should be disqualified from providing goods, works or non-consulting services due to a conflict of a nature described in Clause GCC 21.1.3
26.1 ((Confidentiality & Ownership of Data))	<p>The documents/reports/ data and/or software etc. which shall be used by the Consultant may contain highly sensitive data. Thus, the Consultant shall not use any of the documents/ reports/ data and/or software, etc. which are either property of NBP or shall be prepared for this assignment for purposes unrelated to this Contract without the prior written approval of the Client. A certificate to this effect shall be provided by the Consultant whenever the Client shall require.</p> <p>All documents/reports/ data and/or software etc. shall invariably become and remain the property of NBP, and the Consultant shall, not later than upon termination or expiration of this Contract, deliver all such documents to the Client, together with a detailed inventory thereof. This</p>

	<p>would be a pre-condition for the materialization of final payment. The Consultant shall neither be allowed to retain copies of the data nor the information therein in any digital or other form. The Consultant shall obtain the Client's prior approval in writing before making any proceedings of the assignment public/sharing with media. NBP shall have ownership of the documents/reports/software/data gathered for the assignment.</p> <p>The Consultant shall neither be allowed to retain copies of the data in any digital or other forms besides the documents, reports and software for purposes unrelated to this Contract without the prior written approval of the Client.</p>				
34.1 & 34.2 (Contract Price & Taxes)	<p><i>The contract price is: _____ (Inclusive of Applicable Taxes).</i></p> <p><i>However, any subsequent legislation enacted, changes in the rate of any indirect tax, levy of additional tax or duty during the currency of contract that impacts the contract price would be equally accounted for by both the parties i.e., in case of increase or decrease in the rates of the said taxes and duties or levy of any new tax or duty, the contract price would be adjusted accordingly.</i></p> <p><i>Any indirect local taxes chargeable in respect of this Contract for the Services provided by the Consultant shall be reimbursed by the Client as per the relevant revenue authority's instructions. FBR, SRB, etc.</i></p>				
36.1	The currency of payment shall be PKR .				
37.3 (Payment Schedule)	<p>The Payment Schedule:</p> <p>Payments will be made upon completion of milestones as agreed in the workplan, subject to satisfactory performance endorsed by NBP. (If lump sum: "Payment will be made after successful completion of the assignment, subject to satisfactory performance certification by NBP.")</p>				
37.5	<p>Following account details to be provided:</p> <table border="1"> <tr> <td>Account Title</td><td></td></tr> <tr> <td>IBAN</td><td></td></tr> </table>	Account Title		IBAN	
Account Title					
IBAN					
Supplement to GCC 49 (Dispute Resolution /	In case of a dispute between the Parties regarding the terms of this Contract, if not resolved amicably, it shall be referred to arbitration under				

Amicable Settlement)	the Arbitration Act, 1940 of Pakistan. The place of arbitration shall be Karachi, Pakistan. The arbitration proceedings shall be conducted in English.
SCC Additional Clause 1 (Performance Guarantee) - NBP-specific, see Appendix H	Performance Guarantee @5% of the total contract amount in the shape of Pay Order / Bank Draft / Call Deposit / Unconditional Bank Guarantee, must remain valid till the issuance of completion certificate.
SCC Additional Clause 2 (Liquidated Damages) - NBP-specific	The liquidated damages rate is 0.25% per day of the contract amount, up to a maximum of 10% of the contract price. Beyond this, NBP may terminate the contract.
44.1 and 44.2	<p>The Procuring Agency warrants that [choose one applicable option consistent with the ITC 16.3 and the outcome of the Contract's negotiations (Form FIN-2, part B "Indirect Local Tax – Estimates"):</p> <p>If ITC16.3 indicates a tax exemption status, include the following: "the Consultant, the Sub-consultants and the Experts shall be exempt from"</p> <p>OR</p> <p>If ITC16.3 does not indicate the exemption and, depending on whether the Procuring Agency shall pay the withholding tax or the Consultant has to pay, include the following:</p> <p>"the Procuring Agency shall pay on behalf of the Consultant, the Sub-consultants and the Experts," OR "the Procuring Agency shall reimburse the Consultant, the Sub-consultants and the Experts"]</p> <p>any indirect taxes, duties, fees, levies and other impositions imposed, under the applicable law in the Procuring Agency's country, on the Consultant, the Sub-consultants and the Experts in respect of:</p> <p>(a) any payments whatsoever made to the Consultant, Sub-consultants and the Experts (other than nationals or permanent residents of the</p>

	<p>Procuring Agency's country), in connection with the carrying out of the Services;</p> <p>(b) any equipment, materials and supplies brought into the Procuring Agency's country by the Consultant or Sub-consultants for the purpose of carrying out the Services and which, after having been brought into such territories, will be subsequently withdrawn by them;</p> <p>(c) any equipment imported for the purpose of carrying out the Services and paid for out of funds provided by the Procuring Agency and which is treated as property of the Procuring Agency;</p> <p>(d) any property brought into the Procuring Agency's country by the Consultant, any Sub-consultants or the Experts (other than nationals or permanent residents of the Procuring Agency's country), or the eligible dependents of such experts for their personal use and which will subsequently be withdrawn by them upon their respective departure from the Procuring Agency's country, provided that:</p> <ul style="list-style-type: none"> (i) the Consultant, Sub-consultants and experts shall follow the usual customs procedures of the Procuring Agency's country in importing property into the Procuring Agency's country; and (ii) if the Consultant, Sub-consultants or Experts do not withdraw but dispose of any property in the Procuring Agency's country upon which customs duties and taxes have been exempted, the Consultant, Sub-consultants or Experts, as the case may be, (a) shall bear such customs duties and taxes in conformity with the regulations of the Procuring Agency's country, or (b) shall reimburse them to the Procuring Agency if they were paid by the Procuring Agency at the time the property in question was brought into the Procuring Agency's country.
46.1(a)	<p>The following provisions shall apply to the advance performance security (in the form of bank instrument or bank guarantee):</p> <p>(1) An advance payment 5% of the contractual amount in local currency shall be made within [21] days after the Contract Date.</p> <p>(2) The advance performance security shall be in PKR.</p>

49.	<p>Dispute Resolution</p> <ol style="list-style-type: none"> i. If any dispute of any kind whatsoever shall arise between the Authority and the Service Provider 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 Project – 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 EPADS. <p>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 Service Provider any monies due to the Service Provider.</p> <p>Arbitrator's fee:</p> <p>The fee shall be specified in Pak Rupees, as determined by the Managing Director, PPRA, which shall be shared equally by both parties.</p> <p>Appointing Authority for Arbitrator:</p> <p>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</p>
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	<p>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.</p> <p>Rules of procedure for arbitration proceedings:</p> <p>Any dispute between the Authority and a Service Provider 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.</p> <p>Place of Arbitration and Award:</p> <p>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.</p>
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Appendices

- Appendix A: Terms of Reference
- Appendix B: Key Experts
- Appendix C: Contract Price
- Appendix D: Payment Schedule
- Appendix E: Notification of Award
- Appendix F: Acceptance Letter
- Appendix G: Integrity Pact
- Appendix H: Performance Security
- Appendix I: Form of Advance Payment Guarantee
- Appendix J - Non-Disclosure Agreement (NDA)
- Appendix K: Detailed Evaluation Criteria and Scoring Methodology

Appendix A: Terms of Reference

See Section IV (Terms of Reference).

Appendix B: Key Experts

Insert a table based on Form **TECH-3** of the Consultant’s Technical Proposal.

Appendix C: Contract Price

Appendix D: Payment Schedule

Appendix E: Notification of Award

Appendix F: Acceptance Letter

Appendix G: Integrity Pact

(Over Stamp Paper)

Integrity Pact pursuant to Rule 7 Public Procurement Rules 2004

Declaration of Fees, Commissions and Brokerage, etc. Payable by the Suppliers of Goods, Services & Works

Contract Number: _____

Dated: _____

Contract Value: _____

Contract Title: _____

_____ the [Bidder/Seller/Supplier/Contractor] hereby declares its intention not to obtain or induce 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, the [Seller/Supplier/Contractor] represents and warrants that it has fully declared the brokerage, commission, fees, 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 consultation fee or otherwise, with the object of obtaining or including 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 hereto.

The [Seller/Supplier/Contractor] 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, representation, or warranty.

The [Seller/Supplier/Contractor] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts, 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, the [Seller/Supplier/Contractor]

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 the [Seller/Supplier/Contractor] 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.

[Buyer]

[Seller/Supplier]

Appendix H: Performance Security

Bank Guarantee No# _____

Total Amount (Rs.) _____

Issue Date: _____

ITB No: RFP No.

Title: Procurement of Services of a Consultancy Firm for the Development of Enterprise Data Warehouse (EDWH)/ Data Lakehouse initiative of National Bank of Pakistan (NBP).

Beneficiary: **The Divisional Head – Procurement Division**
National Bank of Pakistan.
3rd Floor, Head Office Building, Karachi,
NBP Head Office,
Karachi.

Applicant/Bidder/ Service Provider: (Name and address of the Bidder/Service Provider)

For Cross Verification of Bank Guarantee: (Email Address of the Commercial Bank/QR Code)

WHEREAS _____ (hereinafter called "the Insurer") has undertaken, in pursuance of Contract RFP No. _____ to Procurement of Services of a Consultancy Firm for "Consultancy Services for the Development of Enterprise Data Warehouse (EDWH) / Data Lakehouse initiative of National Bank of Pakistan (NBP)." (hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the Insurer shall furnish you with a bank guarantee by a reputable commercial bank for the sum specified therein as security for compliance with the Insurer's performance obligations in accordance with the Contract AND WHEREAS we have agreed to give the Insurer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Insurer, up to a total of **5% of the Bidding Amount**, and we undertake to pay you, upon your first written demand declaring the Insurer to be in default under the Contract executed with National Bank of Pakistan and without cavil or argument, any sum or sums within the limits of **5% of Bidding Amount** as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

Signature and seal of the Guarantors: _____

Name of the Commercial Bank/Financial Institution: _____



National Bank of Pakistan
نیشنل بینک آف پاکستان

Address & Contact Details: _____

Appendix I- Form of Advance Payment Guarantee

(See Clause GCC 46.1(a) and SCC 46.1(a))

{On Guarantor Bank's Letterhead / SWIFT Identifier Code}

Bank Guarantee for Advance Payment

Guarantor: _____ [Insert Commercial Bank's Name and Address of Issuing Branch]

Beneficiary: National Bank of Pakistan – Digital Banking Group, Karachi

Date: _____

Advance Payment Guarantee No.: _____

We have been informed that M/s _____ [Name of Consultant / Joint Venture, as in the Contract] (hereinafter called "*the Consultant*") has entered into Contract No.

NBP/DBG/CONSULTANT/EDWH/2026/01, dated _____ [insert date], with the Beneficiary, for the provision of Consultancy Services for Enterprise Data Warehouse (EDWH)/ Data Lakehouse initiative Roadmap (hereinafter called "*the Contract*").

Furthermore, we understand that, according to the conditions of the Contract, an advance payment in the sum of PKR _____ (_____ in words) is to be made against an advance payment guarantee.

At the request of the Consultant, we, as Guarantor, hereby irrevocably undertake to pay the Beneficiary any sum or sums not exceeding in total an amount of PKR _____ (_____ in words) upon receipt by us of the Beneficiary's written demand, stating that the Consultant is in breach of their obligation under the Contract because the Consultant:

- (a) has failed to repay the advance payment in accordance with the Contract conditions, specifying the amount which the Consultant has failed to repay; or
- (b) has used the advance payment for purposes other than toward providing the Services under the Contract.

It is a condition for any claim and payment under this guarantee to be made that the advance payment referred to above must have been received by the Consultant on their account number _____ at _____ [Name and address of Bank].

The maximum amount of this guarantee shall be progressively reduced by the amount of the advance payment repaid by the Consultant as indicated in certified statements or invoices marked "paid" by the Procuring Agency, which shall be presented to us.

This guarantee shall expire, at the latest, upon our receipt of the payment certificate or paid invoice indicating that the Consultant has made full repayment of the amount of the advance payment, or on the ____ day of _____ 2026 (covering the 2-month contract duration plus 30 days), whichever is earlier.

This guarantee is subject to the Uniform Rules for Demand Guarantees (URDG) 2010 revision, ICC Publication No. 758.

Authorized Signatures

[Seal and Signature of the Guarantor Bank]

Appendix J - Non-Disclosure Agreement (NDA)

This Non-Disclosure Agreement ("Agreement") is entered into by and between the undersigned bidder ("Bidder") and NBP ("NBP") in connection with the submission of a Consultancy proposal for the "Enterprise Data Warehouse (EDWH)/ Data Lakehouse initiative" as described in the Request for Proposal (RFP).

1. Definitions

1.1. "Confidential Information" shall mean all information, data, documents, specifications, plans, designs, proposals, or any other information disclosed by NBP to Bidder in connection with the RFP.

1.2. "Recipient" shall mean the party receiving Confidential Information, which, in this case, is the Bidder.

2. Business Scope

The Bidder acknowledges that the RFP contains sensitive and proprietary information related to NBP's requirements consultancy services for the "Implementation of Enterprise Data Warehouse (EDWH)/ Data Lakehouse initiative". The Bidder agrees to maintain the confidentiality of all such information and use it solely to submit a proposal for the RFP.

3. Representations and Warranties

3.1. The Bidder represents and warrants that it will not disclose or use any Confidential Information for any purpose other than the preparation and submission of the proposal for the RFP.

3.2. The Bidder further represents and warrants that its employees and agents who have access to Confidential Information will be bound by similar confidentiality obligations.

4. Disclosure of Information

4.1. The Bidder shall only disclose Confidential Information to individuals within its organization who have a legitimate need to know to prepare the proposal.

4.2. The Bidder shall take all reasonable measures to protect the Confidential Information from unauthorized disclosure, including but not limited to implementing physical, technical, and administrative safeguards.

5. Termination

5.1. This Agreement shall remain in effect until terminated in writing by either party.

5.2. Upon termination, the Bidder shall promptly return or destroy all Confidential Information in its possession, as directed by NBP.

6. Limitation of Liability

The Bidder understands and agrees that any unauthorized use or disclosure of Confidential Information may result in legal liability, including but not limited to damages and injunctive relief.

7. Remedies

In the event of a breach or threatened breach of this Agreement, NBP shall be entitled to seek injunctive relief, specific performance, and other equitable remedies in addition to any other legal remedies that may be

available.

8. Dispute Resolution

Any dispute arising under or in connection with this Agreement shall be subject to resolution through arbitration in accordance with the laws of Pakistan. The prevailing party in such arbitration shall be entitled to recover its reasonable attorneys' fees and costs.

9. Signoff

This Agreement is binding upon the Bidder and NBP and their respective successors and assigns. By signing below, the Bidder acknowledges that it has read, understood, and agrees to be bound by the terms of this Non-Disclosure Agreement.

Bidder's Name: _____

Bidder's Authorized Signature: _____

Date: _____

National Bank of Pakistan Representative: _____

Date: _____

Please sign, date, and return a copy of this Agreement along with your proposal submission for the RFP. Non-Disclosure Agreement (NDA) on stamp paper.

Appendix K: Detailed Evaluation Criteria and Scoring Methodology

This Appendix sets out the detailed evaluation sub-criteria, marks allocation, and scoring methodology (including the Weighted Average Grids and Panel Scoring Grids) referenced in the Data Sheet at ITC Clause 21.1 (Mandatory and Score Based Criteria for evaluation of the Functional/Technical Proposals) and in the Functional/Technical Qualification Requirements section of Section III. Proposal Data Sheet. It supplements, and shall be read together with, the summary Weight/Marks table appearing in that section.

Ref.	Criterion / Description	Max Marks	Scoring Methodology	Score Obtained
SECTION I GENERAL EXPERIENCE OF THE CONSULTANT		10 Marks		
I-A	Experience of the Firm in Functional technology consulting (requirements gathering, Process redesign, Vendor assessment, GAP Analysis, Change Management and system Support & implementation) for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally. Qualifying project: Engagement with Banks (As per above mentioned criteria) only.	10 Marks	<ul style="list-style-type: none"> • 0 marks: Less than 2 qualifying enterprise projects • 2 marks per qualifying enterprise project (2nd project onward; max 8 marks) • +2 marks bonus completion of project within last 3 years • Evidence: signed Reference Letter + engagement scope as mentioned in Tech Form III <p>** (Provided Projects list Should not be before than 2015, 1 Local Qualifying Project will be awarded 2 Marks and 1 International Projects will be awarded 1 Mark)</p>	
Section I Sub-Total		10		
SECTION II SPECIFIC EXPERIENCE OF THE CONSULTANT RELEVANT TO THE ASSIGNMENT		10 Marks		
II-A	Enterprise scale EDWH / Data Lake Implementation/Consultancy for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally. Qualifying project definition for Enterprise Scale : At least 5 integrated source systems data sourced in Data Lake House and developed a solution for Enterprise Data	10 Marks	<ul style="list-style-type: none"> • 0 marks: Less than 2 qualifying enterprise projects • 2 marks per qualifying enterprise project (2nd project onward; max 8 marks) • +2 marks bonus: at least 1 project at a Pakistan's any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) within last 3 years 	

	Analytics for Bank (As per above mentioned criteria) only.		<ul style="list-style-type: none"> Evidence: signed client reference + project scope + no. of source systems should be mentioned in Data Sheets as mentioned in Tech Form III <p>** (Provided Projects list Should not be earlier 2015, 1 Local Qualifying Project will be awarded 2 Marks and 1 International Projects will be awarded 1 Mark).</p>	
Section II Sub-Total		10		
SECTION III PROPOSED METHODOLOGY AND WORK PLAN MENTIONED IN (RFP/TOR/BOQ)		50 Marks		
			Sub- Weightages	
			0.3	
III-A	Project Charter: Establishing governance structure, finalizing project plans, and securing stakeholder alignment for an enterprise-scale EDWH programme at a Bank or large FI. Must include multi-workstream governance with named executive sponsors and a risk framework.: see Grid ⑤	3 Marks	Coverage & Scope (Depth & Innovation)	
III-B	Current State Assessment: Comprehensive analysis of existing systems, data, and the NBP ecosystem through stakeholder engagement to document baseline systems, capabilities, and pain points. Must produce a formal Baseline Assessment Report covering all core banking, treasury, risk, and CRM source systems.	5 Marks	Coverage & Scope (Depth & Innovation)	
III-C	Requirements & Use Case Catalogue: Systematic gathering and prioritization of business needs across all enterprise divisions (retail, corporate, treasury, and risk, compliance) to define what the future platform must deliver. Must produce a structured, prioritized catalogue with ≥ 20 use cases mapped to business value.	5 Marks	Coverage & Scope (Depth & Innovation)	

III-D	Future-State Enterprise Data Strategy: Development of an overarching strategic framework aligning all data initiatives with enterprise business objectives and providing a phased execution roadmap. Must address data monetization, regulatory reporting, and AI/ML enablement at enterprise scale.	5 Marks	Coverage & Scope (Depth & Innovation)	
III-E	Target Operating Model (TOM) Design: Design of organizational structure, roles, and capabilities required to operationalize the enterprise data strategy across the full bank — including a Data Office structure, data-ownership model, and change management plan for enterprise-wide adoption.	5 Marks	Coverage & Scope (Depth & Innovation)	
III-F	Data Governance Framework: Establishment of enterprise-wide policies, data standards, data ownership/stewardship structures, and quality controls to ensure data is managed as a strategic asset. Must address SBP regulatory requirements and Basel/BCBS 239 compliance at enterprise level.	5 Marks	Coverage & Scope (Depth & Innovation)	
III-G	Technical Architecture Blueprint: Design and proposal of ≥ 2 alternative enterprise technical architectures (cloud, on-premise, hybrid) for the EDWH/Data Lakehouse, ensuring scalability, security, and alignment with NBP's enterprise IT governance standards.	7 Marks	Coverage & Scope (Depth & Innovation)	
III-H	Business Case & Financial Modelling: Development of a full enterprise investment case with ROI analysis, TCO modelling (5-year horizon), benefits quantification across all bank divisions, and sensitivity analysis to support Board/EXCO approval.	3 Marks	Coverage & Scope (Depth & Innovation)	
III-I	Implementation RFP Development: Creation of comprehensive, enterprise-grade procurement documents (RFP/RFQ) to select an implementation partner for Stage 2, including evaluation criteria, SLA frameworks, vendor scorecard, and contract structure aligned to PPRA/NBP procurement policy.	7 Marks	Coverage & Scope (Depth & Innovation)	

III-K	Knowledge Transfer & Vendor Support: Activities to build internal enterprise data capabilities (Data Engineering, Analytics, Governance teams) and ensure successful vendor onboarding and transition to the implementation phase. Must include a structured training plan and documented handover protocol.	5 Marks	Coverage & Scope (Depth & Innovation)	
Section III Sub-Total		50		
SECTION IV KEY EXPERTS' QUALIFICATIONS AND COMPETENCE FOR THE ASSIGNMENT		30 Marks		
IV-A ①	Education / qualification of Team Leads (Weighted average methodology see Grid ① below)	5 Marks	Weighted average per Grid ①: <ul style="list-style-type: none"> • >16 years Education = 5 • 15–16 years of Education in relevant field = 3 • 14-15 years of Education in relevant field = 1 • < 14 years = 0 	
IV-B ②	Experience of Team Leads in leading project engagements for Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally relating to: <ul style="list-style-type: none"> – Enterprise EDWH / Data Lakehouse, Data strategy, Data governance – Functional technology implementation at enterprise wide scale – Business /operating model strategies, Organization Transformation and Proposed Governance, risk and compliance at enterprise wide scale. Qualifying project: Enterprise-scale as defined in II A above. (Weighted average methodology see Grid ② below)	10 Marks	Weighted average per Grid ②: <ul style="list-style-type: none"> • 5+ enterprise projects led = 10 4 = 8 3 = 6 2 = 4 1 = 2 0 = 0 Non enterprise projects do not qualify for this criterion. Qualifying project: Enterprise-scale as defined in II A above.	
IV-C	Number of team members proposed Required ratio: 1 Team Lead (TL) : 4 Team Members (TM)	5 Marks	<ul style="list-style-type: none"> • 20+ Team Members (TM) = 5 • 15–19 = 4 • 11–14 = 3 • <10 = 0 Deduction of 1 mark if 1:4 TL: TM ratio not maintained.	

IV-D ③	<p>Experience of team members in consulting projects for Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally relating to:</p> <ul style="list-style-type: none"> – Enterprise EDWH / Data Lakehouse, data strategy, data governance. – Functional technology implementation at enterprise scale – Business / operating model strategies and transformation – Governance, risk and compliance <p>Qualifying project: enterprise-scale as defined in II A above.</p> <p>(Weighted average methodology see Grid ③ below)</p>	10 Marks	<p>Weighted average per Grid ③ (scaled to 10):</p> <ul style="list-style-type: none"> • 5+ projects = 10 4 = 8 3 = 6 • 2 = 4 1 = 2 0 = 0. <p>Qualifying project: Enterprise-scale as defined in II-A above.</p>	
Section IV Sub-Total		30		
GRAND TOTAL (Section I (10) + Section II (10) + Section III (50) + Section IV (30) = 100)		100		

On-Site Deployment Eligibility Gate (applies to Section IV, Grids ①②③ below): Scoring against these grids is contingent on the expert being proposed for full-time, physical, on-site deployment at NBP's premises in Karachi for the entire assignment duration, as declared in Tech Form V and certified in Tech Form VI. CVs of remote, hybrid, or visiting experts are not evaluated and receive zero marks (see Data Sheet ITC 21.1).

① Weighted Average Grid — Education / Qualification of Team Leads [Reference: Section IV-A, K-1]

Band	Composition / Criteria	Score
a	More than 16 years of education in Accountancy, Business Administration, Computer Science, IT, Data Science, Software Development, Mathematics, Statistics.	5
b	15-16 years of education in Accountancy, Business Administration, Computer Science, IT, Data Science, Software Development, Mathematics, Statistics.	3
c	14-15 years of education in Accountancy, Business Administration, Computer Science, IT, Data Science, Software Development, Mathematics, Statistics.	1
—	< 14 Years of education or Unrelated field.	0

② Weighted Average Grid — Leadership Experience [Reference: Section IV-B, K-1/K-2/K-3]

Band	Composition / Criteria	Score
------	------------------------	-------

a	Experience in leading 5+ enterprise-scale EDWH / fintech / data projects at for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally.	10
b	Experience in leading 4 enterprise-scale qualifying projects for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally.	8
c	Experience in leading 3 enterprise-scale qualifying projects for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally.	6
d	Experience in leading 2 enterprise-scale qualifying projects for any Islamic Banks/ Commercial Banks/ Microfinance Bank/FI (Digital Bank or Fintech) in Pakistan or globally.	4
e	Experience in leading 1 enterprise-scale qualifying project.	0

Note: Enterprise Scale — Atleast 5 integrated source systems data sourced in Data Lake House and developed a solution for Enterprise Data Analytics for Bank (As per above mentioned criteria) only will be considered. Weighted average is based on the average score of the maximum five, highest-ranked Team Lead profiles provided by the bidder.

③ Weighted Average Grid — Team Member Experience (scored out of 10) [Reference: Section IV-D, K-4+]

Band	Composition / Criteria	Score
a	Experience in 5+ enterprise-scale qualifying projects	10
b	Experience in 4 enterprise-scale qualifying projects.	8
c	Experience in 3 enterprise-scale qualifying projects.	6
d	Experience in 2 enterprise-scale qualifying projects.	4
e	Experience in 1 enterprise-scale qualifying project.	2
—	No qualifying enterprise-scale project experience.	0

Note: Enterprise Scale — Atleast 5 integrated source systems data sourced in Data Lake House and developed a solution for Enterprise Data Analytics for Bank (As per above mentioned criteria) only will be considered. Weighted average is based on the average score of the maximum five, highest-ranked Team Members profiles provided by the bidder.

④ SECTION III PANEL SCORING — III-A: Project Charter (Max 3 Marks | scored 3→0 | Coverage & Scope 0.9 + Similar Project Evidence 0.9 + Prototypes / Technical Depth & Innovation 1.2)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
3	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
1	Weak coverage; significant scope gaps evident, with weak linkage to RFP/TOR/BOQ requirements.	Relevant examples from banking/fintech but no verifiable reference client detail.	Superficial prototype; limited evidence of enterprise-scale delivery capability with limited linkage to RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant or Partially addressed	No evidence provided.	Not addressed or entirely irrelevant or Partially addressed

⑤ SECTION III PANEL SCORING — III-B: Current State Assessment (Max 5 Marks | scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with mostly verifiable reference contacts.	Adequate sample or standard methodology without significant differentiation with reasonable linkage to RFP/TOR/BOQ requirements
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑥ SECTION III PANEL SCORING — III-C: Requirements & Use Case Catalogue (Max 5 Marks | scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with mostly verifiable reference contacts.	Adequate sample or standard methodology without significant differentiation, with reasonable linkage to RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑦ SECTION III PANEL SCORING — III-D: Future-State Enterprise Data Strategy (Max 5 Marks | scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with mostly verifiable reference contacts.	Adequate methodology based on a standard approach, with reasonable linkage to the specific RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑧ SECTION III PANEL SCORING — III-E: Target Operating Model (TOM) Design (Max 5 Marks | scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
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5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with mostly verifiable reference contacts.	Adequate sample or standard methodology without significant differentiation, with reasonable linkage to the specific RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑨ SECTION III PANEL SCORING — III-F: Data Governance Framework (Max 5 Marks | 6 bands, scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with mostly verifiable reference contacts.	Adequate sample or standard methodology without significant differentiation with reasonable linkage to the specific RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑩ SECTION III PANEL SCORING — III-G: Technical Architecture Blueprint (Max 7 Marks | scored 7→0 | Coverage & Scope 2.1 + Similar Project Evidence 2.1 + Prototypes / Technical Depth & Innovation 2.8)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
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7	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
5	Addresses most scope elements; very little gaps but overall detailed, comprehensive linkage to RFP/TOR/BOQ requirements.	Relevant examples from banking/fintech with mostly verifiable reference provided.	Good prototype, sample with very little gaps; methodology well-suited to enterprise environment with comprehensive linkage to the specific RFP/TOR/BOQ requirements.
3	Moderate coverage; some scope areas missing or only partly addressed, with partially linkage to RFP/TOR/BOQ requirements.	Generic banking examples without any reference contacts clearly provided.	Basic sample or methodology with limited evidence of enterprise suitability with partially linkage to the specific RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑪ SECTION III PANEL SCORING — III-H: Business Case & Financial Modelling (Max 3 Marks | scored 3→0 | Coverage & Scope 0.9 + Similar Project Evidence 0.9 + Prototypes / Technical Depth & Innovation 1.2)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
3	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
1	Weak coverage; significant scope gaps evident, with weak linkage to RFP/TOR/BOQ requirements.	Vague references with no verifiable reference client detail.	Superficial prototype; limited evidence of enterprise-scale delivery capability.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

⑫ SECTION III PANEL SCORING — III-I: Implementation RFP Development (Max 7 Marks | scored 7→0 | Coverage & Scope 2.1 + Similar Project Evidence 2.1 + Prototypes / Technical Depth & Innovation 2.8)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
7	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, or proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
5	Addresses most scope elements; very little gaps but overall detailed, comprehensive linkage to RFP/TOR/BOQ requirements.	Relevant examples from banking/fintech but reference is partially provided.	Good prototype, sample with very little gaps; methodology well-suited to enterprise environment with comprehensive linkage to RFP/TOR/BOQ requirements.
3	Moderate coverage; some scope areas missing or only partly addressed, with partially linkage to RFP/TOR/BOQ requirements.	Generic banking examples without any reference contacts clearly provided.	Basic sample or methodology with limited evidence of enterprise suitability with partially linkage to RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.

13 SECTION III PANEL SCORING — III-K: Knowledge Transfer & Vendor Support (Max 5 Marks | scored 5→0 | Coverage & Scope 1.5 + Similar Project Evidence 1.5 + Prototypes / Technical Depth & Innovation 2.0)

Score	Coverage & Scope (30%)	Similar Project Evidence (30%)	Demonstrated Technical Depth & Innovation (40%)
5	Fully addresses all scope elements with clear, structured detail and explicit linkage to RFP/TOR/BOQ requirements.	Concrete, verifiable case studies provided along with reference contacts.	High-quality prototype, sample of number of delivered projects, proprietary framework demonstrating enterprise-grade capability with explicit linkage to RFP/TOR/BOQ requirements.
3	Adequate coverage; only minor scope areas partially addressed, with reasonable linkage to RFP/TOR/BOQ requirements.	Relevant banking/fintech examples with limited reference detail provided.	Adequate sample, standard methodology without significant differentiation with reasonable linkage to RFP/TOR/BOQ requirements.
0	Not addressed or entirely irrelevant.	No evidence provided.	Not addressed.