

Standard Bidding Document

Core Business Application Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS Based Hosting with Software Provisioning for the CDNS CBA on Turnkey Management & Implementation Model at NTC Data Centre (Non-Consultancy Services)

National

Single Stage-Two Envelope



April 14, 2026

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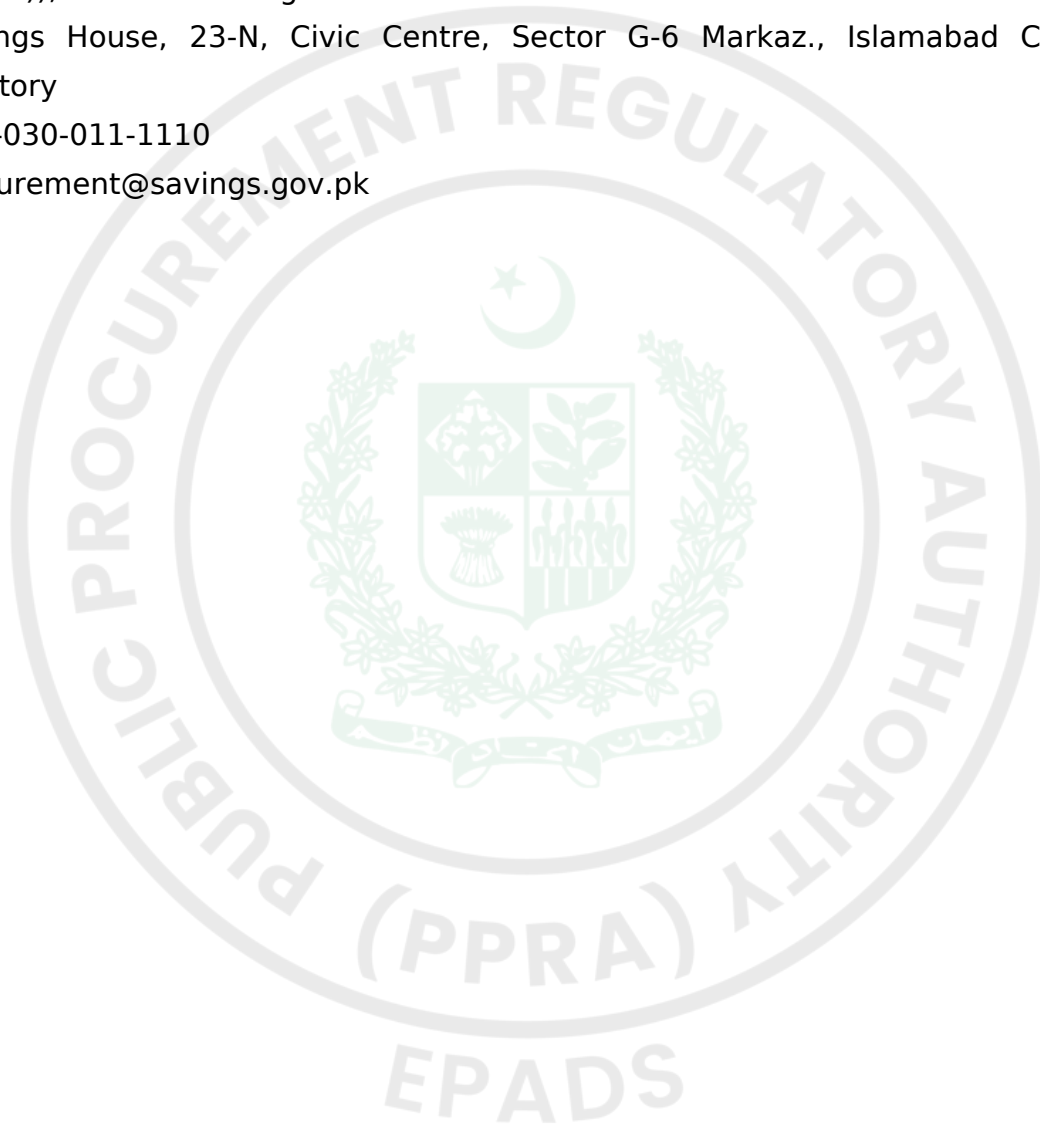
PROCUREMENT OF NON-CONSULTANCY SERVICES

1. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** has reserved Funds for the procurement planned for FY **2025-26**. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** intends to apply part of the proceeds of this Fund to cover eligible payments under the contract for the “**Core Business Application Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS Based Hosting with Software Provisioning for the CDNS CBA on Turnkey Management & Implementation Model at NTC Data Centre**”
2. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** invites Bids through **EPADS v2.0** from eligible Bidders registered on **EPADS v2.0** for provision of Non-Consultancy Services.
3. **Single Stage-Two Envelope** Procedure of Principal Method of Procurement (i.e. Open Competitive Bidding) will be used by adopting **Quality and Cost Based Selection (QCBS)** Technique for the subject procurement, in line with the Public Procurement Rules, 2004 and any Regulations, and Instructions issued by the Authority (from time to time).
4. All Bids must be accompanied by a Bid Security described in Bid Security Section in Bidding Document in the form of **Pay Order, Banker's Cheque, Call at Deposit, Demand Draft** or Bid Securing Declaration on the prescribed format described.
5. E-Bidding documents, containing detailed terms & conditions, specifications and requirements etc. are available on **e-Pak Acquisition and Disposal System (EPADS)** at <https://vendors.epads.gov.pk/>.
6. The e-bids, prepared in accordance with the instructions in the e-Bidding documents, must be submitted through **EPADS v2.0** on or before **Thursday, May 14, 2026 11:00 AM**. E-bids will be opened on the same day at **Thursday, May 14, 2026 11:30 AM**. Manual submission of Bids shall not be entertained. Those vendors who have not yet registered on the new version of **EPADS v2.0**, may register themselves on <https://vendors.epads.gov.pk/>. A tutorial

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

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

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Instructions to Bidders

A. Introduction

1. Scope of Bids

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

2. Source of Funds

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

3. Fraud & Corruption

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

4. Eligible Bidders

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

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

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

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

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

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

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

4.1.6.1. its professional conduct; or

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Qualification of the Bidder

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

B. Bidding Documents

1. Contents of Standard Bidding Document

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

Section I - Invitation to Bid

Section II Instructions to Bidders (ITB)

Section III Bid Data Sheet (BDS)

Section IV Eligible Countries

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

Section VI Bidding Forms

Section VII Fraud & Corruption

Section VIII - Material & Non-material deviation

Section IX General Conditions of Contract (GCC)

Section X Special Conditions of Contract (SCC)

Section XI Contract Forms

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

2. Clarifications

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

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

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

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

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

2.3. Should the Procuring Agency deem it necessary to amend the bidding document as a result of a clarification, it shall do so following the procedure under **ITB 8** .

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

2.5. Minutes of the pre-bid meeting, if applicable, including the text of the questions asked by bidders, and the responses given, together with any responses prepared after the meeting will be uploaded on EPADS v2.0. Any modification to the bidding document that may become necessary as a result of the pre-bid meeting shall be made by the Procuring Agency exclusively through the use of an Addendum pursuant to **ITB 8** .

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

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

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

bid:

- 2.6.1. evaluation & qualification criteria;
- 2.6.2. required scope of work or specifications;
- 2.6.3. all securities requirements;
- 2.6.4. tax requirements;
- 2.6.5. terms and conditions of bidding documents; and
- 2.6.6. change in the ranking of the bidders.

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

3. Amendment of Bidding documents

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

3.2. Any addendum issued including the notice of any extension of the deadline shall be part of the bidding document pursuant to **ITB 8 .1** shall be uploaded on EPADS v2.0 as well as Authority's website. The procuring agency shall promptly publish the addendum at the procuring agency's website indicated in the **BDS**:

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

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

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

C. Preparation of Bids

1. Documents Constituting the Bids

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

1.1.1. Forms of bid and Bid Prices completed in accordance with ITB 10 and 11;

1.1.2. Documentary evidence established in accordance with ITB 8 that services to be provided by the bidder are eligible services, and conform to the bidding documents;

1.1.3. Documentary evidence established in accordance with ITB 9 that the bidder is eligible and/or qualified for the subject bidding process;

1.1.4. Documentary evidence established in accordance with ITB 9.3 that the bidder has been authorized to provide the services;

1.1.5. Bid security or Bids Securing Declaration furnished in accordance with ITB 14; and

1.1.6. Any other document required in the BDS.

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

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

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

3. Documents Establishing Eligibility and Qualification of the Bidder

3.1. Pursuant to ITB 8, the bidder shall furnish, as part of its bid, all those documents establishing the bidder's eligibility to participate in the bidding process and/or its qualification to perform the contract if its bid is accepted.

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

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

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

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

4. Form of Bid

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

5. Bids Prices

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

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

5.3. The Bid price to be quoted in the Forms of Bid in accordance with ITB 12 shall be the total price of the bid, excluding any discounts offered.

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

5.5. Prices quoted by the bidder shall be fixed during the currency of the contract and not subject to variation on any account. A bid submitted with an adjustable price will be treated as non-responsive and shall be rejected pursuant to ITB 28, unless otherwise price adjustment is permissible under Conditions of the Contract. (May be reviewed)

6. Price Adjustment

6.1. Price adjustment shall not be applicable on the contract with less than 12 months period.

6.2. Procuring agency may increase the remuneration of the human resources involved in non-consultancy services upto maximum 15% on annual basis.

6.3. Procuring agency shall incorporate the provisions to allow wage rate in compliance with Federal Government's minimum wage notification, subject to the condition that clause 11.2 shall not be applicable in that case.

7. Bids Currencies

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

8. Bid Validity Period

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

declaration as the case may be.

9. Bid Security or Bid Securing Declaration

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

9.2. The Bid Security or Bid Securing Declaration is required to protect the Procuring Agency against the risk of Bidder's conduct which would warrant the security's forfeiture, pursuant to ITB 17.5

9.3. The Bid Security shall be payable promptly upon written demand by the Procuring Agency in case any of the conditions listed in 14.5 are invoked.

9.4. Unsuccessful Bidders' Bid Security will be discharged or returned as promptly as possible after the award of contract, however in no case later than thirty (30) days after the expiration of the period of Bid Validity prescribed by the Procuring Agency pursuant to ITB 13. The Procuring Agency shall make no claim to the amount of the Bid Security, and shall promptly return the Bid Security document, whichever of the following that occurs earliest:

9.4.1. the expiry of the Bid Security;

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

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

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

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

9.5.1. if a bidder:

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

9.5.1.2. does not accept the correction of errors pursuant to ITB 26; or

9.5.2. in the case of a successful bidder fails:

9.5.2.1. **to sign the contract in accordance with ITB 32; or**

9.5.2.2. **to furnish Performance Guarantee in accordance with ITB 33.**

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

10. Alternative Bids by Bidders

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

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

11. Withdrawal, Substitution, and Modification of Bids

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

12. Format and Signing of Bids

12.1. The bidder shall prepare and submit his bid with due diligence after carefully reading all the terms and conditions before submission through EPADS v2.0.

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

D. Submission of Bids

1. **Submission of Bids through EPADS v2.0 before Dead deadline**

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

1.2. The Procuring Agency may, under exceptional circumstances and at its discretion, extend the deadline for the submission of bids by amending the Bidding Documents in accordance with ITB 8. In such a case, all rights and obligations of the Procuring Agency and the Bidders that were previously subject to the original deadline shall thereafter be subject to the revised deadline.

E. Opening and Evaluation of Bids

1. **Opening & Evaluation of Bids by the Procurement Cell**

1.1. As per Rule 10 of Public Procurement Rules, 2025
(PA to establish a Procurement Cell which shall carryout procurements a per Rule 10 of Public Procurement Rules, 2025)

2. **Opening & Evaluation of Bids by the Bid Evaluation Committee**

2.1. As per Rule 11 of Public Procurement Rules, 2025
(PA to constitute odd number Bid Evaluation Committee for the purpose of bid opening and evaluation of all procurements with an estimated value up

to two billion rupees)

3. **Third Party Validation**

3.1. **In compliance with Rule 12** of Public Procurement Rules, 2025, the third-party validation committee or firm shall validate all procurements above five hundred million and up to two 2 billion rupees. The third-party validation shall be conducted at specifications, bidding documents preparation, technical (if any) & final evaluation stages.

4. **External Bid Evaluation Committee**

4.1. **As per Rule 13 of Public Procurement Rules, 2025**, procurements with an estimated value above two billion rupees shall be opened and evaluated by the Procuring Agency's notified External Bid Evaluation Committee.

5. **Opening of Bids**

5.1. The Procuring Agency will open all bids through EPADS, in the presence of bidders' or their representatives who choose to attend, and other parties with a legitimate interest in the bid proceedings at the place, on the date and at the time, specified in the **BDS**. The Bidders' representatives present shall sign attendance sheet as proof of their attendance.

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

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

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

6. **Confidentiality**

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

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

7. Preliminary Examination of Bids

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

7.1.1. meets the eligibility criteria defined in **ITB 3**;

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

7.1.3. is accompanied by the required securities; and

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

7.2. The procuring agency will confirm that the documents and information specified under **ITB 9,10 and 11** have been provided in the bids. If any of these documents or information is missing, or is not provided in accordance with the Instructions to Bidders, the bids shall be rejected.

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

8. Examination of Terms and Conditions, Technical Evaluation

8.1. The procuring agency shall evaluate the technical aspects of the bids submitted in accordance with **ITB 21**, to confirm that all requirements specified in **Evaluation Criteria, Technical Specifications and Schedule of Requirements**, prescribed in the bidding document have been

met without material deviation or reservation.

8.2. If after the examination of the terms and conditions and the technical evaluation, the procuring agency determines that the bid is not substantially responsive in accordance with **ITB 21**, it shall reject the bids.

9. Correction of Errors

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

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

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

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

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

9.2. The amount stated in the bid will be adjusted by the procuring agency in accordance with the above procedure for the correction of errors and, with the concurrence of the bidder that shall be considered as binding upon the bidder. If the Bidder does not accept the corrected amount, his bid will then be rejected, and the Bid Security may be forfeited or the Bid Securing Declaration may be executed in accordance with **ITB 17**.

10. Conversion to Single Currency

10.1. As per Rule 30(2) of Public Procurement Rules, 2004.

11. Evaluation of Bids

11.1. The procuring agency shall evaluate bids in accordance with Rule 30 of Public Procurement Rules, 2004 and compare only those bids determined to be substantially responsive, pursuant to **ITB 24**.

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

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

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

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

11.4.2. price adjustment for correction of arithmetic errors in accordance with **ITB 26**;

11.5. converting the amount resulting from applying (a) and (b) above, if relevant, to a single currency in accordance with **ITB 27**;

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

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

12. Determination of Most Advantageous Bids

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

13. Abnormally Low Financial Bids

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

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

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

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

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

14. Rejection of Bids

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

15. Cancellation of procurement

15.1. As per Rule 46 of Public Procurement Rules, 2025

16. Single Responsive Bid

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

17. Alternate Dispute Resolution (ADR)

17.1. As per Rule 66 of Public Procurement Rules, 2025

18. Arbitration Clause

18.1. (Appointing Authority for the Arbitrator shall be Chief Justice of Honorable Islamabad High Court OR Managing Director (PPRA) OR Secretary (Ministry of Law & Justice),

19. Fee of the Arbitrator

19.1. The fee shall be specified in PKR as determined by the Appointing Authority and shall be shared equally by each party.

20. Socio-economic development

20.1. As per Rule 63 of Public Procurement Rules, 2025, PA to encourage the inclusiveness of small and medium enterprises, and marginalized groups by according preferences in line with the notified policies of the Federal Government

21. Environmental objectives

21.1. As per Rule 64 of the Public Procurement Rules, 2004, The procuring agency may seek to procure services with a reduced environmental impact throughout their life cycle when compared to services with the same primary function that may otherwise be procured.

F. Award of Contract

1. Appointment of Contract Manager

1.1. The procuring agency shall designate a Contract Manager for each procurement or class of procurement who shall manage the contract as per Rule 58 & 59 of the Public Procurement Rules, 2004.

2. Criteria of Award

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

3. Procuring Agency's Right to reject All Bids

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

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

4. Procuring Agency's Right to Vary Quantities at the Time of Award

4.1. The procuring agency reserves the right, at the time of contract award, to increase or decrease not more than 15% of the original scope of related services originally specified in the Schedule of Requirements, provided that such variation does not exceed the percentage indicated in the **Bid Data Sheet (BDS)**. This adjustment shall be made without any change in the unit price or other terms and conditions of the Bids and Bidding Documents.

5. Notification of Award

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

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

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

6. **Signing of Contract**

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

7. **Performance Guarantee**

7.1. After the receipt of the Letter of Acceptance, the successful bidder, within the specified time, shall deliver to the Procuring Agency a Performance Guarantee in the amount and in the form stipulated in the **BDS and SCC**, denominated in the type and proportions of currencies in the Letter of Acceptance and in accordance with the Conditions of Contract.

7.2. Failure of the successful bidder to comply with the requirement of **ITB 49.1** shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event the procuring agency may make the award to the next ranked bidder or call for new bids.

8. **Advance Payment**

8.1. The Procuring Agency will provide an Advance Payment as stipulated in the Conditions of Contract, subject to a maximum amount, as stated in the **BDS**. The Advance Payment request shall be accompanied by an Advance Payment Guarantee in the form provided in Contract Forms.

9. **Arbitration**

9.1. The Arbitrator shall be appointed by mutual consent of the both parties as per the provisions specified in the **SCC**.

10. **Corrupt & Fraudulent Practices**

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

G. **Grievance Redressal & Complaint Review Mechanism**

1. **Constitution of Grievance Redressal**

1.1. Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of an odd number of persons with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending the nature of the procurement.

2. **GRC Procedure**

2.1. Any aggrieved party or bidder as the case may be, may file grievance in accordance with Rule 48 of the Public Procurement Rules, 20 and Redressal of Grievance Regulations, 2022

H. **Blacklisting/ Debarment**

1. **Procedure for Blacklisting/Debarment**

1.1. The procuring agency may initiate blacklisting proceedings against contractor/supplier in accordance with Rule-19 of the Public Procurement Rules, 2004, Mechanism for Blacklisting, Debarment Regulations, 2024 and "procedure for filling and disposal of review petition under rule-19(3) of the Public Procurement Rules, 2004.



Bid Data Sheet

Bids Data Sheet (BDS)

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

BDS Clause Number	ITB Number	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
A. Introduction		
1	1.1	<p>Name of Procuring Agency: Central Directorate of National Savings (Central Directorate of National Savings (CDNS))</p> <p>The subject of procurement is: Core Business Application Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS Based Hosting with Software Provisioning for the CDNS CBA on Turnkey Management & Implementation Model at NTC Data Centre</p> <p>Expected commencement date: Tuesday, June 30, 2026</p>
2.	2.1	<p>Financial year for the operations of the Procuring Agency: 2025-26</p> <p>Name and identification number of the Contract: P11783</p>
3.	4.6	<p>JV/Consortium or Association Allowed: No</p> <p>Number of JV/Consortium Members: Nil</p>

B. Bidding Documents

4.	7.1	The Bidders may seek clarifications through EPADS v2.0 : Clarification Date: Monday, April 27, 2026
5.	8.1	Any addendum, in case issued, shall be published on Central Directorate of National Savings (Central Directorate of National Savings (CDNS)) website and on EPADS v2.0 .
6.	9.1	List of documents required along with the bid: 1. All required documents have been mentioned against each screening criteria. 2. For details of required documents for Technical Evaluation Criteria, please refer to Annexure-J.
7.	11.1	The qualification criteria to establish the supply / production capability of the bidder. <i>see Eligibility Criteria</i>
8.	7.6	Services and Their related documents: <i>See section Required Services and Scope of Work</i>
9.	13.1 & 13.2	Price schedule will be provided according to the format defined and acquired. <i>see section price schedule.</i>
10.	7.6.2	Specifications: <i>see section of specifications.</i>

C. Preparation of Bids

11.	13.5	The price shall be Fixed .
12.	15.1	Currency of the Bids shall be : PKR
13.	16.1	The Bids/Bid Validity period shall be: 180 Days
14.	17.1	<p>The amount of Bid Security shall be as defined in Bid Security Section for items and lots given in BDS 6</p> <p>The Bid Security shall be in the form of: Pay Order, Banker's Cheque, Call at Deposit, Demand Draft</p>
15.	17.3	The Bids security shall be valid for twenty-eight (28) days beyond the expiry of the Bids validity period specified in the bidding documents, for example the bid validity is 180 days so the bid security shall be valid for $180+28 = 208$ days.
16.	18.1	Alternative Bids to the requirements of the bidding documents willnot be permitted.

D. Submission of Bids

17.	21.1	<p>Bid shall be submitted online on EPADS v2.0 whereas hard copy of the bid security should be submitted to the following;</p> <p>Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Bids that are not submitted on EPADS v2.0 shall be disqualified.</p> <p>The deadline for Bids submission is: Thursday, May 14, 2026 11:00 AM</p>
<p>E. Opening and Evaluation of Bids</p>		
18.	26.1	<p>The Bids opening shall take place on EPADS v2.0.</p> <p>Day : Thursday</p> <p>Date: Thursday, May 14, 2026</p> <p>Time : 11:30 AM</p>
19.	32.1	<p>Selection technique adopted will be: Quality and Cost Based Selection (QCBS) see <i>Evaluation Criteria</i></p>
<p>F. Award of Contract</p>		
20.	49.1	<p>The Performance guarantee shall: 3.00%.</p> <p>The Performance Guarantee shall be acceptable in the form of: Bank Guarantee</p>
21.	51.1	<p>Arbitrator shall be appointed by mutual consent of the both parties.</p>

G. Review of Procurement Decisions

22.	53.1	Grievance against this procurement shall be submitted online on EPADS v2.0.
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Eligibility Criteria

Bidder's Type	Required Registration
Sole Proprietorship	FBR (NTN)
Company (Private Limited)	FBR (GSTN)
Company (Public Limited)	SECP
Company (Holding Company)	
Company (Limited by Guarantee)	
State Owned Enterprise (Private Limited)	
State Owned Enterprise (Public Limited)	

Eligibility Criteria	Document
Firm must be a registered legal entity in Pakistan for at least five (05) years Acceptable Documents: SECP Certificate of Incorporation / Registration confirming minimum 5 years of continuous registration	Yes
Bidder must have Active NTN and Active/Operative STRN, with business activity related to IT / Software Services Acceptable Documents: • NTN Certificate (FBR) • Sales Tax Registration (STRN) • Active Taxpayer List (ATL) evidence	Yes

<p>Bidder must not be blacklisted or debarred by any Federal / Provincial Government entity Acceptable Documents: Bidder should provide an undertaking on legal 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 and also not involved in any kind of lawsuits either current or pending." (Affidavit duly attested by the Oath Commissioner/Notary Public)</p>	<p>Yes</p>
<p>Minimum cumulative turnover of PKR 750 Million from IT / Software services during FY 2022-23, 2023-24, 2024-25 Acceptable Documents: Audited Financial Statements (3 years) with clear identification of IT revenue.</p>	<p>Yes</p>
<p>Successful implementation or customization of at least one Banking Application used for Customer Data Management, Identity Verification, Deposits, Loans, KYC, or similar core functionalities for a bank in Pakistan (Conventional or Islamic).Acceptable Documents: Supply Order/ Purchase Order/Work Order/Agreement</p>	<p>Yes</p>
<p>In-house capability for: - • Core Banking Systems• Payment Switch / Middleware• Card Management Systems• Digital Channels (Internet & Mobile Banking, Digital onboarding solutions)• RAAST & RTGS• Integration systems for NADRA• Loan Management Systems• E-KYC Solutions On a hosted/Software as a service model to provide proof of Managed services, maintenance and support. Acceptable Documents: Supply Order/ Purchase Order/Work Order/Agreement</p>	<p>Yes</p>
<p>In-house expertise in: - • Java • Microservices• Application Servers • Kubernetes• Containerization- CI/CD • Oracle Database Administration• Secure API & Open Banking integrations Acceptable Documents: • CVs of key technical resources with relevant experience• HR certification (where required)/ Employment letters. Bidder must possess the expertise in the listed tools. Please attach certifications of HR in relevant fields (if applicable)</p>	<p>Yes</p>
<p>Registered with PSEB or PASHA for minimum three (03) years Acceptable Documents:• Valid PSEB Registration Certificate Or PASHA Membership Certificate</p>	<p>Yes</p>
<p>Submission of Bid Security in prescribed form, amount, and validity. Acceptable Documents: Original Bid Security Instrument (as per desired type and amount)</p>	<p>Yes</p>

Evaluation Criteria

Quality and Cost Based Selection (QCBS)

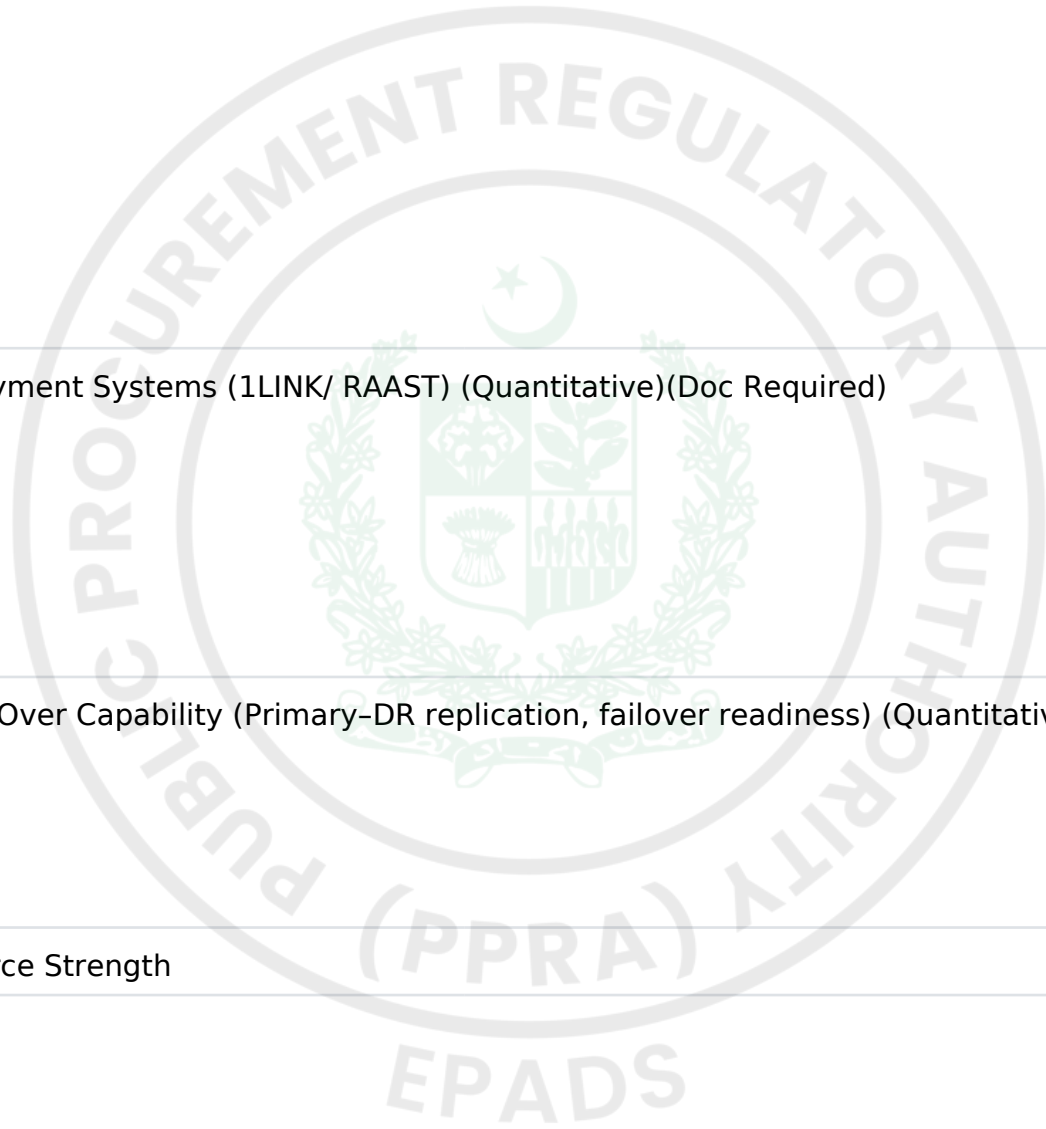
Technical Marks	50
Passing Marks	30
Relevant Experience & Past Performance	
Experience in development and implementation of following in Pakistan (Core Banking/Business Application) (Quantitative)(Doc Required)	2
Core Banking/Business Application (2)	
Two or more experiences shall carry 2 marks (2)	
One experience shall carry 1 mark (1)	
Experience in development and implementation of following in Pakistan (Digital Banking) (Quantitative)(Doc Required)	2
Digital Banking (2)	
Two or more experiences shall carry 2 marks (2)	
One experience shall carry 1 mark (1)	

<p>Experience in development and implementation of following in Pakistan (Middleware for integrations with payment gateways and regulatory bodies) (Quantitative)(Doc Required)</p> <p>Middleware for integrations with payment gateways and regulatory bodies (2)</p> <p>Two or more experiences shall carry 2 marks (2)</p> <p>One experience shall carry 1 mark (1)</p>	2
<p>Experience in development and implementation of following in Pakistan (Card Management System) (Quantitative) (Doc Required)</p> <p>Card Management System (2)</p> <p>Two or more experiences shall carry 2 marks (2)</p> <p>One experience shall carry 1 mark (1)</p>	2
<p>Loan Management Systems (Quantitative)(Doc Required)</p> <p>Two or more experiences shall carry 2 marks (2)</p> <p>One experience shall carry 1 mark (1)</p>	2

<p>Experience in development and implementation of following in Pakistan (E-KYC Solutions) (Quantitative)(Doc Required)</p> <p>E-KYC Solutions (2)</p> <p>Two or more experiences shall carry 2 marks (2)</p> <p>One experience shall carry 1 mark (1)</p>	2
<p>Experience in providing post-implementation support/SLA and operations for (Core Banking) (Quantitative)(Doc Required)</p> <p>Core Banking (1)</p> <p>One experience shall carry 1 mark (1)</p>	1
<p>Experience in providing post-implementation support/SLA and operations for (Digital Banking) (Quantitative)(Doc Required)</p> <p>Digital Banking (1)</p> <p>One experience shall carry 1 mark (1)</p>	1
<p>Experience in providing post-implementation support/SLA and operations for (Middleware for integrations with payment gateways and regulatory bodies) (Quantitative)(Doc Required)</p> <p>Middleware for integrations with payment gateways and regulatory bodies (1)</p> <p>One experience shall carry 1 mark (1)</p>	1

<p>Experience in providing post-implementation support/SLA and operations for (d) Card Management System) (Quantitative)(Doc Required)</p> <p>Card Management System (1)</p> <p>One experience shall carry 1 mark (1)</p>	1
<p>Experience in providing post-implementation support/SLA and operations for (Loan Management Systems) (Quantitative)(Doc Required)</p> <p>Loan Management Systems (1)</p> <p>One experience shall carry 1 mark (1)</p>	1
<p>Experience in providing post-implementation support/SLA and operations for (E-KYC Solutions) (Quantitative)(Doc Required)</p> <p>E-KYC Solutions (1)</p> <p>One experience shall carry 1 mark (1)</p>	1
<p>Experience in providing & delivering full lifecycle management of data center infra in Pakistan, covering hardware (servers, storage, SAN, networking etc) & software (OS, network monitoring,vulnerability management,virtualization, & 2FA solutions etc (Quantitative)(Doc Required)</p> <p>Two or more experiences shall carry 2 marks (2)</p> <p>One experience shall carry 1 mark (1)</p>	2

<p>One experience shall carry 1 mark (Quantitative)(Doc Required)</p> <p>≥5 Institutions (5)</p> <p>4 Institutions (4)</p> <p>3 Institutions (3)</p> <p>2 Institutions (2)</p> <p>1 Institution (1)</p>	5
<p>Integration with National Payment Systems (1LINK/ RAAST) (Quantitative)(Doc Required)</p> <p>≥4 institutions (3)</p> <p>3 institutions (2)</p> <p>2 institutions (1)</p>	3
<p>Disaster Recovery & Switch-Over Capability (Primary-DR replication, failover readiness) (Quantitative)(Doc Required)</p> <p>≥2 implementations (2)</p> <p>1 implementation (1)</p>	2
<p>Team Competency & Resource Strength</p>	



<p>Java Backend Developer (Quantitative)(Doc Required)</p> <p>Java Backend Developer (2)</p> <p>≥ 3 years of experience in Java development (1)</p> <p>Less than 3 years in Java development (0)</p> <p>Professional certification related to Java development (1)</p>	2
<p>Microservices Developer (Quantitative)(Doc Required)</p> <p>≥ 3 years of experience in Design and implementation of distributed systems, API Gateway, service discovery, observability (1)</p> <p>Less than 3 years of experience (0)</p>	1
<p>Application Server Engineer (Quantitative)(Doc Required)</p> <p>≥ 3 years of experience in, deployment, configuration automation, and performance tuning (1)</p> <p>Less than 3 years of experience (0)</p>	1
<p>DevOps Engineer (Quantitative)(Doc Required)</p> <p>≥ 3 years of experience in Docker, GitLab CI/CD, automated builds and deployments (2)</p> <p>Less than 3 years (0)</p> <p>Professional certification related to Docker, GitLab CI/CD, automated builds and deployments (1)</p>	2

<p>Database Administrator (DBA) (Quantitative)(Doc Required)</p> <p>Database Administrator (DBA) (2)</p> <p>≥ 3 years in Database administration (Oracle19c), performance tuning, backup & recovery, replication, database security (1)</p> <p>Less than 3 years of experience (0)</p> <p>Professional certification related to DB administration (1)</p>	2
<p>Kubernetes Engineer / Container Orchestration Specialist (Quantitative)(Doc Required)</p> <p>≥ 3 years of hands-on experience in Kubernetes / container orchestration (1)</p> <p>Less than 3 years of experience (0)</p>	1
<p>API & Integrations Specialist (Quantitative)(Doc Required)</p> <p>API & Integrations Specialist (2)</p> <p>≥ 3 years of experience in Open Banking, API ecosystems, or integrations with financial systems (1)</p> <p>Less than 3 years of experience (0)</p>	2

Infrastructure & Data Center Engineer (Enterprise Systems) (Quantitative)(Doc Required)	1
<p>≥ 3 years of experience in managing enterprise infrastructure including servers, storage (SAN/NAS), virtualization platforms, and data center operations for banking or financial institutions (1)</p> <p>Less than 3 years of experience (0)</p>	
Financial Strength	
Cumulative IT Turnover (Last 3 Years) (Quantitative)(Doc Required)	5
Industry Certifications and Validation	
Company must be older than 5 years (Quantitative)(Doc Required)	2
Company must be registered with PASHA/PSEB (Quantitative)(Doc Required)	1

Required Services

Lot Title : CDNS Core Business Application (CBA) Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS-Based Hosting with Software Provisioning on Turnkey Management and Implementation Model at NTC Data Centers

Bid Security : 3000000

Position	Delivery Schedule	Quantity
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<p>Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis, including end-to-end support, maintenance, and management of the CBA</p>	<p>Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Schedule: 12 Months</p> <p>Quantity: 01</p>	<p>1</p>
<p>Enhancement/Customization in the existing “CBA of CDNS”</p>	<p>Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Schedule: 12 Months</p> <p>Quantity: 01</p>	<p>1</p>
<p>Provisioning of required Hardware Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software.</p>	<p>Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Schedule: 12 Months</p> <p>Quantity: 01</p>	<p>1</p>

<p>Provisioning of required Software Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software</p>	<p>Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Schedule: 12 Months</p> <p>Quantity: 01</p>	<p>1</p>
<p>Management of the existing hardware and the provided infrastructure as a service (IaaS) as a managed service including maintenance, monitoring, support, installation, configuration & patch management over the contract period.</p>	<p>Address: Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>Schedule: 12 Months</p> <p>Quantity: 01</p>	<p>1</p>

Related Services :

No

Services Specifications

Lot Title : CDNS Core Business Application (CBA) Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS-Based Hosting with Software Provisioning on Turnkey Management and Implementation Model at NTC Data Centers

Position: Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis, including end-to-end support, maintenance, and management of the CBA

Specifications / Requirements:

For complete technical specifications, please refer to Annexure B and C.

Position: Enhancement/Customization in the existing “CBA of CDNS”

Specifications / Requirements:

For complete technical specifications, please refer to Annexure-D.

Position: Provisioning of required Hardware Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software.

Specifications / Requirements:

For complete technical specifications, please refer to Annexure-E.

Position: Provisioning of required Software Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software

Specifications / Requirements:

For complete technical specifications, please refer to Annexure-E.

Position: Management of the existing hardware and the provided infrastructure as a service (IaaS) as a managed service including maintenance, monitoring, support, installation, configuration & patch management over the contract period.

Specifications / Requirements:

For complete technical specifications, please refer to Annexure-F.

Scope of Work

For complete Scope of Work, please refer to Annexures-B, C, D, E, F and L.

Price Schedule

For Individual Positions

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

For Lots

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





General Conditions of Contract

A. General

1. Definitions

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

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

1.1.2. "The Contract" means an agreement enforceable by law;

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

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

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

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

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

1.1.8. "Day" means calendar day unless indicated otherwise;

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

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

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

1.1.12. "Government" means the Government of Pakistan;

1.1.13. "Local Currency" means the currency of Pakistan;

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

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

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

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

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

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

2. **Applicable Law**

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

3. **Language**

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

4. **Notices**

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

5. **Location**

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

6. **Authorized Representatives / Authority of Member in charge**

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

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

1. **Effectiveness of Contract**

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

2. Commencement of Services

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

3. Program schedule

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

4. Starting Date/Expiration Date

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

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

5. Entire Agreement

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

6. Modification

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

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

7. Force Majeure

7.1. Definition

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

7.2. No Breach of Contract

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

7.3. Extension of Time

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

7.4. Payments

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

8. Termination

8.1. By the Procuring Agency

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

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

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

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

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

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

8.2. By the Contractor

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

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

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

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

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

C. Obligations of the Contractor

1. General

1.1. Standard of Performance

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

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

1.2. Law Applicable to Services

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

2. Conflict of Interests

2.1. Contractor Not to Benefit from Commissions and Discounts

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

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

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

2.3. Prohibition of Conflicting Activities

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

2.3.1. during the term of this Contract, any business or professional activities in the Government's country which would conflict with the activities assigned to them under this Contract;

2.3.2. during the term of this Contract, neither the Contractor nor their Subcontractors shall hire public employees in active duty or on any type of leave, to perform any activity under this Contract;

2.3.3. after the termination of this Contract, such other activities as may be specified in the SCC.

3. Insurance to be Taken Out by the Contractor

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

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

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

4.1.1. appointing such members of the Personnel not provided by the Contractor;

4.1.2. changing the Program of activities; and

4.1.3. any other action that may be specified in the SCC.

5. Reporting Obligations

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

6. Liquidated Damages

6.1. Payments of Liquidated Damages

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

6.2. Correction for Over-payment

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

6.3. Lack of performance penalty

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

7. Performance Guarantee

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

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

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

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

8. Sustainable Procurement

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

D. Contractor's Personnel

1. Description of Personnel

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

2. Removal and / or Replacement of Personnel

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

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

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

E. Obligations of the Procuring Agency

1. Change in the Applicable Law

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

2. Services and Facilities

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

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

F. Payments to the Contractor

1. Contract Price

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

2. Terms and Conditions of Payment

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

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

3. Quality Control Identifying Defects

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

4. Correction of Defects, and Lack of Performance Penalty

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

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

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

5. Settlement of Disputes Amicable Settlement

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

6. Dispute Settlement

6.1. Arbitration

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

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



Special Conditions of Contract

SECTION VIII. SPECIAL CONDITIONS OF CONTRACT

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

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
	<p>Definitions</p> <p>The Procuring Agency is:Central Directorate of National Savings (Central Directorate of National Savings (CDNS)),National Savings OfficerSavings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory</p> <p>The Supplier is:</p> <p>The title of the subject procurement is:Core Business Application Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS Based Hosting with Software Provisioning for the CDNS CBA on Turnkey Management & Implementation Model at NTC Data Centre</p>
GCC 2	<p>Applicable/Governing Law:</p> <p>The Contract shall be interpreted in accordance with the laws of Islamic Republic of Pakistan</p>
GCC 3	<p>Language:</p> <p>The language of the Contract, all correspondence and communications to be given, and all other documentation to be prepared and supplied under the Contract shall be in English.</p>

<p>GCC 4</p>	<p>Notices:</p> <p>The addresses for the notices are:</p> <p>Procuring Agency:</p> <p>Central Directorate of National Savings (Central Directorate of National Savings (CDNS)),National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory +92-030-011-1110 procurement@savings.gov.pk</p> <p>Contractor/ Bidder:</p> <p>[Name, address and telephone number].</p> <p>The Contractor/ Bidder’s Representative(s)</p> <p>[Name, address, telephone number and e-mail address]</p>
<p>GCC 6.1</p>	<p>The Authorized Representatives are:</p> <p>For the Procuring Agency:</p> <p>Central Directorate of National Savings (Central Directorate of National Savings (CDNS)),National Savings Officer Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory +92-030-011-1110 procurement@savings.gov.pk</p> <p>For the Bidder:</p> <p>Name:</p> <p>Designation:</p> <p>Address:</p>
<p>GCC 7</p>	<p>Effectiveness of the contract</p> <p>The Contractor/Bidder shall be effective within days from the date of signature of the Contract by both parties</p>
<p>GCC 8</p>	<p>Commencement of Contract:</p> <p>The Contractor/ Bidder shall provide Non-Consultancy Services from the effective date of contract.</p>

<p>GCC 10.2</p>	<p>Expiration of Contract:</p> <p>The time period shall be</p>
<p>GCC 14</p>	<p>Termination</p> <p>In the event of termination of the contract due to any reason as already defined in the General Conditions of Contract, the Bidder shall be responsible for providing to the Authority the Goods till the time of alternate arrangements.</p>
<p>GCC 16</p>	<p>Conflict of Interest:</p> <p>The Procuring Agency reserves the right to determine on a case-by-case basis whether the Bidder should be disqualified from providing goods or services due to a conflict of a nature described in Clause GCC 17.</p>
<p>GCC 20</p>	<p>Liquidated Damages</p> <p>If the Bidder fails to provide services as required under the contract or in case of any data loss/data breach or any incident compromising the data security or other such failures related to any services, the Bidder shall pay to the Procuring Agency as Liquidated Damages at a rate of 0.10% to 10.00% of the Contract value, in accordance with the extent of performance failure & the cost of investigating such incidents as judged by the Authority.</p>
<p>GCC 21</p>	<p>Performance Guarantee:</p> <p>The amount of performance guarantee shall be 3.00% of the contract price in acceptable form of Bank Guarantee</p>
<p>GCC 27</p>	<p>Currency of Payment:</p> <p>All the payment to be released to the contractor/Bidder shall be in Pakistani Rupees.</p>
<p>GCC 28</p>	<p>Payment terms:</p> <p>Payment will be made to the Bidder against the procured Goods and services according to the actual invoice or running bills submitted by the Bidder against the services provided within the time given in the conditions of the contract.</p>

GCC 29**Identifying Defects:**

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

Delivery & Documents

All required delivery documents have been mentioned in the Scope of work (refer to annexures) of each lot/module.



Following is the guidance for Dispute Resolution

1. If any dispute of any kind whatsoever shall arise between the Authority and the Bidder in connection with or arising out of the Contract, including without prejudice to the generality of foregoing, any question regarding its existence, validity, termination and the execution of the Contract – whether during developing phase or after their completion and whether before or after the termination, abandonment or breach of the Contract – the parties shall seek to resolve any such dispute or difference by mutual diligent negotiations in good faith within 14 (fourteen) days following a notice sent by one Party to the other Party in this regard.
2. At future of negotiation the dispute shall be resolved through mediation and mediator shall be appointed with the mutual consent of the both parties.
3. 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.
4. 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.
5. Arbitration proceedings as mentioned in the above clause regarding resolution of disputes may be commenced prior to, during or after completion of the contract.

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

Arbitrator's fee:

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

Appointing Authority for Arbitrator:

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

Rules of procedure for arbitration proceedings:

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

Place of Arbitration and Award:

The arbitration shall be conducted in English language and place of arbitration shall be at



Bid Securing Declaration

Form 9: Bid Securing Declaration

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

Bid No.: **PI1783**

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

We, the undersigned, declare that:

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

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

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

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

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



Contract Form

SECTION IX: CONTRACT FORMS

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

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

WHEREAS the Procuring Agency invited Bids for provision of goods, viz., **Core Business Application Takeover, Transition, Implementation, Enhancement, Database Administration, Managed Services, and IaaS Based Hosting with Software Provisioning for the CDNS CBA on Turnkey Management & Implementation Model at NTC Data Centre (P11783)** and has accepted a Bids by the Bidder for the provision of Goods in the sum of [contract price in words and figures] (hereinafter called “the Contract Price”).

NOW THIS CONTRACT WITNESSETH AS FOLLOWS:

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

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

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

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

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

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

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

Witness to the signatures of the Procuring Agency:

.....

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

Witness to the signatures of the Bidder:





Integrity Pact

Integrity Pact

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

Contract Number: Contract Value: Contract Title:

Dated:

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

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

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

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

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



Performance Guarantee Form

Performance Guarantee Form

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

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

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

AND WHEREAS we have agreed to give the Bidders guarantee:

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

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

Signature and seal of the Guarantors

[name of bank or financial institution]

[address]

[date]



Annexure

ANNEXURE-B (Scope-CBA Takeover)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-B (Scope-CBA Takeover)** (page number: 79)

ANNEXURE-C (Scope-CBA SLA)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-C (Scope-CBA SLA)** (page number: 84)

ANNEXURE-D (Enhancements-Customizations in CBA)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-D (Enhancements-Customizations in CBA)** (page number: 85)

ANNEXURE-E (IaaS)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-E (IaaS)** (page number: 92)

ANNEXURE-F (Scope-Managed Services for Existing Infra and IaaS)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-F (Scope-Managed Services for Existing Infra and IaaS)** (page number: 95)

ANNEXURE-G (Current and Projected Utilization Details)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-G (Current and Projected Utilization Details)** (page number: 99)

ANNEXURE-H (Details of Hardware and Software at PR & DR)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-H (Details of Hardware and Software at PR & DR)** (page number: 102)

ANNEXURE-I (Evaluation and Responsiveness Criteria)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-I (Evaluation and Responsiveness Criteria)** (page number: 106)

ANNEXURE-J (Technical Evaluation Criteria)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-J (Technical Evaluation Criteria)** (page number: 110)

ANNEXURE-K (Financial Evaluation Criteria)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-K (Financial Evaluation Criteria)** (page number: 116)

ANNEXURE-L (Bidders Responsibilities)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-L (Bidders Responsibilities)** (page number: 119)

ANNEXURE-M (SLA and Penalty Clauses)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-M (SLA and Penalty Clauses)** (page number: 121)

ANNEXURE-N (Termination Clause)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-N (Termination Clause)** (page number: 129)

ANNEXURE-N (Termination Clause)

Upload Technical Document

See Form Under Additional Forms and Documents: **ANNEXURE-N (Termination Clause)** (page number: 137)

ANNEXURE-A (Instructions)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-A (Instructions)** (page number: 138)

ANNEXURE-O (PBG Details)

Upload Technical Document

Document Required

See Form Under Additional Forms and Documents: **ANNEXURE-O (PBG Details)** (page number: 152)



Procurement Forms







Additional Forms and Documents

3 SECTION III – SCOPE OF WORK

Group – I [Core Business Application]

3.1 High-Level Scope of Work and Deliverables

The high-level scope of work is segmented into two parts.

3.1.1 Part-I- Application Takeover and Transition-In, End-to-End Support & Development of New Modules/Capabilities

3.1.1.1 Application Takeover and Transition-In

The selected vendor shall be responsible for the end-to-end, seamless **takeover and Transition-In** of the existing Core Business Application (CBA) on an “**As-Is-Where-Is**” basis. Under this engagement, the vendor shall assume full responsibility for the complete CBA environment, including **source code, application modules, front-end and back-end applications, configurations, interfaces, databases, and the entire underlying technology stack such as software components, virtual machines (VMs), middleware, and all supporting systems deployed** across operational branches.

The selected bidder shall be fully responsible for ensuring that all deliverables are **properly handed over, verified, and formally accepted** as part of the Transition-In process. In addition, the incoming vendor shall provide a **detailed Transition-In framework**, including designs and controls to mitigate risks and address potential transition challenges, ensuring continuity of services without disruption.

The selected bidder shall be fully responsible for ensuring that these deliverables are properly handed over, verified, and accepted as part of the Transition-In process. Additionally, the incoming vendor will be required to provide a detailed transition framework, including designs and elements aimed at mitigating obstructions and addressing potential risk areas. This framework should ensure a seamless handover and avoid key disruptions during the transition period.

The bidder shall define the **key metrics** for measuring the success of the Transition-In plan, including criteria for identifying deficiencies and resolving inherited bugs or issues within the existing CBA. A **comprehensive Transition-In Plan** shall be executed, covering structured knowledge transfer, environment readiness assessment, infrastructure validation, documentation review, system verification, and zero unplanned service disruption. The vendor shall proactively identify, report, and mitigate all technical and operational risks during the transition.

1. The Application Takeover and Transition-In shall be carried out through the following indicative milestones, each subject to **formal review and acceptance by CDNS**:
2. **Transition Planning & Governance**
Preparation and approval of a detailed Transition-In Plan covering governance arrangements, risk management, dependency mapping, escalation mechanisms, and communication protocols. This phase shall also include identification and documentation of all end-to-end business and system processes including complete transaction life-cycles and their linkage with relevant backend database objects, tables, and procedures.

3. Knowledge & Asset Acquisition

Complete handover, reconciliation, and verification of all application, infrastructure, and operational assets from the outgoing service provider.

4. Environment & Infrastructure Validation

Assessment and validation of application, database, middleware, and infrastructure configurations across production, disaster recovery (DR), and test environments.

5. System Verification & Stabilization

Verification of system functionality and baseline performance, identification of inherited issues, planning of corrective actions, and stabilization of the CBA environment. This phase shall also include validation of end-to-end transaction flows, covering application processing, data storage, database updates, and exception handling across the CBA.

6. Knowledge Transfer & CDNS Enablement

Preparation and hand-over of end-to-end process maps for each business transaction and operational process, clearly depicting application flow, system interfaces and corresponding back-end database components (tables, view, procedures and data flows). Knowledge transfer shall also include a detailed training and handover of relevant scripts to CDNS team for the understanding and evaluation of the current DB schemas, and structured reporting formats as required by CDNS.

The process mapping shall cover normal, exception, and reversal scenarios and shall be validated through walkthroughs with CDNS prior to Transition-In acceptance.

Acceptance of the Transition-In phase shall be subject to successful completion and approval of the end-to-end process and database mapping deliverables.

7. Formal Takeover & Acceptance

Final takeover sign-off by CDNS and formal closure of the Transition-In phase.

Upon successful completion of the Transition-In phase (to be completed within 6 months from the date of signing of agreement), the vendor shall assume complete end-to-end responsibility for support, maintenance, and management of the CBA, including database administration, middleware and stack components, performance tuning, security hardening, and compliance with all regulatory, organizational, and service-level requirements as a managed services for the entire currency of agreement.

8. Post-Takeover Managed Services Responsibilities

The Selected Vendor shall be responsible for the end-to-end management, administration and support of the Core Business Application (CBA) of CDNS, including:

1. System Management: Installation, configuration, and ongoing maintenance of the CBA environment (CBA related only)

2. Operational Oversight: Implementation of quality assurance controls within the CBA software stack to ensure system performance, reliability, and compliance with CDNS standards.

3. Information Security: Enforcement of security protocols, access controls, and monitoring mechanisms to safeguard application integrity and data confidentiality.

4. Database Administration: Comprehensive management of the CBA database, including schema design, optimization, and performance tuning. The Service Provider

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will be responsible for database infrastructure management, data replication, DR drills which includes physical database backups.

5. Backup & Recovery: Execution of scheduled and ad-hoc database backups including secure off-site backup services aligned with CDNS requirements, and ensuring disaster recovery readiness for Infrastructure management.

6. Compliance & Reporting: Documentation of system changes, audit trails, and reporting to CDNS for governance and accountability, limited to the application and its database.

Additionally, after taking over the CBA environment, the service provider shall be required to resolve, optimize, and remediate all issues identified by CDNS within an agreed-upon timeframe.

9. End to End Integrations with Regulatory Bodies and Payment

Infrastructures

The vendor shall be responsible for maintaining the end to end integrations with the regulatory and government bodies as well as national payment infrastructures that the CBA is currently integrated with including:

- **NADRA** on SOAP Interface
- **Email server** using SMTP
- **SMS service** using SOAP interface
- **1Link** via ISO 8583
- **RAAST** via ISO 20022
- **SBP** – Regulatory reporting, prize bond draw coordination, settlement references
- **Ministry of Finance / Finance Division**– Fiscal reporting, investment inflows/outflows, government accounting
- **FBR** – Withholding tax deduction, reporting, and compliance validation
- **CDC** – Dematerialization, digital securities provisioning, investor records
- **EAD**– Policy-driven data sharing, financial disclosures, and reporting
- **BOP for co-badged credit card issuance**
- **UPI for debit cards issuance**
- **AGPR/FABS: Financial data reporting.**
- **ADC Applications like middleware, CMS, ACS, Mobile App/ Internet Banking DAO Portal,**

Whereas any additional integrations, as and when required, shall be catered to under a defined change request as per the manday rates defined by the vendor.

3.1.1.3 Integration with Licensed Bill Aggregators

1. Purpose

The Vendor shall design, develop, implement, and deploy new functional modules within the Core Business Application (CBA) of CDNS to enable integration with licensed Bill Aggregators operating in Pakistan.

The integration shall facilitate secure and seamless bill presentment, payment processing, confirmation, settlement, reconciliation, and reporting for multiple service categories including, but not limited to, utilities, telecommunications, government payments, and educational institutions.

2. Objectives

The Vendor shall ensure that the developed solution:

- a) Enables real-time bill inquiry (bill fetch) and payment processing through CDNS branch counters.
- b) Integrates the CBA with authorized and SBP-approved Bill Aggregators, including but not limited to 1LINK and other licensed entities.
- c) Enhances operational efficiency through automated settlement and reconciliation mechanisms.
- d) Ensures secure, compliant, auditable, and high-availability transaction processing.
- e) Provides comprehensive reporting and monitoring capabilities for Operations and Finance functions.

3. Scope of Work

A. System Integration

The Vendor shall:

- i. Design, develop, configure, test, and implement secure API-based integration between the CBA and selected licensed Bill Aggregators.
- ii. Implement end-to-end transaction workflows covering:
 - Real-time bill inquiry (bill fetch);
 - Payment authorization and posting;
 - Transaction confirmation and receipt generation;
 - Transaction reversal and dispute handling (where applicable).
- iii. Ensure compatibility with the technical, messaging, and security standards prescribed by the respective aggregator(s).
- iv. Implement encryption, digital signatures, and secure communication protocols as required by regulatory and aggregator standards.
- v. Conduct System Integration Testing (SIT), User Acceptance Testing (UAT), and performance testing prior to production deployment

B. Channel Enablement

The Vendor shall:

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- i. Enable bill payment functionality at branch counters through the CBA interface.
- ii. Extend bill payment capability to other designated delivery channels, including but not limited to mobile application and internet banking platforms, where applicable. Ensure consistent transaction validation, limits management, and customer confirmation processes across all enabled channels.
- iii. Implement appropriate maker-checker controls and role-based access mechanisms.

C. Settlement & Reconciliation

The Vendor shall:

- i. Configure and implement automated settlement processes in accordance with agreed settlement cycles and arrangements with the respective Bill Aggregator(s).
- ii. Implement automated reconciliation mechanisms to ensure transaction-level matching between CDNS records and aggregator reports.
- iii. Provide exception handling workflows for unmatched, failed, reversed, or disputed transactions.
- iv. Generate daily, weekly, and monthly MIS reports for Finance and Operations, including but not limited to:
 - Transaction summaries;
 - Settlement statements;
 - Reconciliation status reports;
 - Exception and aging reports.
- v. Ensure that all reports are exportable in standard formats and are available for audit and regulatory review.

D. Compliance, Security & Audit

The Vendor shall:

- i. Ensure compliance with relevant industry standards.
- ii. Implement end-to-end audit trails, transaction logging, and system activity logs.
- iii. Provide necessary documentation, logs, and system access required for internal, external, and regulatory audits.

ANNEXURE-C**3.1.1.2 Service Level Agreement (SLA) of CBA****1) Purpose and Applicability**

This Service Level Agreement (SLA) establishes measurable, enforceable, auditable, and financially traceable service performance standards applicable to all services delivered under this RFP, including but not limited to:

- a) Application Takeover and Transition-In of the Core Business Application (CBA)
- b) Managed Services / Annual Maintenance (AMC) of the CBA
- c) Enhancements, Customizations, and Change Requests (CRs) executed on a Man-Day basis
- d) Infrastructure as a Service (IaaS) provisioning (hardware and software)
- e) Managed Services of Infrastructure, including existing hardware and vendor-provided IaaS
- f) Disaster Recovery, Business Continuity, Security, and Integration Services

"The SLA framework is financially mapped to the Financial Proposal Tables (2.2, 2.3, 2.4.1, 2.5 and 2.6), against each deliverable and its scope of work in the contract.

2) SLA Governance, Measurement and Reporting

1. SLA compliance shall be monitored continuously and assessed monthly, unless otherwise specified.
2. CDNS and the vendor shall jointly be responsible for SLA interpretation.
3. SLA performance shall be monitored and validated by CDNS. The vendor shall provide all necessary logs, reports i.e the vendor shall provide automated APM & monitoring tools, dashboards, logs, replication health and other related reports required for SLA validation.
4. The Service Provider shall submit monthly SLA compliance reports within five (05) working days after the month-end.
5. Penalties shall be deducted from the invoice corresponding to the affected financial component Development-phase SLAs and AMC-phase SLAs shall be measured independently.
6. SLA breaches in the Transition-In Phase shall be measured and penalized separately from Table 2.2 Year -1 Cost.
7. The Vendor shall be responsible for designating an accountable service manager, along with a defined escalation matrix.

CDNS will be responsible for providing the rack space, internet connectivity, bandwidth, network, and all associated components required to ensure proper operation of the infrastructure in the NTC Data Center.

3.1.2 Part-II – Enhancements/Customizations

The following requirements listed in this section are indicative and intended solely to assist the prospective bidders in evaluating the scope and assessing capabilities needed to perform the engagement. The final scope, specifications and timelines shall be mutually agreed during the implementation through Change Request Process, for which man-day rates are to be submitted/quoted by the prospective bidders as highlighted in the sample format for Financial Bid/Proposal. The requirements may be refined in line with the evolving business and regulatory requirements and shall be mutually agreed during implementation through the Change Request Process. A detailed work breakdown, elaborating the utilization of human and other resources shall be provided upon the submission of each Change Request (CR).

Additionally, the selected vendor will be responsible for providing access to a comprehensive project management tool (e.g., JIRA, Asana, Trello) for the tracking and management of all Change Requests (CRs), enhancements, and related tasks including SLA/ managed services. The project management tool will ensure transparency for CDNS to monitor the status of each CR in real-time. The tool will provide regular updates and allow CDNS to track the progress of each CR, helping to ensure that the project is completed within the agreed-upon timelines and man-days.

3.1.2.1 Development of New Modules/Capabilities

To strengthen core functions, enhance user experience, improve data-driven operations, and support related integrated modules and functionalities, the CDNS plans to make multiple enhancements/customizations during the tenure of this agreement, introduce new capabilities to improve overall efficiency and analytics within the CBA.

All such enhancements shall be catered to as per the man-day rates quoted in Table 2.3. This includes all customizations, upgrades, and future requirements as outlined, which will be carried out in accordance with the agreed-upon scope and timelines. CDNS will be responsible for providing the vendor with a detailed requirements regarding each change.

3.1.2.1.1 Open Banking Enablement and API Framework

The selected vendor shall design, implement, and maintain a comprehensive Open Banking and Enterprise API Enablement Framework to securely expose CDNS products, services, and operational data to authorized government entities, regulators, financial institutions, and digital platforms, while maintaining full control, auditability, and regulatory compliance.

This framework shall serve as the primary digital integration layer between the Core Business Application (CBA) and external systems, ADCs, and government platforms.

A. Scope of API Enablement

The API framework shall support controlled, secure, and auditable product enablement, transaction processing and / or data exchange for the full range of CDNS products and modules, including but not limited to:

Savings & Investment Products

- Savings Certificates (DSC, SSC, RIC, BSC, STSC)

- Savings Accounts (SA, SSA, PBA, SWFA)
- Sarwa Islamic Savings Schemes (SISA, SITA – 1, 3 & 5 Years)
- Prize Bonds (Bearer & Premium)
- National Savings Bonds (NSB)

Core Functional Modules

- Product Configuration & Parameter Management
- Certificate Issuance & Account Opening
- Deposits, Withdrawals, and Profit Payments
- AML/CFT & Transaction Monitoring
- Digital Prize Bonds and Digital Securities
- Dematerialization of NSS instruments
- Islamic Product Management
- CRM and Customer Profiling
- User Management & Authorization
- Reconciliation and Settlement
- Integration with RAAST / MPG
- CDNS Digital Mobile Application (SaaS-based)

B. Integration with Government, Regulatory & National Systems

The API framework shall enable secure, purpose-driven integrations with national and government entities, including:

- **NADRA** – Biometric verification, identity validation, lifecycle status checks
- **SBP** – Regulatory reporting, prize bond draw coordination, settlement references
- **Ministry of Finance / FABS** / Finance Division– Fiscal reporting, investment inflows/outflows, government accounting
- **FBR** – Withholding tax deduction, reporting, and compliance validation
- **CDC** – Dematerialization, digital securities provisioning, investor records
- **EAD**– Policy-driven data sharing, financial disclosures, and reporting
- **Bank of Punjab**
- **UPI**
- **ADC Racks**
- **1Link**

Each integration shall follow least-privilege access, purpose limitation, and predefined API Specifications/ CDNS-approved Integration Specifications.

C. API Architecture & Security Controls

The solution shall:

- Provide a standardized REST/JSON (and future-ready) API layer with versioning support.
- Include an API Layer with:
 - Strong authentication and authorization (OAuth 2.0, token-based access, mutual TLS)
 - Rate limiting, throttling, and request validation
 - Centralized logging and monitoring
- Ensure real-time, authorized, and auditable transactions across ADCs and external systems.
- Maintain complete audit trails for all API calls, payloads, and responses.
- Support sandbox, staging, and production environments for controlled onboarding.

D. External Entity Integration and Management Framework

The framework shall include:

- Configurable onboarding workflows for government entities, banks, fintechs, and ADC partners
- Sandbox and testing environments with mock data
- API documentation, schemas, and change notifications
- Version control and backward compatibility to avoid service disruption

E. Governance, Compliance & Future Expansion

- Full compliance with SBP regulations, GoP directives, AML/CFT requirements, and applicable Open Banking standards.
- Support for new products, schemes, ADC channels, and regulatory mandates without core redesign.

Capability to onboard future national platforms and digital initiatives as directed by the Government of Pakistan.

3.1.2.1.2 Dedicated High Availability Backend Schemas for ADC Transactions

The requirement is to ensure that CBA current design is evolved in a manner that ADC and Digital transactions can be run 24x7 and not disrupted even in case of Branch operations, Month end or Year end operations.

The selected bidder shall be responsible for the design, development, deployment, and ongoing management of dedicated, high-availability backend database schemas to support branch, digital, Alternate Delivery Channel (ADC), and Over the Counter (OTC) transactions for high-volume savings and payment schemes, including but not limited to:

- Savings Account (SA)
- Sarwa Islamic Savings Account (SISA)
- 1Bill payment collections processed over the counter and through digital channels

These schemas shall be logically segregated from the core transactional schemas of the Core Business Application (CBA) and purpose-built to efficiently handle real-time digital, ADC, and Over-the-Counter (OTC) payment transactions, API-based integrations, and high-throughput payment processing, while ensuring complete and auditable reconciliation with the core business ledger.

A. Functional & Architectural Requirements

The scope shall include, but not be limited to, the following:

1. Backend Schema Segregation & High Availability

- Design and creation of separate, dedicated backend schemas to ensure:
 - Logical isolation from branch batch processing and core transactional workloads
 - High availability, scalability, and fault tolerance to support low-latency processing for ADC channels, OTC payment counters, APIs, and external systems/integrations
- The schema architecture shall support:
 - Optimized processing of high-volume, real-time postings, including bill payments and savings transactions
 - Concurrent high-volume access without performance degradation
 - Seamless failover, disaster recovery, and data consistency mechanisms

2. Front-End, ADC & OTC Channel Mapping

- The bidder shall ensure **end-to-end mapping** of the dedicated ADC backend schemas with:
 - CDNS Digital Mobile Application (SaaS-based)
 - Web portals and future digital channels
 - Open Banking / API Gateway
 - Micro Payment Gateway (MPG) / RAAST
 - Branch-based OTC payment counters, including 1Bill payment processing
- All transactions initiated from digital, ADC, or OTC channels shall:
 - Be uniquely tagged and traceable to the originating channel, counter, and operator (where applicable)
 - Be processed through the dedicated backend schemas prior to posting and reconciliation with the core CBA ledger

The architecture shall strictly ensure that no direct write access from front-end, ADC, or OTC systems to core Application schemas

3. Security, Controls & Auditability

- Implementation of:
 - Role-based, schema-level and channel-specific access controls
 - Encryption of sensitive data at rest and in transit
 - Detailed audit trails for all ADC- and OTC-originated transactions including 1Bill collections
- The solution shall comply with:
 - SBP regulations

- AML/CFT requirements
- Government of Pakistan information security, data protection and governance policies

4. Transaction Integrity & Reconciliation

- The bidder shall implement:
 - Independent transaction journaling for all ADC and OTC transactions, including 1Bill payments
 - Automated reconciliation with the core CBA ledger
 - Exception handling, mismatch detection and reporting
- The schemas shall integrate seamlessly with the Reconciliation Module to support:
 - Intraday and end-of-day reconciliation
 - Regulatory and management reporting
 - Audit and compliance reviews

5. Extensibility & Future Readiness

The architecture shall be extensible/designed to:

- Onboard additional savings and payment schemes
- Support future Islamic products
- Enable new ADC channels, OTC services or government-mandated digital initiatives

The architecture shall be designed to accommodate new onboard scheme through configuration and parameterization, without structural modification to the database schema or UI/UX interface.

The bidder shall be fully responsible for comprehensive design documentation, secure deployment, performance benchmarking, security hardening, monitoring, and complete lifecycle management of the dedicated backend schemas throughout the contract term.

3.1.2.1.3 AML/CFT System Enhancements

End-to-end strengthening of AML/CFT capabilities through enhanced TMS alert routing, optimized Non-Financial Screening modules, manual CTR creation, upgraded Unusual red flag alerts, improved TMS inboxes, configurable pop-up alerts, adjustable PEP screening criteria, customizable NACTA/UNSC parameters, mobile/web-based document upload for alert resolution, KYC form enhancements, secure KYC file management, strengthened audit mechanisms for all user IDs, and seamless integration with BVS and CRM systems.

3.1.2.1.4 Reconciliation Module

The system shall provide an automated reconciliation capability that supports the organization's internal and external settlement processes. The solution must enable:

- Timely identification and resolution of mismatches
- Visibility through dashboards or equivalent monitoring tools
- Configurable rules and workflows to accommodate future reconciliation types

The vendor shall support continuous enhancement of reconciliation processes in line with evolving business and regulatory needs.

3.1.2.1.5 Customer Relationship Management (CRM)

The enhancement in CRM capability shall strengthen customer profiling, interaction tracking, and service request handling. The system should be scalable and adaptable to future channels, service types, and customer engagement models.

The vendor shall ensure the CRM remains compatible with new business processes and evolving customer service frameworks during the contract term.

The solution shall:

- Provide a centralized and unified view of all customers, prospects, and related relationships, capturing demographic, contact, and relationship details.
- Record and maintain a complete history of customer interactions, activities, and service requests, with tools for scheduling and follow-up tracking.
- Support segmentation and profiling of customers based on configurable parameters such as behavior, product usage, geography, and value.
- Enable creation and tracking of marketing campaigns, leads, and opportunities, including performance monitoring and conversion management.
- Manage prospect and introducer information with configurable onboarding and conversion workflows.
- Integrate seamlessly with core business, product configuration, digital channels, and other enterprise systems for real-time customer data synchronization.
- Incorporate compliance and risk controls, including KYC, AML/CFT validation, and role-based access management.

3.1.2.1.6 User Management Module

The solution shall incorporate a secure, role-based user access framework that allows the organization to define and manage permissions in alignment with internal controls and regulatory requirements.

The system must support modern authentication methods (e.g., Multi/Two Factor Authentication, biometric options), approval hierarchies, and flexible authorization workflows.

3.1.2.1.7 Audit Module

The system shall include functionality that supports auditability, monitoring of operational control & compliance assurance.

3.1.2.1.8 Enhanced Product Configuration Module

The **Product Configuration Module** shall provide CDNS with a **flexible and intuitive platform** to efficiently create, manage, and update financial products through a **parameter-driven, component-based engine** supported by a **visual, drag-and-drop user interface**.

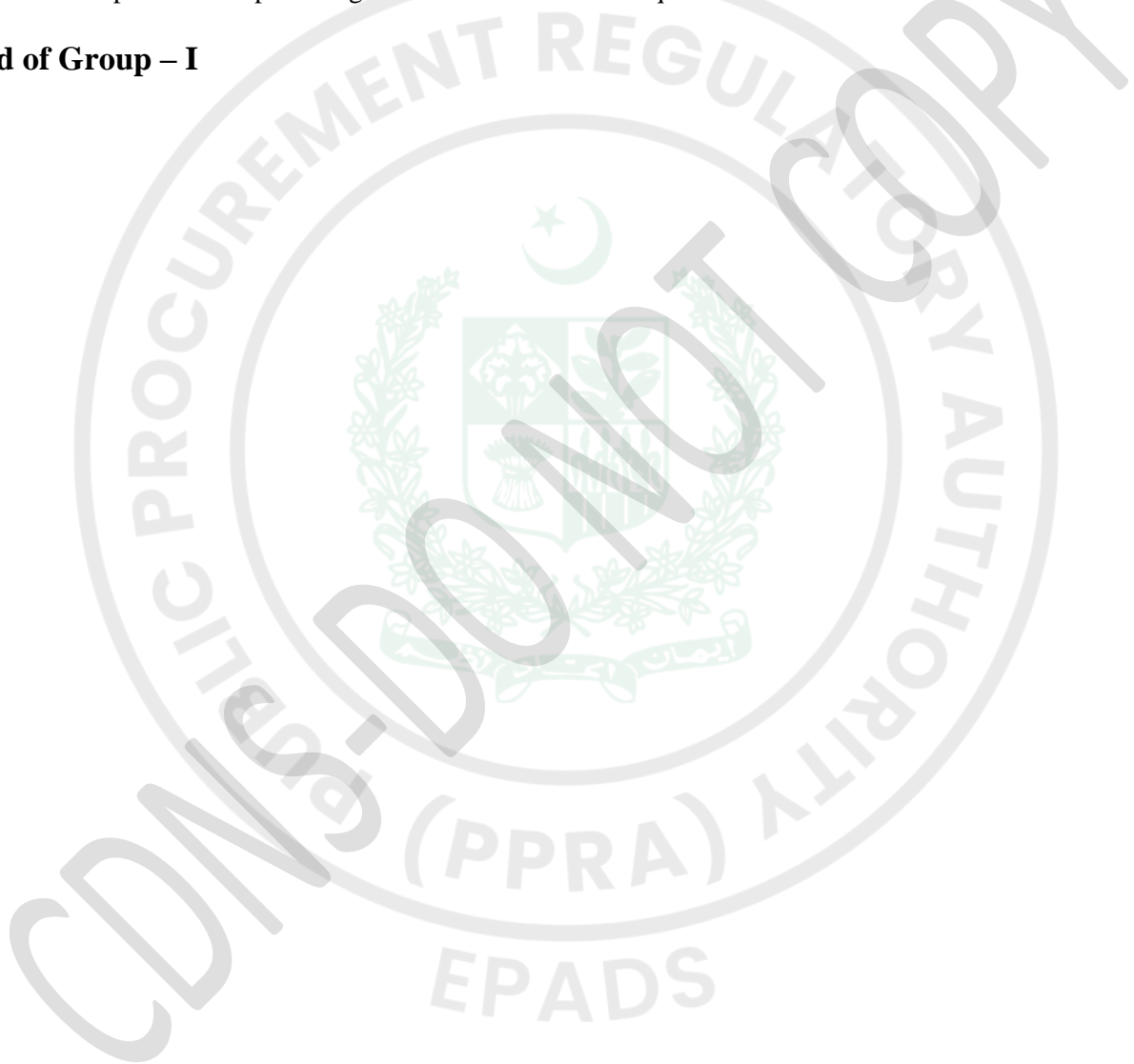
The module shall function as a centralized product factory, enabling authorized business users to design, configure, and modify products using Arrangement Architecture principles via configurable **UI/UX components, without requiring technical coding**. The solution shall ensure full compliance with applicable regulatory requirements and enable seamless integration with existing banking, payment, and operational systems.

The module shall support standardized processes, automated workflows, and consistent execution across all products, facilitating faster time-to-market, enhanced operational efficiency, and strong governance, version control, and auditability throughout the product lifecycle.

3.1.2.1.9 Dashboard and Reporting Enhancements

Comprehensive development of real-time, interactive dashboards and an enhanced reporting ecosystem, including a configurable report builder, automated report scheduling, cross-module data integration, advanced analytics, improved UI/UX for alert visibility, synchronized customer feedback dashboards, and optimized visualization tools for operational, compliance, and customer-service insights. Any software requirements for providing this should be included in the RFP response by vendor. CDNS shall be responsible for providing licenses / access to the required software.

End of Group – I



Group – II [IaaS]**3.2 Infrastructure as a Service (IaaS) and Managed Services****3.2.1 Provisioning of Infrastructure as a Service (IaaS)**

- The selected vendor shall be fully responsible for providing Infrastructure as a Service (IaaS) for hosting the Core Business Application (CBA) within the NTC Data Centers, with the PR site at NTC Islamabad and DR Site at NTC Lahore. This includes the supply, installation, configuration, and ongoing management of servers, storage, networking equipment, and all required software components necessary for the deployment, performance, and scalability of the CBA.
- The IaaS solution must meet the specific technical and operational requirements outlined by CDNS and must align with the existing architecture of the CBA, ensuring compatibility and smooth integration with the current system. As CDNS operates a highly critical infrastructure for government financial systems, the proposed infrastructure must be scalable, reliable, and future-proof, supporting growth over the term of the agreement.
- The vendor shall provide clear, detailed specifications for each component of the infrastructure (both hardware and software) proposed, ensuring performance meets CDNS's operational and security standards. The infrastructure should be able to handle the growing transaction volume and meet regulatory compliance standards.

Note:

The ownership of the hardware and software infrastructure will remain with the vendor and will not be transferred to CDNS upon the expiry or termination of the agreement.

3.2.2 Key Deliverables for Infrastructure As a Service :**3.2.2.1 Provisioning and Supply of Infrastructure:**

- Provide the complete set of infrastructure required to establish a high-performance environment for hosting the Core Business Application (CBA). This includes the provision of servers, storage devices, SAN switches, network components, operating systems, network monitoring tools, security software (including EDR, XDR, SIEM), and other necessary software for optimal operation.
- All proposed infrastructure (hardware + software) must be delivered with full documentation, including system specifications, warranties, with relevant standards (e.g., ISO, PCI DSS, etc.).
- Specific components, models, performance metrics, and software details must be provided upfront for evaluation, as detailed in Section IV.

3.2.2.2 Installation and Configuration:

- The vendor will be responsible for the installation and configuration of both hardware and software at the NTC Data Centers. This includes ensuring that each component (hardware + software) is correctly configured and optimized for performance, security, and seamless integration with the existing CBA environment.
- The configuration process will involve hardware and software-level integration with the existing infrastructure, ensuring that there is no conflict with CDNS's current systems and that all components are interoperable.

3.2.2.3 Capacity and Scalability:

- The proposed infrastructure (hardware + software) must accommodate current and future demands, including growing transaction volumes, data processing requirements, and increasing security measures. The current utilization details and projected growth trends are provided in **Section 4** of this document, which will assist in ensuring that the proposed infrastructure can handle these demands effectively.
- The vendor must demonstrate that the infrastructure is scalable and can easily be upgraded as CDNS's operational needs evolve, ensuring long-term flexibility, high availability, and seamless integration with future enhancements.

3.2.2.4 Redundancy and High Availability:

- The infrastructure design must ensure maximum uptime, with built-in redundancy for critical systems such as power, cooling, network connectivity, storage devices, and software components.
- The vendor must propose failover systems to support disaster recovery and business continuity, ensuring seamless service delivery for CDNS across its 370+ branches nationwide.

3.2.2.5 Security and Compliance:

- The vendor shall ensure that the proposed infrastructure (hardware + software) complies with all security standards and regulatory requirements, including those specified by the State Bank of Pakistan (SBP), FATF, AML/CFT regulations, and local data protection laws.
- The proposed solution must include comprehensive security features such as encryption, firewalling, intrusion detection systems (IDS), vulnerability management, and physical security measures for the servers, storage systems, network devices, and software components.

3.2.2.6 Installation and Configuration of Software:

- The selected vendor will be responsible for the installation, configuration, and maintenance of all required software (excluding Oracle 19C licenses) for the infrastructure.
- The software must be configured to meet industry-standard performance and security requirements, ensuring that all environments (production, DR, test) are optimized for the CBA's performance and functionality.

3.2.2.7 Software Components:

The selected vendor shall provide, install, configure, and maintain the following software components required to support the Infrastructure as a Service (IaaS) model for the Core Business Application (CBA):

1. Operating Systems

- Provision of necessary operating systems for the infrastructure. These OS components will ensure a stable and secure foundation for the servers and network systems.

2. Network Monitoring Tools

- Provision and installation of network monitoring tools to ensure continuous monitoring of network performance, availability, and security. These tools will provide insights into the health and performance of the network and help proactively address any issues.

3. Standard System Utilities

- The vendor shall supply and manage system utilities, including **backup software, antivirus solutions**, and any other essential system utilities that ensure smooth, secure, and optimized

operation of the infrastructure. These tools will support system protection, recovery, and routine maintenance tasks.

4. Security Tools and 2FA Management Solution

- Provision of security tools to enhance system protection, including **Endpoint Detection and Response (EDR)**, **Extended Detection and Response (XDR)** and any other software required for monitoring, detecting, and responding to security threats in real-time. The vendor also shall provide relevant Two Factor Authentication (2FA) management tools for CDNS.

5. Vulnerability Management Tools

- Installation of **vulnerability management tools** to perform regular scans, identify potential vulnerabilities in the system, and ensure compliance with regulatory security standards. These tools will help mitigate risks by addressing vulnerabilities in both hardware and software.

6. Virtualization Software

- The vendor will provide **virtualization software** to enable the creation and management of virtualized environments. This will allow efficient resource allocation, reduce hardware dependencies, and enhance scalability and flexibility of the infrastructure.

7. Additional Software for System and Infrastructure Management

- Provision of additional software required for system and infrastructure management, (excluding Oracle DB and Oracle 19C licenses). This will cover any other software tools necessary for infrastructure optimization, backup management, disaster recovery, and performance monitoring.

Note:

1. CDNS will be responsible for providing **Oracle Database**, and **Oracle 19C licenses**. The vendor is not responsible for procuring or managing these licenses.
2. The vendor must provide a detailed overview of the proposed hardware and software components, along with specifics of any software licenses that the vendor will procure, as well as which open-source software will be used in the solution.

End of Group – II [Iaas]

ANNEXURE-F**Group – III [Managed Services of Existing and Provided Infrastructure as IaaS]****3.3 Managed Services for Infrastructure as a Service (IaaS)**

- The selected vendor shall also be responsible for the ongoing management and maintenance of the entire infrastructure provisioned as IaaS, which includes both hardware and software as well as the existing hardware deployed at NTC PR and DR site.. This will include providing 24/7 monitoring, incident management, routine maintenance, troubleshooting, and technical support for the hardware deployed within the NTC Data Centers. The managed services will ensure the reliability, availability, and performance of the infrastructure throughout the lifecycle of the hardware.
- The vendor shall provide a comprehensive managed services framework that ensures the hardware remains operational, secure, and compliant with CDNS's evolving business and regulatory requirements. This includes proactive and reactive support, covering all hardware-related issues to prevent service interruptions and reduce downtime.

3.3.1 Key Deliverables for Managed Services:

Note: All of the below shall be applicable for both PR and DR sites of CDNS, with the PR site at NTC Islamabad and DR site at NTC Lahore.

3.3.1.1 24/7 Monitoring and Incident Management:

- **Real-time monitoring** of all infrastructure components, including servers, SANs, switches, network devices, operating systems, network monitoring tools, and security software. The vendor will be responsible for providing **real-time telemetry** of hardware performance, system utilization, temperature, and other key operational metrics.
- **Incident management** processes will be in place to identify, log, and resolve hardware and software issues quickly and effectively, with escalation procedures in place for critical incidents (Severity 1).
- The vendor must provide access to a **ticketing system** that will allow CDNS to log incidents, track progress, and ensure timely resolution of hardware issues.

3.3.1.2 Routine Maintenance and Patching:

- The vendor shall perform regular preventative maintenance, including firmware updates, patch management, security updates, and performance optimization. This will ensure that all hardware and software components continue to function at optimal performance and that security vulnerabilities are mitigated as part of the ongoing service.
- A maintenance schedule will be provided, detailing the frequency of maintenance tasks, and the vendor shall adhere to this schedule to avoid disruption to CDNS's operations.

3.3.1.3 Troubleshooting and Issue Resolution:

- The vendor will be responsible for diagnosing and resolving any hardware-related issues that arise, ensuring minimal downtime and business continuity. This includes handling hardware failures, replacing faulty components, and coordinating with hardware vendors for warranty support or component replacement.
- In the event of a hardware or software failure, the vendor will be responsible for providing a quick resolution, including replacing faulty components and restoring full functionality in a timely manner.

3.3.1.4 Disaster Recovery and Backup Management:

- The vendor will work with CDNS to establish and maintain disaster recovery procedures for the entire infrastructure (hardware + software). This includes data backup management, ensuring that critical data is backed up regularly and can be restored quickly in the event of a system failure or disaster.
- Offsite backups, cloud backups, and other redundancy mechanisms shall be put in place to safeguard against data loss and ensure business continuity in case of hardware failure

3.3.1.5 Capacity Management and Performance Optimization:

- The vendor shall be responsible for monitoring the resource utilization (CPU, memory, disk, network bandwidth) for both hardware and software components and providing recommendations for future scaling based on performance metrics and growth projections.
- Performance optimization shall include regular assessments of hardware usage, identification of bottlenecks, and the provision of solutions to ensure the hardware can meet the evolving demands of CDNS.

3.3.1.6 Lifecycle Management and Infrastructure Replacement:

- As part of lifecycle management, the vendor shall be responsible for ensuring that all hardware and software components are backed by OEM warranties (if applicable) for up to three years from the date of contract award/provisioning, and that OEM support is available for the entire contract duration.

The vendor shall maintain an inventory of spare parts and critical hardware components to facilitate immediate replacements if necessary.

3.3.1.7 Security Monitoring and Incident Response:

- The vendor will be responsible for implementing security monitoring at the hardware and software level, ensuring compliance with security protocols, and responding swiftly to any security breaches or vulnerabilities that may arise.
- The vendor shall work in close collaboration with CDNS's security team to enforce physical and logical security controls, ensuring the integrity of both data and infrastructure.

3.3.1.8 Backup, Archiving, and On-Site High Availability

- All backups, archival storage, and on-site high availability (HA) for the CBA database and related systems shall continue to be supported using CDNS's existing enterprise storage infrastructure, including but not limited to:
 - HPE 3PAR Storage
 - HPE MSL / Tape Library infrastructure
- The selected vendor shall be responsible for configuration, integration, and operational management of backups and recovery processes.

3.3.1.9 Database Purging and Archiving Assumptions

After complete take-over and transition-in, the selected vendor shall be responsible for performing all database purging and archiving activities on the Core Business Application (CBA) database, in accordance with the purging and archiving policy provided by CDNS. The policy will include guidelines for data retention, regulatory compliance, and operational requirements.

The archived data shall be retained in accordance with CDNS policies and shall remain accessible as required for audit, regulatory, or operational purposes.

3.3.1.10 Rack and Linkage Charges

CDNS shall be responsible for arranging and bearing all costs related to rack space, power, cooling, and data center facilities at both the Primary (PR) and Disaster Recovery (DR) sites. CDNS shall also arrange and cover all PR–DR linkage and connectivity charges required for replication, backup, and disaster recovery operations. The selected vendor shall specify the required network bandwidth, latency, and Quality of Service (QoS) for the infrastructure, and CDNS will be responsible for arranging and ensuring the provision of the specified network capabilities.

3.3.1.11 Dependency and Risk Clarification

Any deviation in actual storage consumption or system behavior arising due to:

- Incomplete purging or archiving
- Regulatory retention requirements
- Business-driven data growth
- Additional modules or integrations introduced during the contract term

shall be addressed through the Change Request (CR) mechanism in accordance with the terms of the agreement.

3.3.2 Current System Utilization and Capacity Baseline (Indicative)

For the purpose of transparency and to enable prospective bidders to assess the scale and complexity of the environment, CDNS is providing indicative information on the current compute and storage utilization of the Core Business Application (CBA) ecosystem.

This information is being shared for reference only and shall not be construed as a prescriptive or restrictive requirement on the proposed hardware architecture.

3.3.2.1 Current Storage Utilization (Pre-Purging)

For detailed information on the currently deployed hardware, software and other details, kindly refer to section 4 of this document.

Hardware Sizing Responsibility and Flexibility

- The utilization figures provided in section-4 are solely intended to indicate the current operational scale of the CBA environment.
- Prospective bidders shall retain full autonomy to propose appropriate hardware and software architectures, sizing models, and deployment approaches based on:
 - Their internal infrastructure standards
 - Performance, scalability, and resilience considerations
 - Compliance with the requirements outlined in this RFP
- Bidders will be responsible for providing at least the same amount of storage, compute, and RAM as specified for the Primary (PR) Site above. These figures represent the minimum requirement for the proposed Infrastructure as a Service (IaaS) solution. In the event that bidders propose hardware or software specifications that differ from the minimum requirements, they must provide a complete rationale justifying the deviation.

- Any shortcomings arising from inaccurate sizing by the bidder, which impact the transition, takeover, and migration of the Core Business Application (CBA) to the proposed infrastructure, will be the sole responsibility of the bidder. The bidder will bear the cost of any corrective actions required to meet CDNS's operational and performance expectations.
- Bidders must also calculate the maximum storage, RAM, compute, and software requirements based on the current transaction and user trends, as well as the projected growth trends provided by CDNS in Section 4 of this document. These calculations should ensure the infrastructure is capable of accommodating future growth, including increases in transaction volumes, user load, and data processing requirements.

CDNS does not mandate any specific OEM, model, or architecture, provided the proposed solution meets the functional, performance, availability, and security requirements defined in this RFP.

Upon completion, expiry, or termination of the Agreement, the Service Provider who shall also, throughout the tenure of the Agreement, provide ongoing support, maintenance, enhancements, and customization of the Core Business Application (owned by the Procuring Agency)—shall ensure an orderly transition in accordance with the agreed Exit Management Plan.

The Service Provider shall hand over to CDNS the updated source code of the Core Business Application, complete database schema, system documentation, configuration details, and all relevant data, including full and incremental backups, and shall provide necessary cooperation to facilitate smooth transfer and continuity of operations.

3.3.2.2 Bidder's Responsibilities

The selected bidder shall be responsible for providing the proposed infrastructure, both hardware and software, on an Infrastructure as a Service (IaaS) basis, in accordance with the current specifications outlined in Section 4.1.1 (Current Storage Utilization) and the utilization and growth trends provided in Section 4.1.2. This includes ensuring that the proposed infrastructure can accommodate both current and future operational demands, based on the utilization and growth projections specified by CDNS.

The bidder shall ensure that the proposed solution meets or exceeds the hardware and software specifications detailed for both the Primary (PR) and Disaster Recovery (DR) sites, while also allowing for scalability and performance in line with CDNS's expected growth. The vendor is responsible for replicating the same specifications for the DR site to maintain identical performance, scalability, and reliability across both locations. Furthermore, DR drills shall span over 1 one week to ensure reliability of the Disaster recovery site.

ANNEXURE-G**4 SECTION-IV – CURRENT AND PROJECTED APPLICATION AND INFRASTRUCTURE UTILIZATION DETAILS****4.1 Software Application details**

- Software application is programmed in JAVA
- APACHE Tomcat is used as Web Server where required
- Software application is based on micro-services architecture and runs on Docker based environment and utilizes tools such as Kubernetes, Rancher and Fennel for network fabric.
- REST Interface is used to expose web services where required
- Application also integrates with
 - NADRA on SOAP Interface
 - Email server using SMTP
 - SMS service using SOAP interface
 - 1Link via ISO 8583 and OpenAPIs
 - RAAST via ISO 20022
 - **SBP** – Regulatory reporting, prize bond draw coordination, settlement references
 - **Ministry of Finance** / Finance Division– Fiscal reporting, investment inflows/outflows, government accounting
 - **FBR** – Withholding tax deduction, reporting, and compliance validation
 - **CDC** – Dematerialization, digital securities provisioning, investor records
 - **EAD**– Policy-driven data sharing, financial disclosures, and reporting
 - **BOP for co-badged credit card issuance**
 - **UPI for debit cards issuance**
 - **AGPR/ FABS – Financial Data Reporting**
 - **ADC Applications like middleware, CMS, ACS**
 - **1Link for ATM issuance, Bill payments, IBFT, and Paypak cards issuance**

The complete source code for the Core Business Application (CBA of CDNS), developed by our vendor, will be provided to the successful bidder/firm via a GitLab repository. The source code was developed as part of the ongoing collaboration with CDNS. Hosting Infrastructure details

- The application currently runs in a High availability cluster mode on HP Blade servers
- The various components of application run on Virtualized environments (VMWare and vSphere is used)
- Database is Oracle 19c – Configured as a 2 Node Oracle RAC which is setup on Physical Servers.
- NGINX is used as Reverse Proxy server and all application access either from Branches or from any other software is routed via NGINX.

4.1.1 Current Storage Utilization (Pre-Purging)

The following outlines the current hardware and infrastructure utilized at the Primary (PR) and Disaster Recovery (DR) site of CDNS. These specifications will serve as the minimum reference for bidders when proposing their infrastructure solutions:

As-Is of PR Site (NTC Islamabad):

- **Database (DB):** 32 cores
- **Core Business Application (CBA):** 96 cores
- **Total Cores:** 128 cores
- **RAM:** 2 TB
- **Utilized Storage:** 110 TB
- **Raw Storage:** 190 TB
- **Active VMs -** 134
- **Inactive VMs -** 37

As-Is of DR Site (NTC Lahore):

- **Database (DB):** 32 cores
- **Core Business Application (CBA):** 96 cores
- **Total Cores:** 128 cores
- **RAM:** 2 TB
- **Utilized Storage:** 110 TB
- **Raw Storage:** 190 TB
- **Active VMs -** 133
- **Inactive VMs -** 8

This current infrastructure sizing, as detailed above, must be taken into consideration when proposing the new infrastructure, ensuring scalability, performance, and compatibility with CDNS’s requirements. The vendor shall be responsible for replicating the same infrastructure specifications proposed for the Primary (PR) site at the Disaster Recovery (DR) site, ensuring identical performance, scalability, and reliability across both locations.

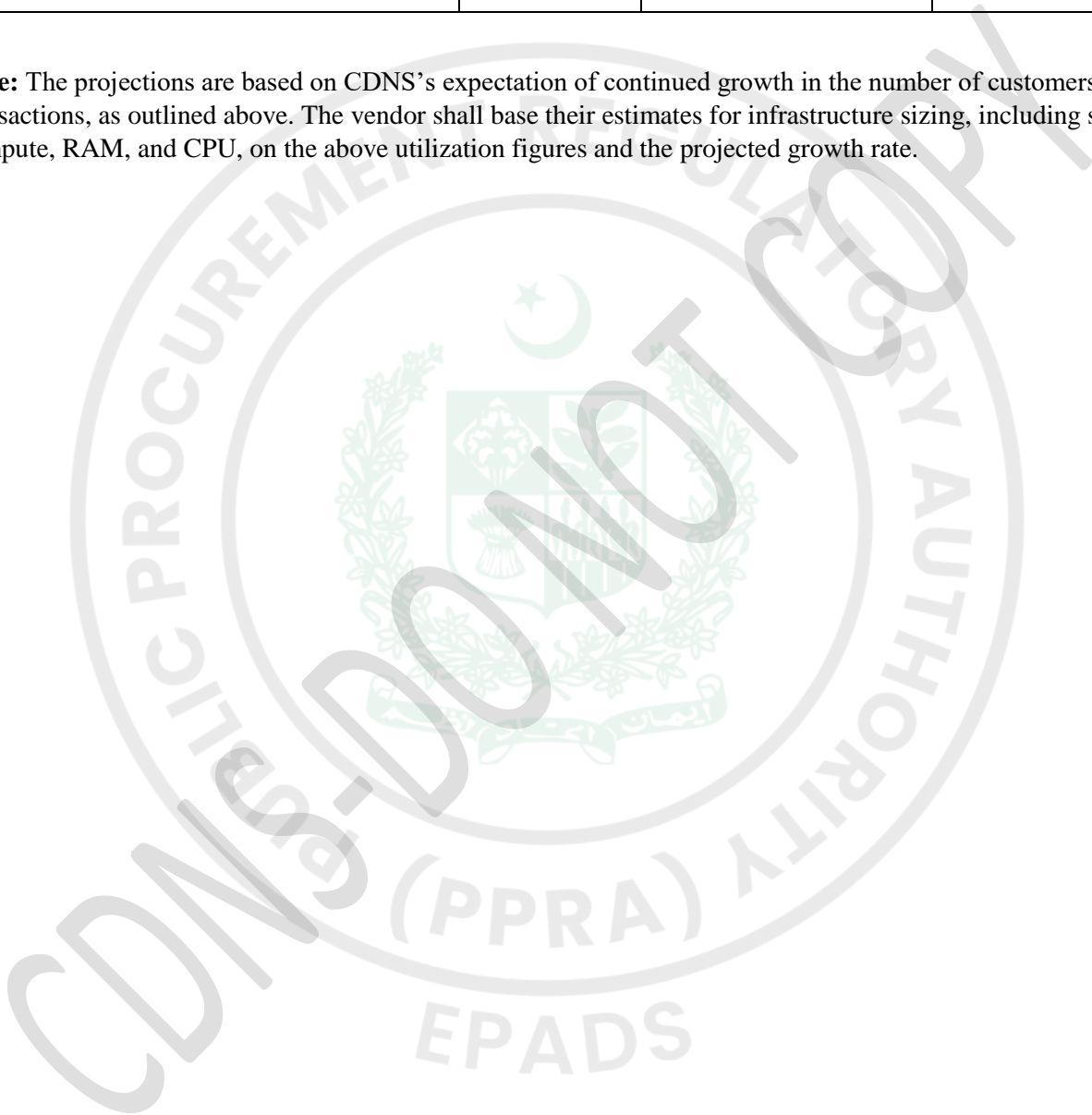
4.1.2 Current Utilization and Growth Projections

The following table outlines the **current utilization** and **projected growth** for key infrastructure components, including storage, compute and RAM, based on **CDNS’s operational trends** and **future expectations**. This information will assist bidders in estimating the required infrastructure to accommodate both current and future operational demands.

Utilization Metric	Current (2025)	Projected Growth (2026-2030)	Projected Value (2030)
Total Number of Customers	3.7 million	+1.3 million (Growth)	5 million

Biometric Transactions (Successful)	1,000,000	~ 500,000	~1,500,000
Total Transactions (Receipts & Payments, Jan-Dec 2025)	74,186,533	+50% (Approx.)	111,280,000
ATM Transactions (Jan-Dec 2025)	4,400,000	+25% (Approx.)	5,500,000
Mobile App Transactions (Jan-Dec 2025)	1,200,000	+30% (Approx.)	1,560,000
System Transactions (Automated accruals, etc.)	25,180,044	+40% (Approx.)	35,250,000

Note: The projections are based on CDNS’s expectation of continued growth in the number of customers and transactions, as outlined above. The vendor shall base their estimates for infrastructure sizing, including storage, compute, RAM, and CPU, on the above utilization figures and the projected growth rate.



ANNEXURE-H

4.2 Details of Hardware and Software Installed for the Production Environment are as follows:

4.2.1 PR Site Hardware

Table: 5.1

S.NO	Name	Quantity	Description
1	QFX5100	2	Core Switches
2	HPE Synergy 12000 Chassis	1	Chassis
3	HPE Blade 480 Gen10	12	Blade Servers
4	HP 3Par Storage 8440	1	SAN Storage
5	Cisco SAN Switch	2	Brocade
6	EX4300	2	Aggregation Switches
7	Fortigate 1000D	1	Firewall
8	Fortigate 200E	1	Firewall (SSLVPN)
9	HP DL380 Gen9	4	HP Servers UAT/Reporting DB
10	HP SAN 2040 (3Par)	1	SAN Storage UAT/Reporting DB
11	HP MSL 2024	1	HP Tape Drive
12	SRX 320	1	SBP Firewall
13	FG 1100E	2	Core Firewall
14	SRX 1500	2	Core Firewall

4.2.2 PR Site Software

Table: 4.1.2			
S. NO	Name	Quantity	Description
1	Veeam	16	Backup Software
2	SolarWinds (SAM)	300 Nodes	Application Monitoring
3	SolarWinds (NPM)	500 Elements	Network Monitoring
4	Vcenter	1	VMWare vCenter
5	Oracle Linux	1	Oracle Linux
6	Oracle 19c	24	DB
7	vCenter	1	VMWare vCenter
8	VMWare Vsphere 6	6 Socket	VMWARE
9	VMWare Vsphere 8	4 Socket	VMWARE
10	Nagios Core	NIL	Services Monitoring
11	Kubernetes	NIL	Application Cluster soft
12	Jasper	NIL	Reporting
13	GitLab	NIL	Repository
14	Grafana	NIL	Monitoring
15	Mail Enable	12 Core	Email relay
16	JIRA		Ticketing System
17	SQL Server		For Solarwinds SAM
18	Nginx		Reverse Proxy

4.2.3 DR Site Hardware

Table: 5.3

S.NO	Name	Quantity	Description
1	EX4300	2	Aggregation Switches
2	Fortigate 200E	1	Core Firewall
3	SRX 320	1	

4.2.4 DR Site Software

Table: 5.4

S.NO	Name	Quantity	Description
1	Veeam	16	Backup Software
2	SolarWinds (SAM)	300 Nodes	Application Monitoring
3	SolarWinds (NPM)	500 Elements	Network Monitoring
4	Vcenter	1	VMWare vCenter
5	Oracle Linux	1	Oracle Linux
6	Oracle 19c	24	DB
7	vCenter	1	VMWare vCenter
8	VMWare Vsphere 6	6 Socket	VMWARE
9	VMWare Vsphere 8	4 Socket	VMWARE
10	Nagios Core	NIL	Services Monitoring
11	Kubernetes	NIL	Application Cluster soft
12	Jasper	NIL	Reporting
13	GitLab	NIL	Repository
14	Grafana	NIL	Monitoring

15	Mail Enable	12 Core	Email relay
16	JIRA		Ticketing System
17	SQL Server		For Solarwinds SAM
18	Nginx		Reverse Proxy



ANNEXURE-I**5 SECTION V – EVALUATION CRITERIA**

There will be a Single Stage-Two Envelope Procedure (PPRA Rule 36-B), with evaluation of the Technical Proposals being completed prior to any Financial Component being opened and compared. The Financial Proposal will be opened only for that bidder firm whose Technical Proposal meets the requirements.

The overall evaluation of the Bid for Marking will be based on distribution of 100 marks as under:

Technical Proposal - 50 marks

(60% out of the total marks for Technical Proposal (i.e. 30 out of 50 marks) are the qualifying marks to proceed to the next stage. The Financial Bids will be returned unopened to firms securing less than 30 Marks in Technical Evaluation).

Financial Proposal - 50 marks

The Bidder quoting the lowest Total Evaluated Cost (TEC) shall get the Highest/Maximum marks i.e.; 50 out of 50 marks in the Financial Marking using below mentioned Formula.

(A) Bid ratio = (a) Lowest quoted Total Evaluated Cost (TEC) / (b) Quoted TEC for which financial marks are required [for lowest it would be 1]

Note: Total Evaluated Cost (TEC) will be calculated as per formula mentioned in para 7.4 of Section-VII

(b) FM = Bid Ratio * Marks Allocated for Financial Bid (i.e. 50)

Total Marks obtained by the Bidder (out of 100) = Technical Marks + Financial Marks

5.1 Responsiveness Test/Initial Screening Criteria

In accordance with **PPRA Rules, 2004** and applicable public procurement best practices, all bids shall undergo an initial responsiveness examination. Only those bidders who fully comply with **all mandatory eligibility and qualification requirements** shall be considered for further technical evaluation.

Failure to submit **complete, valid, and verifiable documentary evidence** against any criterion shall render the bid **non-responsive and liable to outright rejection**, without further evaluation.

All documents must be:

- Properly indexed and page-numbered
- Clearly legible and verifiable
- Supported by original documents upon request

Table 1: Responsiveness / Initial Screening Criteria

S. No.	Eligibility / Qualification Criteria	Mandatory Supporting Documentary Evidence	Compliance (Yes / No)
1	Legal Status & Incorporation Firm must be a registered legal entity in Pakistan for at least five (05) years	<ul style="list-style-type: none"> • SECP Certificate of Incorporation / Registration confirming minimum 5 years of continuous registration 	

2	Tax Registration & Compliance Bidder must have Active NTN and Active/Operative STRN , with business activity related to IT / Software Services	<ul style="list-style-type: none"> • NTN Certificate (FBR) • Sales Tax Registration (STRN) • Active Taxpayer List (ATL) evidence 	
3	Non-Blacklisting & Legal Standing Bidder must not be blacklisted or debarred by any Federal / Provincial Government entity	Bidder should provide an undertaking on legal 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 and also not involved in any kind of lawsuits either current or pending." (Affidavit duly attested by the Oath Commissioner/Notary Public)	
4	Financial Capacity Minimum cumulative turnover of PKR 750 Million from IT / Software services during FY 2022–23, 2023–24, 2024–25	<ul style="list-style-type: none"> • Audited Financial Statements (3 years) with clear identification of IT revenue 	
5	Banking Applications Experience Successful implementation or customization of at least one Banking Application used for Customer Data Management, Identity Verification, Deposits, Loans, KYC , or similar core functionalities for a bank in Pakistan (Conventional or Islamic).	Supply Order/ Purchase Order/Work Order/Agreement	
6	Support & Maintenance Capability In-house capability for: – <ul style="list-style-type: none"> • Core Banking Systems • Payment Switch / Middleware • Card Management Systems • Digital Channels (Internet & Mobile Banking, Digital onboarding solutions) • RAST & RTGS • Integration systems for NADRA • Loan Management Systems 	Supply Order/ Purchase Order/Work Order/Agreement	

	<ul style="list-style-type: none"> E-KYC Solutions <p>On a hosted/Software as a service model to provide proof of managed services and maintenance and support.</p>		
7	<p>Technical Human Resource Capacity</p> <p>In-house expertise in: –</p> <ul style="list-style-type: none"> Java Microservices Application Servers Kubernetes Containerization– CI/CD Oracle Database Administration Secure API & Open Banking integrations 	<ul style="list-style-type: none"> CVs of key technical resources with relevant experience HR certification (where required)/ Employment letters <p>Bidder must possess the expertise in the listed tools Please attach certifications of HR in relevant fields (if applicable)</p>	
8	<p>Industry Registration</p> <p>Registered with PSEB or PASHA for minimum three (03) years</p>	<ul style="list-style-type: none"> Valid PSEB Registration Certificate OR PASHA Membership Certificate 	
9	<p>Bid Security</p> <p>Submission of Bid Security in prescribed form, amount, and validity</p>	<ul style="list-style-type: none"> Original Bid Security Instrument (as per desired type and amount) 	

Bidder Compliance Checklist (To Be Filled by Bidder)

The bidder must complete this checklist and submit it along with the proposal.

S. No.	Requirement	Compliance (✓ / ✗)	Page No. Reference
1	Company registered with SECP for ≥ 5 years		
2	NTN & STRN active and verifiable		
3	Non-blacklisting affidavit provided		
4	Minimum cumulative PKR 750 Million IT turnover (last 3 years)		
5	Core Banking (and other banking applications) implementation experience		
6	Support & maintenance capability available		
7	Qualified in-house technical resources		

8	<i>PSEB or PASHA registration valid</i>		
9	<i>Bid Security submitted as per RFP/Bidding Document</i>		

Declaration by Bidder:

We hereby confirm that the information and documents submitted are true, complete, and correct. We understand that any misrepresentation or false information may result in disqualification at any stage of the procurement process.

Authorized Signatory: _____

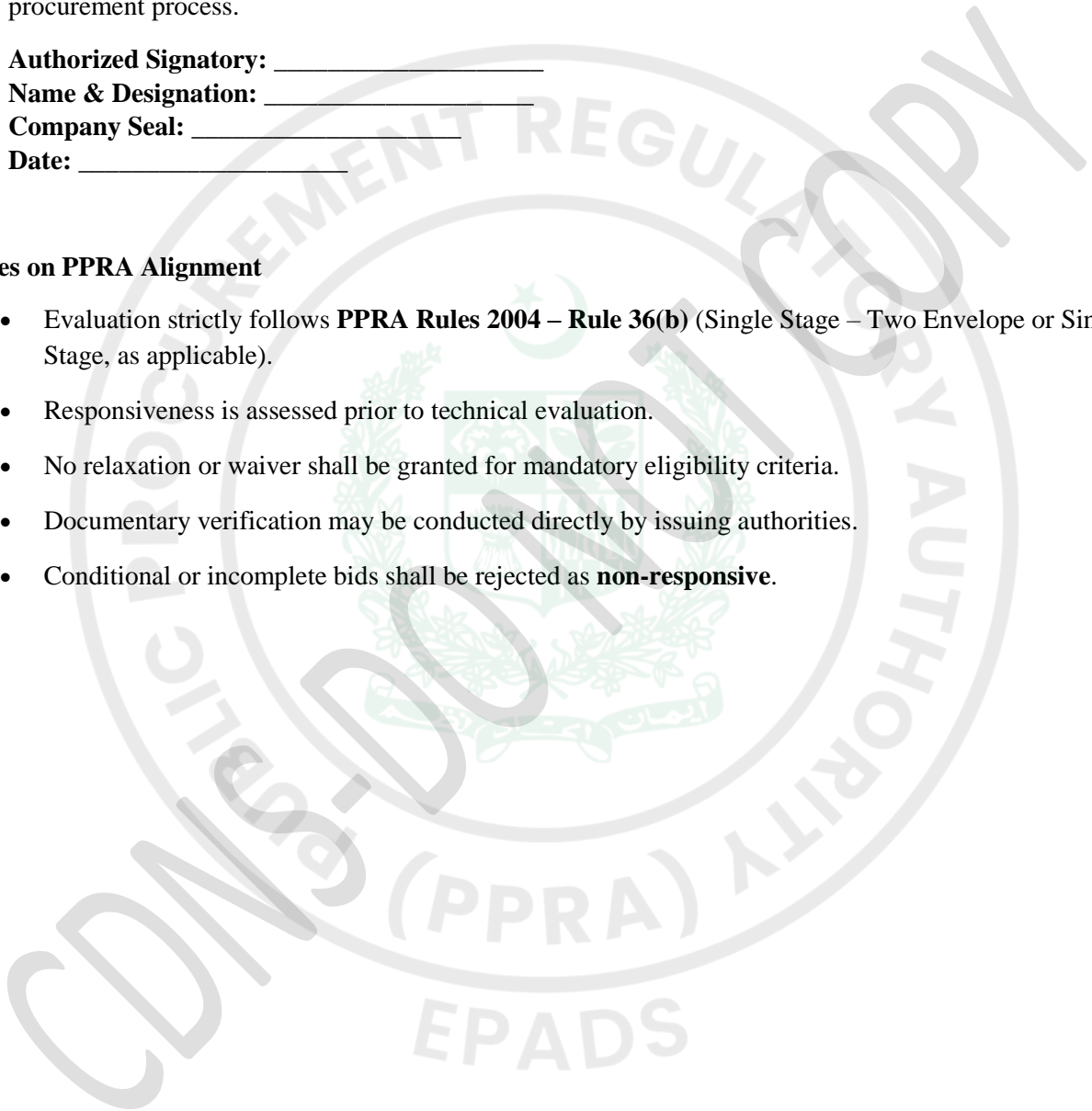
Name & Designation: _____

Company Seal: _____

Date: _____

Notes on PPRA Alignment

- Evaluation strictly follows **PPRA Rules 2004 – Rule 36(b)** (Single Stage – Two Envelope or Single Stage, as applicable).
- Responsiveness is assessed prior to technical evaluation.
- No relaxation or waiver shall be granted for mandatory eligibility criteria.
- Documentary verification may be conducted directly by issuing authorities.
- Conditional or incomplete bids shall be rejected as **non-responsive**.



6 SECTION VI-Technical Evaluation Criteria

6.1 Objective

The objective of this Technical Evaluation is to assess the bidder’s capability to undertake transition, takeover, operation, support, enhancement, and future development of the existing Core Business Application (CBA) and its associated technology stack, including provisioning of infrastructure, middleware, integrations, and high-availability environments.

The evaluation shall be quantitative, evidence-based, and aligned with the approved scope and technical architecture of CDNS.

Only bidders who have successfully passed the Responsiveness / Initial Screening stage shall be considered for technical evaluation.

6.2 Evaluation Methodology

- Total Technical Marks: **50**
- Minimum Qualifying Score: **60% (30 Marks)**
- Evaluation shall be strictly based on **verifiable documentary evidence**
- Verbal claims shall not be considered
- Evaluation shall be conducted in accordance with **PPRA Rule 36(b)**

6.3 Detailed Technical Evaluation Criteria

Relevant Experience & Past Performance (20 Marks)

Table 6.3.1 – Core Banking, Financial Systems, and Hardware provisioning and maintenance Experience

S. No	Sub-Criteria	Measurement Basis	Marks	Documentary Evidence
1	Experience in development and implementation of following in Pakistan <ul style="list-style-type: none"> a) Core Banking/Business Application, b) Digital Banking, c) Middleware for integrations with payment gateways and regulatory bodies d) Card Management System 	The bidder must present evidence of experience in the following. Each experience shall carry 1 marks, while two or more experiences shall carry 2 marks. <ul style="list-style-type: none"> a) Core Banking/Business Application, b) Digital Banking, c) Middleware for integrations with payment gateways and regulatory bodies d) Card Management System 	0-8	Supply Order/ Purchase Order/Work Order/Agreement

Central Directorate of National Savings

2	<p>Experience in development and implementation of following in Pakistan</p> <p>a) Loan Management Systems b) E-KYC Solutions</p>	<p>The bidder must present evidence of experience in the following. Each experience shall carry 1 marks, while two or more experiences shall carry 2 marks.</p> <p>a) Loan Management Systems b) E-KYC Solutions</p>	0-4	Supply Order/ Purchase Order/Work Order/Agreement
3	<p>Experience in providing post-implementation support/SLA and operations for</p> <p>a) Core Banking, b) Digital Banking, c) Middleware for integrations with payment gateways and regulatory bodies, d) Card Management System</p>	<p>Each type with minimum of one experience shall carry 1 mark</p>	0-4	Supply Order/ Purchase Order/Work Order/Agreement
4	<p>Experience in providing post-implementation support/SLA and operations for</p> <p>e) Loan Management Systems f)E-KYC Solutions</p>	<p>Each type with one experience shall carry 1 mark</p>	0-2	Supply Order/ Purchase Order/Work Order/Agreement
5	<p>Managed Services: Experience in the provisioning and providing comprehensive management services for the full lifecycle of the infrastructure, including hardware and software deployed in Data Centers in Pakistan, which includes (but is not limited to) hardware components such as servers, storage, SAN, networking equipment etc, and software components like operating systems (OS), network monitoring tools, vulnerability management tools, virtualization software, and 2FA management solutions, etc.</p>	<p>Bidders will be awarded 01 marks for each relevant experience. The maximum score for this section will be capped at 2 marks.</p>	0-2	Supply order / purchase order / work order / agreement along with detailed scope of work from FSD/Technical proposal

Central Directorate of National Savings

Integration & Development Capabilities (10 Marks)

Table 6.3.2 – Integration, Platform & Transition Capability

S. No	Sub-Criteria	Measurement Basis	Marks	Documentary Evidence
1	NADRA Integration (BVS / Verisys)	≥ 5 Institutions = 5 4 institutions = 4 3 institutions = 3 2 institutions = 2 1 institution = 1	0–5	Supply Order/ Purchase Order/Work Order/Agreement
2	Integration with National Payment Systems (1LINK/ RAAST)	≥ 4 institutions = 3 3 institutions = 2 2 institutions = 1	0 – 3	API specs (confidential details may be redacted) or Supply Order/ Purchase Order/Work Order/Agreement referencing the integration with National Payment Systems
3	Disaster Recovery & Switch-Over Capability (Primary–DR replication, failover readiness)	≥ 2 implementations = 2 1 implementation = 1	0–2	Previous DR architecture (confidential details may be redacted) or Previous DR drill reports

Team Competency & Resource Strength (12 Marks)

1. Java Backend Developer

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in Java development	1.0	CV, Experience certificate
	Less than 3 years in Java development	0	
Professional Certification	Professional certification related to Java development	1.0	Valid certification
Total Marks		2.0	

2. Microservices Developer

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in Design and implementation of distributed systems, API Gateway, service discovery, observability	1.0	CV, Experience certificate
	Less than 3 years of experience in Design and implementation of distributed systems, API Gateway, service discovery, observability	0	
Total Marks		1.0	

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3. Application Server Engineer

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in, deployment, configuration automation, and performance tuning	1.0	CV, Experience certificate
	Less than 3 years	0	
Total Marks		1.0	

4. DevOps Engineer

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in Docker, GitLab CI/CD, automated builds and deployments	1.0	CV, Experience certificate
	Less than 3 years	0	
Professional Certification	Professional certification related to Docker, GitLab CI/CD, automated builds and deployments	1.0	Certification
Total Marks		2.0	

5. Database Administrator (DBA)

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years in Database administration (Oracle19c), performance tuning, backup & recovery, replication, database security	1.0	CV
	Less than 3 years	0	
Professional Certification	Professional certification related to DB administration	1.0	Certification
Total Marks		2.0	

6. Kubernetes Engineer / Container Orchestration Specialist

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of hands-on experience in Kubernetes / container orchestration	1.0	CV
	Less than 3 years	0	
Total Marks		1.0	

7. API & Integrations Specialist

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in Open Banking, API ecosystems, or integrations with financial systems	2.0	CV
	Less than 3 years	1.0	
Total Marks		2.0	

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8. Infrastructure & Data Center Engineer (Enterprise Systems)

Criteria	Evaluation Parameters	Marks	Evidence Required
Experience	≥ 3 years of experience in managing enterprise infrastructure including servers, storage (SAN/NAS), virtualization platforms, and data center operations for banking or financial institutions	1.0	CV
	Less than 3 years of experience in enterprise infrastructure and data center operations	0	
Total Marks		1.0	

Note: Only 1 person shall be evaluated against each role.

Financial Strength (5 Marks)

Criteria	Marks	Evidence
Cumulative IT Turnover (Last 3 Years)	≥ PKR 1.5 Billion = 5 750-1.5 Billion = 3 < 750M = 1	Audited Financial Statements

Industry Certifications and Validation (3 Marks)

Criteria	Marks	Evidence
Company must be older than 5 years	2	Valid SECP documentation
Company must be registered with PASHA/PSEB	1	Valid certification/registration documents

6.4 Compliance Statement

Failure to submit verifiable documentary evidence against any criterion shall result in zero marks for that criterion.

Any misrepresentation, concealment, or submission of false or misleading information shall result in disqualification at any stage of the procurement process.

7 SECTION VII- Financial Evaluation Criteria (Total: 50 Marks)

7.1 Cost Components

Bidders shall quote prices in accordance with the Financial Proposal format provided in the RFP/Bidding Document. The quoted prices shall include the following cost components:

Table 7.1		
S No	Activity	Total Cost (PKR) (Inclusive of all applicable taxes)
Group – I [Core Business Application]		
01	Cost for Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis, including end-to-end support, maintenance, and management of the CBA, its database administration, middleware and stack components, performance optimization, security hardening, technical updates, bug-fixes etc., and technical support during switch over and fall back of the CBA and its database as part of routing DR Drills as Managed services i.e AMC + Cost (one-time) of Integration with Licensed Bill Aggregators	<i>CostA = Total Cost from Table 2.2</i>
02	Enhancement/Customization in the existing “CBA of CDNS” to meet current and ongoing business and technical requirements of CDNS (Mention Cost in terms of Man Days)	<i>CostB = Cost from Table 2.3</i>
Total of Group – I [Core Business Application]		
Group – II [IaaS]		
03	Cost for the procurement and provisioning of Hardware Infrastructure as a service required for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment, etc.	<i>CostC = Cost from Table 2.4</i>
04	Cost for the procurement and provisioning of Software Infrastructure as a service required for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment, etc.	<i>CostD = Cost from Table 2.5</i>
Total of Group – II [IaaS]		
Group – III [Managed Services of Existing and Provided Infrastructure as IaaS]		
05	Cost for the ongoing managed services of the new and existing hardware, including maintenance, monitoring, support, and any required hardware upgrades over the 01-year contract period.	<i>CostE = Total Cost from Table 2.5</i>

7.2 Evaluation Period

For the purpose of commercial evaluation, the evaluation period shall be **One (1) year**, comprising:

7 SECTION VII- Financial Evaluation Criteria (Total: 50 Marks)

7.1 Cost Components

Bidders shall quote prices in accordance with the Financial Proposal format provided in the RFP/Bidding Document. The quoted prices shall include the following cost components:

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%)
<u>01</u>	One Time Cost for Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis		<u>CostA</u>	<u>Not Applicable</u>
<u>02</u>	<p>One Time Cost for Integration with Licensed Bill Aggregators (Mention One-time development cost inc. all applicable taxes in PKR)</p> <p><u>(Conditions)</u></p> <ul style="list-style-type: none"> i. Annual Maintenance Cost for this module shall be applicable as per the percentage quoted in Table 2.3. ii. SLA for this module shall be applicable as per details mentioned in Section 9.7 of this RFP 		<u>CostB</u>	<u>Not Applicable</u>
<u>03</u>	Yearly Cost for End-to-end support, maintenance, and management of the CBA, its database administration, data replication, middleware and stack components, performance optimization, security hardening , technical updates, bug-fixes etc., including switch over and fall back of the CBA and its database as part of routing DR Drills as Managed services i.e AMC		<u>CostC</u>	<u>(R1)</u>

Central Directorate of National Savings

S. No	Description	Year-1 Value	Label
1	Man-Day Cost (PKR)	XXXX	CostD
2	AMC (% of development cost)	XX%	
3	Fixed Annual Escalation on Man-Day Rates	XX%	R2

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R3)
01	Yearly Cost for the provisioning of Hardware Infrastructure As A Service required for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment, etc.		CostE	

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R4)
01	Yearly Cost for provisioning of Software Infrastructure As A Service for software required for the CBA infrastructure and associated systems, including OS, network monitoring, security tools, vulnerability management, and virtualization software.		CostF	

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R5)
01	Cost for the management of the existing hardware and the provided infrastructure as a service (IaaS) as a managed service including maintenance, monitoring, support, installation, configuration & patch management over the contract period.		<u>CostG</u>	

Central Directorate of National Savings

7.2 Evaluation Period

The financial evaluation shall be conducted over a **period of Two (02) years**, comprising:

- Initial Contract Period: One year (Year-1)
- Extension year with inclusion of escalation rates.

Bidders shall:

- Quote **Year-1 (Y1) cost** for all components
- Quote a **fixed annual escalation percentage** applicable for extension years (from CostC to CostG as R1 to R5)

7.3 Cost Normalization and Assumptions

To ensure uniformity and comparability, the procuring agency shall apply the following standard assumptions solely for evaluation purposes:

Mandatory Evaluation Assumptions

- Evaluation Period = 1 year
- Assumed Effort for Cost D = 100 man-days per year
- All prices inclusive of applicable taxes

These assumptions are **indicative and non-binding** and shall be used **only for financial proposal evaluation**. Actual consumption, if any, shall be governed by operational requirements and the final agreement.

- The Total Evaluated Cost (TEC) shall be calculated as the sum of Year 1 (Y1) and Year 2 (Y2) costs.
- Year 1 shall include one-time and recurring costs comprising Cost A, Cost B, Cost C, Cost D (multiplied by specified mandays), Cost E, Cost F, and Cost G.
- Year 2 shall include escalated recurring costs, where Cost C to Cost G shall be adjusted using the respective escalation factors R1 to R5. Cost D shall be calculated based on man-days and applicable escalation, and Annual Maintenance Cost (AMC), if applicable, shall be applied on the escalated Cost D component.
- Cost A and Cost B shall not be considered beyond Year 1

7.4 Total Evaluated Cost (TEC)

The Total Evaluated Cost (TEC) for each bidder shall be calculated as follows:

$$\text{TEC} = [\text{Cost A} + \text{Cost B} + \text{Cost C} + (\text{Cost D} \times 100) + \text{Cost E} + \text{Cost F} + \text{Cost G}] + [\text{Cost C} \times (1 + \text{R1}) + (\text{Cost D} \times 100 \times (1 + \text{R2})) + (\text{Cost D} \times 100 \times (1 + \text{R2}) \times \text{AMC}\%) + \text{Cost E} \times (1 + \text{R3}) + \text{Cost F} \times (1 + \text{R4}) + \text{Cost G} \times (1 + \text{R5})]$$

Only the TEC shall be used for financial comparison between bidders.

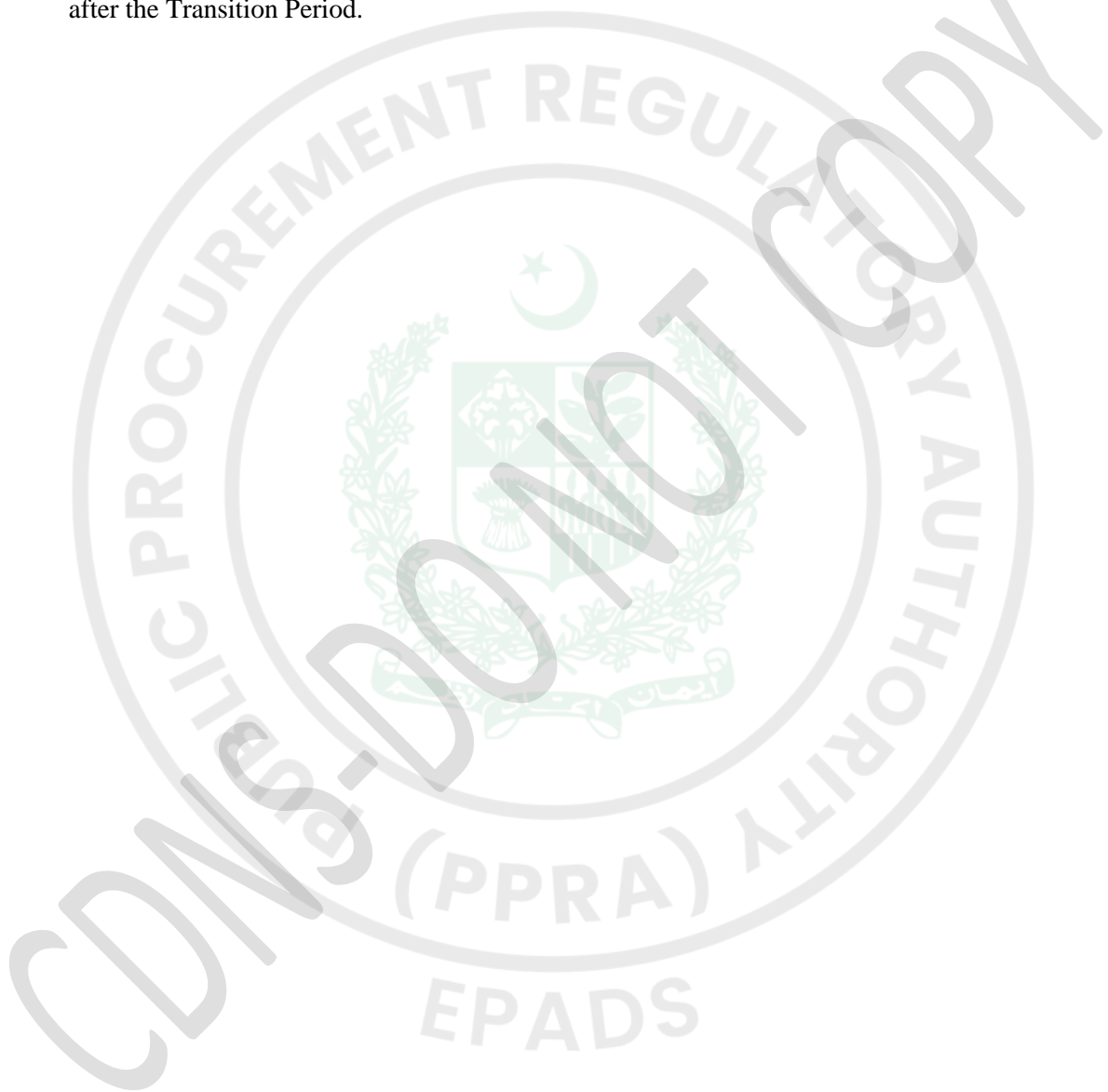
ANNEXURE-L**8 SECTION VIII****8.1 Ownership Rights and Handover of Source Code and Related Documentation**

- a) The Procuring Agency shall be the sole and exclusive owner of the source code, technical and user documentation, databases, configuration files, and all other components, deliverables, and intellectual property developed, customized, configured, or maintained by the Bidder under this Agreement (collectively referred to as the “Assignment Materials”).
- b) All rights, title, and interest, including intellectual property rights, in and to the Project Materials shall vest exclusively in the Procuring Agency from the date of their creation. The Bidder hereby irrevocably assigns, transfers, and conveys to the Procuring Agency all such rights without any further consideration.
- c) The Bidder shall ensure that no third-party proprietary material is incorporated into the Project Materials without the prior written consent of the Procuring Agency, and that all open-source or licensed components are clearly identified, with associated licenses duly disclosed and compatible with perpetual ownership and use by the Procuring Agency.
- d) The ownership of all hardware and software infrastructure provided by the Bidder shall remain exclusively with the Bidder throughout the contract period. The ownership rights shall NOT be transferred to the procuring agency upon termination or completion of this agreement.
- e) Upon the termination, expiry, or completion of this Agreement, the Bidder shall, at no additional cost to the Procuring Agency, deliver the most recent, complete, and operational versions of all assignment materials, including but not limited to:
 - i. Full source code and related build scripts;
 - ii. System and technical documentation.
 - iii. Database schemas, configurations, and deployment instructions; and
- f) Any other information or material necessary for the continued operation, maintenance, and enhancement of the Core Business Application.
- g) The Bidder shall not retain, copy, or use any portion of the Materials/information/data related to this assignment, whether in physical or electronic form, except with the prior written authorization of the Procuring Agency and solely for purposes consistent with this Agreement.
- h) The Bidder shall comply with all applicable government information security, confidentiality, and intellectual property regulations in the development, storage, and handling of the Project Materials.

8.2 Transition Phase Assistance upon Completion/Termination of Agreement

- a) Upon the termination, expiry, or completion of this Agreement, the Bidder shall provide all reasonable cooperation, support, and technical assistance to the Procuring Agency, or to any successor service provider designated by the Procuring Agency, to facilitate a smooth and uninterrupted transition of services and operations (“Transition Period”).
- b) Such transition assistance shall include, but not be limited to, knowledge transfer, data migration, system handover, technical guidance, and coordination activities as may be reasonably required by the Procuring Agency to ensure business continuity.
- c) The Transition Period shall not exceed three (3) months from the effective date of termination or expiry of this Agreement, unless otherwise extended by mutual written consent of the Parties.

- d) During the Transition Period, all services and support provided by the Bidder shall be rendered at the same rates, terms, and conditions as specified in this Agreement, without any escalation or surcharge.
- e) The Bidder shall not obstruct, delay, or withhold access to any system, data, documentation, or technical information required by the Procuring Agency or its authorized representatives for the purpose of ensuring the seamless continuation of the Core Business Application.
- f) The Bidder shall continue to observe all confidentiality and data protection obligations during and after the Transition Period.



9 SECTION IX – SLA AND PENALTY CLAUSES

9.1 Penalty Attribution Principle

Penalties shall be applied strictly against the financial component associated with the breached service:

Service Tower	Financial Table
Transition-In	Table 2.2 (Year-1)
Application AMC	Table 2.2
Enhancements / CR	Table 2.3
IaaS Provisioning	Tables 2.4.1 & 2.4.2
Infrastructure Managed Services	Table 2.5

Penalty shall apply only to the root-cause service tower. No duplication of penalties across towers for the same incident, i.e. cascading impacts shall not trigger additional penalties.

9.2 Application Takeover & Transition-In SLAs

(Mapped to Year-1 of Table 2.2)

SLA Parameter	Target	Frequency	Penalty	Penalty Cap	Chronic Non-Performance
Transition Completion	≤ 6 Months	Weekly	0.5% of Year-1 cost per week of delay	10% of the cost quoted in Table 2.2 Year 1	Transition delay exceeds 20 weeks

Example – Transition Delay

- Transition Cost: PKR 50,000,000
- Delay: 4 weeks

Penalty = 50,000,000 × 0.5% × 4

Penalty = PKR 1,000,000

Penalty Applicability:

Penalties under this clause shall apply **only to the Transition-In and Year-1 AMC cost components** quoted in **Year-1 of Table 2.2**.

Failure to complete KT or documentation shall be treated as non-completion of Transition-In milestones. Penalties shall only be applied on delays solely attributable to the selected bidder.

(Mapped to Table 2.2 and 2.5)

9.3 Uptime SLA and Matrix

Mapped to Tables: 2.3, 2.4 and 2.5

CDNS and the Vendor shall agree to a defined 99.5% Uptime SLA for the CDNS CBA and Infrastructure as a service with defined maintenance exclusions, penalty matrices and capped service credits.

The vendor shall be responsible for ensuring a minimum of 99.5% as monthly Application and Infrastructure Uptime.

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

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

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

The penalties described above apply solely to the software application uptime for the Core Business Application (CBA) and the uptime of the provided hardware and software in Infrastructure as a Service. It is understood that this uptime is not related to factors outside of the selected vendor’s scope of work including, but not limited to, network issues, power outages, bandwidth fluctuations, or latency-related issues.

CDNS will be responsible for providing the rack space, internet connectivity, bandwidth, network, and all associated components required to ensure proper operation of the infrastructure in the NTC Data Center. Any downtime caused by network failures, power outages, bandwidth constraints, or external factors beyond the vendor’s control will not be considered as part of the uptime calculation for the application, and no penalties will be applied in relation to such outages. The above quoted figures and times are for a month of 30 days, and for clarity purposes only. The actual downtime for months comprising of 28, 29, 30 or 31 days will be calculated monthly as per the formula denoted above. Penalties shall be calculated Month-wise against the AMC/IAAS value of the respective Month (Table 2.2 and 2.4 and 2.5) and be deducted quarterly. The total penalties for any SLA breaches, as outlined, will be capped at 10% of the annual value of the AMC and IAAS.

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

9.4 Enhancements / Change Request SLAs (Man-Day Based)

(Mapped to Table 2.3)

<i>SLA Parameter</i>	<i>Target</i>	<i>Penalty</i>
<i>CR Delivery Timeline</i>	<i>As per mutually approved project Plan</i>	<i>Penalty applicable only for vendor-attributable delays</i>
<i>Up to 10% delay in approved timeline</i>	<i>Allowed</i>	<i>No penalty</i>
<i>Delay between 10 and 30% of Approved Timeline</i>	<i>Not allowed</i>	<i>2.5% of total CR value</i>
<i>Delay beyond 30% and up to 50%</i>	<i>Not preferred</i>	<i>5% of total CR value</i>
<i>Delay beyond 50%</i>	<i>Not acceptable</i>	<i>Additional Penalty of 0.5x rate per MDs per day for exceeding 50% deviation</i>
<i>Documentation & Deliverables</i>	<i>Mandatory</i>	<i>1% of CR value if documentation and deliverables are not present at date of CR-Go live</i>

- *Total penalty for any individual CR shall not exceed 10% of the total approved CR value.*
- *A Man-Day represents one person-day of effort and shall not be construed as a calendar day or working day.*
- *The approved timeline (in calendar days) for any change request / project can differ from the total approved mandays for any project, given as how the bidder/vendor can align multiple resources to work simultaneously, or break tasks constituting a single manday’s efforts over multiple days.*
- *Delays shall be calculated on a per calendar day basis, when the actual project duration exceeds the approved timelines.*
- *In case, during CR execution, it is determined that the originally approved Man-Day estimate is insufficient due to expanded scope, additional regulatory requirements, technical dependencies, or design changes, the vendor shall formally submit a Revised*

Effort & Impact Assessment for approval by CDNS.

- *Upon approval, the revised Man-Days shall become the new baseline for SLA measurement.*
- *Penalties shall only be applicable for delays attributable to the Vendor as per the Vendor's defined responsibilities in the CR's scope work*

Example – CR Delay (between 10% and 30% of Approved Timeline)

Approved Change Request (CR) Details:

- **Approved Effort: 50 Man-Days**
- **Approved Rate: PKR 35,000 per Man-Day**
- **Total CR Value: PKR 1,750,000**

Actual Delivery Delay:

- **Delay: 8 Man-Days**
- **Delay Percentage: 16%**

Assessment:

- **Delay is within 20% of approved timeline**
- **As per SLA, delay up to 20% results in 2.5% of total CR value**
-

Penalty:

- **Penalty = $2.5\% \times 1,750,000$**
- **Penalty = PKR 43,750**
-

Example – CR Delay (Penalty @ 5% of CR Value)

Approved Change Request (CR) Details:

- **Approved Effort: 50 Man-Days**
- **Approved Rate: PKR 35,000 per Man-Day**
- **Total CR Value: PKR 1,750,000**

Actual Delivery Delay:

- **Delay: 18 Man-Days**
- **Delay Percentage: 36%**

Assessment:

- **Delay exceeds 20% but is within 50%**
- **Penalty applicable at 5% of total CR value**

Penalty Calculation:

- **Penalty = $5\% \times 1,750,000$**

- *Penalty = PKR 87,500*

Example – CR Delay (Penalty Beyond 50% Deviation)

Approved Change Request (CR) Details:

- *Approved Effort: 50 Man-Days*
- *Approved Rate: PKR 120,000 per Man-Day*
- *Total CR Value: PKR 6,000,000*

Actual Delivery Delay:

- *Delay: 30 Man-Days*
- *Delay Percentage: 60%*

Assessment:

- *Delay exceeds 50% of approved effort*
- *Penalty applicable only for delay exceeding 50%*

Penalty Calculation:

- *Delay beyond 50% = 5 Man-Days*
- *Penalty = $0.1 \times 120,000 \times 5 + 5\% \times 6,000,000$*
- *Penalty = 60,000 + 300,000*
- *Penalty = PKR 360,000*

9.5 AMC SLAs for Developed Modules

(Mapped to AMC % quoted in Table 2.3)

Upon expiry of the warranty period, each developed module or capability shall transition into AMC, priced as a percentage of its respective development cost, as quoted in **Table 2.3**.

Scope of AMC for Developed Modules

- Availability and performance of developed Modules
- Incident resolution and defect fixing
- Compatibility with core CBA changes
- Security patches and tuning
- Ongoing documentation updates

a) SLA Metrics

Any new modules developed during the course of the contract shall be subject to the same uptime and SLA metrics as the Core business application of CDNS, i.e. the penalty matrix defined above in section 9.5

b) Degradation Clause (Critical):

If a module or enhancement that has been successfully delivered and accepted subsequently exhibits performance degradation, unavailability, or functional failure during AMC, such degradation shall be treated as an AMC SLA breach, not a

development defect.

c) **Penalty Applicability:**

Penalties shall be calculated against the AMC value derived from the percentage quoted in Table 2.3, and not against the original development cost.

9.6 Infrastructure Managed Services SLA

(Mapped to Table 2.5)

CDNS and the vendor shall mutually agree on severity levels (critical, high, medium, low), including clear definitions, response times, target resolution, correction, and intimation processes for each level. Failure to meet the described resolution times can result in the vendor being penalized. Penalties shall mutually discussed and agreed between the selected bidder and CDNS and be capped to 10% of the total annual managed services value and applied only if service restoration has not been achieved within an agreed tolerance period.

a) **Security & Compliance**

CDNS and the vendor shall mutually agree upon resolution timelines for vulnerability fixes based on severity levels (critical, high, medium, low), with flexibility to review and adjust timelines based on the nature of the vulnerability and dependencies on external systems or third parties. The vendor shall work collaboratively with CDNS to resolve any audit concerns within a reasonable time frame, factoring in both vendor and CDNS responsibilities, and ensuring any audit logs are maintained for accountability and traceability. Both parties shall define the agreed-upon timelines for audit findings and resolution, with a joint escalation matrix in place to manage breaches, ensuring transparency and accountability for both parties.

b) **Backup & DR**

The vendor shall conduct periodic Disaster Recovery (DR) drills as per agreed schedule which would span over the period of at least 1 week twice a year and ensure real-time backup of all critical systems. In case of failure to meet defined RTO/RPO parameters during DR drills, corrective measures shall be implemented within a mutually agreed remediation timeline.

Repeated failure to meet DR performance benchmarks may attract SLA penalties in accordance with the applicable SLA framework.

The Vendor should also provide continuous, real-time backup and ensure full visibility of the backup status to CDNS. The Vendor is required to maintain and demonstrate compliance with this backup protocol throughout the contract duration.

c) **Capacity Management**

The vendor shall remain fully responsible for infrastructure sizing and forecasting.

Any performance degradation caused by incorrect sizing based on the growth projections shared by CDNS shall be rectified at no additional cost to CDNS.

d) **Hardware Lifecycle**

As part of lifecycle management, the vendor shall be responsible for ensuring that all hardware and software components are backed by OEM warranties (if applicable) for up to three years from the date of contract award/provisioning, and that OEM support is available for the entire contract duration. The vendor will be responsible for diagnosing and resolving any hardware-related issues that arise, ensuring minimal downtime and business continuity. This includes handling hardware failures, replacing faulty

components, and coordinating with hardware vendors for warranty support or component replacement. In the event of a hardware or software failure, the vendor will be responsible for providing a quick resolution, including replacing faulty components and restoring full functionality in a timely manner.

e) Integration Availability

(NADRA, SBP, RAAST, 1Link etc.)

Any Integration failures will be described as an issue with a defined severity level. If the vendor is unable to resolve the issue within the defined Severability response time, they shall be held liable against the defined penalty. Severity levels will be agreed mutually with the vendor in the service agreement

9.7 Penalty Cap and Chronic Non-Performance

1. Penalty Cap:

Total penalties in any contract quarter shall not exceed 10% of the total amount payable in the any year, and in the contract duration shall not exceed 10% of the Total Contract Value.

Chronic Non-Performance shall entitle CDNS to invoke PBG, scope reduction, or termination .

9.8 Delay Not Attributable to the Successful Bidder

Any delay in the performance or delivery of obligations by the Successful Bidder that is caused due to reasons attributable to the Procuring Agency shall not attract any penalty or liquidated damages.

In such cases, the corresponding timelines shall be reasonably extended, subject to mutual agreement between the Procuring Agency and the Successful Bidder, without any additional financial liability on the Procuring Agency.

9.9 Right to Review and Appeal Penalties

Notwithstanding anything to the contrary, the vendor shall reserve the right to review and appeal against any penalties imposed by CDNS, and the CDNS shall not withhold, deduct, or set off any payments due to the vendor without first providing the vendor with written notice and a reasonable opportunity to contest, respond to, and mutually agree upon any such penalty.

10 SECTION X – TERMINATION CLAUSE

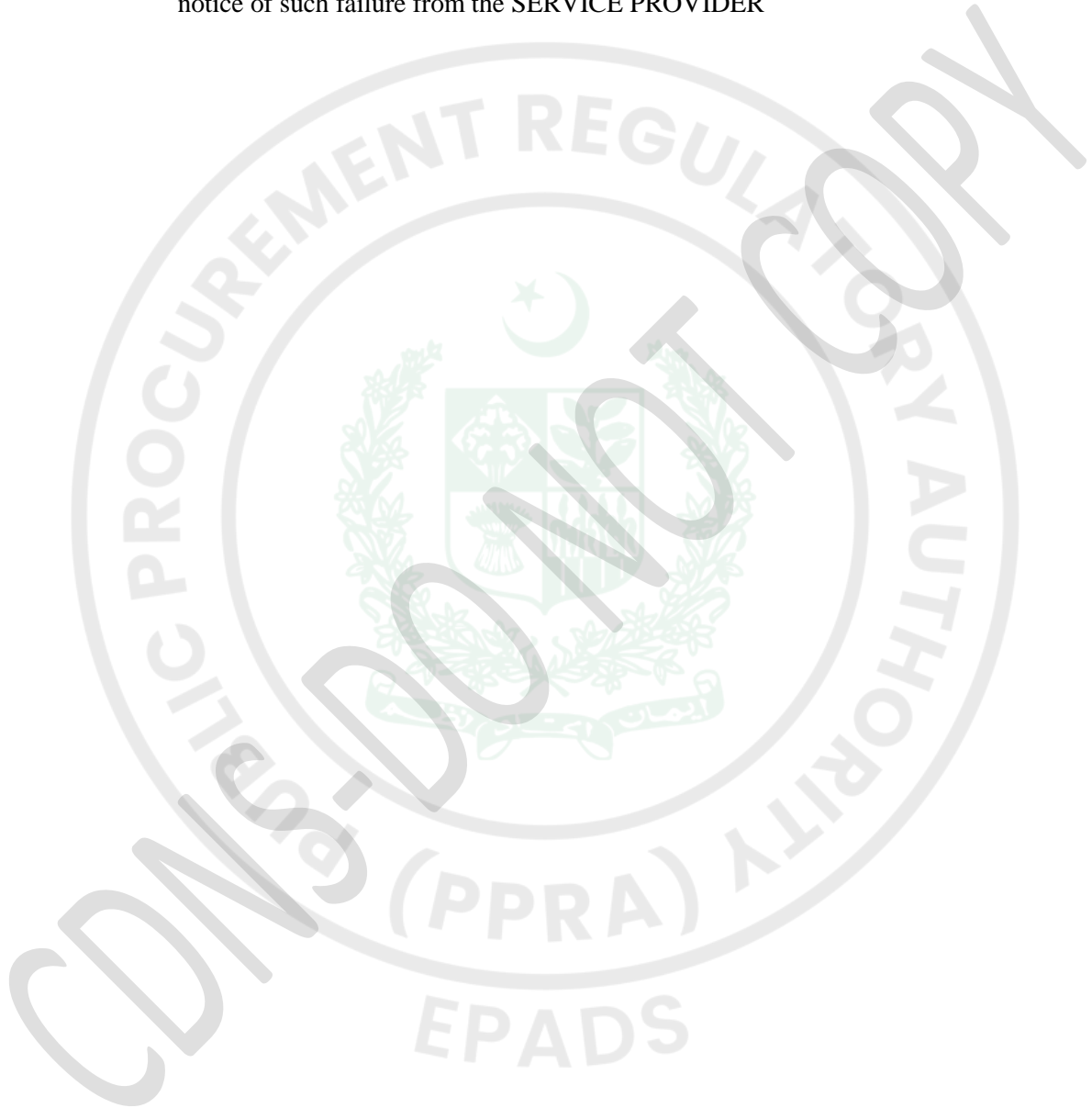
10.1 Termination of Agreement for Default

10.1.1 THE CDNS may, without prejudice to any other remedy for breach of this Agreement, by written notice of default sent to the SERVICE PROVIDER terminate this Agreement in whole:

1. If the SERVICE PROVIDER fails to deliver any or all the services within the time period(s) agreed between both parties or any extension thereof granted by the CDNS.
2. If the SERVICE PROVIDER fails to perform any other obligation under the Agreement or any addendum (s) to this agreement/Change Request /Orders.
3. If the SERVICE PROVIDER, in either of the above circumstances, does not cure its failure within a period of 90 days (or such longer period as THE CDNS may authorize, in writing) after receipt of the default notice from THE CDNS.

10.1.2 The SERVICE PROVIDER may, without prejudice to any other remedy for breach of this Agreement hereunder or under applicable laws of the Islamic Republic of Pakistan, by written notice of default sent to the CDNS, terminate this Agreement.

1. If CDNS fails to make any payment against the invoice(s) completed in all respect to the SERVICE PROVIDER under this Agreement or any addendum(s) to this agreement/Change Request /Orders within [90] days of the date such payment becomes due under this Agreement or any addendum(s) to this agreement/Change Request/Orders (Provided that the funds are available in relevant head of account along with the approving authority), and such failure has not been remedied within [30] days of receipt of a written notice from the SERVICE PROVIDER intimating [CDNS] of its failure to make such payment.
2. If CDNS fails to perform any other obligation under the Agreement or any addendum(s) to this agreement/Change Request /Orders, which is not cured within [30] days of a written notice of such failure from the SERVICE PROVIDER



9 SECTION IX – SLA AND PENALTY CLAUSES

9.1 Penalty Attribution Principle

Penalties shall be applied strictly against the financial component associated with the breached service:

Service Tower	Financial Table
Transition-In	Table 2.2 (Year-1)
Application AMC	Table 2.2
Enhancements / CR	Table 2.3
IaaS Provisioning	Tables 2.4.1 & 2.4.2
Infrastructure Managed Services	Table 2.5

Penalty shall apply only to the root-cause service tower. No duplication of penalties across towers for the same incident, i.e. cascading impacts shall not trigger additional penalties.

9.2 Application Takeover & Transition-In SLAs

(Mapped to Year-1 of Table 2.2)

SLA Parameter	Target	Frequency	Penalty	Penalty Cap	Chronic Non-Performance
Transition Completion	≤ 6 Months	Weekly	0.5% of Year-1 cost per week of delay	10% of the cost quoted in Table 2.2 Year 1	Transition delay exceeds 20 weeks

Example – Transition Delay

- Transition Cost: PKR 50,000,000
- Delay: 4 weeks

Penalty = 50,000,000 × 0.5% × 4

Penalty = PKR 1,000,000

Penalty Applicability:

Penalties under this clause shall apply **only to the Transition-In and Year-1 AMC cost components** quoted in **Year-1 of Table 2.2**.

Failure to complete KT or documentation shall be treated as non-completion of Transition-In milestones. Penalties shall only be applied on delays solely attributable to the selected bidder.

(Mapped to Table 2.2 and 2.5)

9.3 Uptime SLA and Matrix

Mapped to Tables: 2.3, 2.4 and 2.5

CDNS and the Vendor shall agree to a defined 99.5% Uptime SLA for the CDNS CBA and Infrastructure as a service with defined maintenance exclusions, penalty matrices and capped service credits.

The vendor shall be responsible for ensuring a minimum of 99.5% as monthly Application and Infrastructure Uptime.

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

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

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

The penalties described above apply solely to the software application uptime for the Core Business Application (CBA) and the uptime of the provided hardware and software in Infrastructure as a Service. It is understood that this uptime is not related to factors outside of the selected vendor’s scope of work including, but not limited to, network issues, power outages, bandwidth fluctuations, or latency-related issues.

CDNS will be responsible for providing the rack space, internet connectivity, bandwidth, network, and all associated components required to ensure proper operation of the infrastructure in the NTC Data Center. Any downtime caused by network failures, power outages, bandwidth constraints, or external factors beyond the vendor’s control will not be considered as part of the uptime calculation for the application, and no penalties will be applied in relation to such outages. The above quoted figures and times are for a month of 30 days, and for clarity purposes only. The actual downtime for months comprising of 28, 29, 30 or 31 days will be calculated monthly as per the formula denoted above. Penalties shall be calculated Month-wise against the AMC/IAAS value of the respective Month (Table 2.2 and 2.4 and 2.5) and be deducted quarterly. The total penalties for any SLA breaches, as outlined, will be capped at 10% of the annual value of the AMC and IAAS.

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

9.4 Enhancements / Change Request SLAs (Man-Day Based)

(Mapped to Table 2.3)

<i>SLA Parameter</i>	<i>Target</i>	<i>Penalty</i>
<i>CR Delivery Timeline</i>	<i>As per mutually approved project Plan</i>	<i>Penalty applicable only for vendor-attributable delays</i>
<i>Up to 10% delay in approved timeline</i>	<i>Allowed</i>	<i>No penalty</i>
<i>Delay between 10 and 30% of Approved Timeline</i>	<i>Not allowed</i>	<i>2.5% of total CR value</i>
<i>Delay beyond 30% and up to 50%</i>	<i>Not preferred</i>	<i>5% of total CR value</i>
<i>Delay beyond 50%</i>	<i>Not acceptable</i>	<i>Additional Penalty of 0.5x rate per MDs per day for exceeding 50% deviation</i>
<i>Documentation & Deliverables</i>	<i>Mandatory</i>	<i>1% of CR value if documentation and deliverables are not present at date of CR-Go live</i>

- *Total penalty for any individual CR shall not exceed 10% of the total approved CR value.*
- *A Man-Day represents one person-day of effort and shall not be construed as a calendar day or working day.*
- *The approved timeline (in calendar days) for any change request / project can differ from the total approved mandays for any project, given as how the bidder/vendor can align multiple resources to work simultaneously, or break tasks constituting a single manday’s efforts over multiple days.*
- *Delays shall be calculated on a per calendar day basis, when the actual project duration exceeds the approved timelines.*
- *In case, during CR execution, it is determined that the originally approved Man-Day estimate is insufficient due to expanded scope, additional regulatory requirements, technical dependencies, or design changes, the vendor shall formally submit a Revised*

Effort & Impact Assessment for approval by CDNS.

- *Upon approval, the revised Man-Days shall become the new baseline for SLA measurement.*
- *Penalties shall only be applicable for delays attributable to the Vendor as per the Vendor's defined responsibilities in the CR's scope work*

Example – CR Delay (between 10% and 30% of Approved Timeline)

Approved Change Request (CR) Details:

- **Approved Effort: 50 Man-Days**
- **Approved Rate: PKR 35,000 per Man-Day**
- **Total CR Value: PKR 1,750,000**

Actual Delivery Delay:

- **Delay: 8 Man-Days**
- **Delay Percentage: 16%**

Assessment:

- **Delay is within 20% of approved timeline**
- **As per SLA, delay up to 20% results in 2.5% of total CR value**
-

Penalty:

- **Penalty = 2.5% × 1,750,000**
- **Penalty = PKR 43,750**
-

Example – CR Delay (Penalty @ 5% of CR Value)

Approved Change Request (CR) Details:

- **Approved Effort: 50 Man-Days**
- **Approved Rate: PKR 35,000 per Man-Day**
- **Total CR Value: PKR 1,750,000**

Actual Delivery Delay:

- **Delay: 18 Man-Days**
- **Delay Percentage: 36%**

Assessment:

- **Delay exceeds 20% but is within 50%**
- **Penalty applicable at 5% of total CR value**

Penalty Calculation:

- **Penalty = 5% × 1,750,000**

- *Penalty = PKR 87,500*

Example – CR Delay (Penalty Beyond 50% Deviation)

Approved Change Request (CR) Details:

- *Approved Effort: 50 Man-Days*
- *Approved Rate: PKR 120,000 per Man-Day*
- *Total CR Value: PKR 6,000,000*

Actual Delivery Delay:

- *Delay: 30 Man-Days*
- *Delay Percentage: 60%*

Assessment:

- *Delay exceeds 50% of approved effort*
- *Penalty applicable only for delay exceeding 50%*

Penalty Calculation:

- *Delay beyond 50% = 5 Man-Days*
- *Penalty = $0.1 \times 120,000 \times 5 + 5\% \times 6,000,000$*
- *Penalty = 60,000 + 300,000*
- *Penalty = PKR 360,000*

9.5 AMC SLAs for Developed Modules

(Mapped to AMC % quoted in Table 2.3)

Upon expiry of the warranty period, each developed module or capability shall transition into AMC, priced as a percentage of its respective development cost, as quoted in **Table 2.3**.

Scope of AMC for Developed Modules

- Availability and performance of developed Modules
- Incident resolution and defect fixing
- Compatibility with core CBA changes
- Security patches and tuning
- Ongoing documentation updates

a) SLA Metrics

Any new modules developed during the course of the contract shall be subject to the same uptime and SLA metrics as the Core business application of CDNS, i.e. the penalty matrix defined above in section 9.5

b) Degradation Clause (Critical):

If a module or enhancement that has been successfully delivered and accepted subsequently exhibits performance degradation, unavailability, or functional failure during AMC, such degradation shall be treated as an AMC SLA breach, not a

development defect.

c) **Penalty Applicability:**

Penalties shall be calculated against the AMC value derived from the percentage quoted in Table 2.3, and not against the original development cost.

9.6 Infrastructure Managed Services SLA

(Mapped to Table 2.5)

CDNS and the vendor shall mutually agree on severity levels (critical, high, medium, low), including clear definitions, response times, target resolution, correction, and intimation processes for each level. Failure to meet the described resolution times can result in the vendor being penalized. Penalties shall mutually discussed and agreed between the selected bidder and CDNS and be capped to 10% of the total annual managed services value and applied only if service restoration has not been achieved within an agreed tolerance period.

a) **Security & Compliance**

CDNS and the vendor shall mutually agree upon resolution timelines for vulnerability fixes based on severity levels (critical, high, medium, low), with flexibility to review and adjust timelines based on the nature of the vulnerability and dependencies on external systems or third parties. The vendor shall work collaboratively with CDNS to resolve any audit concerns within a reasonable time frame, factoring in both vendor and CDNS responsibilities, and ensuring any audit logs are maintained for accountability and traceability. Both parties shall define the agreed-upon timelines for audit findings and resolution, with a joint escalation matrix in place to manage breaches, ensuring transparency and accountability for both parties.

b) **Backup & DR**

The vendor shall conduct periodic Disaster Recovery (DR) drills as per agreed schedule which would span over the period of at least 1 week twice a year and ensure real-time backup of all critical systems. In case of failure to meet defined RTO/RPO parameters during DR drills, corrective measures shall be implemented within a mutually agreed remediation timeline.

Repeated failure to meet DR performance benchmarks may attract SLA penalties in accordance with the applicable SLA framework.

The Vendor should also provide continuous, real-time backup and ensure full visibility of the backup status to CDNS. The Vendor is required to maintain and demonstrate compliance with this backup protocol throughout the contract duration.

c) **Capacity Management**

The vendor shall remain fully responsible for infrastructure sizing and forecasting.

Any performance degradation caused by incorrect sizing based on the growth projections shared by CDNS shall be rectified at no additional cost to CDNS.

d) **Hardware Lifecycle**

As part of lifecycle management, the vendor shall be responsible for ensuring that all hardware and software components are backed by OEM warranties (if applicable) for up to three years from the date of contract award/provisioning, and that OEM support is available for the entire contract duration. The vendor will be responsible for diagnosing and resolving any hardware-related issues that arise, ensuring minimal downtime and business continuity. This includes handling hardware failures, replacing faulty

components, and coordinating with hardware vendors for warranty support or component replacement. In the event of a hardware or software failure, the vendor will be responsible for providing a quick resolution, including replacing faulty components and restoring full functionality in a timely manner.

e) Integration Availability

(NADRA, SBP, RAAST, 1Link etc.)

Any Integration failures will be described as an issue with a defined severity level. If the vendor is unable to resolve the issue within the defined Severability response time, they shall be held liable against the defined penalty. Severity levels will be agreed mutually with the vendor in the service agreement

9.7 Penalty Cap and Chronic Non-Performance

1. Penalty Cap:

Total penalties in any contract quarter shall not exceed 10% of the total amount payable in the any year, and in the contract duration shall not exceed 10% of the Total Contract Value.

Chronic Non-Performance shall entitle CDNS to invoke PBG, scope reduction, or termination .

9.8 Delay Not Attributable to the Successful Bidder

Any delay in the performance or delivery of obligations by the Successful Bidder that is caused due to reasons attributable to the Procuring Agency shall not attract any penalty or liquidated damages.

In such cases, the corresponding timelines shall be reasonably extended, subject to mutual agreement between the Procuring Agency and the Successful Bidder, without any additional financial liability on the Procuring Agency.

9.9 Right to Review and Appeal Penalties

Notwithstanding anything to the contrary, the vendor shall reserve the right to review and appeal against any penalties imposed by CDNS, and the CDNS shall not withhold, deduct, or set off any payments due to the vendor without first providing the vendor with written notice and a reasonable opportunity to contest, respond to, and mutually agree upon any such penalty.

10 SECTION X – TERMINATION CLAUSE

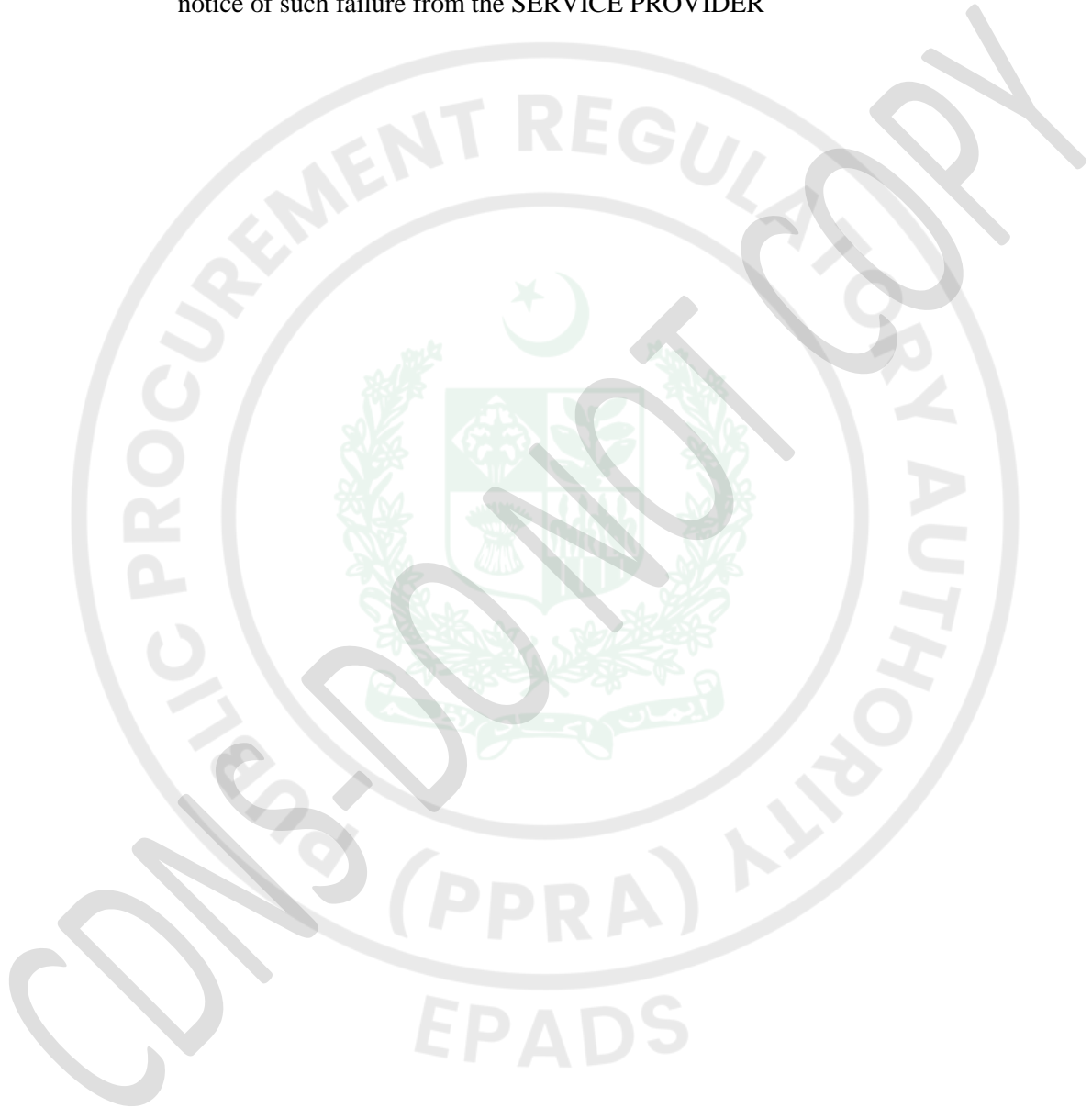
10.1 Termination of Agreement for Default

10.1.1 THE CDNS may, without prejudice to any other remedy for breach of this Agreement, by written notice of default sent to the SERVICE PROVIDER terminate this Agreement in whole:

1. If the SERVICE PROVIDER fails to deliver any or all the services within the time period(s) agreed between both parties or any extension thereof granted by the CDNS.
2. If the SERVICE PROVIDER fails to perform any other obligation under the Agreement or any addendum (s) to this agreement/Change Request /Orders.
3. If the SERVICE PROVIDER, in either of the above circumstances, does not cure its failure within a period of 90 days (or such longer period as THE CDNS may authorize, in writing) after receipt of the default notice from THE CDNS.

10.1.2 The SERVICE PROVIDER may, without prejudice to any other remedy for breach of this Agreement hereunder or under applicable laws of the Islamic Republic of Pakistan, by written notice of default sent to the CDNS, terminate this Agreement.

1. If CDNS fails to make any payment against the invoice(s) completed in all respect to the SERVICE PROVIDER under this Agreement or any addendum(s) to this agreement/Change Request /Orders within [90] days of the date such payment becomes due under this Agreement or any addendum(s) to this agreement/Change Request/Orders (Provided that the funds are available in relevant head of account along with the approving authority), and such failure has not been remedied within [30] days of receipt of a written notice from the SERVICE PROVIDER intimating [CDNS] of its failure to make such payment.
2. If CDNS fails to perform any other obligation under the Agreement or any addendum(s) to this agreement/Change Request /Orders, which is not cured within [30] days of a written notice of such failure from the SERVICE PROVIDER



Performance Bank Guarantee (“PBG”)

The successful bidder shall be required to submit an un-conditional and irrevocable (“PBG”) on stamp paper, a sum equivalent to **03% (three percent)** of the contract value of one year of each Group and valid for one year from the date of signing of agreement. The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of one year, after that, bidder shall submit a PBG for another year (year-2). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of second year, after that, bidder shall submit a PBG for another year (year-3). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of third year. In case of extension in the currency of the agreement bidder shall submit a PBG for another year (year-4). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of fourth year, after that, bidder shall submit a PBG for another year (year-5). The (“PBG”) shall be submitted on or before raising invoices. This (“PBG”) shall be issued by any scheduled bank operating in Pakistan and the value for the outstanding deliverables of the contract will remain valid until the final and formal termination of Contract by Procuring Agency. The Procuring Agency may forfeit the (“PBG”) if the bidder’s performance found to be poor or bidder breaches any of its obligations under the contract agreement or published RFP besides considerations for black listing the selected vendor/ company or any other action taken under the law or all or waive off all or partially based on sound justification that may be beyond vendors normal control, provided by the vendor and up to the satisfaction of procuring agency but the decision in this regard would be at sole discretion of the procuring agency and in no way, the vendor may consider it as its Right.

1.5 Purpose of RFP/Bidding Document

The purpose of this Request for Proposal (RFP)/Bidding Document is to solicit detailed technical and financial proposals from reputable, well-established IT Firms/Software Houses/ Financial Technology Firms legally operating in Pakistan and duly registered with the relevant taxation authorities for the comprehensive maintenance and support of the Existing Core Business Application (CBA) of the Central Directorate of National Savings (CDNS). This includes the integration and enhancement of the existing CBA, as well as the provision and managed services support of Infrastructure as a Service (IaaS) and the associated software required for hosting the CBA and related modules on Turnkey Management and Implementation Model at NTC Data Centers.

Through this RFP, CDNS seeks to engage a competent and experienced service provider that will ensure the continued operation, optimization, and enhancement of the CBA, while providing the required infrastructure and software to support its operations at NTC's data centers. The selected vendor will be responsible for the maintenance, support, and enhancement of the existing CBA, as well as the provisioning, installation, and management of new infrastructure (servers, storage, etc.) and software (excluding provision of Oracle 19c licenses which will be provided by CDNS) within the NTC Data Center. This will be done on an Infrastructure as a Service (IaaS) model, ensuring that all systems are secure, reliable, and compliant with industry standards.

The overarching goal is to fully take over the existing “CBA of CDNS” and its related IT infrastructure by providing full support and maintenance, along with enhancement/development of the existing Core Business Application, while ensuring that CDNS’s core business infrastructure remains robust, scalable, and fully aligned with evolving financial regulations. The vendor shall also ensure high availability, disaster recovery, and business continuity. The selected provider will work closely with CDNS to maintain seamless service delivery across its 350+ branches and facilitate the enhancement of CDNS’s financial services.

The scope of this RFP includes:

- **Takeover and Transition-In** of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis.
- Maintenance and Support for the existing CBA, including enhancements and database administration.
- Provisioning of infrastructure as a service (IaaS), including all hardware and required software for hosting the CBA, ensuring it meets performance, security, and scalability requirements.
- Managed services for the existing & new infrastructure, including installation, configuration, and ongoing support within NTC Data Centers.
- Ensuring high availability, data security, performance tuning, data replication, data backup & restoration, DR drills and disaster recovery for the hosted CBA infrastructure.
- Providing 24/7 monitoring, incident management, and service desk support for the existing CDNS infrastructure and related components

CDNS aims to continue its digital transformation journey and maintain a high level of service continuity, ensuring the security, scalability, and resilience of its financial systems in line with national financial digitization and inclusion efforts.

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The Service Provider shall be responsible for the end-to-end provisioning, deployment, configuration, integration, commissioning, support, maintenance, and operational management of the infrastructure at NTC Data Centers (Primary and Disaster Recovery sites) throughout the tenure of the Agreement, ensuring scalability, high availability, security, and reliability.

The Service Provider shall also provide ongoing support, maintenance, enhancements, and customization of the Core Business Application (owned by the Procuring Agency) for the duration of the Agreement on Turnkey Management and Implementation Model.

Upon expiry or termination of the Agreement, the Service Provider shall ensure an orderly transition and shall hand over to the Procuring Agency the updated source code of the Core Business Application, complete database schema, system documentation, configuration details, and all related data including full backups, in accordance with the agreed Exit Management Plan

2 SECTION II – BID SUBMISSION PROCEDURE

2.1 PRE-BID CLARIFICATION

2.1.1 Queries/Clarification

Interested bidders are required to submit all queries, clarifications, or requests for information **in writing** to the designated contact person(s) at CDNS via EPADS provided in this RFP/Bidding Document. Queries shall be submitted strictly in the **prescribed format** outlined below.

CDNS shall address the queries and clarifications submitted by prospective bidders, with the objective of enabling a clear understanding of the business environment and operational requirements of the CDNS.

Bidders intending to participate in the bid may submit their queries (if any) along with the **contact details of their authorized representative(s)**, including name, designation, telephone number, email address, and mailing address, in the format prescribed in this RFP/Bidding Document.

CDNS reserves the right, at its sole discretion, to **decline to respond** to any query that is considered irrelevant, unrealistic, or sensitive in nature, without assigning any reason or justification.

2.1.2 Bidder Contact Details for Enquiries:

Bidders are required to provide the contact details of their **authorized representative(s)** for all communications related to this RFP/Bidding Document in the format given below:

S#	Name and Designation	Email address	Phone	Address
1				
2				

2.1.3 Bidder Enquiries

All enquiries, requests for clarification, or correspondence from bidders in connection with this RFP/Bidding Document shall be **submitted exclusively in writing through EPADS** to the designated contact person(s) identified in this RFP/Bidding Document.

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Bidders shall preferably submit their queries in the format provided below. However, for general queries, bidders may adopt an appropriate format, provided that sufficient reference details are included.

S.N	RFP/Bidding Document	Sub Section	Page No	Clause of the RFP/Bidding Document on which clarification is required	Clarification Required/ Query

Upon publication of this RFP/Bidding Document, the **primary and/or secondary contact person(s)** (as applicable) identified herein shall commence receiving queries from bidders. CDNS shall endeavor to provide **timely and appropriate responses** to the queries received. However, CDNS does not make any representation or warranty regarding the completeness or accuracy of any response and reserves the right **not to respond to all queries** submitted by bidders.

No request for clarification or query shall be entertained from any bidder **after the stipulated deadline for submission of queries**. Any request received thereafter, shall not be considered.

All queries related to pre-bid should be addressed and submitted to:

Primary Contact-I

Assistant Director (P&L Wing),

Email: procurements@savings.gov.pk,

Central Directorate of National Savings

23-N, Civic Center, Melody G-6

Islamabad.

Bidders are advised that from the date of bid publication all queries must be submitted in writing through EPADSI to the Primary Contacts only. In case of an urgent matter where Primary Contacts are not reachable, bidders may temporarily approach the Secondary Contact. However, all such queries must ultimately be formally addressed and submitted to Primary Contacts.

2.1.4 Amendment of RFP/Bidding Document

At any time prior to the deadline for submission of bids, CDNS may, for any reason, whether on its own initiative or in response to a clarification request from a prospective bidder, amend, modify, or supplement the RFP/Bidding Document.

Any such amendment, modification, or clarification shall be issued through a formal corrigendum or addendum, in accordance with applicable PPRA Rules, and shall be communicated to all prospective bidders through the same medium as the original RFP/Bidding Document. All such corrigenda/addenda shall form an integral part of the RFP/Bidding Document.

2.1.5 Supplemental information to the RFP/Bidding Document

Where CDNS considers it necessary to revise any provision of this RFP/Bidding Document or to issue additional information for the purpose of clarification or interpretation, it may issue supplemental information in the form of a corrigendum/addendum.

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Any such corrigendum/addendum shall be deemed to be incorporated by reference into this RFP/Bidding Document and shall be binding on all bidders. In the event of any inconsistency between the original RFP/Bidding Document and a corrigendum/addendum, the provisions of the corrigendum/addendum shall prevail.

2.1.6 Right to Terminate the Process

CDNS reserves the right to **accept or reject any or all bids**, wholly or partially, or to **cancel the procurement process** at any time prior to the acceptance of a bid or proposal, in accordance with applicable PPRA Rules.

Upon written request, CDNS shall communicate to a bidder the **grounds for rejection** of its bid; however, CDNS shall not be obligated to provide detailed justification for such grounds.

2.2 INSTRUCTION TO BIDDERS

2.2.1 Currency of Agreement

The contract shall be awarded for a period of one (01) year, extendable for up to four (04) additional years on yearly basis, subject to satisfactory performance and approval of CDNS.

The financial implications for extension years shall be governed by the fixed annual escalation percentage quoted by the bidder over the Year-1 cost, as per the Financial Proposal.

2.2.2 Joint Venture / Consortium

Joint Ventures or consortium bids are not permitted for this tender. Bidders must submit their proposals individually, and no bids will be considered from entities participating as part of a consortium or joint venture. The bidder must meet the eligibility requirements independently.

2.2.3 Response Time

Bidders are required to submit their Technical Bids along with Bid Security before the submission deadline. Bids must be received at the address specified in Bid Data Sheet on or before closing date & time. Any bids submitted later than the deadline will not be considered and returned unopened to the participating entity.

2.2.4 Confidentiality

The Bidders and the personnel of any of them shall neither during nor after the tendering process, disclose any proprietary or confidential information relating to the assignment/organization, the Services or CDNS's business or operations without the prior written consent of CDNS. CDNS will also ensure confidentiality of the bids submitted. This clause is also valid for the successful bidder, detail of which shall be covered in the agreement at appropriate time.

2.2.5 Cost of Bidding/Participation

The Bidder shall bear all costs associated with the preparation and submission of its Bid including any presentation(s) and demonstration(s) of proposed solution(s)/system(s) for which CDNS shall not be responsible or liable for any cost, regardless of the conduct or outcome of the bidding process.

2.2.6 Firm Price

Prices quoted by the bidder must be all inclusive, firm and final, for Year-01 and shall not be subject to any escalation during the initial contract period of one (01) year.

However, In addition to Year-1 pricing, the bidder shall mandatorily quote a fixed annual escalation percentage as per tables 2.1 to 2.5, which shall be applicable only in the event of extension of the contract on yearly basis (Year-2 to Year-5).

The quoted escalation percentage shall be:

- Applicable against each component as per quoted fixed annual escalation percentage
- Fixed and binding for the entire contract duration
- Not subject to any further adjustment or negotiation

Prices should indicate the price (including licenses, software(s) required etc.;;) at site and should include all Govt. taxes, Viz. sales tax, service tax, excise & custom duties on the final finished outputs/services tendered for. The prices quoted should also include all rights (if any) of patent, registered design or trademark and the bidder shall indemnify CDNS against all claims in respect of the same. No hidden charges/prices not mentioned/ evaluated in the Financial Bid would be payable.

2.2.7 Payment Schedule

The Payment Schedule for the services will be finalized through mutual discussion with the successful vendor at the time of signing of agreement.

2.2.8 Bid Validity Period

Bid should be valid for a period of 180 days from the date of Submission of both Technical & Financial Bids.

2.2.9 Bid Security (BS)

A Bid Security is required and acceptable in the shape of a Bank Draft/Pay Order/Demand Draft/CDR/Bankers Cheque/ Cashier Cheque only, issued from any scheduled bank operating in Pakistan, amounting to PKR 3,000,000/- (Rupees Three Million only) in favor of “**CDNS, Islamabad**” must be submitted to CDNS in original on technical bid opening date and time. **Any proposals without bid security shall not be entertained/ accepted and be rejected straight away.**

The Bid Security may be forfeited:

- i. If a Bidder withdraws his bid or change his bid after the commencement of Second Stage of Bidding Procedure or upon submission of any misleading / false information / statement which may also lead to Blacklisting of the Bidder besides other legal actions under the law;
- ii. If the successful Bidder fails to sign the Agreement with CDNS after the receipt of letter of intent/work order/award of contract or fails to furnish Performance Bank Guarantee within specified time.
- iii. The bidder is blacklisted by the government of Pakistan, or any other federal/provincial organization in the duration of this tender process.
- iv. The bidder applies for bankruptcy during the duration of this tender process.

2.2.10 Contracting

The selected vendor will submit contract for which draft may be obtained from the Procuring Agency within 20 (twenty) days of receipt of Letter of intent/Work order/ Award of contract.

The successful bidder must sign an agreement with the GoP/CDNS on the Stamp Paper of worth not less than Rs. 5,000/- (Rupees Five Thousand) only.

2.2.11 Performance Bank Guarantee (“PBG”)

The successful bidder shall be required to submit an un-conditional and irrevocable (“PBG”) on stamp paper, a sum equivalent to **03% (three percent)** of the contract value of one year of each Group and valid for one year from the date of signing of agreement. The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of one year, after that, bidder shall submit a PBG for another year (year-2). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of second year, after that, bidder shall submit a PBG for another year (year-3). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of third year. In case of extension in the currency of the agreement bidder shall submit a PBG for another year (year-4). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of fourth year, after that, bidder shall submit a PBG for another year (year-5). The (“PBG”) shall be submitted on or before raising invoices. This (“PBG”) shall be issued by any scheduled bank operating in Pakistan and the value for the outstanding deliverables of the contract will remain valid until the final and formal termination of Contract by Procuring Agency. The Procuring Agency may forfeit the (“PBG”) if the bidder’s performance found to be poor or bidder breaches any of its obligations under the contract agreement or published RFP besides considerations for black listing the selected vendor/ company or any other action taken under the law or all or waive off all or partially based on sound justification that may be beyond vendors normal control, provided by the vendor and up to the satisfaction of procuring agency but the decision in this regard would be at sole discretion of the procuring agency and in no way, the vendor may consider it as its Right.

2.2.12 Acceptable Banks

All bank related documents should be submitted only issued from scheduled banks operating in Pakistan.

2.3 Submission of Bids

2.3.1 Completeness of Response

- i. Bidders are advised to study this RFP/Bidding Document carefully including all instructions, forms, terms and requirements in the bid document before submitting their proposals in response to this RFP/Bidding Document. Submission of a proposal in response to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of its terms, conditions and implications.
- ii. A bid shall be considered Responsive only when the bidder’s response to this RFP/Bidding Document is full and complete in all respects including the compliance sheet.
- iii. Failure to furnish all the information required in this RFP/Bidding Document or submission

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of a proposal not responsive to the RFP/Bidding Document in all aspects will be at the Bidder's risk and may result in rejection of the bidder's Proposal and / or forfeiture of the BS. The bid should be submitted on or before 1130 hours on **30-04-2026**.

- iv. In order to participate in the bidding process, bidders should follow the procedure described in Clause 2.3 for submitting their bids. A failure to do so may result in the bid being eliminated at the examination stage as non-responsive.
- v. The bid shall contain no interlineations, erasures or over-writing except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialed by the person or persons signing the Bid.
- vi. Non-submission of the required information/data shall render the offer liable for rejection.
- vii. The scope of work under this RFP is divided into three (03) Groups.
- viii. Notwithstanding such division, this procurement constitutes a **single, integrated, and indivisible Groups**, and bidders are mandatorily required to submit proposals covering **all three (03) Groups in entirety**.
- ix. Bids submitted for partial scope, individual Groups, or any combination less than the complete scope of work shall be treated as **non-responsive** and shall not be considered for further evaluation.
- x. Evaluation of bids shall be carried out on a **consolidated basis**, taking into account the complete technical and financial proposal for all three Groups collectively.
- xi. The contract(s) shall be awarded to a **single successful bidder** for the entire scope of work. No separate or split award shall be made for individual Groups.
- xii. Submission of a bid shall be deemed as an unconditional acceptance by the bidder of the requirement to undertake and execute the complete scope of work under a single contract.

2.3.2 Procedure for This Open Competitive Bidding

The Procurement Method as per PPRA Rule 36(B) [Single Stage-Two Envelope Procedure] will be observed for this tender. Bidders are required to submit their bids through PPRA EPADS (www.eprocure.gov.pk), latest by **30-04-2026** up to 1130 hours. Bids will be opened on the same day at 1200 hours at Central Directorate of National Savings, Conference Room, 23-N, Civic Centre, G-6 Markaz, Islamabad in the presence of the bidders or their representatives who wish to attend the bid proceedings.

2.3.3 Technical Proposal Format

For the convenience of Bidders a "Response Format" for preparation of Technical Proposal is mentioned below.

Proposal Organization: The technical proposal must be organized and indexed in the following format and must contain, as a minimum, all listed items in the sequence indicated.

1. Letter of Transmittal having the following content:
 - a. Submitting organization;
 - b. Represented vendors and their responsibilities;
 - c. Name and title of the person authorized by the organization to contractually obligate the organization;
 - d. Names, titles, telephone numbers and email addresses of persons to be contacted for clarifications (if any)
2. Table of Contents
3. Bidder Credentials

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- a. Firm / Company detail
- b. Explain vendor's experience in undertaking and completion of similar tasks done in the past.
- c. Vendor's expertise in financial services
- d. International and Local Customer/Project References
4. Proposed Solution
 - a. Business processes and Knowledge Transfer
 - b. Solution Architecture
 - c. Transition periods take over methodology
 - d. Implementation Approach
 - e. Assumptions
 - f. Restrictions
5. **Proposed Infrastructure as a Service (IaaS)**
 - a. **Overview of Proposed Hardware and Software**
 - i. Detailed description of hardware components such as servers, SAN switches, storage devices, and networking equipment.
 - ii. All required software to operate and support the infrastructure, including:
 1. **Operating Systems**
 2. **Network Monitoring Tools**
 3. **Standard System Utilities**
 4. **Security (XDR/EDR) and 2FA Management Solutions**
 5. **Vulnerability Management Tools**
 6. **Virtualization Software**
 7. **Additional Software** as required for system and infrastructure management (excluding Oracle DB and 19C licenses).
 - b. **Hardware Specifications and Compatibility with Existing Infrastructure**
 - i. Provide full specifications for each proposed hardware component, including compute, processing speed, RAM, storage, and network capabilities.
 - ii. Ensure compatibility with existing infrastructure and the Core Business Application (CBA).
 - c. **Installation and Configuration Plan for New Hardware and Software**
 - i. Detailed plan for installing and configuring the proposed hardware and software.
 - ii. Include steps for seamless integration with existing infrastructure at NTC Data Centers.
 - d. **Migration Plan from Existing hardware to New Hardware and Integration Plan for New Hardware and Software with Existing CBA Infrastructure**
 - i. Propose a comprehensive and detailed migration strategy and plan to migrate all CDNS existing data and CBA application from existing hardware to the new hardware.
 - ii. Ensure the new hardware and software components integrate smoothly with the existing CBA, considering scalability, performance, and security.
 - e. **Capacity and Scalability Considerations for New Hardware and Software**
 - i. Outline how the proposed hardware and software can scale as CDNS's operational needs grow over time.
 - f. **Hardware and Software Vendor Certifications and Support Agreements**
 - i. Provide certifications for proposed hardware and software vendors, ensuring compliance with industry standards.
 - ii. Include details of support agreements for both hardware and software components.

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- g. **Power, Cooling, and Space Requirements for Hosting Hardware at NTC Data Centers**
 - i. Define the power, cooling, and physical space requirements for the proposed infrastructure at NTC Data Centers.
 - h. **Detailed Hardware and Software Procurement and Delivery Timeline**
 - i. Provide a timeline for the procurement, delivery, and installation of both hardware and software.
 - i. **Warranty and Support for Hardware and Software**
 - j. Include details of warranty terms for both hardware and software.
 - k. Provide the scope of ongoing support and maintenance, including 24/7 monitoring, incident management, and troubleshooting.
6. **Proposed Managed Services for Infrastructure**
- a. Overview of Managed Services to be Provided for Hardware and Software
 - b. 24/7 Monitoring and Incident Management for Infrastructure (hardware + software)
 - c. Infrastructure Maintenance and Support Services (for both hardware and software)
 - d. Data Replication, DB Administration, Disaster Recovery and Backup Plans for Infrastructure (hardware and software)
 - e. Security and Compliance Standards for Infrastructure Management
 - f. Performance Monitoring and Optimization for Hosted Infrastructure (hardware and software)
 - g. Lifecycle Management for Hardware and Software (EOL/EOS considerations, upgrades, etc.)
7. **Assignment Management Approach**
- a. Assignment Timeline
 - b. Assignment Management Overview – by knowledge areas
Takeover Methodology & Management, Integration Management, Scope Management, Configuration/Change Management, , Quality Management & Assurance, Risk Management/Mitigation, Communication Management, Resume/Biographies of resources
 - c. Testing and Acceptance Approach
 - d. Risk/Disaster Management Methodology
 - e. Change Management Documents
 - f. Benefits and advantages of Project Management tools and techniques adopted by vendor
8. Implementation Methodologies
 9. Customization/Development & Rollout Methodology
 10. Solution Testing/Implementation/Data Migration
 11. Solution Deployment
 12. Maintenance & Support

2.3.4 Financial Proposal Format

The financial proposal should be provided in the following format (all costs must be mentioned in Pak-Rupees and inclusive of all taxes, where applicable, otherwise the bid would be rejected straightaway)

Financials for Software Management and Upgrade Activities

1. Cost for Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis, including **end-to-end support, maintenance, and management of the CBA, its data replication, database administration, middleware and stack components, performance optimization, security hardening**, technical updates, bug-fixes etc., including switch over and fall back of the CBA and its database as part of routing DR Drills as Managed services.
2. Cost of Integration with Licensed Bill Aggregators
3. Man-day cost for Enhancement/Customization in the existing “CBA of CDNS” to meet current and ongoing business and technical requirements of CDNS, with reference to section 3.2 Scope of Work provided below.

Key Instruction to Bidders

All bidders are required to:

- Quote Year-1 (Y1) fixed costs in PKR (inclusive of all taxes).
- Additionally, provide a fixed percentage escalation applicable on Year-1 cost, which shall be used for subsequent yearly extensions (Year-2 to Year-5).
- The quoted percentage shall remain firm and binding for all extension years.
- The quoted prices shall be subject to a fixed annual escalation rate (where applicable). The escalation shall be applied on a cumulative basis, whereby each subsequent year’s cost will be calculated on the immediately preceding year’s cost. The same escalation rate shall remain applicable throughout the contract period, including any extensions.

S. No	Activity	Year-1 Cost (PKR)	Fixed Annual Escalation (%)
Group I – Core Business Application			
1	Cost for Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis,	<i>For Detailed Bifurcation of Cost Fill table 2.2</i>	N/A
2	Integration with Licensed Bill Aggregators (Mention One-time development cost inc. all applicable taxes in PKR)		N/A
3	End-to-end support, maintenance, and management of the CBA, its data replication, database administration, middleware and stack components, performance optimization, security hardening , technical updates, bug-fixes etc., including switch over and fall back of the CBA and its database as part of routing DR Drills as Managed services i.e AMC on Turnkey Management and Implementation Model		XX%
4	Enhancement/Customization in the existing “CBA of CDNS” to meet current and ongoing business and technical requirements of CDNS (Mention Cost in terms of Man Day)	As per Table 2.3 (Sr.# 1)	XX%
Group II – IaaS			

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5	Cost for the provisioning of required Hardware Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software.	<i>For detailed bifurcation of cost, please fill table 2.4</i>	XX%
6	Cost for the provisioning of required Software Infrastructure as a Service (IaaS) for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment and related software	<i>For detailed bifurcation of cost, please fill table 2.5</i>	XX%
Group III – Managed Services			
7	Cost for the management of the existing hardware and the provided infrastructure as a service (IaaS) as a managed service including maintenance, monitoring, support, installation, configuration & patch management over the contract period.	<i>For detailed bifurcation of cost, please fill table 2.6</i>	XX%

Table:2.2

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%)
01	One Time Cost for Application Takeover and Transition-In of the existing Core Business Application (CBA) on an “As-Is-Where-Is” basis		<u>CostA</u>	<u>Not Applicable</u>
02	One Time Cost for Integration with Licensed Bill Aggregators (Mention One-time development cost inc. all applicable taxes in PKR) (Conditions) i. Annual Maintenance Cost for this module shall be applicable as per the percentage quoted in Table 2.3. ii. SLA for this module shall be applicable as per details mentioned in Section 9.7 of this RFP		<u>CostB</u>	<u>Not Applicable</u>
03	Yearly Cost for End-to-end support, maintenance, and management of the CBA, its database administration, data replication, middleware and stack components, performance optimization, security hardening , technical updates, bug-fixes etc., including switch over and fall back of the CBA and its database as part of routing DR Drills as Managed services i.e AMC		<u>CostC</u>	<u>(R1)</u>

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Table: 2.3*****

S. No	Description	Year-1 Value	Label
1	Man-Day Cost (PKR)	XXXX	CostD
2	AMC (% of development cost)	XX%	
3	Fixed Annual Escalation on Man-Day Rates	XX%	R2

Table: 2.4.1

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R3)
01	Yearly Cost for the provisioning of Hardware Infrastructure As A Service required for the Core Business Application (CBA) and associated systems, including servers, storage, networking equipment, etc.		CostE	

Table: 2.4.2

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R4)
01	Yearly Cost for provisioning of Software Infrastructure As A Service for software required for the CBA infrastructure and associated systems, including OS, network monitoring, security tools, vulnerability management, and virtualization software.		CostF	

Table: 2.5

Sr. No	Activity	Cost for in PKR including all applicable taxes	Label	Fixed Annual Escalation (%) (R5)
01	Cost for the management of the existing hardware and the provided infrastructure as a service (IaaS) as a managed service including maintenance, monitoring, support, installation, configuration & patch management over the contract period.		<u>CostG</u>	

Conditions

* Warranty period will be applicable as mutually agreed in the agreement after the Development of New Module/Capabilities shall be treated under Warranty Period and AMC will start after the completion of warranty period and shall be applicable till the currency of agreement.

** Man Day Rates (in PKR) inclusive of all Applicable taxes for further enhancements in the application for future business requirements [for clause 3.2]

*** Resources/personnel for quotation of Man Day Rates shall be considered in accordance with the scope of indicative development mentioned in section 3.2.

****CDNS hereby agrees to reserve 1,000 man-days per year **for the development of any additional features, new modules or changes, or any solution architect, business, or technical consultancy services required** . The payment for these 1,000 man-days will be made only if they are utilized, based on mutually agreed terms for each Change Request (CR) submitted, and will be invoiced according to the work completed. Reserved man-days are non-binding for CDNS to consume and shall lapse at the end of each year.

In the event that CDNS's requirements and approved Change Requests exceed the reserved 1,000 man-days in any given year, **all additional services shall be charged strictly as per the agreed man-day rates**. No additional services beyond the reserved man-days shall be provided free of cost (FOC).

*****The Annual Maintenance Charges (AMC) quoted for the development of New Modules/Capabilities (Table 2.3) shall be the applicable percentage of the development cost incurred, calculated on the basis of man-day rates Table 2.3.

2.3.5 Currency and Taxes

All Prices quoted must be in Pak Rupees only otherwise the bid will be rejected straight away. The quoted price should be inclusive of all applicable taxes, duties, levies, fees and other charges etc. applicable as per applicable laws of GoP.

2.3.6 Special Consideration

In preparing the Financial Proposal, Firms are expected to consider the requirements and conditions outlined in the RFP/Bidding Document. Based on the Pre-bid/post-bid conference/presentation/demonstrations, scope of work and the RFP/Bidding Documents, the firms are advised to carefully observe the financial impact to quote. However, this consideration relates to the Second Stage of the Bidding.

The proposals must be valid till the execution of Maintenance & Support Period Agreement.

2.3.7 Sealing and Marking of Bids

The bidders are required to submit bids as per PPRA Rule 36 (B) [Single Stage-Two Envelope Procedure] Therefore, the proposals will be evaluated technically first. Technical & Financial bids shall carry 50 and 50 marks respectively. 30 out of 50 marks are the qualifying marks for Technical bids. Financial bids of only technically qualified bidders will be opened, the financial bids of disqualified bidders shall be returned unopened. The date of opening of financial bids for technically qualified vendors will be communicated later on.

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The marking weightage will be as follows.

Technical Proposal (T) = 50 Marks. (30 qualifying marks)

Financial Proposal (F) = 50 Marks.

Total (T+F) = 100 Marks.

The technical proposals/bids securing 30 i.e. 60% of total marks allocated for Technical Proposals or more in the technical evaluation will qualify for the next stage, i.e. financial opening. The bidder whose quoted prices are lowest will get the maximum marks (i.e. 50 marks) in financial evaluation using formulae given below:

(A) Bid ratio = (a) Lowest quoted Total Evaluated Cost (TEC)/ (b) Quoted TEC for which financial marks are required [for lowest it would be 1]

Note: Total Evaluated Cost (TEC) will be calculated as per formula mentioned in para 7.4 of Section-VII

(B) Bid ratio x 50 = Financial marks of (b)

The cumulative effect of both Technical and Financial marks shall determine the position of the bidders. The contract may be awarded to the vendor/bidder(s) whose bid is approved on the basis of evaluated to be “**Most Advantageous Bid**” as per PPRA Rules.

Note: - The proposal from any firm, which is blacklisted from any government entity, will not be considered

Important Considerations:

- No prices should be indicated in the technical bid. Any bid in which prices are indicated in the technical bid will be disqualified.

2.3.8 List of Documents to be submitted by the bidder

- a) Technical Proposal including all relevant information in the form of sections/chapters signed by an authorized representative on all pages.
- b) All prescribed formats which are included in this RFP/Bidding Document in Section V, properly filled and attached with Proposals.
- c) Bid Security.
- d) Affidavits and Declarations as required based on the terms and conditions of this RFP/Bidding Document and as per the formats included in this RFP/Bidding Document. (Non-black listed etc.)

2.3.9 Closing Date

For the proposal to be evaluated, Bids correctly marked and sealed as instructed must be received by 1130 hours, on or before **30-04-2026** addressed to Director (Operations), CDNS as mentioned in the tender notice.

Performance Bank Guarantee (“PBG”)

The successful bidder shall be required to submit an un-conditional and irrevocable (“PBG”) on stamp paper, a sum equivalent to **03% (three percent)** of the contract value of one year of each Group and valid for one year from the date of signing of agreement. The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of one year, after that, bidder shall submit a PBG for another year (year-2). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of second year, after that, bidder shall submit a PBG for another year (year-3). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of third year. In case of extension in the currency of the agreement bidder shall submit a PBG for another year (year-4). The (“PBG”) may be released by the Procuring Agency after successful completion of contract period of fourth year, after that, bidder shall submit a PBG for another year (year-5). The (“PBG”) shall be submitted on or before raising invoices. This (“PBG”) shall be issued by any scheduled bank operating in Pakistan and the value for the outstanding deliverables of the contract will remain valid until the final and formal termination of Contract by Procuring Agency. The Procuring Agency may forfeit the (“PBG”) if the bidder’s performance found to be poor or bidder breaches any of its obligations under the contract agreement or published RFP besides considerations for black listing the selected vendor/ company or any other action taken under the law or all or waive off all or partially based on sound justification that may be beyond vendors normal control, provided by the vendor and up to the satisfaction of procuring agency but the decision in this regard would be at sole discretion of the procuring agency and in no way, the vendor may consider it as its Right.