Standard Bidding Document

Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model (Non-Consultancy Services)

National

Single Stage-Two Envelope

November 10, 2026

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PROCUREMENT NOTICE

PROCUREMENT OF NON-CONSULTANCY SERVICES

1. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** has reserved Funds for the procurement planned for FY **2026-27**. The **Central Directorate of National Savings (Central Directorate of National Savings (CDNS))** intends to apply part of the proceeds of this Fund to cover eligible payments under the contract for the " **Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model**" with the reference of **"P173853"**

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, 2026 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://epads.gov.pk/opportunities/federal/procurements/173853**.

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 **Monday, November 30, 2026 11:00 AM**. E-bids will be opened on the same day at **Monday, November 30, 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**

In terms of Rules 65 of Public Procurement Rules, 2026 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.gov.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 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 Procurement Notice.

3. **Fraud & Corruption**

3.1. As defined under Rule 2(1)(x) of Public Procurement Rules, 2026.

4. **Eligible Bidders**

4.1. A bidder shall be eligible to participate in a procurement process, if it—

4.1.1. possesses the technical competence, financial resources, equipment and other physical facilities, personnel, managerial capability, experience and past performance necessary to complete the procurement contract,

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

4.1.3. has not been declared bankrupt or, in the case of company or firm, insolvent or being wound up and its activities or affairs are suspended by a Competent Authority or by the Court of law;

4.1.4. is not under any legal proceedings which may result in bankruptcy or any other situation entailing the total or partial loss of the right to administer and dispose of the property;

4.1.5. has not been convicted by a final judgment of a Court of Law,

4.1.6. is not blacklisted by the procuring agency or cross-debarred by the Authority at the time of the submission of bid;

4.1.7. is not blacklisted or debarred at the time of the submission of bid by an international financial institution, international organizations, or other multilateral development Bank for the period defined by them; and

4.1.8. is not convicted in the case of a company, its owners and beneficial owners, directors or officers of a criminal offence related to-

4.1.8.1. its professional conduct; or

4.1.8.2. a prohibited practice within the period specified in the tender documents and has not, or in the case of a company, its owners and beneficial owners, directors or officers have not, been debarred from a procurement process in Pakistan.

4.2. Except as permitted under the Ordinance, rules and regulations, the procuring agency shall not establish a criterion for eligibility of a bidder that-

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

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

4.2.3. is not related to the avoidance of 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.

5. **Qualification of the Bidder**

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

B. Bidding Documents

6. **Contents of Standard Bidding Document**

6.1. The Services required, bidding procedure, and terms and conditions of the contract are prescribed in the bidding document. In addition to the Invitation for Bids, the bidding document which should be read in conjunction with any addendum issued 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 Evaluation Criteria, Specifications, Schedule of Requirements, and Technical Specifications.
Section V Fraud & Corruption
Section VI General Conditions of Contract (GCC)
Section VII Special Conditions of Contract (SCC)
Section VIII Contract Forms

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

7. **Clarifications**

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

The procuring agency shall respond promptly and in writing to any request by a bidder for clarification of the bidding documents and, in any event, no

later than two days prior to the deadline for the submission of bids or proposals.

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

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

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

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

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

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

7.6. To assist in the examination, evaluation and comparison of Bids of the Bidders, the Procuring Agency may, ask any Bidder for a clarification of its bid including breakdown of prices, through EPADS v2.0. Any clarification submitted by a bidder that is not in response to a request by the Procuring Agency shall not be considered.
No change in the prices or substance of the bid shall be sought, offered, or

permitted.

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

7.6.1. evaluation & qualification criteria;

7.6.2. required scope of work or specifications;

7.6.3. all securities requirements;

7.6.4. tax requirements;

7.6.5. terms and conditions of bidding documents; and

7.6.6. change in the ranking of the bidders.

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

8. **Amendment of Bidding documents**

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

8.2. Any addendum issued including the notice of any extension of the deadline shall be part of the bidding document 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.

8.3. To give prospective bidders reasonable time in which to take an addendum/corrigendum into account in preparing their bids, the Procuring

Agency may, at its discretion, extend the deadline for the submission of bids after record reason in writing:

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

C. Preparation of Bids

9. Documents Constituting the Bids

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

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

9.1.2. 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;

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

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

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

9.1.6. Any other document required in the BDS.

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

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

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

11. **Documents Establishing Eligibility and Qualification of the Bidder**

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

11.2. The documentary evidence of the bidder's eligibility to bids shall establish to the satisfaction of the procuring agency that the bidder, at the time of submission of its bid, is from an eligible country.

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

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

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

12. **Form of Bid**

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

13. **Bids Prices**

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

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

to be included in the prices of other items.

13.3. The Bid price to be quoted in the Forms of Bid in accordance with ITB 10 shall be the total price of the bid, excluding any discounts offered.

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

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

14. **Price Adjustment**

14.1. Price adjustment shall not be applicable on the contract with less then 12 months period.

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

14.3. **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.**

15. **Bids Currencies**

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

16. **Bid Validity Period**

16.1. Bid(s) shall remain valid for the period specified in the BDS after the bid submission deadline prescribed by the Procuring Agency. A Bid valid for a shorter period shall be rejected by the Procuring Agency as non-responsive.

17. **Bid Security or Bid Securing Declaration**

17.1. Unless otherwise specified in the BDS, the bidder shall furnish as part of its bid, in the amount and currency specified in the BDS or Bid Securing Declaration on the format provided in Form 9 The scanned copy of the Bids Security shall be uploaded in the EPADS v2.0 while submitting bid, whereas the original forms of Bid Security shall be submitted to the procuring agency before the bid submission deadline. The bidder who failed to submit the original bid security before the submission deadline shall be disqualified straightaway.

17.2. The Bid Security or Bid Securing Declaration is required to protect the Procuring Agency against the risk of Bidder’s conduct which would warrant the security’s forfeiture, pursuant to ITB 14.5

17.3. 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.

17.4. Unsuccessful Bidders’ Bid Security will be discharged or returned as promptly as possible after the award of contract, however in no case later than thirty (30) days after the expiration of the period of Bid Validity prescribed by the Procuring Agency 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:

17.4.1. the expiry of the Bid Security;

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

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

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

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

17.5.1. if a bidder:

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

17.5.1.2. does not accept the correction of errors pursuant to ITB 23; or

17.5.2. in the case of a successful bidder fails:

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

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

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

18. **Alternative Bids by Bidders**

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

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

19. **Withdrawal, Substitution, and Modification of Bids**

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

20. **Format and Signing of Bids**

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

D. Submission of Bids

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

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

21.2. The Procuring Agency may, under exceptional circumstances and at its discretion, extend the deadline for the submission of bids by amending the Bidding Documents in 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

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

22.1. As per Rule 10 of Public Procurement Rules, 2026
(PA to establish a Procurement Cell which shall carryout procurements a per Rule 10 of Public Procurement Rules, 2026)

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

23.1. As per Rule 11 of Public Procurement Rules, 2026
(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)

24. **Third Party Validation**

24.1. **In compliance with Rule 12** of Public Procurement Rules, 2026, 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.

25. **External Bid Evaluation Committee**

25.1. **As per Rule 13 of Public Procurement Rules, 2026,** procurements with an estimated value above two billion rupees shall be opened and evaluated by the Procuring Agency's notified External Bid Evaluation Committee.

26. **Opening of Bids**

26.1. 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.

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

26.3. 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**.**

26.4. 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.

27. **Confidentiality**

27.1. 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.

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

28. **Preliminary Examination of Bids**

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

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

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

28.1.3. is accompanied by the required securities; and

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

28.2. The procuring agency will confirm that the documents and information specified under **ITB 7,8 and 9** 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 bid shall be rejected.

28.3. 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.

29. **Examination of Terms and Conditions, Technical Evaluation**

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

been met without material deviation or reservation.

29.2. 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.

30. **Correction of Errors**

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

30.1.1. 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;

30.1.2. 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

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

30.1.4. 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.

30.2. 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 14.**

31. **Conversion to Single Currency**

31.1. As per Rule 42(2) of Public Procurement Rules, 2026.

32. **Evaluation of Bids**

32.1. The procuring agency shall evaluate bids in accordance with Rule 42 of Public Procurement Rules, 2026 and compare only those bids determined to be substantially responsive, pursuant to **ITB 21.**

32.2. 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.

32.3. **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.**

32.4. The Procuring agency/Employer's evaluation of a bid will take into account:

32.4.1. 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;

32.4.2. price adjustment for correction of arithmetic errors in accordance with **ITB 30;**

32.5. converting the amount resulting from applying (a) and (b) above, if relevant, to a single currency in accordance with **ITB 31**;

32.6. 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.

32.7. 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.**

33. **Determination of Most Advantageous Bids**

33.1. 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.

34. **Abnormally Low Financial Bids**

34.1. Subject to sub-rule (2), a procuring agency may, in the procurement of goods, works and services, 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.

34.2. A procuring agency shall not reject a bid as abnormally low under sub-rule (1) unless the procuring agency—

34.2.1. requested through EPADS from the bidder a written clarification of bid, including a detailed price analysis of its 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 documents; and

34.2.2. having taken into account the information provided by the bidder in response to a request under clause (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 against the offered price.

34.3. The procuring agency shall promptly communicate to the bidder concerned its decision to reject the bid, including the reasons for the decision. The procuring agency may reinitiate the bidding process after communication of such decision.

34.4. Every abnormally low bid shall be investigated in order to determine the reason for submitting the bid including whether the bid was submitted in order to remove other bidders from competition.

34.5. In case it is established after investigation that the bidder submitted an abnormally low bid to remove other bidders from competition or to frustrate the bidding process, the procuring agency may blacklist the bidder in accordance with Rule 25(1)(d).

35. **Rejection of Bids**

35.1. As per Rule 45 of Public Procurement Rules, 2026

36. **Cancellation of procurement**

36.1. As per Rule 46 of Public Procurement Rules, 2026

37. **Single Responsive Bid**

37.1. The procuring agency may consider single responsive subject to underlying conditions of Rule 50 of Public Procurement Rules, 2026.

38. **Alternate Dispute Resolution (ADR)**

38.1. As per Rule 66 of Public Procurement Rules, 2026

39. **Arbitration Clause**

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

40. **Fee of the Arbitrator**

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

41. **Socio-economic development**

41.1. As per Rule 63 of Public Procurement Rules, 2026, 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

42. **Environmental objectives**

42.1. As per Rule 64 of Public Procurement Rules, 2026, 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

43. **Appointment of Contract Manager**

43.1. 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 Public Procurement Rules, 2026.

44. **Criteria of Award**

44.1. 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 .

45. **Procuring Agency’s Right to reject All Bids**

45.1. 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).

45.2. 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.

46. **Procuring Agency’s Right to Vary Quantities at the Time of Award**

46.1. 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.

47. **Notification of Award**

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

47.2. 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 Award 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).

47.3. The notification of award will constitute the formation of the Contract, subject to the condition that bidder furnish the Performance Guarantee in accordance with **ITB 33** and signing of the contract in accordance with **ITB 32.**

48. **Signing of Contract**

48.1. 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.

49. **Performance Guarantee**

49.1. After the receipt of the Letter of Award, 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.

49.2. Failure of the successful bidder to comply with the requirement of **ITB 33.1** 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.

50. **Advance Payment**

50.1. 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.

51. **Arbitration**

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

52. **Corrupt & Fraudulent Practices**

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

G. Grievance Redressal & Complaint Review Mechanism

53. **Constitution of Grievance Redressal**

53.1. The Principal Accounting Officer or head of procuring agency or any authorized officer shall constitute a committee comprising of odd number of members completely outside the procuring agency from any other procuring agency or from the pool of experts maintained by the Authority and accessible through EPADS with necessary powers and authorizations, to address the complaints of bidders or parties that may occur prior to the entry into force of the procurement contract.

53.2. Any party may file a written complaint, two days prior to the proposal submission deadline, against the eligibility parameters, evaluation criteria or

any other terms and conditions described in the bidding documents, if found contrary to the provisions of the procurement regulatory framework, and the same shall be addressed by the GRC.

53.3. Any bidder or party feeling aggrieved by any act of the procuring agency after the submission of bid, may lodge a written complaint concerning his grievances within seven days of announcement of the technical evaluation report and five days after issuance of final evaluation report.

53.4. In case, the complaint is filed against the technical or final evaluation report, the GRC may suspend the procurement proceedings till the decision.

53.5. In case, the complaint is filed after the issuance of the final evaluation report, the complainant may not raise any objection on technical evaluation of the report:Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage-single envelope bidding procedure is adopted.

53.6. The GRC shall investigate and decide upon the complaint within ten days of its receipt.

53.7. Any bidder or party not satisfied with the decision of the GRC or if GRC fails to decide within ten days under sub-rule 6, may file an appeal before the Appellate Committee of the Authority, comprising odd number of members including an external member within ten days of communication of decision subject to depositing the prescribed fee and in accordance with the procedure determined by the Authority. The Appellate Committee of the Authority shall decide the appeal within 45 days from the receipt of the appeal. The Appellate Committee may suspend the process of award of contract to such period as deemed appropriate during the pendency of appeal. The decision of the Appellate Committee of the Authority shall be considered as final.

H. Blacklisting/ Debarment

55. **Procedure for Blacklisting/Debarment**

55.1. The procuring agency may initiate blacklisting proceedings against contractor/supplier in accordance with Rule-25 of the Public Procurement Rules, 2026 , Mechanism for Blacklisting, Debarment Regulations, 2026 and “procedure for filling and disposal of review petition under rule-25(6) of Public Procurement Rules, 2026.

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA) EPADS

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

BDS Clause Number 1
ITB Number 1.1

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

The subject of procurement is: **Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model**

Expected commencement date: **Thursday, December 31, 2026**

BDS Clause Number 2
ITB Number 2.1

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

Name and identification number of the Contract: **P173853**

BDS Clause Number 3
ITB Number 4.6

JV/Consortium or Association Allowed: **No**
Number of JV/Consortium Members: **Nil**

B. Bidding Documents

BDS Clause Number 4
ITB Number 7.1

The Bidders may seek clarifications through **EPADS v2.0**: Clarification Date: Friday, November 27, 2026

BDS Clause Number 5
ITB Number 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**.

BDS Clause Number 6
ITB Number9.1

List of documents required along with the bid:

1. i. Bid Security – original also delivered in hard copy as stated in the BDS

2. ii. Eligibility documents: NTN, GST/STRN, ATL status, SECP or FBR registration (3+ years), proof of registered office, audited financial statements (3 years)

3. iii. Non-Blacklisting, Eligibility and Authenticity Affidavit – stamp paper, notarized

4. iv. Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History

5. v. OEM and Intellectual Property Rights Undertaking, with the license or owner’s letter for any third-party component

6. vi. Letter of Conformity to Mandatory Requirements

7. vii. Evidence for Technical Evaluation Criteria – A (SDK Features): laboratory letters and test reports (independent or own), datasheets, product/API documentation, device list, Urdu screenshots, NIST extracts

8. viii. Evidence for Technical Evaluation Criteria – B: client letters or work orders/agreements/letters of award, CVs, audited accounts – summarized in the Bid Forms 7, 8 and 9 of Annex-D

9. ix. Wireframes/visuals of the proposed capture experience

BDS Clause Number 7
ITB Number 11.1

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

see Eligibility Criteria

BDS Clause Number 8
ITB Number 7.6

Services and Their related documents:
See section Required Services and Scope of Work

BDS Clause Number 9
ITB Number 13.1 & 13.2

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

BDS Clause Number 10
ITB Number 7.6.2

Specifications:

see section of specifications.

C. Preparation of Bids

BDS Clause Number 11
ITB Number 13.5

The price shall be **Fixed**.

BDS Clause Number 12
ITB Number 15.1

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

BDS Clause Number 13
ITB Number 16.1

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

BDS Clause Number 14
ITB Number 17.1

The amount of Bid Security shall be as defined in Bid Security Section for items and lots given in **BDS 6**
Instrument of Bid Security Shall be in the Name of : **Central Directorate of**

National Savings

The Bid Security shall be in the form of: **Pay Order, Banker's Cheque, Call at Deposit, Demand Draft**

BDS Clause Number 15
ITB Number 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.

BDS Clause Number 16
ITB Number 18.1

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

D. Submission of Bids

BDS Clause Number 17
ITB Number 21.1

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

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

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

The deadline for Bids submission is: **Monday, November 30, 2026 11:00 AM**

E. Opening and Evaluation of Bids

BDS Clause Number 18
ITB Number 26.1

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

Day *:* ***Monday***

Date: ***Monday, November 30, 2026***

Time *:* ***11:30 AM***

BDS Clause Number 19
ITB Number 32.1

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

F. Award of Contract

BDS Clause Number 20
ITB Number 49.1

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

The Performance Guarantee shall be acceptable in the form of: **Pay Order, Banker's Cheque, Call at Deposit, Bank Guarantee, Demand Draft**

BDS Clause Number 21
ITB Number 51.1

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

G. Review of Procurement Decisions

BDS Clause Number 22
ITB Number 53.1

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

Eligibility Criteria

All Active Taxpayers shall be eligible to participate in the procurement process, unless expressly excluded or otherwise restricted under the Eligibility Criteria specified by the Procuring Agency.

Required Registration
NADRA CITIZENSHIP (CNIC/NICOP)
FBR (NTN)
FBR (GSTN)

Eligibility Criteria	Document
i. Firm has a valid NTN registration. Copy of NTN Certificate – Required	Yes
ii. Firm has a valid GST/Sales Tax registration. Copy of GST/STRN Registration – Required	Yes
iii. Firm is active on the Active Taxpayer List (ATL) of FBR. ATL status print / screenshot – Required	Yes
iv. Bidder’s company must be incorporated/registered in Pakistan and in business for at least three (03) years. SECP Certificate of Incorporation, or FBR Certificate of Registration / Active Taxpayer status – Required	Yes
v. Bidder should have a registered office in a major city of Pakistan (e.g., Karachi, Lahore, Islamabad, Peshawar). Proof of registered office address – Required	Yes

vi. Firm is not blacklisted or debarred by any Federal/Provincial Government or Public Sector entity in Pakistan, nor by any international financial institution, international organization, foreign country or multilateral development bank (Rules 21(1)(g) and 25(7) of the PPR 2026), and has no consistent/repeated history of contract non-performance or adverse court/arbitral award decisions arising from unsatisfactory past performance, or corrupt, fraudulent practices. (See Annex-D)	Yes
vii. Bidder must submit the required Bid Security or Bid Securing Declaration. Bid Security of PKR 1,330,000 (Pay Order, Cashier's Cheque, CDR or Bank Guarantee), or the Bid Securing Declaration (Bid Form 2 of Annexure-D) – Required.	Yes
viii. Bidder must be the original developer/manufacturer of the proposed SDK and responsible for its maintenance, updates and technical support. Authorized agents, distributors, resellers or other representatives of an OEM are not allowed to participate. OEM and Intellectual Property Rights Undertaking (Bid Form 5 of Annexure-D) on the bidder's letterhead – Required	Yes
ix. Bidder must have a minimum cumulative turnover of PKR 50 million from IT/software/biometric solutions during FY 2023–24, 2024–25 and 2025–26. Audited financial statements (3 years) with clear identification of IT revenue, summarized in the Annual Turnover Form (Bid Form 7 of Annexure-D) – Required	Yes
x. Bidder must submit a Letter of Conformity confirming that it meets all Mandatory Requirements (MR-1 to MR-19) of this bidding document, including capture and submission of fingerprint and face data as per NADRA's specifications (MR-4, MR-5, MR-7, MR-11 and MR-13). Letter of Conformity to Mandatory Requirements (Bid Form 6 of Annexure-D) – Required	Yes

Evaluation Criteria

Quality and Cost Based Selection (QCBS)

Weightage

Technical Evaluation %	Financial Evaluation %
50	50

Technical Marks	50
Passing Marks	**35**
A1. Fingerprint Capture and Liveness (minimum 6 of 11 to qualify) [See Annex-D]	
A1.1 Fingerprint capture success rate. Evidence: Test report naming the proposed SDK and version, the number of test subjects and capture attempts, the device models used, and how the success rate was calculated (successful captures meeting the quality threshold ÷ total attempts). (Qualitative)(Doc Required) ● Independent test report ≥95% **(4)** ● Independent test report 90% to <95% **(3)** ● Independent test report 85% to <90% **(2)** ● Bidder's/OEM's own test report stating ≥90% **(1)**	4
A1.2 Fingerprint liveness (presentation-attack detection) – independent testing.	

A1.2 Fingerprint liveness (presentation-attack detection) – independent testing. Evidence: Confirmation letter or test report from a laboratory accredited to ISO/IEC 17025 for ISO/IEC 30107-3 testing, naming the product, version and level. (Qualitative)(Doc Required) ● Level 2 **(2)** ● Level 1 **(1)**	2
A1.3 Built-in fingerprint quality scoring. Evidence: Technical specification or API documentation describing the quality score and threshold setting.	
A1.3 Built-in fingerprint quality scoring. Evidence: Technical specification or API documentation describing the quality score and threshold setting. (Qualitative)(Doc Required) ● NFIQ 2 scoring with configurable threshold **(2)** ● Other documented quality score with configurable threshold **(1)**	2
A1.4 Tested device coverage, including handsets common in Pakistan. Evidence: Device compatibility signed list naming each model. 1 mark each, up to 2 (Qualitative)(Doc Required) ● Published list of at least 10 named device models (Android and iOS combined) on which the SDK has been tested ● At least 5 of the listed models are from brands widely sold in Pakistan (e.g., Infinix, Tecno, Itel, Vivo, Oppo, Xiaomi/Redmi, Samsung A/M series, Apple) **(2)**	2
A1.5 Urdu capture guidance. Evidence: Screenshots of the capture screens in Urdu, or product documentation stating Urdu language support. (Qualitative)(Doc Required) ● On-screen capture guidance available in Urdu **(1)**	1
A2. Face Capture and Liveness (minimum 7 of 13 to qualify) [See Annex-D]	

A2.1 Face liveness (presentation-attack detection) – independent testing. Evidence: Confirmation letter or test report from a laboratory accredited to ISO/IEC 17025 for ISO/IEC 30107-3 testing, naming the product, version and level. (Qualitative)(Doc Required) ● Level-3 **(5)** ● Level-2 **(4)** ● Level-1 **(2)**	5
A2.2 Passive liveness. Evidence: The A2.1 letter/report, or the official product documentation. (Qualitative)(Doc Required) ● Independent letter/report confirms the tested product is passive (no blink, head-turn or other instruction) **(2)** ● Stated only in the bidder's/OEM's documentation **(1)**	2
A2.3 Injection and digital-attack detection. Evidence: Test report naming the product and version, the attack types tested and the results. (Qualitative)(Doc Required) ● Independent laboratory report covering injection attacks (e.g., virtual camera, emulator, injected or deepfake video) **(3)** ● Bidder's/OEM's own test report **(1)**	3
A2.4 Face image quality standards. Evidence: Official technical specification naming the standard(s). 1 mark each, up to 3: (Qualitative)(Doc Required) ● Capture checks to ISO/IEC 19794-5 / ICAO portrait requirements ● Face quality scoring to ISO/IEC 29794-5 (or OFIQ) ● APCER, BPCER, ACER, or any other independent validation reports. **(3)**	3
B. Business, Experience & Qualification Criteria [See Annex-D]	

B1 Local Biometric/Identity-Verification SDK Experience – Government Institutions. Proven deployment of biometric capture/verification SDK solutions for government identity-verification systems or other public- sector/government platforms in Pakistan, evidenced by letters of assurance/experience letters from the respective government organizations confirming successful deployment and satisfactory performance Or Relevant Work order/agreement/Letter of Award. Each deployment shall be listed in the Experience and Capability Declaration (Annex-D). Each client organization is counted once, in either B1 or B2, however many apps, phases or work orders it has. (Qualitative)(Doc Required) ● 5 or more deployments **(6)** ● 4 deployments **(5)** ● 3 deployments **(4)**	6
B2 Local Biometric/Identity-Verification SDK Experience – Financial Institutions & Other Organizations. Proven deployment of biometric capture/verification SDK solutions for financial institutions, digital/mobile banking applications, or other private-sector organizations in Pakistan, evidenced by letters of assurance/experience letters from such organizations confirming successful deployment and satisfactory performance Or Relevant Work order/agreement/Letter of Award. Each deployment shall be listed in the Experience and Capability Declaration (Annex-D). Each client organization is counted once, in either B1 or B2, however many apps, phases or work orders it has. (Qualitative)(Doc Required) ● 5 or more deployments **(4)** ● 4 deployments **(3)** ● 3 deployments **(2)**	4
B3 Team Composition. Availability of a dedicated implementation and support team of the bidder’s own employees, with relevant biometric-capture/mobile-application development experience, evidenced by bidder- verified CVs on the Candidate / Personnel CV Form (Annex-D) for each proposed member. (Qualitative)(Doc Required) ● 3 or more dedicated employees with directly relevant experience **(2)** ● Fewer than 3, or reliance on non-employee/contracted staff **(1)**	2

B4 Support & NOC. 24x7 support structure, dedicated technical support desk/NOC, and defined escalation SOPs for the SDK and the Allied Services under the Managed Services Model. Evidence: Experience and Capability Declaration (Annex-D), on the bidder’s letterhead, stating either of the following:- (Qualitative)(Doc Required) ● Dedicated NOC with real-time monitoring and 24x7 support **(2)** ● 24x7 support desk without a dedicated NOC **(1)**	2
B5 Processing / Transaction Volume Experience. Proven history of handling high-volume biometric capture/verification transactions in a live, production mobile-application environment. Evidence: Experience and Capability Declaration (Annex-D), on the bidder’s letterhead, stating either of the following:- (Qualitative)(Doc Required) ● ≥ 1.0 million verifications/month **(2)** ● ≥ 0.5 million verifications/month **(1)**	2
B6 Financial Stability. Combined audited turnover over the last three (03) years (principal income from IT/software/biometric solutions), evidenced by audited Profit & Loss (Income) Statements and the Annual Turnover Form (Annex-D) for the relevant period. (Qualitative)(Doc Required) ● PKR 250 Million+ **(10)** ● PKR 200 Million+ **(8)** ● PKR 150 Million+ **(6)** ● PKR 100 Million+ **(4)** ● PKR 50 Million+ **(2)**	10

Required Services

Lot Title : Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model

Bid Security : 1330000 PKR

Position	Delivery Schedule	Quantity
Fingerprint and Face Biometric Verification SDK (fingerprint: capture, quality, liveness and submission to NADRA; face: capture, liveness and submission to NADRA) – turnkey deployment	**Address:** Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory **Schedule:** 45 days – see see Annex-C **Quantity:** 01/No	1/No
Allied Services on Managed Services Model (support, maintenance, updates/upgrades)	**Address:** Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory **Schedule:** Commencing from Go-Live; recurring throughout the contract term. see Annex-C **Quantity:** 01/No	1/No

Related Services :

No

Services Specifications

Lot Title : Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model

Position: Fingerprint and Face Biometric Verification SDK (fingerprint: capture, quality, liveness and submission to NADRA; face: capture, liveness and submission to NADRA) – turnkey deployment

Specifications / Requirements:

Attached as Annex-A

Position: Allied Services on Managed Services Model (support, maintenance, updates/upgrades)

Specifications / Requirements:

Attached as Annex-B

Scope of Work

Please refer to Annex-C

Brief Description

.

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]		

PUBLIC PROCUREMENT REGULATORY AUTHORITY
(PPRA)
EPADS

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 Contractorand the Procuring Agency, shall be written in the **English language** unless otherwise stated in the **SCC** . Supporting documents and printed literature that are part of the Contract may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the Contract, this translation shall govern.

4. **Notices**

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

5. **Location**

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

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

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

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

7. **Effectiveness of Contract**

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

8. **Commencement of Services**

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

9. **Program schedule**

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

10. **Starting Date/Expiration Date**

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

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

11. **Entire Agreement**

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

12. **Modification**

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

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

13. **Force Majeure**

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

13.2. **No Breach of Contract**
The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract in so far as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

13.3. **Extension of Time**

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

13.4. **Payments**

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

14. **Termination**

14.1. **By the Procuring Agency**

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

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

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

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

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

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

14.2. **By the Contractor**

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

14.2.1. If the Procuring Agency fails to pay any money due to the Contractor pursuant to this Contract and not subject to dispute within thirty (30) calendar days after receiving written notice from the Contractor that such payment is overdue;

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

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

14.2.4. If the Procuring Agency is in material breach of its obligations pursuant to this Contract and has not remedied the same within thirty (30) days (or such longer period as the Bidder may have subsequently approved in writing) following the receipt by the Procuring Agency of the Contractor's notice specifying such breach.

C. Obligations of the Contractor

15. **General**

15.1. **Standard of Performance**

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

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

15.2. **Law Applicable to Services**

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

16. **Conflict of Interests**

16.1. **Contractor Not to Benefit from Commissions and Discounts**

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

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

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

16.3. **Prohibition of Conflicting Activities**

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

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

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

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

17. **Insurance to be Taken Out by the Contractor**

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

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

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

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

18.1.2. changing the Program of activities; and

18.1.3. any other action that may be specified in the **SCC.**

19. **Reporting Obligations**

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

20. **Liquidated Damages**

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

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

20.3. **Lack of performance penalty**

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

21. **Performance Guarantee**

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

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

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

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

22. **Sustainable Procurement**

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

D. Contractor's Personnel

23. **Description of Personnel**

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

24. **Removal and / or Replacement of Personnel**

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

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

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

E. Obligations of the Procuring Agency

25. **Change in the Applicable Law**

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

26. **Services and Facilities**

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

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

F. Payments to the Contractor

27. **Contract Price**

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

28. **Terms and Conditions of Payment**

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

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

29. **Quality Control Identifying Defects**

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

30. **Correction of Defects, and Lack of Performance Penalty**

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

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

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

31. **Settlement of Disputes Amicable Settlement**

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

32. **Dispute Settlement**

32.1. **Arbitration**

32.1.1. **Alternate Dispute Resolution (ADR),** After coming into force of the procurement contracts, disputes, between the parties to the contract may be settled by one or more alternate dispute resolution methods including
Arbitration. Where an Alternate Dispute Resolution process other than Arbitration may not lead to an amicable settlement of dispute, Arbitration shall be resorted to.

32.1.2. The procuring agency shall specify mechanism for the appointment of an arbitrator expressly in the contract and the competent authority who shall appoint the arbitrator.

32.1.3. The laws of Pakistan shall apply to an arbitration unless specifically agreed to otherwise in the contract.

Special Conditions of Contract

SECTION VIII. SPECIAL CONDITIONS OF CONTRACT

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

Number of GC Clause

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

Definitions

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

Contractor is:

The title of the subject procurement is:Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model

Number of GC Clause 2

Applicable/Governing Law:

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

Number of GC Clause 3

Language:

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

Number of GC Clause 4

Notices:

The addresses for the notices are:

Procuring Agency:

Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer
Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory
+92-332-437-5583
procurement@savings.gov.pk

Contractor/ Bidder:

[Name, address and telephone number].

The Contractor/ Bidder's Representative(s)

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

Number of GC Clause 6.1

The Authorized Representatives are:

For the Procuring Agency:

Central Directorate of National Savings (Central Directorate of National Savings (CDNS)), National Savings Officer
Savings House, 23-N, Civic Centre, Sector G-6 Markaz., Islamabad Capital Territory
+92-332-437-5583
procurement@savings.gov.pk

For the Bidder:

Name: ……

Designation: ……..

Address: ……..

Number of GC Clause 7

Effectiveness of the contract

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

Number of GC Clause 8

Commencement of Contract:

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

Number of GC Clause 10.2

Expiration of Contract:

The time period shall be …….

Number of GC Clause 14

Termination

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

Number of GC Clause 16

Conflict of Interest:

The Procuring Agency reserves the right to determine on a case-by-case basis whether the Bidder should be disqualified from providing goods or services due to a conflict of a nature described in Clause GCC 16**.**

Number of GC Clause 20

Liquidated Damages

If the Bidder fails to provide services as required under the contract or in case of any data loss/data breach or any incident compromising the data security or other such failures related to any services, the Bidder shall pay to the Procuring Agency as Liquidated Damages at a rate of **0.00%** to **0.00%** of the Contract value, in accordance with the extent of performance failure & the cost of investigating such incidents as judged by the Authority.

Number of GC Clause 21

Performance Guarantee:
Instrument of Performance Guarantee shall be in the Name of : **Central Directorate of National Savings**

The amount of performance guarantee shall be 5.00% of the contract price in acceptable form of Pay Order, Banker's Cheque, Call at Deposit, Bank Guarantee, Demand Draft

Number of GC Clause 27

Currency of Payment:

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

Number of GC Clause 28

Payment terms:

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

Number of GC Clause 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.

Number of GC Clause 31

Following is the guidance for Dispute Resolution

i. If any dispute of any kind whatsoever shall arise between the Authority and the Bidder in connection with or arising out of the Contract, including without prejudice to the generality of foregoing, any question regarding its existence, validity, termination and the execution of the Contract – whether during developing phase or after their completion and whether before or after the termination, abandonment or breach of the Contract – the parties shall seek to resolve any such dispute or difference by mutual diligent negotiations in good faith within 14 (fourteen) days following a notice sent by one Party to the other Party in this regard**.**

ii. At future of negotiation the dispute shall be resolved through mediation and mediator shall be appointed with the mutual consent of the both parties**.**

iii. At the event of failure of mediation to resolve the dispute relating to this contract such dispute shall finally be resolved through binding Arbitration by sole arbitrator in accordance with Arbitration Act 1940. The arbitrator shall be appointed by mutual consent of the both parties**.** The Arbitration shall take place in Islamabad, Pakistan and proceedings will be conducted in English language.

iv. The cost of the mediation and arbitration shall be shared by the parties in equal proportion however the both parties shall bear their own costs and lawyer's fees regarding their own participation in the mediation and arbitration. However, the Arbitrator may make an award of costs upon the conclusion of the arbitration making any party to the dispute liable to pay the costs of another party to the dispute**.**

v. Arbitration proceedings as mentioned in the above clause regarding resolution of disputes may be commenced prior to, during or after completion of the contract.

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

Arbitrator's fee:

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

Appointing Authority for Arbitrator:

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

Rules of procedure for arbitration proceedings:

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

Place of Arbitration and Award:

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

Bid Securing Declaration

Form 9: Bid Securing Declaration

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

Bid No.:***P173853***

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., **Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model (*P173853*)** and has accepted a Bids by the Bidder for the provision of Services 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: ……

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA) EPADS

Integrity Pact

Integrity Pact

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BYTHE 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 time 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 Non-Consultancy Services*(*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}

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA) EPADS

Annexure

Annex-A - Fingerprint and Face Biometric Verification SDK Specifications

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Annex-A - Fingerprint and Face Biometric Verification SDK Specifications** (page number: 77)

Annex-B - Allied Services on Managed Services Model Specifications

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Annex-B - Allied Services on Managed Services Model Specifications** (page number: 79)

Annex-C - Scope of Work

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Annex-C - Scope of Work** (page number: 80)

Annex-D - Eligibility Criteria, Technical Evaluation Criteria and Bid Forms

Technical Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Annex-D - Eligibility Criteria, Technical Evaluation Criteria and Bid Forms** (page number: 82)

Annex-E - Letter of Financial Bid

Financial Submission (Vendor)

Document Required

See Form Under Additional Forms and Documents: **Annex-E - Letter of Financial Bid** (page number: 97)

Annex-F - Miscellaneous

Information (Read-Only)

See Form Under Additional Forms and Documents: **Annex-F - Miscellaneous** (page number: 99)

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Procurement Forms

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Additional Forms and Documents

Fingerprint and Face Biometric Verification SDK – Specifications

The Central Directorate of National Savings (CDNS) intends to deploy a Fingerprint and Face Biometric Verification SDK ("the SDK") within its National Savings Digital Mobile App (Android and iOS) for its Digital Account Opening Mechanism, so that customers can complete biometric verification with their own phone, without external biometric hardware. The SDK shall provide four services: (i) in-app fingerprint capture, quality assessment and liveness, and secure submission to NADRA's designated verification service; (ii) face capture and quality assessment; (iii) face liveness detection; and (iv) secure submission of the selfie to NADRA's designated verification service. NADRA performs both fingerprint and face verification and returns the result to the app; the purpose of the SDK is to capture and package fingerprint and face data, as per NADRA's specifications, so that it reaches NADRA in a compliant manner. The SDK shall be integrated into the Digital Mobile App by CDNS's application developer with the bidder's support. Image text extraction (OCR), document authenticity checks and transliteration are not in scope.

At bid stage, only the Mandatory Requirements (MR-1 to MR-19), confirmed through the Letter of Conformity (Annex-D, Bid Form 6), are pass/fail. All other requirements in this section are contractual obligations, confirmed in the Functional Specification Document (FSD) and tested at SIT/UAT.

Mandatory Requirements (MR-1 to MR-19)

The following requirements are mandatory and are evaluated on a pass/fail basis from the Letter of Conformity (Annex-D, Bid Form 6), in which the bidder answers "Complies" or "Does not comply" against each requirement and cites the document and page where it is described (no reference is required for undertakings, marked †). A bid that does not comply with every requirement is non-responsive. Requirements that can be tested will be demonstrated during SIT/UAT, and undertakings remain binding for the full contract term.

A. Platform and documentation

- **MR-1:** Native SDK for Android and iOS, with the minimum supported Android and iOS versions stated, already deployed in banking apps published on the Apple App Store and Google Play Store.
- **MR-2:** Complete SDK and API technical documentation for Android and iOS.

B. Fingerprint capture and submission to NADRA

- **MR-3:** Real-time contactless fingerprint capture through the phone's rear camera, with on-screen guidance to the customer.
- **MR-4:** Capture configurations required by NADRA's designated verification service (e.g., four-finger slap, thumbs, single finger), as specified by NADRA and communicated by CDNS during implementation.
- **MR-5:** Fingerprint output in the resolution and image/template formats required by NADRA's designated verification service (500 ppi; ISO/IEC 19794-4 / WSQ), as specified by NADRA and communicated by CDNS during implementation.
- **MR-6:** A quality score for each fingerprint image, with a minimum-quality threshold that can be set by CDNS's app developer through the SDK's configuration. The Bidder shall recommend an initial value suited to NADRA's verification service, to be finalised during UAT.
- **MR-7:** Secure packaging and transmission of fingerprint data to NADRA's designated verification service, in the manner specified by NADRA and communicated by CDNS during implementation.
- **MR-8:** Management of NADRA verification sessions (fingerprint and face), using the retries allowed within a session, so that a failed or poor capture does not start a new NADRA session.
- **MR-9:** Fingerprint presentation-attack (spoof) detection.
- **MR-10:** Fingerprint capture, quality assessment and spoof detection work on the device without internet connectivity. †

C. Face capture, liveness and submission to NADRA

- **MR-11:** Face capture through the phone camera with automatic face detection, as per NADRA's specifications.
- **MR-12:** Face liveness (presentation-attack) detection.
- **MR-13:** Selfie captured in the resolution and format required by NADRA's designated verification service, and securely packaged and transmitted to NADRA, as specified by NADRA and communicated by CDNS during implementation; NADRA's result is returned to the app.

D. Results

- **MR-14:** Structured results for every check performed by the SDK, and for NADRA results relayed by it: pass / fail / inconclusive / error, with reason code and transaction ID. Inconclusive or error is never returned as a pass, and quality, liveness and match results are returned separately.

E. Data protection

- **MR-15:** All processing by the SDK runs on the device or on CDNS-controlled servers. No biometric data or selfie is sent to the Bidder or any third party other than NADRA's designated verification service. †
- **MR-16:** No biometric data or selfie is retained on the device after the session; all data is encrypted in transit (TLS 1.2 or higher). †
- **MR-17:** No CDNS customer data is used to train models or to serve any other customer. †

F. Licensing and maintenance

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- **MR-18:** The Bidder holds the intellectual-property rights to the SDK and full legal authority to license it, and grants a licence for unlimited usage and an unlimited number of devices for the full contract term, with all required installation, maintenance and update rights. †
- **MR-19:** Updates to maintain compatibility with new Android and iOS versions, free of cost, throughout the contract term. †

Other Functional and Technical Requirements

In addition, the SDK and the bidder shall meet the following requirements. They are confirmed in the Functional Specification Document (FSD), tested at SIT/UAT and form part of the Contract; they are not separately scored unless they appear in the Technical Evaluation Criteria.

- Fingerprint capture configurations: four fingers simultaneously and thumb/single finger separately, with configurable capture sets (e.g., four fingers, eight fingers, two thumbs) or a hybrid mode, as required by the approved workflow and NADRA's designated verification service. (Detail of MR-4.)
- Automatic detection, focus, zoom, cropping, segmentation and enhancement of captured fingerprints, with automatic feedback on blur, lighting, incomplete capture or poor positioning and automatic prompts to recapture. (Detail of MR-3.)
- Fingerprint templates in ISO/IEC 19794-2 and images in RAW where required; the bidder shall list in its proposal every image and template format supported. (Detail of MR-5.)
- The bidder shall state the minimum hardware (camera, memory) and software requirements for running the SDK. (Its tested-device list is scored under A1.4.)
- Interactive on-screen capture guidance in English, and in Urdu where offered (scored under A1.5).
- Where connectivity is unstable, a meaningful alert to the customer and resumption of the transaction within the same NADRA session wherever NADRA allows. (Detail of MR-8 and MR-10.)
- Face capture with on-screen guidance and automatic feedback on position, distance, lighting, blur and occlusion, with automatic prompts to recapture. (Detail of MR-11.)
- A coordinated workflow in which the selfie that passes quality and liveness checks is the image submitted to NADRA in the same session, and in which every verification request carries a unique transaction (correlation) identifier across the app, the SDK and the CDNS backend. (Transaction identifier: see MR-14.)
- Each result shall include: status (pass / fail / inconclusive / error), machine-readable reason code and readable explanation, quality/liveness/match score with documented definitions where applicable, timestamp, transaction identifier, SDK version, and the action required (e.g., recapture, retry, referral). (Detail of MR-14.)
- Event logs of capture attempts, results and errors (containing no biometric images or templates) available to CDNS for audit and for reconciliation of invoices.
- Configuration of thresholds and workflow settings by CDNS's app developer without a new SDK release; every SDK release accompanied by release notes and version control, and tested in CDNS's test environment before production.
- A modular, extensible architecture that allows CDNS, in future phases, to add further biometric modalities (e.g., iris) without re-engineering the Digital Mobile App or the completed SDK integration.
- Written disclosure of all dependencies on third-party systems, external APIs, network connectivity, operating systems, device hardware and licences, and of all data flows and processing locations.
- Documented vulnerability management, security updates and penetration-testing arrangements, with remediation of findings reported by CDNS's security testing.
- Notification to CDNS of any security incident affecting CDNS customer data within twenty-four (24) hours of the bidder becoming aware of it.

Other Submissions

The following submissions and post-award deliverables apply in addition to the requirements above. They are not scored and are not a ground for rejection at bid stage.

- Bidder shall submit, as part of the technical proposal, a complete flow of screens/menus of the proposed capture experience (in the form of wireframes and visuals) for CDNS's review (not scored).
- Bidder MAY optionally propose a dashboard/data-analytics capability (as part of the SDK's reference implementation or as a value-added component) to help CDNS track total capture attempts, successful/unsuccessful sessions, and average session duration/count over a period of time.
- Following contract award, and prior to Go-Live, the bidder MUST provide sample demo applications, documentation, API references and sample code for the Android platform (i.e. Java, Kotlin, etc.), the iOS platform (i.e. Swift, Objective-C, etc.) and, where available, a cross-platform framework (i.e. React Native, Flutter, etc.), to support CDNS's integration and testing of the SDK.

Deployment, Licensing and Compliance

- The SDK shall comply with data protection requirements under Pakistani law. Biometric data formats and liveness (presentation-attack) detection are governed by MR-5, MR-9, MR-12 and MR-13 and the Technical Evaluation Criteria. CDNS is an attached department of the Ministry of Finance and is not regulated by the State Bank of Pakistan (SBP); it follows SBP guidance on digital financial services, customer due diligence/KYC and mobile app security as a reference, and the SDK shall be consistent with that guidance.

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Allied Services on Managed Services Model – Specifications

In addition to the one-time deployment of the SDK, the successful bidder shall provide the following Allied Services on a Managed Services Model for the duration of the contract.

General Support

The bidder shall be responsible for comprehensive, dedicated and professional technical support for the SDK's end-to-end lifecycle, covering the fingerprint and face modalities and any additional modalities onboarded during the contract term. Continuous support must be available during CDNS's business hours at a minimum, with the availability of both remote support resources and phone/email support; 24x7 support shall apply where the SDK's managed component (e.g. a hosted configuration/monitoring service, if proposed) is live-facing; any such component shall receive no biometric or customer data (MR-15).

Support Call Tracking

The bidder must utilize a detailed, available and comprehensive system for support call tracking, providing CDNS with a clear and real-time picture of call status. Technical calls must be loggable through multiple channels, directly through a phone call or through a dedicated support email. Upon receipt, the bidder's support team is required to log the call with all relevant details and instantly share an email notification.

Incident Management

Incident Management shall prioritize restoration of the SDK's capture functionality within the Digital Mobile App in the shortest time possible. Problem Management must include dedicated troubleshooting, provision of workarounds, hotfixes and maintenance releases, with new feature requests forwarded to the bidder's development team. CDNS must be intimated of service status through alerts and emails. A critical incident is a failure of SDK capture, liveness or submission to NADRA affecting all users of the Digital Mobile App, or all users of one platform (Android or iOS).

Regulatory Compliance

The bidder and the proposed SDK must meet applicable security and regulatory requirements, including consistency with State Bank of Pakistan (SBP) guidance for digital financial services and customer due diligence (which CDNS follows as a reference). A bidder holding ISO/IEC 27001 (Information Security Management) certification should provide a copy; certification is not required. All regulatory and standards compliance during the agreement shall be the sole responsibility of the bidder in respect of the SDK it provides.

Special Considerations for the Bidder

Sr.	Description
1.	Bidder shall ensure installation/integration support, customization (where required), training and comprehensive support for the SDK in accordance with CDNS requirements.
2.	The Procuring Agency reserves the right to ask for any clarification/document deemed necessary.
3.	The proposed solution shall be quoted and delivered on a turn-key basis, inclusive of all required licenses, integration support, documentation, training, support and maintenance necessary for full operationalization throughout the contract period.
4.	The bidder shall be fully responsible for providing technical training and integration support to CDNS's (or its application development partner's) technical staff, covering SDK integration, configuration, troubleshooting and day-to-day operation.
5.	The bidder shall provide all new patches, updates and upgrades of the SDK, free of cost, during the support period(s) covered under the Managed Services Model.
6.	The successful bidder shall be responsible for identifying, provisioning and licensing any missing or additional components required for the complete and compliant functioning of the SDK, with no additional payment beyond the quoted contract price, unless agreed in writing by CDNS.

Invoicing and Usage Reporting

Each invoice submitted for the Allied Services shall separately state, for the relevant billing period: the number of billable verifications (as defined in the Price Table of the Letter of Financial Bid, Annex-E), category-wise (fingerprint verification and facial verification); the total number of verification attempts made; and the number of attempts passed by NADRA's designated verification service. Each invoice shall be accompanied by supporting documentation evidencing the above (e.g. system-generated usage/transaction logs or reports), and CDNS may withhold payment of any invoice not accompanied by this supporting information pending resubmission. CDNS will check each invoice against NADRA's report of the successful verifications (hits) made to its verification service for the same period. Where the invoiced number of billable verifications exceeds NADRA's count, payment shall be made on NADRA's count.

This Annex sets out the complete terms of the Allied Services; the SDK specifications are set out in Annex-A. Performance Bank Guarantees are set out in Annex-D (Bid Form 10); termination and exit and transition are set out in Annex-F; prices are quoted in the Price Table of the Letter of Financial Bid (Annex-E).

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Scope of Work

The scope of this contract comprises two components: (i) the one-time deployment of the SDK (as specified in Annex-A) within CDNS's National Savings Digital Mobile App during the Deployment Phase (from Agreement signing to Go-Live), and (ii) the provision of Allied Services on a Managed Services Model, on a recurring basis, during the Managed Services Phase (from Go-Live to expiry/completion of the Contract). Fingerprint and face verification are performed by NADRA's designated verification service on the data captured and submitted by the SDK. Full technical specifications for the SDK and the complete terms of the Allied Services (support model, invoicing and usage reporting) are set out in the Fingerprint and Face Biometric Verification SDK – Specifications (Annex-A) and the Allied Services on Managed Services Model – Specifications (Annex-B); this section sets out the phased work breakdown, delivery timeline, payment milestones and the division of responsibility between the bidder and CDNS.

A. Deployment Phase (Agreement Signing to Go-Live)

The Deployment Phase spans from the date of signing of the Agreement/Contract to Go-Live. Deployment shall proceed in the following phases, on the indicative timeline below, from the date of contract signing:

Phase / Activity	Bidder's Responsibility	CDNS's Responsibility
1. Functional Specification Document (FSD) – within 7 days	Draft and jointly develop the FSD in coordination with CDNS, reflecting the agreed technical and functional scope.	Provide business/functional requirements input; review and issue written acceptance of the FSD.
2. SDK delivery, integration, configuration support and System Integration Testing (SIT) – within 30 days	Deliver the SDK (Android and iOS) and complete technical documentation, conforming to the mandatory requirements of Annex-A (as represented in the Letter of Conformity (Annex-D, Bid Form 6) submitted with the bid); provide sample demo applications, API references, sample code and hands-on integration support to CDNS's (or its application development partner's) technical team; support resolution of SIT findings.	Review delivered SDK and documentation for completeness against the FSD and Annex-A; integrate the SDK into the Digital Mobile App (Android and iOS); conduct System Integration Testing (SIT) with the bidder's support.
3. User Acceptance Testing (UAT) and Go-Live – within 45 days	Provide all necessary support during UAT; remediate defects identified during UAT prior to Go-Live.	Conduct UAT; approve and coordinate Go-Live of the integrated Digital Mobile App.

Completion of each phase shall be confirmed by CDNS's written acceptance/sign-off. Payment for the one-time Deployment cost (Price Table, line 2) shall be made against the following milestones, subject to CDNS's written acceptance/sign-off at each stage:

Sr.	Payment Milestone	% of Deployment Cost
1.	Submission and CDNS's written acceptance of the mutually agreed Functional Specification Document (FSD)	20%
2.	Delivery of SDK, licenses and technical documentation, integration/configuration support and completion of System Integration Testing (SIT)	45%
3.	Completion of User Acceptance Testing (UAT)	25%
4.	Thirty (30) days of stable production operation after Go-Live with no open critical incidents, and handover of final documentation, confirmed in writing by CDNS	10%

The Functional Specification Document (FSD) shall be jointly developed and finalized by CDNS and the successful bidder within the timeline specified above. As this milestone payment is made only upon delivery and CDNS's acceptance of an actual work product (the FSD), rather than in advance of any deliverable, no advance payment or associated bank guarantee is required against this milestone.

The annual SDK Licence fee (Price Table, line 1) is payable monthly in arrears on a pro-rata basis from Go-Live (one-twelfth of the annual fee for each completed month, and proportionately for any part month), against a valid invoice.

User Acceptance Testing (UAT)

UAT will be conducted jointly by CDNS, its application developer and the successful bidder, on the SDK integrated into the Digital Mobile App. Test scripts and acceptance criteria will be agreed in the FSD, and UAT is complete only on CDNS's written sign-off.

B. Managed Services Phase (Go-Live to Contract Completion)

The Managed Services Phase spans from Go-Live to expiry/completion of the Contract. Throughout this phase, the bidder shall provide Allied Services on a Managed Services Model, comprising:

- Comprehensive technical support for the SDK's end-to-end lifecycle (fingerprint and face modalities and any additional modalities onboarded during the contract term), available during CDNS's business hours at a minimum, through phone, email and a dedicated call-tracking system.
- Incident management, including troubleshooting, workarounds, hotfixes and maintenance releases.
- Provision of all new patches, updates and upgrades to the SDK, free of cost, for the duration of the support period.
- Continued regulatory and standards compliance of the SDK (SBP guidance followed by CDNS and NADRA's specifications), at the bidder's sole responsibility.
- Technical training and integration support to CDNS's (or its application development partner's) technical staff on an ongoing basis, as required.

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- Fulfilment of CDNS-approved Change Requests for added functionality, billed separately at the bidder's quoted Man-Day cost for Man-Days approved by CDNS in writing (see the Price Table in the Letter of Financial Bid, Annex-E).

CDNS's corresponding responsibility during this phase is to report incidents/service requests through the agreed channels, and to pay the annual SDK Licence fee and valid invoices for actual per-verification usage: Allied Services under the Managed Services Model shall be charged on a per-verification basis from Go-Live, for the remainder of the contract term (Year-1 to Year-3, and Year-4 and Year-5 if the Contract is extended, each contract year being twelve months from Go-Live or its anniversary), at the bidder's quoted per-verification costs (fingerprint verification and facial verification, quoted separately per the Price Table in the Letter of Financial Bid, Annex-E), invoiced monthly or quarterly in arrears (as finalized at the time of agreement), accompanied by the category-wise usage figures and supporting documentation required under the Allied Services on Managed Services Model – Specifications (Annex-B, Invoicing and Usage Reporting), and subject to submission of valid invoices. No payment shall be made for the Allied Services beyond the annual SDK Licence fee and the quoted per-verification costs, except for Change Requests for added functionality that CDNS has agreed to in writing, billed strictly at the bidder's quoted Man-Day cost. CDNS shall also review and approve (or decline) proposed Change Requests in writing before any associated work or billing proceeds.

This Scope of Work sets out the complete phased work breakdown, delivery timeline and payment milestones for the Deployment Phase, and the division of responsibility for the Managed Services Phase. Performance Bank Guarantees are set out in Annex-D (Bid Form 10); termination and exit and transition are set out in Annex-F; prices are quoted in the Price Table of the Letter of Financial Bid (Annex-E).

Bidders must price every cost component in the Price Schedule and in the Price Table of the Letter of Financial Bid (Annex-E): SDK Licence; Deployment (including integration support, configuration, documentation and training); the fingerprint and the facial per-verification rates (quoted separately); and the Man-Day rate, with applicable taxes shown separately. No Annual Maintenance Cost (AMC) or separate maintenance charge applies.

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Eligibility Criteria

No.	Eligibility Criteria	Document Required
1	Firm has a valid NTN registration.	Copy of NTN Certificate – Required
2	Firm has a valid GST/Sales Tax registration.	Copy of GST/STRN Registration – Required
3	Firm is active on the Active Taxpayer List (ATL) of FBR.	ATL status print / screenshot – Required
4	Bidder's company must be incorporated/registered in Pakistan and in business for at least three (03) years.	SECP Certificate of Incorporation, or FBR Certificate of Registration / Active Taxpayer status – Required
5	Bidder should have a registered office in a major city of Pakistan (e.g., Karachi, Lahore, Islamabad, Peshawar).	Proof of registered office address – Required
6	Firm is not blacklisted or debarred by any Federal/Provincial Government or Public Sector entity in Pakistan, nor by any international financial institution, international organization, foreign country or multilateral development bank (Rules 21(1)(g) and 25(7) of the Public Procurement Rules, 2026), and has no consistent/repeated history of contract non-performance or adverse court/arbitral award decisions arising from unsatisfactory past performance, or corrupt, fraudulent or other unethical business practices (as disclosed in the Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History form, Bid Form 4 of this Annexure).	Non-Blacklisting, Eligibility and Authenticity Affidavit (Bid Form 3 of this Annexure; on non-judicial stamp paper of Rs. 100, notarized), and the Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History form (Bid Form 4 of this Annexure) – Required
7	Bidder must submit the required Bid Security or Bid Securing Declaration.	Bid Security of PKR 1,330,000 (Pay Order, Cashier's Cheque, Call Deposit Receipt (CDR) or Bank Guarantee), or the Bid Securing Declaration (Bid Form 2 of this Annexure) – Required
8	Bidder must be the original developer/manufacturer of the proposed SDK and responsible for its maintenance, updates and technical support. Authorized agents, distributors, resellers or other representatives of an OEM are not allowed to participate.	OEM and Intellectual Property Rights Undertaking (Bid Form 5 of this Annexure) on the bidder's letterhead – Required
9	Bidder must have a minimum cumulative turnover of PKR 50 million from IT/software/biometric solutions during FY 2023–24, 2024–25 and 2025–26.	Audited financial statements (3 years) with clear identification of IT revenue, summarised in the Annual Turnover Form (Bid Form 7 of this Annexure) – Required
10	Bidder must submit a Letter of Conformity confirming that it meets all Mandatory Requirements (MR-1 to MR-19) of this bidding document, including capture and submission of fingerprint and face data as per NADRA's specifications (MR-4, MR-5, MR-7, MR-11 and MR-13).	Letter of Conformity to Mandatory Requirements (Bid Form 6 of this Annexure) – Required

Technical Evaluation Criteria

Qualification (bidder experience, team, and financial capacity) is assessed as part of the scored Technical Evaluation below, under "B. Business, Experience & Qualification Criteria" — apart from the Eligibility Criteria (including the minimum turnover), there is no separate pass/fail Qualification Criteria gate; the documentary evidence required for each item (experience letters or work orders/agreements/letters of award, team CVs, declarations on the bidder's letterhead, audited financial statements) is specified against the corresponding scored row.

Total marks for Technical Evaluation are 50, comprising A. Item-wise SDK Features (24 marks: A1 Fingerprint Capture and Liveness – 11; A2 Face Capture and Liveness – 13) and B. Business, Experience & Qualification Criteria (26 marks), as detailed below.

Only bidders who have submitted the Letter of Conformity to Mandatory Requirements (Bid Form 6 of this Annexure), answering "Complies" to every Mandatory Requirement (MR-1 to MR-19), will undergo the following evaluation under Section A and Section B.

Item Specification	Marks
A. Technical Evaluation Criteria (Item-wise SDK Features)	
A1. Fingerprint Capture and Liveness (minimum 6 of 11 to qualify)	**11**
A1.1 Fingerprint capture success rate. *Evidence:* Test report naming the proposed SDK and version, the number of test subjects and capture attempts, the device models used, and how the success rate was calculated (successful captures meeting the quality threshold ÷ total attempts). ***Scoring:*** *Independent test report:* ● ≥95% = 4 ● 90% to <95% = 3	**4**

Item Specification	Marks
• 85% to <90% = 2 • below 85% = 0 • Bidder's/OEM's own test report stating ≥90% = 1 • No report = 0	
A1.2 Fingerprint liveness (presentation-attack detection) – independent testing. *Evidence:* Confirmation letter or test report from a laboratory accredited to ISO/IEC 17025 for ISO/IEC 30107-3 testing, naming the product, version and level. ***Scoring:*** *Highest level held:* • Level 2 = 2 • Level 1 = 1 • No independent evidence = 0	**2**
A1.3 Built-in fingerprint quality scoring. *Evidence:* Technical specification or API documentation describing the quality score and threshold setting. ***Scoring:*** • NFIQ 2 scoring with configurable threshold = 2 • Other documented quality score with configurable threshold = 1	**2**
A1.4 Tested device coverage, including handsets common in Pakistan. *Evidence:* Device compatibility signed list naming each model. ***Scoring:*** *1 mark each, up to 2:* • Published list of at least 10 named device models (Android and iOS combined) on which the SDK has been tested • At least 5 of the listed models are from brands widely sold in Pakistan (e.g., Infinix, Tecno, Itel, Vivo, Oppo, Xiaomi/Redmi, Samsung A/M series, Apple)	**2**
A1.5 Urdu capture guidance. *Evidence:* Screenshots of the capture screens in Urdu, or product documentation stating Urdu language support. ***Scoring:*** • On-screen capture guidance available in Urdu = 1	**1**
A2. Face Capture and Liveness (minimum 7 of 13 to qualify)	**13**
A2.1 Face liveness (presentation-attack detection) – independent testing. *Evidence:* Confirmation letter or test report from a laboratory accredited to ISO/IEC 17025 for ISO/IEC 30107-3 testing, naming the product, version and level. ***Scoring:*** *Highest level held:* • Level 3 = 5 • Level 2 = 4 • Level 1 = 2 • No independent evidence = 0	**5**
A2.2 Passive liveness. *Evidence:* The A2.1 letter/report, or the official product documentation. ***Scoring:*** • Independent letter/report confirms the tested product is passive (no blink, head-turn or other instruction) = 2 • Stated only in the bidder's/OEM's documentation = 1	**2**
A2.3 Injection and digital-attack detection. *Evidence:* Test report naming the product and version, the attack types tested and the results. ***Scoring:*** • Independent laboratory report covering injection attacks (e.g., virtual camera, emulator, injected or deepfake video) = 3 • Bidder's/OEM's own test report = 1 • None = 0	**3**
A2.4 Face image quality standards. *Evidence:* Official technical specification naming the standard(s). ***Scoring:*** *1 mark each, up to 3:* • Capture checks to ISO/IEC 19794-5 / ICAO portrait requirements • Face quality scoring to ISO/IEC 29794-5 (or OFIQ) • APCER, BPCER, ACER, or any other independent validation reports.	**3**
Subtotal – SDK Features	**24**
B. Business, Experience & Qualification Criteria	

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Item Specification	Marks
B1 Local Biometric/Identity-Verification SDK Experience – Government Institutions. Proven deployment of biometric capture/verification SDK solutions for government identity-verification systems or other public-sector/government platforms in Pakistan, evidenced by letters of assurance/experience letters from the respective government organizations confirming successful deployment and satisfactory performance Or Relevant Work order/agreement/Letter of Award. Each deployment shall be listed in the Experience and Capability Declaration (Bid Form 9 of this Annexure). Each client organization is counted once, in either B1 or B2, however many apps, phases or work orders it has. ***Scoring:*** ● 5 or more deployments (6) ● 4 deployments (5) ● 3 deployments (4) ● Less than 3 deployments (0 Marks)	**6**
B2 Local Biometric/Identity-Verification SDK Experience – Financial Institutions & Other Organizations. Proven deployment of biometric capture/verification SDK solutions for financial institutions, digital/mobile banking applications, or other private-sector organizations in Pakistan, evidenced by letters of assurance/experience letters from such organizations confirming successful deployment and satisfactory performance Or Relevant Work order/agreement/Letter of Award. Each deployment shall be listed in the Experience and Capability Declaration (Bid Form 9 of this Annexure). Each client organization is counted once, in either B1 or B2, however many apps, phases or work orders it has. ***Scoring:*** ● 5 or more deployments (4) ● 4 deployments (3) ● 3 deployments (2) ● Less than 3 deployments (0 Marks)	**4**
B3 Team Composition. Availability of a dedicated implementation and support team of the bidder's own employees, with relevant biometric-capture/mobile-application development experience, evidenced by bidder-verified CVs on the Candidate / Personnel CV Form (Bid Form 8 of this Annexure) for each proposed member. ***Scoring:*** ● 3 or more dedicated employees with directly relevant experience (2) ● Fewer than 3, or reliance on non-employee/contracted staff (1)	**2**
B4 Support & NOC. 24x7 support structure, dedicated technical support desk/NOC, and defined escalation SOPs for the SDK and the Allied Services under the Managed Services Model. *Evidence: Experience and Capability Declaration (Bid Form 9 of this Annexure), on the bidder's letterhead, stating either of the following:-* ***Scoring:*** ● Dedicated NOC with real-time monitoring and 24x7 support (2) ● 24x7 support desk without a dedicated NOC (1)	**2**
B5 Processing / Transaction Volume Experience. Proven history of handling high-volume biometric capture/verification transactions in a live, production mobile-application environment. *Evidence: Experience and Capability Declaration (Bid Form 9 of this Annexure), on the bidder's letterhead, stating either of the following:-* ***Scoring:*** ● ≥ 1.0 million verifications/month (2) ● ≥ 0.5 million verifications/month (1)	**2**
B6 Financial Stability. Combined audited turnover over the last three (03) years (principal income from IT/software/biometric solutions), evidenced by audited Profit & Loss (Income) Statements and the Annual Turnover Form (Bid Form 7 of this Annexure) for the relevant period. ***Scoring:*** ● PKR 250 Million+ (10) ● PKR 200 Million+ (8) ● PKR 150 Million+ (6) ● PKR 100 Million+ (4) ● PKR 50 Million+ (2) ● Below PKR 50 Million – Ineligible	**10**
Subtotal – Business, Experience & Qualification	**26**
Total – Technical Evaluation	**50**

Qualifying threshold: a bid qualifies for opening of its Financial Bid only if it complies with every Mandatory Requirement, scores at least 50% in each of groups A1 and A2, and achieves a Technical Score of at least 35 out of 50 (70%). Technical evaluation is conducted on a documentary basis (the bidder's technical proposal, Letter of Conformity and supporting references), applying the Evidence Rules below.

Evidence Rules

1. Technical evaluation is on documents only. No demonstration, sample application or presentation will be considered, and verbal claims or claims not supported by a document in the bid are not considered.

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2. For each Mandatory Requirement and each criterion, the bidder shall state the document name and page number where the evidence is found, and shall include an index of the Technical Bid. A criterion with no evidence, or whose evidence cannot be located from the reference given, scores zero.
3. 'Independent' means issued by a testing laboratory accredited to ISO/IEC 17025 for the relevant test method, by NIST, or by a government body – and not owned by, affiliated with or paid on a success basis by the bidder or the product's manufacturer (OEM).
4. Evidence must name the proposed product and version. If the version differs, the OEM must state in writing that the proposed version contains the tested component unchanged or improved.
5. Where a laboratory or NIST publishes results on its website, the committee will confirm the entry online, print the page and record the date checked; an entry that cannot be found scores zero. CDNS may also verify any document directly with its issuer (laboratory, client, OEM or other body); a document that the issuer does not confirm scores zero.
6. Test reports and letters must be dated within 36 months before the bid submission deadline.
7. Documents not in English or Urdu must be accompanied by an English translation.
8. Where any component of the SDK (e.g., the liveness component) is licensed from a third party, it shall be declared in the OEM and Intellectual Property Rights Undertaking (Bid Form 5 of this Annexure), with a copy of the licence or the owner's letter confirming it.
9. Every capability claimed in the bid, including every scored capability, forms part of the Contract.
10. The committee may seek clarification of submitted evidence, but no new evidence will be accepted after the bid submission deadline.
11. The bid forms are covering documents that summarise the bid and point to the evidence. Each criterion is scored on the evidence type stated against it, including, where so stated, the bidder's or OEM's own test report, product documentation or signed declaration. A form claim not supported by the required evidence at the page stated scores zero; where a form and its evidence differ, the evidence prevails.

Financial Evaluation

Selection technique adopted: Quality and Cost Based Selection (QCBS), evaluated as follows (BDS Clause 19):

- Technical Evaluation (see the Technical Evaluation Criteria above), comprising A. Item-wise SDK Features (24 marks) and B. Business, Experience & Qualification Criteria (26 marks): maximum 50 marks. A bid qualifies for opening of its Financial Bid only if it (i) passes the Eligibility Criteria, including a Letter of Conformity answering "Complies" to every Mandatory Requirement (MR-1 to MR-19); (ii) scores at least 50% in each of groups A1 (6/11) and A2 (7/13); and (iii) scores at least 35 out of 50 (70%) in total.
- Financial Score = (Lowest Total Evaluated Bid Price among the technically qualified bids ÷ Bidder's Total Evaluated Bid Price) × 30.
- "Total Evaluated Bid Price" (TEBP) is computed by the bidder in the Three-Year Total column of the Price Table (line 7) and verified by CDNS, by summing:

  (a) the annual SDK Licence fee × three (03) years (Price Table, line 1) and the one-time Deployment cost (line 2);

  (b) the quoted Fingerprint Verification per-verification cost × CDNS's indicative volume of 300,000 fingerprint verifications per year × three (03) years;

  (c) the quoted Facial Verification per-verification cost × CDNS's indicative volume of 300,000 facial verifications per year × three (03) years; and

  (d) the quoted Man-Day cost × CDNS's indicative allowance of 20 Man-Days per year for Change Requests × three (03) years. Each rate is a single rate that applies for the initial three-year term and, if the Contract is extended, for Years 4 and 5. The indicative volumes are published solely to make bids comparable for evaluation purposes; they are not a committed, guaranteed or minimum usage volume, carry no entitlement for the bidder, and do not bind CDNS. Actual billing during the contract term shall be based strictly on actual verification volumes and CDNS-approved Change Requests, per the Scope of Work (Annex-C) and the Letter of Financial Bid (Annex-E), regardless of the indicative figures used at evaluation.
- Each per-verification cost shall be a single flat PKR rate per verification, quoted separately for fingerprint and facial verification, and the same rate shall apply for the full contract term, including any extension; the Man-Day rate is likewise a single rate for the full contract term. Slab, tiered, volume-band, minimum-commitment, prepaid-subscription or year-wise pricing is not accepted; where a bidder nevertheless quotes more than one rate for the same item (including different rates for different years), the highest rate quoted shall be used for evaluation and shall apply for the full contract term under the Contract, including any extension.
- Per-verification costs shall exclude the verification charges levied by NADRA, which CDNS pays to NADRA directly. Every rate is evaluated exactly as quoted and is taken to exclude NADRA's charges; no addition shall be made to it after bid opening. Prices are evaluated inclusive of ICT Services Tax at 5%, applied uniformly to every bid whatever rate the bidder enters in line 6 of the Price Table; during the Contract, tax is charged at the rate prevailing at the time of invoicing, and a rate above 5% is payable only if the law changes after the bid submission date.
- Combined Score = (Technical Score ÷ 50 × 70) + Financial Score. The bid with the highest Combined Score shall be the Most Advantageous Bid. Bidder qualification (experience, team and financial capacity) is not assessed separately on a pass/fail basis (apart from the minimum turnover and other requirements in the Eligibility Criteria); it is scored within the Technical Score itself, under "B. Business, Experience & Qualification Criteria" in the Technical Evaluation Criteria above. Eligibility (legal/regulatory standing) remains a separate pass/fail gate under Eligibility Criteria.

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Evaluation Process

Quality and Cost Based Selection (QCBS) – Technical 70 : Financial 30

1 Opening of Technical Bids
On EPADS v2.0 after the submission deadline. Financial Bids remain sealed.

▼

2 Completeness check
Documents listed in the Letter of Technical Bid are present at the pages stated. No prices in the Technical Bid.

▶ Technical Bid shows any price → **Rejected**

▼ *Pass*

3 Eligibility Criteria (rows 1–10)
NTN, GST, ATL (checked online on FBR), SECP/FBR registration, office, Affidavit, PPRA blacklist (checked online), Bid Security or Bid Securing Declaration, OEM status, turnover ≥ PKR 50M.

▶ Any row not met → **Rejected**

▼ *Pass*

4 Mandatory Requirements (MR-1 to MR-19)
Letter of Conformity: every MR answered "Complies", references checked, incl. capture and submission as per NADRA's specifications.

▶ Any "Does not comply", blank or qualified answer → **Rejected**

▼ *Pass*

5 Technical scoring – 50 marks
A. Item-wise SDK Features (24): A1 Fingerprint (11), A2 Face (13)
B. Business, Experience & Qualification (26)
Scored only on the evidence cited, applying the Evidence Rules.

◀▶ **Clarifications under ITB 7.6**

▼

6 Qualification check
A1 ≥ 6 of 11 • A2 ≥ 7 of 13 • Technical Score ≥ 35 of 50

▶ Any threshold not met → **Not qualified**; Financial Bid not opened

▼ *Pass*

7 Technical evaluation report
Signed by all committee members and published on EPADS v2.0.

▼

8 Opening of Financial Bids
Qualified bidders only. TEBP taken from Price Table line 7 after each line is checked (arithmetic errors corrected; the rate prevails):

$$TEBP = D + 3L + 3 \times (R_{fp} \times 300{,}000) + 3 \times (R_{face} \times 300{,}000) + 3 \times (R_{md} \times 20)$$

D = one-time Deployment cost • L = annual SDK Licence fee • R_{fp}, R_{face} = per-verification rates (fingerprint, facial) • R_{md} = Man-Day rate. Indicative volumes (300,000 + 300,000 verifications and 20 Man-Days a year) are for evaluation only and do not bind CDNS. Evaluation covers the initial three-year term; the same rates apply to any two-year extension.

▼

9 Scoring and ranking
Financial Score = (lowest TEBP ÷ bidder's TEBP) × 30
Combined Score = (Technical Score ÷ 50 × 70) + Financial Score

▼

10 Most Advantageous Bid
Highest Combined Score ranks first.

Illustration – scoring and ranking *(TEBP in arbitrary units; not CDNS estimates)*

Bidder	Technical score	TEBP	Financial Score	Combined Score	Rank
X	40	100	100/100 × 30 = 30.0	40/50 × 70 + 30.0 = 86.0	2nd
Y	44	120	100/120 × 30 = 25.0	44/50 × 70 + 25.0 = **86.6**	**1st**
Z	36	150	100/150 × 30 = 20.0	36/50 × 70 + 20.0 = 70.4	3rd

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Bid Forms

The following forms are set out in the order in which the bid is put together. Bid Forms 1 to 9 are submitted with the Technical Bid, and Bid Form 10 is furnished by the successful bidder after award. The Letter of Financial Bid, with the Price Table, is at Annex-E and is submitted with the Financial Bid. The forms are covering documents only (Evidence Rule 11).

A. Submitted with the Technical Bid

Bid Form 1 – Letter of Technical Bid

(On the Bidder's letterhead; place in the Technical Bid)

Date: _____

Bid Reference No.: [EPADS Ref# – to be assigned]

"Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model"

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

We, the undersigned, declare that:

(a) We have examined and have no reservations to the Bidding Document, including all addenda issued thereto;

(b) We offer to provide, in conformity with the Bidding Document, the SDK and Allied Services on the Managed Services Model;

(c) Our bid, consisting of the Technical Bid and the Financial Bid, shall be valid for the Bid Validity period stated in the BDS from the date fixed for the bid submission deadline, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;

(d) As security for due performance of the undertakings and obligations of our bid, we submit herewith a Bid Security in the amount specified in the BDS, valid at least twenty-eight (28) days beyond the validity of the bid itself, or a Bid Securing Declaration (Bid Form 2 of this Annexure);

(e) We are not participating, as a bidder or as a subcontractor, in more than one bid in this bidding process;

(f) We agree to permit CDNS or its representative to inspect our accounts, records and other documents relating to the bid submission and to have them audited by auditors. This permission is extended for verification of any information provided in our Technical Bid, which comprises the documents listed below; and

(g) Our Representative for this bid and, if we are awarded the Contract, the Contractor's Representative, is: Name _____ Designation _____ Phone / e-mail _____.

Documents enclosed with our Technical Bid

No.	Document	Enclosed (Y/N)	Page No. in bid
1	Letter of Technical Bid – this letter		
2	Bid Security – original also delivered in hard copy as stated in the BDS – or the Bid Securing Declaration (Bid Form 2 of this Annexure) (Eligibility row 7)		
3	Eligibility documents: NTN, GST/STRN, ATL status, SECP or FBR registration (3+ years), proof of registered office, audited financial statements (3 years) (Eligibility rows 1–5 and 9)		
4	Non-Blacklisting, Eligibility and Authenticity Affidavit – stamp paper, notarized (Bid Form 3 of this Annexure; Eligibility row 6)		
5	Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History (Bid Form 4 of this Annexure; Eligibility row 6)		
6	OEM and Intellectual Property Rights Undertaking, with the licence or owner's letter for any third-party component (Bid Form 5 of this Annexure; Eligibility row 8)		
7	Letter of Conformity to Mandatory Requirements (Bid Form 6 of this Annexure; Eligibility row 10)		
8	Evidence for Technical Evaluation Criteria – A (SDK Features): laboratory letters and test reports (independent or own), datasheets, product/API documentation, device list, Urdu screenshots, NIST extracts (A1.1–A2.4)		
9	Evidence for Technical Evaluation Criteria – B: client letters or work orders/agreements/letters of award, CVs, audited accounts – summarised in the Annual Turnover Form (Bid Form 7 of this Annexure), CV Form (Bid Form 8 of this Annexure) and Experience and Capability Declaration (Bid Form 9 of this Annexure) (B1–B6)		
10	Wireframes/visuals of the proposed capture experience (not scored)		
11	Index of the Technical Bid – document and page (Evidence Rule 2)		
In the separate Financial Bid (not in the Technical Bid): Letter of Financial Bid, including its Price Table (Annex-E).			

This list confirms completeness only; it does not replace compliance with the Eligibility Criteria and Technical Evaluation Criteria in this Annexure.

Name: _____ In the capacity of: _____

CNIC No.: _____ Signed: _____

Duly authorized to sign the Bid for and on behalf of: _____

Address: _____ Date: _____ Company Seal: _____

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Bid Form 2 – Bid Securing Declaration

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

Bid No.: P173853

To: 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.

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA) EPADS

Bid Form 3 – Non-Blacklisting, Eligibility and Authenticity Affidavit

To be submitted on:	Non-Judicial Stamp Paper of Rs. 100/-
Attestation:	Duly notarized (Notary Public)
Status:	Mandatory – Eligibility Criteria. A bid without this Affidavit shall be treated as non-responsive.
To be submitted with:	Technical Bid, on EPADS v2.0 (scanned copy); the original shall be produced on demand.

Procuring Agency: Central Directorate of National Savings (CDNS), Islamabad

Bid Reference: [EPADS Ref# – to be assigned]

Procurement Title: "Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model"

AFFIDAVIT

I, Mr./Ms. _____, S/O / D/O _____, CNIC No. _____, being the _____ [designation] and duly authorized representative of M/s _____ (the "Bidder"), having its registered/business office at _____, do hereby solemnly affirm and declare that:

1. The Bid complies with the requirements of the Bidding Document, including all Mandatory Requirements as declared in the Letter of Conformity submitted with the Bid.
2. The Bidder is legally eligible to participate in the subject procurement and is not presently blacklisted, debarred, suspended, declared ineligible or otherwise prohibited from participating in public procurement by the Public Procurement Regulatory Authority (PPRA), any Federal or Provincial Government department, autonomous or semi-autonomous body, public sector organization or other procuring agency in Pakistan, nor by any international financial institution, international organization, foreign country or multilateral development bank (Rules 21(1)(g) and 25(7) of the Public Procurement Rules, 2026), and no order of blacklisting, debarment or suspension presently in force against the Bidder has been concealed from the Procuring Agency.
3. The Bidder has not been convicted by a final judgment of a court of law of any offence that renders the Bidder ineligible under the Public Procurement Rules, 2026.
4. The Bidder is solvent and legally competent to undertake the subject Contract under the laws of Pakistan, and is not insolvent, bankrupt, in receivership or in the process of being wound up.
5. All instances of contract non-performance, pending litigation and court/arbitral award decisions involving the Bidder have been fully and truthfully disclosed in the Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History form (Bid Form 4 of this Annexure) submitted with the Bid, and nothing has been concealed.
6. The Bidder has no direct or indirect conflict of interest with any official or employee of the Procuring Agency, any member of its evaluation committee, or this procurement.
7. All information, statements, certificates, test reports, laboratory letters, authorizations, credentials, experience letters and other documents submitted with the Bid are genuine, authentic, correct, complete and verifiable, and no forged, fabricated, altered, materially false or misrepresented document or information has been submitted.
8. The Bidder is the original developer/manufacturer (OEM) of the Software Development Kit (SDK) offered, in the product and version stated in the Bid, as declared in its OEM and Intellectual Property Rights Undertaking.
9. The Procuring Agency may verify any information, document, certificate, test report, authorization, credential or experience claimed by the Bidder directly with the issuing organization, testing laboratory, client or OEM, and the Bidder shall extend full cooperation for this purpose.
10. The Bidder shall immediately inform the Procuring Agency in writing if, at any stage during the procurement process or the Contract period, it becomes subject to any blacklisting, debarment, suspension or similar restriction by a competent authority.
11. Any false declaration, forged or fabricated document or material misrepresentation, whether discovered during the procurement process or during execution of the Contract, shall constitute a fraudulent practice within the meaning of Rule 2(1)(x) of the Public Procurement Rules, 2026, and the Procuring Agency may reject the Bid, forfeit the Bid Security, terminate the Contract, and initiate blacklisting proceedings under Rule 25 of the Public Procurement Rules, 2026, in addition to any other action available under the Bidding Document and applicable law.

DEPONENT

Name: _____

Designation: _____

CNIC No.: _____

For M/s: _____

Signature: _____

Official Stamp: _____

Date: _____

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VERIFICATION

Verified on oath at _____ on this _____ day of _____, 20____ that the contents of the above Affidavit are true and correct to the best of my knowledge and belief and that nothing material has been concealed therefrom.

DEPONENT

Signature: _____

ATTESTED BY NOTARY PUBLIC

Signature & Stamp: _____

Bid Form 4 – Historical Contract Non-Performance, Pending Litigation and Court/Arbitral Award History

Required pursuant to the Eligibility Criteria (non-blacklisting / no consistent history of non-performance or adverse court/arbitral award decisions). [The following is to be completed for the Applicant. Applicant's Name, Date, and IFP No. and title are to be inserted at the top of the form.]

Non-Performance

Indicate (tick as applicable): Not debarred due to deviation from commitment of Bid Securing Declaration — Not debarred due to non-performance.

Year	Non-performed portion of contract	Contract Identification / Procuring Agency / Reason(s) for non-performance	Total Contract Amount (current value, currency, exchange rate and PKR equivalent)
[insert year]	[insert amount and percentage]	Contract name/number and identification; Name and address of Procuring Agency; Reason(s) for non-performance	[insert amount]

Pending Litigation

In accordance with the Eligibility Criteria, as indicated below.

Year of dispute	Amount in dispute (currency)	Contract Identification / Procuring Agency / Matter in dispute / Party who initiated / Status of dispute	Total Contract Amount (currency), PKR Equivalent
[insert year]	[insert amount]	Contract identification; Name and address of Procuring Agency; matter in dispute; party who initiated the dispute; status of dispute (Adjudicator, Arbitration, or Judiciary)	[insert amount]

Court / Arbitral Award History

Indicate (tick as applicable): No consistent history of court/arbitral award decisions in accordance with the Eligibility Criteria — Consistent history of court/arbitral award decisions, as indicated below.

Year of award	Outcome as % of Net Worth	Contract Identification / Procuring Agency / Matter in dispute / Party who initiated / Award decision	Total Contract Amount (currency), PKR Equivalent
[insert year]	[insert %]	Contract identification; Name and address of Procuring Agency; matter in dispute; party who initiated; whether the award decision was against the Applicant	[insert amount]

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Bid Form 5 – OEM and Intellectual Property Rights Undertaking

(On the Bidder's letterhead; place in the Technical Bid)

Date: _____

Bid Reference No.: [EPADS Ref# – to be assigned]

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

Subject: Undertaking – Original Equipment Manufacturer (OEM) Status and Intellectual Property Rights – "Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model"

We, _____ [name of Bidder] (the "Bidder"), hereby confirm and undertake that:

(a) the Bidder is the original developer/manufacturer (OEM) of the proposed SDK, _____ [product name(s) and version(s)], covering both the fingerprint and the face functions;

(b) the Bidder owns the intellectual-property rights in the SDK and has full legal authority to license it to CDNS for unlimited usage and an unlimited number of devices for the full contract term (MR-18);

(c) the Bidder has full authority and capability to customize, configure, enhance, update and maintain the SDK for CDNS throughout the contract term;

(d) the Bidder is not an authorized agent, distributor, reseller or other representative of another OEM for the SDK offered; and

(e) [tick one] ☐ the SDK contains no component licensed from a third party; or ☐ the components listed below are licensed from third parties, and each licence permits the component's use and support within the SDK supplied to CDNS for the full contract term (a copy of the licence, or the owner's letter confirming it, is enclosed):

Component: _____ Owner: _____ Licence/letter at page: _____ of the Technical Bid

The SDK is the Bidder's proprietary product, developed, owned and maintained in-house, except for any component declared under (e). Documentary evidence of OEM status and intellectual-property ownership (e.g., copyright or IP registration) shall be furnished on CDNS's request. We confirm the foregoing to be true and correct, and understand that any false statement is a fraudulent practice under Rule 2(1)(x) of the Public Procurement Rules, 2026.

For and on behalf of the Bidder

Name of Firm: _____

Authorized Signatory (name, designation, CNIC): _____

Signature and Company Seal: _____

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Bid Form 6 – Letter of Conformity to Mandatory Requirements

(On the Bidder's letterhead; place in the Technical Bid)

Date: _____

Bid Reference No.: [EPADS Ref# – to be assigned]

"Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model"

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

We, the undersigned, confirm that the SDKs proposed in our bid comply with each Mandatory Requirement of the Bidding Document, as stated below:

1. Fingerprint SDK – Product: _____ Version: _____
2. Face SDK (capture, liveness, submission to NADRA) – Product: _____ Version: _____

Instructions: *Enter only "Complies" or "Does not comply" against each requirement and, where required, the document and page in the proposal where it is described. Conditions, qualifications or answers such as "partially", "customizable" or "planned" are not accepted. In accordance with the Eligibility Criteria (row 10) and the Mandatory Requirements in Annex-A, a bid with any "Does not comply", blank or qualified answer shall be treated as non-responsive.*

Missing references: *Where a reference is required (see the italic guidance under each requirement) and it is missing, CDNS may ask the Bidder in writing to provide it within three (03) working days. The reference must point to a document already submitted with the bid; no new documents will be accepted. If it is not provided, or the referenced page does not describe the requirement, the requirement shall be treated as not met.*

No.	Mandatory Requirement	Complies / Does not comply	Reference in proposal (document & page; SDK 1 or 2)
A. Platform and documentation			
MR-1	Native SDK for Android and iOS, with the minimum supported Android and iOS versions stated, already deployed in banking apps published on the Apple App Store and Google Play Store. *Platform compatibility matrix or datasheet, and a verified list of banking apps using the proposed SDK (with version number) on the Apple App Store and Google Play Store.*		
MR-2	Complete SDK and API technical documentation for Android and iOS. *Table of contents of the SDK/API documentation.*		
B. Fingerprint capture and submission to NADRA			
MR-3	Real-time contactless fingerprint capture through the phone's rear camera, with on-screen guidance to the customer. *Datasheet or screenshots of the capture screens.*		
MR-4	Capture configurations required by NADRA's designated verification service (e.g., four-finger slap, thumbs, single finger), as specified by NADRA and communicated by CDNS during implementation. *Datasheet listing supported capture configurations.*		
MR-5	Fingerprint output in the resolution and image/template formats required by NADRA's designated verification service (500 ppi; ISO/IEC 19794-4 / WSQ), as specified by NADRA and communicated by CDNS during implementation. *Datasheet listing output resolution and formats.*		
MR-6	A quality score for each fingerprint image, with a minimum-quality threshold that can be set by CDNS's app developer through the SDK's configuration. The Bidder shall recommend an initial value suited to NADRA's verification service, to be finalised during UAT. *API documentation showing the quality score and the threshold setting.*		
MR-7	Secure packaging and transmission of fingerprint data to NADRA's designated verification service, in the manner specified by NADRA and communicated by CDNS during implementation. *Integration guide or data-flow diagram showing how fingerprint data is packaged, encrypted and sent to NADRA. Confirmed at SIT.*		
MR-8	Management of NADRA verification sessions (fingerprint and face), using the retries allowed within a session, so that a failed or poor capture does not start a new NADRA session. *Integration guide describing how NADRA sessions and retries are handled. Confirmed at SIT.*		
MR-9	Fingerprint presentation-attack (spoof) detection. *Datasheet describing fingerprint spoof detection; laboratory letter (e.g., iBeta), if held.*		
MR-10	Fingerprint capture, quality assessment and spoof detection work on the device		Not required

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No.	Mandatory Requirement	Complies / Does not comply	Reference in proposal (document & page; SDK 1 or 2)
	without internet connectivity. *Undertaking – no reference required. Tested at SIT.*		
C. Face capture, liveness and submission to NADRA			
MR-11	Face capture through the phone camera with automatic face detection, as per NADRA's specifications. *Datasheet or screenshots showing automatic face detection.*		
MR-12	Face liveness (presentation-attack) detection. *Datasheet describing face liveness detection; laboratory letter (e.g., iBeta), if held.*		
MR-13	Selfie captured in the resolution and format required by NADRA's designated verification service, and securely packaged and transmitted to NADRA, as specified by NADRA and communicated by CDNS during implementation; NADRA's result is returned to the app. *Datasheet listing face image output and integration guide showing submission to NADRA. Confirmed at SIT.*		
D. Results			
MR-14	Structured results for every check performed by the SDK, and for NADRA results relayed by it: pass / fail / inconclusive / error, with reason code and transaction ID. Inconclusive or error is never returned as a pass, and quality, liveness and match results are returned separately. *API documentation or sample API response showing the status values, reason codes and transaction ID.*		
E. Data protection			
MR-15	All processing by the SDK runs on the device or on CDNS-controlled servers. No biometric data or selfie is sent to the Bidder or any third party other than NADRA's designated verification service. *Undertaking – no reference required. Supported by the data-flow diagram; tested at SIT.*		Not required
MR-16	No biometric data or selfie is retained on the device after the session; all data is encrypted in transit (TLS 1.2 or higher). *Undertaking – no reference required. Tested at SIT and in security testing.*		Not required
MR-17	No CDNS customer data is used to train models or to serve any other customer. *Undertaking – no reference required. Enforced through the Contract.*		Not required
F. Licensing and maintenance			
MR-18	The Bidder holds the intellectual-property rights to the SDK and full legal authority to license it, and grants a licence for unlimited usage and an unlimited number of devices for the full contract term, with all required installation, maintenance and update rights. *Undertaking – no reference required. Reflected in the licence terms of the Contract.*		Not required
MR-19	Updates to maintain compatibility with new Android and iOS versions, free of cost, throughout the contract term. *Undertaking – no reference required. Enforced through the Contract.*		Not required

We further declare that:

(a) Every requirement marked "Complies" is met by the SDK products and versions stated above, or by any later version supplied under MR-19, without any additional cost to CDNS beyond our quoted prices.

(b) Each requirement that can be tested will be demonstrated during System Integration Testing (SIT) and User Acceptance Testing (UAT), and all undertakings remain binding for the full contract term. A requirement that cannot be demonstrated, or an undertaking that is breached, shall be treated as non-delivery under the Contract, and CDNS may withhold the related milestone payment, call PBG-1 (or PBG-2 during the Managed Services Phase) and terminate the Contract.

(c) We are the original developer/manufacturer (OEM) of the SDK offered, as stated in our OEM and Intellectual Property Rights Undertaking.

(d) Any false statement in this letter is a fraudulent practice under Rule 2(1)(x) of the Public Procurement Rules, 2026, and may lead to rejection of the bid, forfeiture of the Bid Security, cancellation of the Contract and blacklisting under Rule 25.

For and on behalf of the Bidder

Name of Firm: _____ Authorized Signatory (name, designation, CNIC): _____

Signature and Company Seal: _____ Date: _____

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Bid Form 7 – Annual Turnover (Annual Sales Value)

[The following is to be completed for the Applicant. Applicant's Name, Date, and IFP No. and title are to be inserted at the top of the form.]

Year	Amount (Currency)	Exchange Rate* (if applicable)	PKR Equivalent
FY 2023-24			
FY 2024-25			
FY 2025-26			

Combined Turnover (3 years)**: _____

* See ITB 31 (Conversion to Single Currency). ** Total PKR equivalent of the three years added together (not the average). Both Eligibility Criteria row 9 (minimum PKR 50 million) and Technical Evaluation Criteria B6 (Financial Stability) use this combined figure.

The bidder shall attach audited financial statements for FY 2023-24, 2024-25 and 2025-26 (Eligibility Criteria row 9 and Technical Evaluation Criteria B6). The financial statements shall: (a) reflect the financial situation of the bidder, and not an affiliated entity (parent company or group member); (b) be independently audited or certified in accordance with local legislation; (c) be complete, including all notes to the financial statements; and (d) correspond to accounting periods already completed and audited.

Bid Form 8 – Candidate / Personnel CV Form

To be completed for each proposed implementation and support team member scored under the Technical Evaluation Criteria – Team Composition; use a separate sheet per candidate.

Particular	Details
Name of candidate	
Proposed role (e.g. Project Lead, Mobile/SDK Integration Engineer, Support Engineer)	
Employment status (direct employee of the bidder: Yes/No)	
Years with the bidder's company	
Relevant certifications (if any)	
Summary of relevant biometric/mobile-application experience (last 5 years, reverse chronological order)	

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Bid Form 9 – Experience and Capability Declaration

(On the Bidder's letterhead; place in the Technical Bid)

Bid Reference No.: [EPADS Ref# – to be assigned]

Required for Technical Evaluation Criteria B1, B2, B4 and B5. A deployment is counted only if a client letter, work order, agreement or letter of award for it is included in the Technical Bid at the page stated. CDNS may verify any entry with the client (Evidence Rule 5). This declaration is a covering document (Evidence Rule 11): items 2 and 3 are scored on the declaration itself; item 1 is scored on the client letters and work orders it lists.

1. SDK deployments in Pakistan (B1 – Government institutions; B2 – Financial institutions and other organizations)

No.	Client	Category (Govt / Financial / Other)	Year deployed	SDK and version	Live now (Yes/No)	Evidence (document & page)
1						
2						
3						
4						
5						
6						
7						
8						

Add rows as needed. Government entries count towards B1; financial-institution and other entries count towards B2. Each client organization is counted once, in either B1 or B2, however many apps, phases or work orders it has.

2. Support and NOC (B4) – tick one: ☐ Dedicated NOC with real-time monitoring and 24x7 support ☐ 24x7 support desk without a dedicated NOC ☐ Neither

3. Transaction volume (B5): highest monthly number of biometric capture/verification transactions handled by the proposed SDK in a live production mobile application: _____ per month (month/year: _____; client/application: _____).

We confirm that the above is true and correct. Any false statement is a fraudulent practice under Rule 2(1)(x) of the Public Procurement Rules, 2026.

Name of Firm: _____ Authorized Signatory (name, designation, CNIC): _____

Signature and Company Seal: _____ Date: _____

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B. Furnished by the successful bidder after award

Bid Form 10 – Performance Bank Guarantee

Performance Guarantee: In place of a single Performance Guarantee, two (02) separate Performance Bank Guarantees (PBGs) shall be furnished, each acceptable in the form of Pay Order, Banker's Cheque, Call Deposit Receipt (CDR), Bank Guarantee, or Demand Draft (BDS Clause 20 / SCC, GC Clause 21):

- **PBG-1 (Deployment Phase):** 5.00% of the one-time Deployment cost (Price Table, line 2), inclusive of ICT Services Tax at 5% (line 6), securing the bidder's performance obligations for the Deployment Phase (from Agreement/Contract signing to Go-Live). Released upon the bidder's written request, following CDNS's written confirmation of completion of the Deployment Phase and commencement of the Managed Services Phase.
- **PBG-2 (Managed Services Phase):** 5.00% of the annual SDK Licence fee plus the annual value of the quoted per-verification rates at the indicative volumes (licence fee + fingerprint rate × 300,000 + facial rate × 300,000, Price Table lines 1, 3 and 4), inclusive of applicable taxes (see the Price Table in the Letter of Financial Bid, Annex-E), securing the bidder's performance obligations for the Managed Services Phase (from Go-Live to expiry/completion of the Contract). It is valid for one contract year plus thirty (30) days and shall be renewed by the Bidder at least thirty (30) days before each expiry for the following contract year; if it is not renewed, CDNS may encash it. The last renewal is released upon expiry of the Contract or on completion of any exit and transition period (Annex-F, Exit and Transition), whichever is later.

Each PBG furnished as a Bank Guarantee shall be in the Performance Guarantee Form below, with the amount, effective date and validity period adjusted for the applicable phase. The Deployment Phase and the Managed Services Phase are defined in the Scope of Work (Annex-C).

Performance Guarantee Form

To: 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 Non-Consultancy Services (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 Bidder a 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]

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Letter of Financial Bid

(On the Bidder's letterhead; place in the Financial Bid)

Date: _____

Bid Reference No.: [EPADS Ref# – to be assigned]

"Deployment of Fingerprint and Face Biometric Verification SDK(s) in National Savings Digital Mobile App and Provisioning of Allied Services on Managed Services Model"

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

We, the undersigned, declare that:

(a) We have examined and have no reservations to the Bidding Document, including all addenda issued thereto;

(b) Our prices, inclusive of all applicable discounts, are as stated in the Price Table below, which forms part of this letter and prevails over the Price Schedule in case of any discrepancy. No discount is offered outside the Price Table;

(c) Our bid shall be valid for the Bid Validity period stated in the BDS from the date fixed for the bid submission deadline, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;

(d) If our bid is accepted, we commit to provide the SDK and Allied Services within the Deployment Phase and Managed Services Phase timelines in the Scope of Work (Annex-C), to sign the Contract Form, and to furnish PBG-1 and PBG-2 as specified in the BDS, the SCC (GC Clause 21) and Annex-D (Bid Form 10);

(e) We understand that this bid, together with your written acceptance thereof included in your notification of award, shall constitute a binding contract between us until a formal contract is prepared and executed, and we hereby declare that the bid is made without any collusion, comparison of figures or arrangement with any other bidder;

(f) We understand that you are not bound to accept the lowest evaluated bid or any other bid, and may reject any or all bids or annul the bidding process before award without liability;

(g) We agree to permit CDNS or its representative to inspect our accounts, records and other documents relating to the bid submission and to have them audited by auditors. This permission is extended for verification of any information provided in our Financial Bid, which comprises all documents enclosed herewith in accordance with the Bidding Document; and

(h) If awarded the contract, the Representative named in item (g) of our Letter of Technical Bid (Annex-D, Bid Form 1) shall act as the Contractor's Representative.

Price Table

All amounts in PKR. Fill in Year-1 (the one-time amount for line 2) and the Three-Year Total only; Years 2–3 equal Year-1. The same rates apply to Years 4 and 5 if CDNS extends the Contract. Line 1 is an annual licence fee, payable monthly in arrears on a pro-rata basis from Go-Live; line 2 is one-time, paid against the Deployment Phase milestones. Totals use the indicative volumes (300,000 fingerprint and 300,000 facial verifications and 20 Man-Days a year, for three years), which are for evaluation only and do not bind CDNS; line 7 is the Total Evaluated Bid Price used for the Financial Score. Where a total does not match its rate, the rate prevails and the total is corrected (ITB 30).

Sr.	Description	Year-1	Year-2	Year-3	Three-Year Total (PKR)
1	SDK Licence (fingerprint and face) – annual fee, the same for every contract year		= Year-1	= Year-1	= annual fee × 3: _____
2	Deployment (fingerprint and face) – one-time cost (lump sum): all Deployment Phase work	One-time amount: _____			= one-time amount: _____
3	Fingerprint verification – PKR per verification (single flat rate)		= Year-1	= Year-1	= rate × 300,000 × 3: _____
4	Facial verification – PKR per verification (single flat rate)		= Year-1	= Year-1	= rate × 300,000 × 3: _____
5	Man-Day rate – PKR per Man-Day (Change Requests / additional services)		= Year-1	= Year-1	= rate × 20 × 3: _____
6	ICT Services Tax at 5% on the Totals of lines 1 to 5	5%	—	—	= 5% × (Totals of lines 1–5): _____
7	**Total Evaluated Bid Price (TEBP)**	**—**	**—**	**—**	**= Totals of lines 1–6:** _____
Years 4 and 5 (if CDNS extends the Contract under Annex-F): the rates quoted in lines 1, 3, 4 and 5 above shall prevail unchanged for Year-4 and Year-5. These years are not included in the Three-Year Total or the TEBP.					

- Line 1: licence for the SDK (fingerprint and face) with no limit on usage or devices for the contract term, invoiced monthly in arrears on a pro-rata basis from Go-Live. Line 2: all Deployment Phase work in the Scope of Work (Annex-C) (FSD, integration support, configuration, SIT and UAT support, documentation and training).
- Lines 3 and 4 apply from Go-Live and are billed monthly or quarterly in arrears on actual, category-wise verification volumes. Each is a single flat rate for the full contract term, including any extension – no slabs, tiers, minimum commitments or prepaid subscriptions – and excludes NADRA's verification charges, which CDNS pays to NADRA directly. A billable verification is one in which the captured data completes the route to NADRA's designated verification service and back, and NADRA's response confirms a successful verification. Unsuccessful verifications, retries within the same NADRA session, and transactions with no response from NADRA (e.g., capture failure, timeout or connectivity error) are not billable.
- Line 5 is payable only for Change Requests approved by CDNS in writing, for the approved Man-Days.

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- Line 6: lines 1 to 5 exclude tax. Every bid is evaluated with ICT Services Tax at 5%; during the Contract, tax is charged at the prevailing rate, and a rate above 5% is payable only if the law changes after the bid submission date.

Confirmation: We confirm that all quoted prices are in PKR, inclusive of all applicable discounts, fixed and valid for the Bid Validity period, with payment only in PKR; that ICT Services Tax is stated separately in line 6 of this Price Table at 5% and that a higher rate is payable only if the law changes after the bid submission date; that no payment is due beyond the one-time Deployment cost, the annual SDK Licence fee, the quoted per-verification rates and CDNS-approved Change Requests; and that this Price Table forms an integral part of our bid and is legally binding upon submission.

Name: _____ In the capacity of: _____

CNIC No.: _____ Signed: _____

Duly authorized to sign the Bid for and on behalf of: _____

Address: _____ Date: _____ Company Seal: _____

PUBLIC PROCUREMENT REGULATORY AUTHORITY (PPRA) EPADS

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Miscellaneous

The following provisions supplement the Special Conditions of Contract (SCC) and form part of the Contract. Where any of them conflicts with an entry in the General Conditions of Contract, the SCC or the Bid Data Sheet, the provision in this Annexure shall prevail.

Indemnity (additional to the GCC)

The Bidder shall indemnify and hold harmless the Procuring Agency from and against all actual losses, claims, demands, suits, judgments, penalties imposed by any authority, and related costs and expenses (including reasonable legal fees) arising out of or in connection with: (a) any claim that the SDK, or its use by CDNS as permitted under the Contract, infringes the intellectual-property or licensing rights of any third party; (b) any unauthorised access to, or disclosure, retention or misuse of, CDNS customer data, biometric data or selfies caused by the SDK or by the Bidder, its employees, agents or subcontractors; (c) any breach of the Bidder's undertakings in the Letter of Conformity (Annex-D, Bid Form 6; including MR-15 to MR-18) or of its other obligations, representations or warranties under the Contract; and (d) any failure by the Bidder to comply with applicable law. In the case of (a), the Bidder shall also, at its own cost, obtain for CDNS the right to continue using the SDK or replace it with a non-infringing SDK of equal capability. The Procuring Agency shall notify the Bidder promptly of any such claim. This indemnity is not subject to any cap, survives expiry or termination of the Contract, and is without prejudice to any other right or remedy of the Procuring Agency, including encashment of the Performance Bank Guarantees.

Termination (GC Clause 14)

In the event of termination of the contract for any reason already defined in the General Conditions of Contract, the Bidder shall be responsible for providing the Procuring Agency with Services until alternate arrangements are made. CDNS reserves the right to terminate the Agreement/Contract, following reasonable written notice, if the Bidder fails to provide the SDK updates/patches required to maintain compatibility with the Digital Mobile App and applicable operating system versions.

Exit and Transition (GC Clause 14)

(a) On expiry or termination of the Contract, the Bidder shall, for a transition period of up to three (03) months, continue to support the SDK version in production at the rates then applicable, and shall cooperate with CDNS and any successor provider so that customer onboarding is not interrupted.

(b) During the transition period CDNS may continue to use the deployed SDK version in the builds of the Digital Mobile App already released, without additional licence fees beyond the quoted rates.

(c) Before the end of the transition period the Bidder shall hand over all documentation, configuration settings and integration guides.

Dispute Resolution (GC Clauses 31 and 32)

Internal resolution: The Parties shall attempt in good faith to resolve any controversy, claim or disagreement arising out of or in connection with the Contract through discussion between their respective senior management.

Independent arbitration: Any dispute not settled under the paragraph above shall be finally settled by a panel of two (02) independent arbitrators, one selected by each Party; the two arbitrators shall appoint an umpire. The award of the arbitrators shall be binding on the Parties. The venue of arbitration shall be within Pakistan and the proceedings shall be governed by the Arbitration Act, 1940. Each Party shall bear its own arbitration costs.

Notwithstanding any reference to arbitration, the Parties shall continue to perform their respective obligations under the Contract, and the Procuring Agency shall pay the Bidder any undisputed amounts due.

Liquidated Damages and Lack of Performance Penalty (GC Clauses 20 and 30)

Liquidated damages (GCC Clause 20) and the Lack of Performance Penalty (GCC Clauses 20 and 30), if any, shall be decided mutually by the Parties at the time of signing of the Agreement.

Expiration of Contract (GC Clause 10.2)

Three (03) years from Go-Live, extendable at CDNS's sole discretion by up to two (02) further years, subject to the Bidder's satisfactory performance, at the same quoted rates and on the same terms and conditions. CDNS shall notify any extension in writing at least sixty (60) days before expiry.

The Deployment Phase (from contract signing to Go-Live) precedes the contract term. Year-1 means the first twelve (12) months from Go-Live, and each later contract year the following twelve (12) months. Accordingly, for GC Clause 10.2 the time period runs from Go-Live, not from the Effective Date.

Payment Terms – No Advance Payment (GC Clause 28)

Payment will be made against the services provided, as per the payment milestones and per-verification billing in the Scope of Work (Annex-C), on submission of valid invoices. No advance payment shall be made.

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