

# Standard Bidding Document

Procurement of Transactions Monitoring, Sanctions, PEP Screening  
Software Solution & Lists  
(Goods)

National

Single Stage-Two Envelope



*May 22, 2026*

*Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL)), Unit Support Officer  
Room # 203, Main Building, ZTBL Head Office., Zero Point., Islamabad Capital Territory  
Phone: +92-004-378-6870, Email: head.itpu@ztbl.com.pk*

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## INVITATION TO BIDS PROCUREMENT OF GOODS

1. The **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL))** has reserved Funds for the procurement planned for FY **2026-27**. The **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL))** intends to apply part of the proceeds of this Fund to cover eligible payments under the contract for the "**Procurement of Transactions Monitoring, Sanctions, PEP Screening Software Solution & Lists**".
2. The **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL))** invites E-bids from eligible Bidders for procurement of goods described in the bidding documents on **EPADS v2.0**.
3. **Single Stage-Two Envelope** will be used by adopting **Least Cost Based Selection (LCBS)** Technique for the subject procurement, in line with the Public Procurement Rules, 2004 and any Regulations, Regulatory Guides, Procurement Guidelines or Instructions issued by the Authority from time to time.
4. All Bids must be accompanied by a Bid Security amounting described in Bid Security Section in Bidding Document in the form of **Pay Order, Banker's Cheque, Call at Deposit, Demand Draft**. Where **Bid Security** is not required by the **Procuring Agency**, Bidders are required to furnish **Bid Security Declaration** as specified in Bidding Document.
5. E-Bidding documents, containing detailed terms & conditions, specifications and requirements etc. are available on **e-Pak Acquisition and Disposal System (EPADS)** at <https://vendors.epads.gov.pk/>.
6. Bidder(s) are required to get themselves registered on **EPADS v2.0** on or before **Tuesday, June 16, 2026 11:00 AM**. E-bids will be opened using **EPADS v2.0** on the same day at **Tuesday, June 16, 2026 11:30 AM**. Manual submission of Bids shall not be entertained. Those vendors who have not yet registered on the new version of **EPADS v2.0**, may register themselves on <https://vendors.epads.gov.pk/>. A tutorial to explain the registration process is available at <https://www.youtube.com/watch?v=MNW6T38v7tc>

7. In terms of Rules 48 of Public Procurement Rules, 2004 Grievance Redressal Committee (GRC) is notified for the subject procurement and notification copy is available on the procuring agency's website and on Authority's website at ([www.ppra.org.pk](http://www.ppra.org.pk)).

Zarai Taraqati Bank Ltd (ZTBL) (Zarai Taraqati Bank Ltd (ZTBL)), Unit Support Officer  
Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory  
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head.itpu@ztbl.com.pk





## 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 Goods for as specified in the BDS and **in Section V - Evaluation Criteria, Specifications & Schedule of Requirements**. The name, identification, and number of items/deliverables are provided in the **BDS**. The successful Bidders will be expected to provide the goods within the specified period and timeline(s) as stated in the **BDS**.

### 2. Source of Funds

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

### 3. Eligible Bidders

3.1 A Bidder may be natural person, company or firm or public or semi-public agency of Pakistan or any foreign country, or any combination of them with a formal existing agreement (on Judicial Papers) in the form of a joint venture, consortium, or association. In the case of a joint venture, consortium, or association, all members shall be jointly and severally liable for the execution of the Contract in accordance with the terms and conditions of the Contract. The joint venture, consortium, or association shall nominate a Lead Member as nominated in the BDS, who shall have the authority to conduct all business for and on behalf of any and all the members of the joint venture, consortium, or association during the Bidding process, and in case of award of contract, during the execution of the contract.

3.2 Verifiable copy of the agreement that forms a joint venture, consortium or association shall be required to be submitted as part of the Bid.

3.3 The appointment of Lead Member in the joint venture, consortium, or association shall be confirmed by submission of a valid Power of Attorney to the Procuring Agency.

3.4 Any bid submitted by the joint venture, consortium or association shall indicate the part of proposed contract to be performed by each party and each party shall be evaluated (or post qualified if required) with respect to its contribution only, and the responsibilities of each party shall not be substantially altered without prior written approval of the Procuring Agency and in line with

any instructions issued by the Authority.

*(The limit on the number of members of JV or Consortium or Association may be prescribed in BDS, in accordance with the guidelines issued by the PPRA).*

3.5 The invitation for Bids is open to all prospective suppliers, manufacturers, or authorized agents / dealers subject to any provisions of incorporation or licensing by the respective national incorporating agency or statutory body established for that particular trade or business. Procuring agencies shall specify the registration/licensing requirements for the foreign bidders keeping in view the requirement of that business.

3.6 A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this Bidding process, if they:

1. are associated or have been associated in the past, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design, specifications and other documents to be used for the procurement of the Goods to be purchased under this Invitation for Bids.
2. have controlling shareholders in common; or
3. receive or have received any direct or indirect subsidy from any of them; or
4. have the same legal representative for purposes of this Bid; or
5. have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the Bids of another Bidder, or influence the decisions of the Procuring Agency regarding this Bidding process; or
6. Submit more than one Bid in this Bidding process.

3.7 A Bidder may be ineligible if –

1. he is declared bankrupt or, in the case of company or firm, insolvent;
2. payments in favor of the Bidder is suspended in accordance with the judgment of a court of law other than a judgment declaring bankruptcy and resulting (in accordance with the national laws) in the total or partial loss of the right to administer and dispose of its property;

3. the Bidder is convicted, by a final judgment, of any offence involving professional conduct;

4. the Bidder is blacklisted locally or by international organizations and hence debarred due to involvement in corrupt and fraudulent practices, or performance failure or due to breach of Bid securing declaration.

3.8 As and when required, bidders shall provide to the Procuring Agency evidence of their eligibility, proof of compliance with the necessary legal requirements to carry out the contract effectively.

3.9 Bidders shall submit Bids relating to the nature, conditions and modalities of sub-contracting wherever the sub-contracting of any elements of the contract amounting to more than ten (10) percent of the Bid price is envisaged.

## 4. Eligible Goods and Related Services

4.1 All goods and related services to be supplied under the contract shall have their origin in eligible source countries, and all expenditures made under the contract will be limited to such goods and services. For purpose of this Bid, ineligible countries are the countries declared ineligible by the Federal Government.

## 5. One Bid per Bidder

5.1 A bidder shall submit only one Bid, in the same bidding process, either individually as a Bidder or as a member in a joint venture or any similar arrangement.

5.2 The Bidder shall not engage a subcontractor for any portion of the contract if the value of such subcontracting exceeds thirty percent (30%) of the total contract amount.

## 6. Cost of Bidding

6.1 Any cost incurred by the bidder relating to the preparation and submission of its Bid shall be borne by the bidder, and the Procuring Agency shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

## B. Bidding Documents

## 7. Contents of Bidding Document

7.1 The Goods required, Bidding procedures, and terms and conditions of the contract are prescribed in the Bidding Documents. In addition to the Invitation for Bids, the Bidding documents which should be read in conjunction with any addenda issued in accordance with **ITB 9.1** include:

**Section I** -Invitation to Bids

**Section II** Instructions to Bidders (ITB)

**Section III** Bid Data Sheet (BDS)

**Section IV** Evaluation Criteria, Specifications, Schedule of Requirements

**Section V** Bid Forms

**Section VI** General Conditions of Contract (GCC)

**Section VII** Special Conditions of Contract (SCC)

**Section VIII** Contract Forms

7.2 The Bidder is expected to examine all instructions, forms, terms and specifications in the Bidding documents. Failure to furnish all the information required in the Bidding documents through **EPADS v2.0** will be at the Bidder's risk and may result in the rejection of his Bids.

## 8. Clarification of Bidding documents

8.1 A prospective Bidder requiring any clarification of the Bidding documents may notify the Procuring Agency through **EPADS v2.0**.

8.2 The Procuring Agency will within three (3) working days after receiving the request for clarification, respond to any request for clarification through **EPADS v2.0** provided that such request is received not later than three (03) days prior to the deadline for the submission of Bids as prescribed in **ITB 22**

8.3 Copies of the Procuring Agency's response will be forwarded to all identified Prospective Bidders through **EPADS v2.0**, including a description of the inquiry, but without identifying its source.

8.4 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 9**.

8.5 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 Bidders may request clarification of the schedule of requirement, the Evaluation Criteria or any other aspects of the Bidding document.

8.6 Minutes of the pre-Bid meeting, if applicable, including the text of the questions asked by Bidders, including those during the meeting (without identifying the source) and the responses given, together with any responses prepared after the meeting will be uploaded on **EPADS v2.0**. Any modification to the Bidding documents 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 9**. Non-attendance at the pre-Bid meeting will not be a cause for disqualification of a Bidder.

## 9. Amendment of Bidding documents

9.1 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 addenda through **EPADS v2.0**.

9.2 The Procuring Agency shall promptly publish the addendum through **EPADS v2.0**.

9.3 Any addendum issued including the notice of any extension of the deadline shall also be communicated through EPADS v2.0 to all the bidders who have already submitted their bids. Such bidders shall have the right to withdraw their already submitted bid and re-submit the revised bid prior to the original or extended bid submission deadline.

9.4 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 through **EPADS v2.0**:

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 Bids submission deadline.

## C. Preparation of Bids

## 10. Language of Bid

10.1 The Bid prepared by the bidder, as well as all correspondence and documents relating to the Bids exchanged by the Bidder and the Procuring Agency shall be written in the English language unless otherwise specified in the BDS. Supporting documents and printed literature furnished by the Bidder may be in another language provided they are accompanied by an accurate translation of the relevant pages in the English language unless otherwise specified in the **BDS**, in which case, for purposes of interpretation of the Bidder, the translation shall govern.

## 11. Documents and samples Constituting the Bid

**11.1 The Bid prepared by the Bidder shall constitute** the documents required in the **BDS**.

Details of sample(s) where applicable and requested in the BDS.

1. Documentary evidence established in accordance with ITB that the Bidder is eligible and/or qualified for the subject bidding process;
2. Documentary evidence establish that the Bidder has been authorized by the manufacturer to deliver the goods into Pakistan, where required and where the supplier is not the manufacturer of those goods;
3. Documentary evidence establish that the goods and related services to be supplied by the Bidder are eligible goods and services, and conform to the Bidding Documents;
4. Bid security or Bid Securing Declaration furnished in accordance with **ITB 18**.

## 12. Documents Establishing Eligibility of the Goods and Conformity to Bidding documents

**12.1**To establish the conformity of the bidder to the Bidding document, the Bidder shall furnish as part of its Bids the documentary evidence that Goods provided conform to the technical specifications and standards.

## 13. Documents Establishing Eligibility and Qualification of the Bidder

**13.1** The Bidder shall furnish, as part of its Bid, all those documents establishing the Bidder's eligibility to participate in the Bidding process and/or its qualification to perform the contract if its Bid is accepted.

## 14. Form of Bids

**14.1** The Bidder shall fill the Form of Bid furnished in the Bidding documents. The Bids Form must be completed without any alterations to its format and no substitute shall be accepted.

## 15. Bids Prices

15.1 The Bids Prices quoted by the Bidder in the Form of Bid and in the Price Schedules shall conform to the requirements specified below or exclusively mentioned hereafter in the Bidding documents.

15.2 All items in the Schedule of Requirement must be listed and priced separately in the Price Schedule(s). If a Price Schedule shows items listed but not priced and neither explicitly denied, their prices shall be construed to be included in the prices of other items.

15.3 Items not listed in the Price Schedule shall be assumed not to be included in the Bid, and provided that the Bid is still substantially responsive in their absence or due to their nominal nature, the corresponding average price of the respective item(s) of the remaining substantially responsive Bidder(s) shall be construed to be the price of those missing item(s)

15.4 The Bid price to be quoted in the Form of Bid in accordance with **ITB 14.1** shall be the total price of the Bid.

15.5 The Bidder shall indicate on the appropriate Price Schedule, the unit prices (where applicable) and total Bid price of the Goods it proposes to provide under the contract.

15.6 Prices quoted by the Bidder shall be fixed during the Bidder's performance 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.

## 16. Bids Currencies

16.1 Prices shall be quoted in Pakistani Rupees unless otherwise specified in the BDS in accordance with Rule 30(2) of the Public Procurement Rules, 2004.

## 17. Bids Validity Period

17.1 Bids shall remain valid for the period specified in the **BDS** after the Bid submission deadline prescribed by the Procuring Agency. A Bid valid for a shorter period shall be rejected by the Procuring Agency as non-responsive. The period of Bid validity will be determined from the complementary Bid securing instrument, i.e. the expiry period of Bid Security or Bids Securing Declaration as the case may be.

17.2 The procuring agency shall ordinarily be under an obligation to process and evaluate the bid and to issue letter of award within the stipulated bid validity period.

17.3 Under exceptional circumstances, prior to the expiration of the initial Bid validity period, the Procuring Agency may request the Bidders' consent to an extension of the period of validity of their Bids only once through **EPADS v2.0**, for the period not more than the period of initial bid validity. The Bid Security provided under **ITB 18** shall also be suitably extended. A Bidder may refuse the request without forfeiting its Bid security or causing to be executed its Bid Securing Declaration. A Bidder agreeing to the request will not be required nor permitted to modify its Bid, but will be required to extend the validity of its Bid Security or Bid Securing Declaration for the period of the extension.

## 18. Bid Security or Bid Securing Declaration

18.1 The Bidder shall furnish as part of its Bid, a Bid Security in accordance with Rule 25 of the Public Procurement Rules, 2004.

18.2 The original Bid Security shall be enclosed within the sealed envelope and to be submitted physically before closing time for submission of bids. Whereas, scanned copy of bid security shall be uploaded electronically through EPADS v2.0 before closing hours for submission of bids.

18.3 The Bidder who failed to submit the original Bids security before the submission deadline shall be disqualified straightaway.

18.4 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 18.7**.

18.5 The Bid Security shall be denominated in the local currency, and it shall be a Bank Draft in the name of the Procuring Agency and valid for twenty-eight (28) days beyond the end of the validity of the Bid. This shall also apply if the period

for Bids/Bid Validity is extended. In either case, the form must include the complete name of the Bidder.

18.6 The Bid Security shall be payable promptly upon written demand by the Procuring Agency in case any of the conditions listed in **ITB 18** are invoked.

18.7 Unsuccessful Bidders' Bid Security will be discharged or returned as promptly as possible, however in no case later than thirty (30) days after the expiration of the period of Bids Validity prescribed by the Procuring Agency pursuant to **ITB 17**. The Procuring Agency shall make no claim to the amount of the Bid Security, and shall promptly return the Bid Security document, after whichever of the following that occurs earliest:

1. the expiry of the Bid Security;
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 Bid documents;
3. the rejection by the Procuring Agency of all Bids;
4. the withdrawal of the Bids prior to the deadline for the submission of Bids, unless the Bids documents stipulate that no such withdrawal is permitted.

18.8 The successful Bidder's Bids Security will be discharged upon the Bidder signing the contract, or furnishing the Performance Guarantee.

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

1. if a Bidder:
  2. withdraws its Bid during the period of Bid Validity as specified by the Procuring Agency, and referred by the Bidder on the Form of Bids except as provided for in **ITB 17.2**; or
  3. does not accept the correction of errors; or
  4. in the case of a successful Bidder, if the Bidder fails:
    5. to sign the contract; or
    6. to furnish Performance Guarantee.

## 19. Withdrawal, Substitution, and Modification of Bid

19.1 Before Bid submission deadline, any Bidder may withdraw, substitute, or modify its Bid after it has been submitted through EPADS v2.0. Bids requested to be withdrawn, shall be returned unopened to the Bidders through **EPADS v2.0**.

## 20. Format and Signing of Bid

20.1 The Bidder shall prepare and submit Bids with due diligence after carefully reading all the terms and condition **before bid submission deadline** through EPADS v2.0.

## D. Submission of Bids

### 21. Submission of Bids through EPADS v2.0

21.1 The Technical and Financial Bids if required to submitted, shall be submitted on **EPADS v2.0**.

### 22. Deadline for Submission of Bids

22.1 Bids shall be received by the Procuring Agency through **EPADS v2.0** before bid submission deadline.

22.2 The Procuring Agency may, under exceptional circumstances, extend the deadline for the submission of Bids, after recording reasons in writing and in an equal opportunity manner.

In such case, all rights and obligations of the Procuring Agency and the Bidders that were previously governed by the original deadline shall thereafter be subject to the revised deadline.

## E. Opening and Evaluation of Bids

### 23. Opening of Bids

23.1 The Bid Evaluation Committee of the Procuring Agency shall open all Bids through the EPADS v2.0, on the date and time specified in the Bid Data Sheet (BDS).

23.2 The Bid Evaluation Committee **shall generate minutes through EPADS v2.0 containing brief details of bid opening process.** The record of the Bid opening shall include, as a minimum: the name of the Bidder, the Bid price if applicable, and the presence or absence of a Bid Security or Bid Securing Declaration.

23.3 The procuring agency shall live broadcast the opening of bids on national media or on their website or digital channels, if the volume of procurement exceeds five hundred million rupees in case of goods and services and one thousand million rupees in case of works.

23.4 In case the date of opening of bid has been declared as public holiday or the procuring agency fail to open bid due to any EPADS v2.0 related issues, the submission and opening of bids shall be shifted to the next working day on the same time.

23.5 In case of Single Stage One Envelope Procedure, the Bidders names, the Bid prices, the total amount of each Bid and, the presence or absence of Bid Security, Bid Securing Declaration and such other details as the Procuring Agency may consider appropriate, will be announced by the Bid Evaluation Committee.

## 24. Clarification of Bids

24.1 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.

24.2 The request for clarification and the response shall be sought through EPADS v2.0 **before three days prior to the deadline for submission of bids.** No change in the prices or substance of the Bids shall be sought, offered, or permitted.

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

1. evaluation & qualification criteria;
2. required scope of work or specifications;
3. all securities requirements;
4. tax requirements;

5. terms and conditions of Bidding documents.

6. change in the ranking of the Bidder

24.4 From the time of Bids opening to the time of Contract award if any Bidder wishes to contact the Procuring Agency on any matter related to the Bids it should do so through **EPADS v2.0**.

## 25. Preliminary Examination of Bids

25.1 Prior to the detailed evaluation of Bids, the Procuring Agency will determine whether each Bid:

1. meets the eligibility criteria defined in **ITB 3**;
2. has been prepared as per the format and contents defined by the Procuring Agency in the Bidding documents;
3. is accompanied by the required securities; and
4. is substantially responsive to the requirements of the Bidding documents.

25.2 The Procuring Agency's determination of a Bid's responsiveness will be based on the contents of the Bid itself.

25.3A substantially responsive Bid is one which conforms to all the terms, conditions, and specifications of the Bidding documents, without material deviation or reservation. A material deviation or reservation is one that: -

1. affects in any substantial way the scope, quality, or performance of the Goods;
2. limits in any substantial way, inconsistent with the Bidding documents, the Procuring Agency's rights or the Bidders obligations under the Contract; or
3. if rectified, would affect unfairly the competitive position of other Bidders presenting substantially responsive Bids.

25.3 If a Bids is not substantially responsive, it will be rejected by the Procuring Agency and may not subsequently be evaluated for complete technical responsiveness.

## 26. Examination of Terms and Conditions; Technical Evaluation

26.1 The Procuring Agency shall examine the Bids to confirm that all terms and conditions specified in the **GCC** and the **SCC** have been accepted by the Bidder without any material deviation or reservation.

26.2 The Procuring Agency shall evaluate the technical aspects of the Bids submitted, to confirm that all requirements specified in Schedule of Requirements and Technical Specifications of the Bidding documents have been met without material deviation or reservation.

26.3 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 25.2**, it shall reject the Bid.

## 27. Correction of Errors

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

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;
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
3. where there is a discrepancy between the amounts in figures and in words, the amount in words will govern.
4. Where there is discrepancy between grand total of price schedule and amount mentioned on the Form of Bids, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors.

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

## 28. Conversion to Single Currency

28.1 To facilitate evaluation and comparison, the Procuring Agency will convert all Bids prices expressed in the amounts in various currencies in which the Bids prices are payable. For the purposes of comparison of bids quoted in different currencies, the price shall be converted into a single currency specified in the bidding documents. The rate of exchange shall be the selling rate prevailing on the date of opening of financial bids specified in the bidding documents, in accordance with weighted average customer exchange rates list issued by the State Bank of Pakistan on that day.

## 29. Evaluation of Bids

29.1 The Bids, quotations, or proposals shall be evaluated by the respective evaluation committees as per evaluation criteria described in the Bidding Documents in accordance with Rule 29 and 30 of the Public Procurement Rules, 2004.

### **1. Least Cost Based Selection (LCBS)**

After meeting the requirements of eligibility, qualification and substantial responsiveness, the bid in compliance with all the mandatory (technical) specifications/requirements and/or requisite quality threshold (if any), and having lowest evaluated cost (or financial proposal) shall be considered Successful Bid.

### **2. Quality and Cost Based Selection (QCBS)**

In such combination, there shall be some specific weightage of both the technical features and financial aspects of the proposal. The financial marks shall be awarded on the basis of inverse proportion calculations. The successful bid shall be declared, on the basis of combined evaluation.

### **3. Quality Based Selection (QBS)**

After meeting the requirements of eligibility, qualification and substantial responsiveness the bid in compliance with all the mandatory (technical) specifications/requirements and attaining highest marks in the Technical Evaluation considering all other qualitative and/or quantitative parameters (or point rated criteria) for technical proposal(s) such as working methodology, implementation plan, resource allocation, additional functionalities, risk management approach, knowledge transfer techniques, post implementation methodology etc. shall be treated as highest ranked bid. Later on, the financial proposal of highest ranked bidder shall be opened, however, in case of failure to proceed further with such a bidder, the procuring agency may resort to second

highest bidder and so on.

29.2 In case of tie of bids, the bidders shall be provided an opportunity to offer their best and final monetary offer through EPADS v2.0. However, in no case the rates shall be higher than the original financial bids.

## 30. Domestic Preference

30.1 The procuring agency shall evaluate and compare bids, allow for preference to domestic bidders, while competing with the international bidders in accordance with the policies of Federal Government.

The percentage of preference, to be accorded shall be clearly mentioned in the bidding documents under the bid evaluation criteria.

## 31. Determination of Successful Bid

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

31.2 In case where the Procuring Agency adopts the Cost Based Evaluation Technique and, the Bid with the lowest evaluated price from amongst those which are eligible, compliant and substantially responsive shall be the Successful Bid.

31.3 The Procuring Agency may adopt the Quality & Cost Based Selection Technique due to the following two reasons:

1. Where the Procuring Agency knows about the main features, usage and output of the products; however not clear about the complete features, technical specifications and functionalities of the goods to be procured and requires the bidders to submit their proposals defining those features, specifications and functionalities; or

2. Where the Procuring Agency, in addition to the mandatory requirements and mandatory technical specifications, requires parameters specified in EvaluationCriteria to be evaluated while determining the quality of the goods.

31.4 In such cases, the Procuring Agency may allocate certain weightage to these factors as a part of Evaluation Criteria, and may determine the ranking of the bidders on the basis of combined evaluation in accordance with provisions of Rule 2(1)(h) of the Public Procurement Rules, 2004.

## 32. Abnormally Low Financial Bids

32.1 Where the Bid price is considered to be abnormally low, the Procuring Agency shall perform price analysis either during determination of Successful Bids or as a part of the post-qualification process.

32.2 The Procuring Agency may reject an Abnormally low financial bids.

32.3 In order to identify the Abnormally Low Bids (ALB) following approaches can be considered to minimize the scope of subjectivity:

1. Comparing the Bids price with the cost estimate;
2. Comparing the Bids price with the Bids offered by other Bidders submitting substantially responsive Bids; and
3. Comparing the Bids price with prices paid in similar contracts in the recent past either government- or development partner-funded.

32.4 The Procuring Agency will determine to its satisfaction whether the Bidder that is selected as having submitted the successful bid is qualified to perform the contract satisfactorily.

32.5 The determination will take into account the Bidder's financial, technical, and production capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information as the Procuring Agency deems necessary and appropriate. Factors not included in these Bidding documents shall not be used in the evaluation of the Bidders' qualifications.

32.6 Procuring Agency may seek "Certificate for Independent Price Determination" from the Bidder and the results of reference checks may be used in determining an award of contract.

Explanation: The Certificate shall be furnished by the Bidder. The Bidder shall certify that the price is determined keeping in view of all the essential aspects such as raw material, its processing, value addition, optimization of resources due to economy of scale, transportation, insurance and margin of profit etc.

32.7 An affirmative determination will be a prerequisite for award of the contract to the Bidder. A negative determination will result in rejection of the Bidder's Bids, in which event the Procuring Agency will proceed to the next ranked Bidder to make a similar determination of that Bidder's capabilities to perform

satisfactorily.

## F. Award of Contract

### 33. Criteria of Award

33.1 The Procuring Agency will award the Contract to the Bidder whose Bids has been determined to be substantially responsive to the Bidding documents and who has been declared as Most Advantageous Bidder.

### 34. Negotiations

34.1 The procuring agency shall not engage in negotiations with respect to scope and price with the bidder except when the procuring agency conducts a procurement using direct **or negotiated** contracting or a request for proposals with evaluation based on quality alone.

34.2 The procuring agency may negotiate with the most advantageous bid with a view to streamline the work or task execution, at the time of contract finalization on methodology, work plan, staffing, finalizing payment arrangements, delivery arrangements, minor amendments to the special conditions of the contract.

### 35. Procuring Agency Right to reject all bids

35.1 The Procuring Agency reserves the right to reject all bids or proposals at any time prior to the issuance of the Letter of Award, without incurring any liability, in accordance with Rule 33 of the Public Procurement Rules, 2004.

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

36.1 The Procuring Agency reserves the right at the time of contract award to increase or decrease the **quantity of** Goods originally specified in these Bidding documents provided this does not exceed **by** 15%, without any change in unit price or other terms and conditions of the Bids and Bidding documents.

### 37. Notification of Award

37.1 Prior to the award of contract, the procuring agency shall announce and publish the result of bid evaluation on **EPADS v2.0** in accordance with Rule 35

of the Public Procurement Rules, 2004.

37.2 The Bidder whose Bids has been accepted will be notified of the award by the Procuring Agency prior to expiration of the Bids/Bid Validity period. The Letter of Award will state the sum that the Procuring Agency will pay the successful Bidder in consideration for the delivery of Goods as prescribed by the Contract (hereinafter and in the Contract called the "Contract Price).

37.3 The Letter of award will constitute the formation of the Contract, subject to the Bidder furnishing the Performance Guarantee and signing of the contract.

## 38. Signing of Contract

38.1 Promptly after issuance of Letter of award, Procuring Agency shall send the successful Bidder the draft Contract, incorporating all terms and conditions as agreed by the parties to the contract.

38.2 Immediately after the Redressal of grievance by the GRC (if any), mandatory standstill period in accordance with Rule 35 of the Public Procurement Rules, 2004 and **after fulfillment of all condition's precedent** of the Contract Form, the successful Bidder and the Procuring Agency shall sign the Contract.

## 39. Corrupt & Fraudulent Practices

39.1 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.

## F. Grievance Redressal & Complaint Review Mechanism

### 40. Constitution of Grievance Redressal

40.1 The Grievance Redressal Committee shall address the grievance, if any submitted by any party, including the bidder, in accordance with Rule 48 of the Public Procurement Rules, 2004 to be read with Redressal of Grievances Regulations, 2021.

40.2 In case if any party or the bidder is not satisfied with the decision of the GRC or if it fails to decide within ten days, the bidder or the party may file an appeal before the Appellate Committee of the Authority in accordance with Rule 48 of the Public Procurement Rules, 2004 to be read with Redressal of Grievances Regulations, 2021.

## G. Mechanism of Blacklisting

### 41. Mechanism of Blacklisting

41.1 The Procuring Agency shall initiate blacklisting proceedings against any bidder, supplier, or contractor in accordance with the Mechanism for Blacklisting Regulations, 2024, read with Rule 19 of the Public Procurement Rules, 2004.

41.2 The blacklisted/debarred bidder may file the review petition before the Authority in accordance with Rule 19 of the Public Procurement Rules, 2004 to be read with Procedure of filing and disposal of Review Petitions Regulations, 2021.





## 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: **Zarai Taraqati Bank Ltd (ZTBL) (Zarai Taraqati Bank Ltd (ZTBL))**

The subject of procurement is: **Procurement of Transactions Monitoring, Sanctions, PEP Screening Software Solution & Lists**

Expected commencement date: **Monday, August 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: **P39938**

**BDS Clause Number 3**

**ITB Clause Number 3.1**

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

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

*see section of eligibility criteria.*

## B. Bidding Documents

**BDS Clause Number 4**

**ITB Number 8.1**

The Bidders may seek clarifications through **EPADS v2.0** : Clarification Date:  
Wednesday, June 10, 2026

## C. Preparation of Bids

### **BDS Clause Number 5**

#### **ITB Number 10.1**

The Language of all correspondences and documents related to the Bids shall be in: **English**

List of documents required along with the bid: No

### **BDS Clause Number 6**

#### **ITB Number 11.1**

#### **Items/Lots and threere relateddocuments:**

*See section items and Lots*

### **BDS Clause Number 7**

#### **ITB Number 12.1**

#### **Items / Lots Specifications:**

*see section of items specifications.*

### **BDS Clause Number 8**

#### **ITB Number 15.6**

The price shall be **Fixed**.

### **BDS Clause Number 9**

#### **ITB Number 16.1**

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

### **BDS Clause Number 10**

#### **ITB Number 17.1**

The Bids/Bid Validity period shall be: **150 Days**

### **BDS Clause Number 11**

#### **ITB Number 18.1**

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

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

## **Deposit, Demand Draft**

### **D. Submission of Bids**

#### **BDS Clause Number 12**

##### **ITB Number 20.1**

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

**Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory** before bid submission deadline.

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

The deadline for Bids submission is: **Tuesday, June 16, 2026 11:00 AM**

### **E. Opening and Evaluation of Bids**

#### **BDS Clause Number 13**

##### **ITB Number 23.1**

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

Day : **Tuesday**

Date: **Tuesday, June 16, 2026**

Time : **11:30 AM**

#### **BDS Clause Number 14**

##### **ITB Number 31.1**

Selection technique adopted will be: **Least Cost Based Selection (LCBS)**  
*see Evaluation Criteria*

### **F. Review of Procurement Decisions**

#### **BDS Clause Number 15**

##### **ITB Number 41.1**

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

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

## Eligibility Criteria

Bidder's Type	Required Registration
Any	FBR (NTN) FBR (GSTN)

Eligibility Criteria	Document
Bidding firm should have existence in Pakistan for the last 05 years.	Yes
Past Experience: Bidder/ Principal OEM must have experience of at least 01 (one) successful project implementation of Automated Transactions Monitoring System in a Bank/FI in Pakistan/ Sanctions & PEP screen solution in a Bank/FI in Pakistan (applicable for respective participating Lot). Required verifiable evidence such as project completion certificates/client sign-off documents/email pr letter from the respective bank/FI confirming the successful implementation of quoted product.	Yes
Project Implementation Team Bidder must have technical strength of at least 03 (three) certified/trained resources from OEM . (Share CVs and proof of employment along with Certificate/ OEM confirmation letter)	Yes
Affidavit for not being blacklisted: sample available on ZTBL website: submit original on stamp paper in ZTBL procurement department. copy may be uploaded on epad.	Yes
Technical Compliance sheet for Lot-I and Lo-II. format of technical compliance sheet is available on ZTBL website. please fill the compliance sheet and attach.	Yes

## Evaluation Criteria

Eligible bidder(s) with substantially responsive bid(s) offering **Least Cost Based Selection (LCBS)** shall be considered for the award of contract(s).

**Least Cost Based Selection (LCBS)**

<b>Technical Marks</b>	<b>100</b>
<b>Passing Marks</b>	<b>100</b>
Technical Evaluation Criteria	
Bidder is compliant to scope of work (Quantitative)	40
Bidder is compliant to feature list (as per technical compliance sheet) (Quantitative)(Doc Required)	40
Project Implementation Team: Bidder must have technical strength of at least 03 (three) certified/trained resources from OEM . (Quantitative)(Doc Required)	20

**Items/Lots**

**Lot Title :** Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application

**Bid Security :** 1500000

Item	UNSPSC	Delivery Schedule	Quantity	Manufacturer / Dealer Authorization	Warranty
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Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application	Compliance software	<b>Address:</b> Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory <b>Schedule:</b> 180 Days <b>Quantity:</b> 1	1	Manufacturer Authorization form	3 Years
TMS service level agreement	System management software maintenance	<b>Address:</b> Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory <b>Schedule:</b> 03 years <b>Quantity:</b> 1	1	--	3 Years

**Lot Title :** Automated Screening Solution along with Sanctions & PEP Screening Database

**Bid Security :** 1500000

Item	UNSPSC	Delivery Schedule	Quantity	Manufacturer / Dealer Authorization	Warranty
Automated Screening Solution along with Sanctions & PEP Screening Database	Compliance software	<b>Address:</b> Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory <b>Schedule:</b> 180 Days <b>Quantity:</b> 1	1	Manufacturer Authorization form	3 Years

Item	UNSPSC	Delivery Schedule	Quantity	Manufacturer / Dealer Authorization	Warranty
automated screening service level agreement	System management software maintenance	<b>Address:</b> Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory <b>Schedule:</b> 03 years <b>Quantity:</b> 1	1	--	3 Years

## Related Services of Goods:

No

Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application

Item	UNSPSC	Related Services
Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application	Compliance software	Change Request

Automated Screening Solution along with Sanctions & PEP Screening Database

Item	UNSPSC	Related Services
Automated Screening Solution along with Sanctions & PEP Screening Database	Compliance software	Change request

## Items/Lot Specification

**Lot Title :** Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application

**Item:** Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application

**UNSPSC:** Compliance software

**Specifications / Requirements:**

<b>The Scope of Work is as following:</b>	
i.	ZTBL intends to implement an End-to-End Comprehensive Targeted Financial Sanction Screening Solution, hereinafter referred as "Screening Solution" for strengthening its AML and CFT Regime. The screening process shall filter individuals and entities through the major proscribed lists both local and international & Transaction Monitoring System for strengthening its AML/CFT/CPF Regime. The solution must include but not limited to
	· Automated Transactions Monitoring System
	· Automated Screening Solution along with Sanctions & PEP Screening
	· Database (Database / Lists for Sanctions & PEPs including close associates and family members of PEPs both Domestic & International)
	· bundled Know your Customer (KYC) Module/Application
	The solution is to be implemented on-prem(PR/DR) in ZTBL. The scope of work includes supply all software components/modules, installation, customization, configuration/parameterization, implementation, tuning /optimization, maintenance & support for 03 years above mentioned systems & solution. Additionally, the scope includes verifying data quality, user acceptance testing, documentation, training and knowledge transfer.
	The bidder should include in the offered solution all items required for making the application operational for day-to-day business use, even if the same is not explicitly mentioned in the technical requirements of bidding documents.

**The Scope of Work is as following:**

	The Bidder may engage Third-party Expert(s) for professional services and partner/collaborate with their backend service providers to deliver the entire scope of work to achieve the desired objectives. However, the bidder shall be solely responsible for all the liabilities under the scope of work within the contract.
ii.	The solution should have the capability to integrate to the current system of the Bank.
iii.	Implementation of Changes as per future requirement of ZTBL during the contract period.
iv.	Training and Knowledge Transfer to IT Team and Business Team as per their scope.
v.	24*7*365 Support of the provided solution to the bank as per SLA.
vi.	SBP and all other regulatory and security related compliance requirements at no additional costs
vii.	Procuring agency will provide the Hardware & Operating System for the solution
viii.	The STR/SAR or CTR will be generated automatically as required by regulators.
ix.	The system should be capable of auto freezing and de-freezing of accounts in screening solution of emails received time to time from CTD, HDP, NACTA, FIA, SBP, FMU, Cancelled CNICs by NADRA, Court Orders, UNSC, OFAC, MOFA and any Law enforcement agencies etc. (both parties will decide the mechanism with mutual consent at the time of implementation)
x.	The solution must include but not limited to:
	· Automated Transactions Monitoring System bundled Know your Customer (KYC) Module/Application
	· Automated Screening Solution i.e Sanctions & PEP Screening
	· Database (Database / Lists for Sanctions & PEPs including close associates and family members of PEPs)
Lot No-I	Automated Transactions Monitoring System bundled with Know your Customer (KYC) Module/Application

**The Scope of Work is as following:**

1. Functional Requirements & Management and Administration Features

Transactions Monitoring Solution:

1. Robust, effective and easy-to-use transaction and customer monitoring solution that should be configurable and flexible to adapt to new risks and regulations.

2. The solution shall function using predefined import formats, a common risk library of business rules, and predefined reports, possible to extend and integrate the solution with other applications, business rules and formats.

3. Initially 10-15 users are required however, user can be extended as per cost given in price schedule.

Key Features and Capabilities:

4. The following is a list of the Key Features and Capabilities should support at least:

5. To enable users to create new scenarios and customer monitoring rules by building the needed logic using different parameters and groups.

6. Integration with another Transaction Data Repository product and shall allow users to search for any information related to customers in the application. Moreover, using the Rule Builder user can build new scenarios to monitor those loaded messages.

7. After automatic capture of suspicious activity using rules-based logic, detections are listed, sorted and filtered for each user for actions in the Detection Manager. User will also have the capability to export the list of detections to excel or PDF format report.

8. The compliance will find the required tools for analyzing and investigating the generated and assigned detections through a configurable workflow

**The Scope of Work is as following:**

9. To allow users to handle multiple detections pertaining to the same customer as one alert where actions taken on the alert will be applied on the associated detections.



**The Scope of Work is as following:**

10.  
In  
case  
of  
suspicious  
cases  
where  
SAR/STR  
has  
to  
be  
filed,  
users  
shall  
have  
a  
Case  
Manager  
to  
manage  
case  
documents,  
evidences,  
and  
comments  
related.  
In  
addition



**The Scope of Work is as following:**

11.  
Detections  
are  
prioritized  
based  
on  
the  
overall  
customer  
risk  
and  
scenario  
priority.  
Work  
can  
be  
prioritized  
based  
on  
the  
risk  
level  
of  
the  
generated  
detection  
or  
customer/account



**The Scope of Work is as following:**

12.  
Users  
can  
search  
for  
certain  
transactions  
by  
selecting  
one  
or  
more  
of  
the  
available  
search  
criteria.  
Users  
are  
enabled  
to  
search  
for  
any  
transactions  
without  
the  
need



**The Scope of Work is as following:**

13.  
The  
system  
shall  
offer  
a  
large  
set  
of  
predefined  
rules  
that  
can  
be  
combined  
to  
create  
an  
unlimited  
number  
of  
scenarios  
with  
varying  
complexities.



**The Scope of Work is as following:**

14.  
Compliance  
features:  
Customer  
Card  
and  
Account  
Card  
modules  
to  
allow  
users  
to  
capture  
specific  
details  
such  
as:  
Account  
Controlling  
Persons  
and  
Beneficial  
Owners,  
Directors  
and  
Signatories  
of



**The Scope of Work is as following:**

15.  
To  
ensure  
full  
compliance  
with  
the  
latest  
national  
and  
international  
laws  
and  
regulations,  
complies  
with  
SBP  
AML/CFT/CPF  
Regulations,  
Data  
Protection  
rules  
etc



**The Scope of Work is as following:**

16.  
User  
can  
track  
any  
changes  
in  
customer's  
data  
loaded  
from  
back  
office  
to  
the  
Profiling  
application.  
The  
type  
of  
data  
to  
monitor  
can  
be  
dynamically  
selected.



**The Scope of Work is as following:**

17.  
Users  
will  
be  
able  
to  
create  
groups  
and  
peer  
groups  
to  
classify  
customers  
and/or  
accounts  
and  
generate  
detections.  
Also  
when  
the  
user  
creates  
a  
group  
of  
“Customer”



**The Scope of Work is as following:**

18.  
Each  
customer  
and/or  
account  
will  
be  
scored  
based  
on a  
defined  
risk  
schema  
and  
factors.  
The  
risk  
factors  
and  
schema  
can  
be  
easily  
defined  
and  
configured  
through  
a  
designated



**The Scope of Work is as following:**

19.

To  
be  
available  
in  
Detection  
Manager,  
Account  
Card,  
Case  
Manager,  
and  
Customer  
Card  
Modules.  
It  
shall  
display  
the  
existing  
connections  
between  
customers  
and  
accounts.

It  
shall  
also

cover



**The Scope of Work is as following:**

20.  
Interactive  
Dashboard  
with  
Dashboard  
graphs  
linkable  
values  
with  
the  
detection  
manager.  
Graphs  
displayed  
in  
the  
Dashboard  
can  
exported  
and  
shared.



**The Scope of Work is as following:**

21.  
Allow  
the  
scheduling  
of  
actions  
and  
processes  
to  
be  
executed  
per  
a  
predefined  
sequence.  
The  
customization  
of  
the  
data  
import  
and  
the  
launch  
of  
batch  
files  
can



**The Scope of Work is as following:**

22.  
The  
user  
can  
export  
the  
results  
displayed  
in  
the  
grid  
of  
the  
Detection  
Manager,  
Case  
Manager,  
Scenario  
Manager,  
Customer  
Card,  
Account  
Card,  
and  
Relationship  
Manager  
Modules  
into



**The Scope of Work is as following:**

23.  
Filtering  
solution  
and  
Profiling  
solution  
with  
common  
databases,  
common  
rules,  
and  
a  
common  
investigation  
interface  
to  
further  
optimize  
and  
streamline  
the  
KYC  
and  
AML  
capabilities  
across  
the  
enterprise.



**The Scope of Work is as following:**

24.  
Multilevel  
security  
to  
protect  
the  
sensitive  
information  
customers  
are  
dealing  
with.



**The Scope of Work is as following:**

25.

Users

can

manage

all

generated

detections

and

automatically

assign

them

to

appropriate

personnel

or

branches

quickly

and

easily.

Through

the

auto

assignment

capability,

system

can

segregate

the

detections



**The Scope of Work is as following:**

26.  
Provides  
robust  
reporting  
features  
including  
support  
for  
the  
exporting  
of  
Unicode  
characters,  
a  
white  
list  
history  
report,  
and  
the  
ability  
to  
easily  
customize  
and  
create  
our  
own  
reports.



**The Scope of Work is as following:**

27.  
Maintain  
a  
history  
log  
for  
each  
document,  
including  
modifications.

28.  
The  
STR/SAR  
or  
CTR  
will  
be  
generated  
automatically  
as  
required  
by  
regulators.



**The Scope of Work is as following:**

29.  
Provides  
the  
ease  
of  
monitoring  
and  
tracking  
all  
transactions,  
ensuring  
the  
transparency  
that  
each  
action  
being  
taken  
is  
recorded,  
thus  
leading  
to  
enhanced  
performance  
and  
control.



**The Scope of Work is as following:**

30.  
The  
solution's  
online  
help  
be  
available  
for  
any  
query  
the  
users  
may  
have  
on  
any  
screen  
of  
the  
application.



**The Scope of Work is as following:**

31.  
Even  
if  
the  
organization  
structure  
of  
the  
compliance  
department  
changes,  
the  
Profiling  
shall  
enable/  
be  
ready  
to  
meet  
those  
changes.  
Users  
can  
modify  
the  
workflow  
of  
detections



**The Scope of Work is as following:**

32.  
To  
monitor  
transactions  
done  
between  
customers  
who  
are  
of  
unrelated  
business  
types  
or  
industry  
sectors.



**The Scope of Work is as following:**

33.  
Allows  
the  
loading  
and  
the  
creation  
of  
counterparty  
lists  
to  
better  
monitor  
certain  
counterparties  
especially  
when  
they  
are  
not  
customers  
in  
the  
bank.  
This  
includes  
displaying  
connections  
between



**The Scope of Work is as following:**

34.

The system shall have the ability to load cards information.

Cards will be linked to a specific account.

Scenarios can be defined using the rule builder to monitor

transactions



**The Scope of Work is as following:**

35.  
In  
addition  
to  
the  
data  
files  
integration,  
to  
integrate  
with  
Back-  
office  
to  
get  
the  
information  
of  
customers,  
accounts  
and  
transactions.



**The Scope of Work is as following:**

36.  
Development/configuration  
of  
Virtual  
Assets  
Service  
Providers(VASP)  
specific  
transaction  
monitoring  
scenarios  
and  
risk  
models.



**The Scope of Work is as following:**

37.  
Capability  
to  
identify  
transactions  
linked  
with  
virtual  
assets,  
crypto  
exchanges,  
wallets,  
stablecoins,  
and  
related  
payment  
patterns.



**The Scope of Work is as following:**

38.  
System  
should  
identify,  
monitor,  
and  
generate  
configurable  
transaction  
monitoring  
alerts/scenarios  
for  
virtual  
asset-  
related  
transactions,  
payment  
patterns,  
and  
VASP-  
specific  
risks  
and  
typologies  
and  
red  
flags.



**The Scope of Work is as following:**

39.  
Detection  
of  
unusual  
inbound/outbound  
transfers  
involving  
high-  
risk  
jurisdictions,  
mixing  
services,  
mule  
accounts,  
rapid  
movement  
of  
funds,  
or  
layering  
indicators.



**The Scope of Work is as following:**

40.  
Ability  
to  
generate  
alerts  
for  
transactions  
involving  
unregistered/unlicensed  
VASPs.

41.  
System  
should  
support  
API  
integration  
with  
block  
chain  
analytics  
solutions  
(if  
required  
in  
future).



**The Scope of Work is as following:**

Know  
Your  
Customer  
(KYC):

The Know Your Customer (KYC) system to handle the data of new and existing bank customers through an easy and flexible application, allowing to create new forms or to modify pre-existing ones.

KYC application to provide three main types of KYC forms; Individual form (Physical), Company form (Legal) and Financial form. The form to cover comprehensive information about the customer (whether an individual or an institution 'Company' or Financial) for identifying and assessing the degree of risk and to determine the level of due diligence.

For new customers, the KYC will operate in between the branches and compliance team as part of the account opening procedure, where the staff will fill the KYC form info into the system through a special form depending on the customer type (Physical/Legal/ Financial). For all existing customers the system shall provide the possibility of linking their files to a KYC form.

Features and Capabilities:

The solution should support at least following Features and Capabilities:

1. KYC Form User can create a new KYC form for any of Physical, Legal and Financial Institution customers. The KYC form enables user to enter all information related to the customer, to help him/her evaluate the customer's risk.
2. KYC Form Builder: The form builder to enable users to create dynamic and customized forms for KYC by creating new blocks, adding their own new fields with the different options of data types, mandatory/optional, visible and not visible, and moving fields around. In addition to linking those fields to the risk scoring of KYC easily.

**The Scope of Work is as following:**

3.  
KYC  
Validity  
Period:  
Validity  
period  
for  
KYC  
forms  
can  
be  
specified  
in  
Months,  
to  
maintain  
more  
accurate  
data  
for  
customers.



**The Scope of Work is as following:**

4.  
Notification  
Emails:  
For  
a  
flawless  
monitoring,  
sending  
emails  
is  
activated  
on  
API  
instantly  
when  
a  
new  
KYC  
record  
is  
inserted  
to  
specific  
emails.



**The Scope of Work is as following:**

5.  
Search  
for  
existing  
KYC  
Forms:  
User  
can  
search  
for  
existing  
KYC  
forms  
through  
convenient  
search  
screen.  
User  
can  
select  
any  
of  
the  
retrieved  
forms  
to  
view  
and/or  
update.



**The Scope of Work is as following:**

6.  
Issue  
Form:  
User  
can  
export  
the  
KYC  
details  
for  
any  
customers  
in  
PDF/Excel  
format.



**The Scope of Work is as following:**

7.  
Send  
Form:  
User  
can  
send  
the  
KYC  
details  
for  
any  
of  
the  
customer  
by  
email.



**The Scope of Work is as following:**

8.  
Support  
four  
eyes  
principal:  
can  
send  
any  
newly  
created  
or  
amended  
KYC  
form  
to  
another  
person  
for  
approval/review,  
can  
assign  
different  
statuses  
to  
the  
form  
according  
to  
the



**The Scope of Work is as following:**

9.  
Compliance  
with  
CDD  
KYC:  
KYC  
forms  
allow  
users  
to  
capture  
specific  
details  
such  
as:  
Account  
Controlling  
Persons  
and  
Beneficial  
Owners,  
Directors  
and  
Signatories  
of  
Corporates  
and  
other



**The Scope of Work is as following:**

10.  
Compliance  
with  
AML/CFT/CPF  
Regulations  
and  
other  
laws  
- To  
ensure  
full  
compliance  
with  
the  
latest  
national  
and  
international  
laws  
and  
regulations.



**The Scope of Work is as following:**

11.  
Bi  
directional  
integration  
with  
banking  
system:  
Instead  
of  
entering  
Customer  
information  
twice,  
one  
through  
banking  
system  
and  
one  
through  
KYC.  
The  
System  
application  
provide  
a  
real  
time



**The Scope of Work is as following:**

12.

Identify

a

risk

score

for

each

Customer:

The

System

shall

help

the

bank

automatically

calculate

a

risk

score

for

each

Customer

by

building

risk

criteria

and

weighing

each



**The Scope of Work is as following:**

13.  
KYC  
Data  
Capturing:  
Customer  
data  
capturing  
(fields)  
are  
enhanced  
to  
comply  
with  
the  
international  
standards  
and  
best  
practices  
to  
obtain  
a  
sufficient  
customer  
and  
ultimate  
beneficial  
owner  
information.



**The Scope of Work is as following:**

14.  
Extended  
Information  
Declaration:  
Users  
can  
define  
any  
declaration  
entity  
they  
want  
to  
store  
information  
about.



**The Scope of Work is as following:**

15.

KYC

Attachment:

The

user

can

upload

the

required

attachments

related

to a

certain

customer(s).

This

can

be a

scanned

passport,

contract,

identification

document

or

any

other

possible

electronic

document.



**The Scope of Work is as following:**

16.  
Report  
Manager:  
Users  
can  
extract  
and  
download  
the  
list  
of  
KYC  
forms  
generated  
in a  
specific  
branch  
or  
zone.



**The Scope of Work is as following:**

17.

Configure  
Mandatory  
and  
Optional  
Fields:  
To  
meet  
the  
different  
regulations  
in  
the  
different  
jurisdictions  
regarding  
what  
should  
be  
captured  
from  
customers  
on  
the  
on  
boarding  
and  
what  
should



**The Scope of Work is as following:**

18.  
Configure  
On  
boarding  
acceptance  
criteria:  
KYC  
enables  
users  
to  
define  
the  
criteria  
upon  
which  
a  
certain  
customer  
will  
be  
accepted  
or  
rejected.  
This  
will  
assign  
each  
KYC



**The Scope of Work is as following:**

19.  
Customizable  
workflow:  
System  
allows  
users  
to  
define  
full  
customizable  
workflow  
to  
manage  
the  
movement  
of  
the  
KYC  
form  
from  
one  
user  
to  
another  
based  
on  
factors  
such



**The Scope of Work is as following:**

20.

Duplicate

Accounts

Check:

System

allow

users

to

check

if

there

are

multiple

KYCs

defined

for

customers

sharing

the

following

information:

a.

Full

Name



**The Scope of Work is as following:**

b.  
Alternative  
Name

c. ID  
number  
and  
Nationality

d.  
National  
Number  
and  
Nationality

e.  
Date  
of  
Birth,  
Place  
of  
Birth  
and  
Mother  
Name



**The Scope of Work is as following:**

21.  
Screening  
against  
Blacklists:  
Upon  
creating  
or  
updating  
the  
KYC  
form,  
system  
automatically  
scan  
the  
Customer  
Name,  
Representative  
Name  
and  
Beneficial  
Owner  
Name  
against  
the  
black  
lists  
defined



**The Scope of Work is as following:**

22.  
Configuration  
of  
KYC  
Forms  
Validity  
Per  
Customer  
Risk:  
Users  
can  
specify  
the  
validity  
period  
for  
KYC  
forms  
based  
on  
customers'  
risk.  
This  
will  
enable  
the  
bank  
to  
maintain



**The Scope of Work is as following:**

23.  
Search  
for  
KYC  
Expired  
Identification  
Documents:  
Users  
can  
search  
for  
KYC  
forms  
with  
expired  
identification  
documents  
or  
those  
that  
are  
about  
to  
expire.  
Results  
can  
be  
exported



**The Scope of Work is as following:**

24.

Integration:

In addition to the data files integration, the system to integrate with Back-office to get the information of customers, accounts and transactions.



**The Scope of Work is as following:**

25.  
Generated  
reports  
are  
easily  
located  
for  
further  
investigations,  
communication  
with  
FIUs  
or  
audit  
trail  
purposes.



**The Scope of Work is as following:**

26.  
Information  
is  
protected  
by  
encrypting  
the  
generated  
reports  
before  
submission  
using  
a  
reliable  
encryption  
tool.



**The Scope of Work is as following:**

27.

Customer

Level

Inclusions:

Compliance

team

be

able

to

monitor

customers

based

on

the

account

level

as

well

as

the

customer

level.



**The Scope of Work is as following:**

28.  
Comprehensive  
Inventory  
of  
Information:  
One  
database  
with  
all  
data  
from  
several  
core  
systems.



**The Scope of Work is as following:**

29.  
Dynamic  
Risk  
Scoring:  
A  
risk  
based  
solution  
that  
provides  
a  
dynamic  
risk  
scoring  
on  
both  
customer  
and  
account  
levels.  
It  
also  
allows  
the  
prioritization  
of  
generated  
detections  
based



**The Scope of Work is as following:**

30.  
Rule  
Builder  
as  
well  
as  
Common  
Rules  
Availability:  
The  
rule  
builder  
to  
enable  
users  
to  
create  
new  
transactions  
and  
customer  
monitoring  
rules  
by  
building  
the  
needed  
logic  
using



**The Scope of Work is as following:**

31.

KYC

solution

shall

be

able

to

be

integrated

with

bank

core

systems.

Configurability:

Bank

Users

can

change,

add

duplicate,

and

delete

configurations,

parameters,

risk

score,

and

scenarios,

etc.



**The Scope of Work is as following:**

32.  
Bidder  
will  
convey  
to  
the  
Bank  
that  
all  
the  
customizations  
that  
are  
required  
to  
“Go  
Live”,  
as  
agreed  
upon  
and  
signed  
off  
by  
the  
Bank  
are  
completed



**The Scope of Work is as following:**

33.  
The  
Bidder  
will  
set  
up  
the  
required  
environment  
to  
accommodate  
a  
minimum  
of 5  
to  
15  
concurrent  
users  
to  
perform  
UAT.



**The Scope of Work is as following:**

34.

The

Bidder

should

provide

all

possible

test

cases

as

per

functional

requirements

in

the

bidding

documents

to

carry

out

UAT.

All

gaps,

errors,

bugs

reported

during

UAT

phase



**The Scope of Work is as following:**

35.  
The  
Bidder  
will  
assist  
the  
Bank  
in  
conducting  
all  
the  
test  
cases  
and  
analysing  
/  
comparing  
the  
results.  
Bidder  
shall  
provide  
experienced  
resource(s)  
conversant  
in all  
business  
areas,



**The Scope of Work is as following:**

36.  
The  
Bank  
will  
not  
allow  
any  
remote  
access  
for  
any  
services  
including  
implementation.  
Technical,  
Functional  
and  
Support  
resources  
from  
the  
Bidder  
are  
required  
on  
site.



**The Scope of Work is as following:**

37.  
Capability  
to  
identify,  
classify,  
risk-  
rate  
Virtual  
Assets  
Service  
Providers  
(VASPs)  
customers,  
and  
related  
entities  
separately  
from  
conventional  
customers.



**The Scope of Work is as following:**

38.  
Support  
on  
boarding  
controls  
for  
PVARA  
licensed/NOC  
holder  
VASPs  
and  
verification  
of  
licensing  
status.



**The Scope of Work is as following:**

39.  
Maintain  
dedicated  
customer  
category/tagging  
for  
Virtual  
Assets  
Service  
Provider  
(VASPs),  
Virtual  
Asset  
Activities,  
Exchanges,  
Wallet  
Providers,  
Brokers  
and  
related  
businesses.



**The Scope of Work is as following:**

40.  
Ability  
to  
perform  
Enhanced  
Due  
Diligence  
(EDD)  
workflows  
for  
Virtual  
Assets  
Service  
Provider  
VASPs.



**The Scope of Work is as following:**

41.  
Support  
risk-  
based  
customer  
profiling  
considering  
virtual  
asset  
exposure,  
transaction  
geography,  
wallet  
behavior  
and  
source  
of  
funds/wealth.



**The Scope of Work is as following:**

42.  
Capability  
to  
incorporate  
future  
SBP,  
FMU,  
FATF  
or  
PVARA  
regulatory  
requirements  
without  
major  
customization.



**The Scope of Work is as following:**

43.  
System  
should  
support  
digital  
KYC  
onboarding  
workflow  
for  
VASPs  
and  
their  
customers  
with  
full  
audit  
trail.



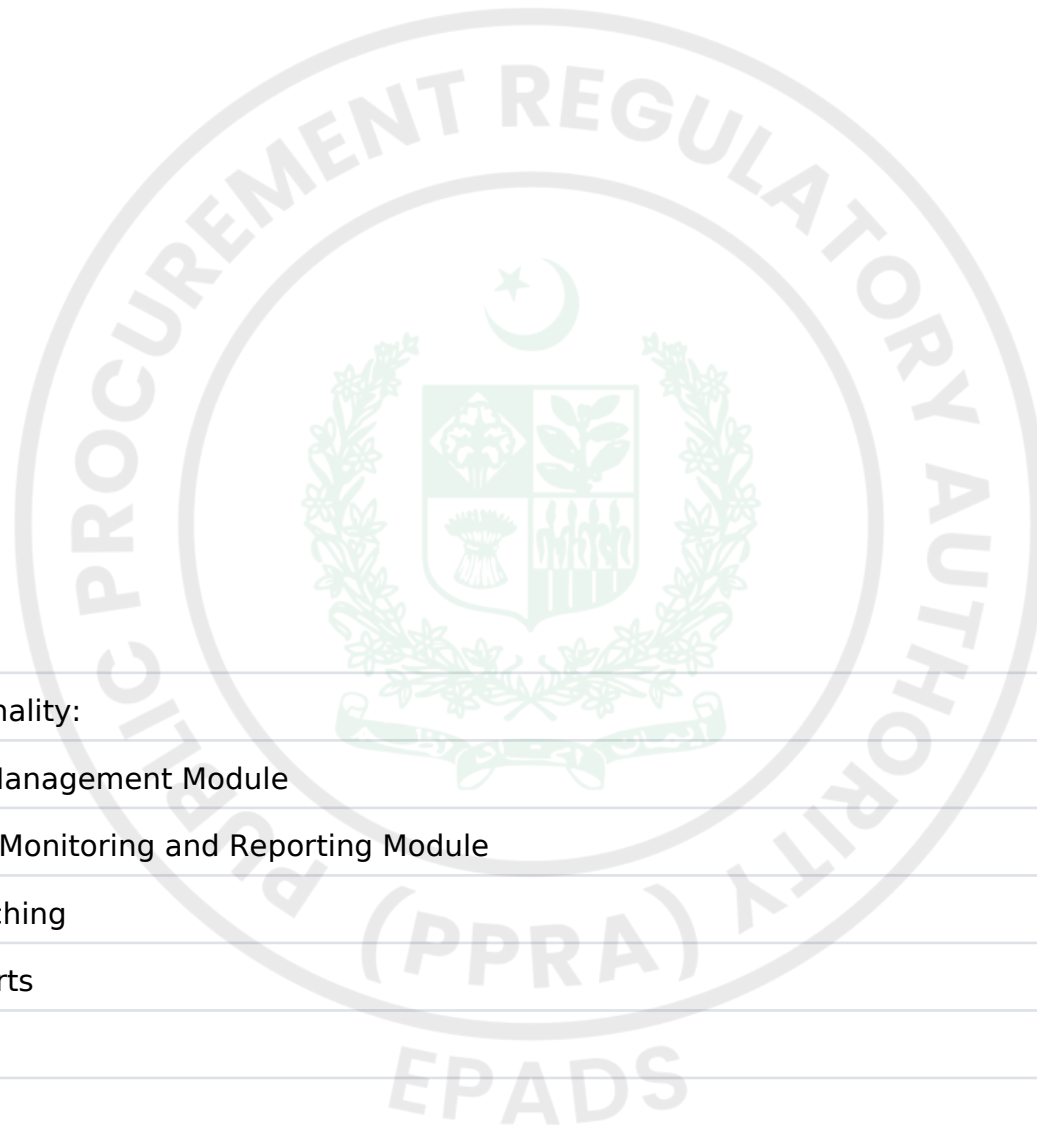
**The Scope of Work is as following:**

44.  
System  
should  
maintain  
beneficial  
ownership  
(UBO)  
identification  
and  
verification  
for  
VASP-  
related  
entities.



**The Scope of Work is as following:**

42.  
 Solution  
 should  
 support  
 local  
 storage  
 of  
 Alias-  
 Account  
 mapping  
 and  
 resolving  
 Alias  
 based  
 payments.



3.	Back office Functionality:
	· Role Based User Management Module
	· Basic Transaction Monitoring and Reporting Module
	o Transaction Searching
	o Transaction Reports
	o User Reports
	o Audit Trail

**The Scope of Work is as following:**

Audit Trail: The systems and its modules shall have a detailed actions tracking enabling audit trail.



5.	Security Standards
	<ul style="list-style-type: none"> <li>· Bidders should share the detail the Secure Software Development Lifecycle methods and which tools and practices are followed internally for product design, development, and quality assurance.</li> </ul>
	<ul style="list-style-type: none"> <li>· Bidders should provide details about the API/alternate protocol used in the proposed solution.</li> </ul>
	<ul style="list-style-type: none"> <li>· The solution should be highly scalable and offer a modern service-oriented architecture.</li> </ul>
	<ul style="list-style-type: none"> <li>· Solution should have message queuing functionality built in</li> </ul>
	<ul style="list-style-type: none"> <li>· Solution should both horizontally and vertically scalable</li> </ul>

**The Scope of Work is as following:**

.  
Solution  
should  
be  
independent  
of  
physical  
servers  
and  
can  
be  
deployed  
in  
virtual  
environment.

**Security  
Features**

i.	All sensitive data must be encrypted both in transit and at rest using strong encryption algorithms.
ii.	System should have capability of Role-Based Access Control (RBAC) to restrict access to the system, based on users' roles and responsibilities.
iii.	System should Log system activities i-e all users activities, data accesses, configuration changes etc.
iv.	System should have capability to integrate with elastic security SIEM solution to centralize security log management, correlation, and analysis for proactive threat detection.

**The Scope of Work is as following:**

v.	Vendor shall share the Vulnerability Assessment and Pen Testing report of system in scope, along with remediation status before go live.
vi.	Should be support industry known multifactor authentication technologies/protocol (if required)
vii.	Solution should support SSL / TLS implementation with Client authentication certificates.
8.	Change Management
i	Bidder should provide any updates released by bidder in the platform without any cost.
ii.	Bidder should provide free of cost changes if any regulatory requirements raised by SBP.
iii.	The given Change management mechanism in the bid document shall be followed by parties.
9	Support
i.	Bidder should provide a 24 x 7 x 365 (including holidays)
ii.	Bidder to provide undertaking that it will have Counter arrangements / and assurance to support 24 x 7 x 365 to ZTBL as per SLA given.
iii.	Provide an online bug reporting/ticket based support and tracking system
10	Training / Knowledge Transfer
i.	Deliver technical documentation and administrative operations manual of the system.
ii.	During installation and testing onsite, provide detailed instruction to IT on the maintenance of the application software, to include system recovery and security. Setup Live, DR, Development & QA instances of the application software separately.
iii.	Bidder will provide the SOPs for daily Backup, monitoring KPIs and DR procedure and conduct the DR drill before go Live.

**The Scope of Work is as following:**

iv.	Train ZTBL staff on use of the administrative functions of the application.
v.	Bidder should provide detailed training to ZTBL nominated Project Implementation Team (PIT), 5 to 15 users, before go live.
vi.	Bidder should provide training to every roles need interaction with the system before go-live.
vii.	Bidder will provide training to functional end-users and the technical IT team members. Necessary training material must be provided to the participants. Location of training program will be in Islamabad, Pakistan.
viii.	Bank will provide all training facilities like classroom, projectors, computers etc. However, Bidder has to bear the cost for travelling, lodging and other expenses for their own personnel.
ix.	The Bidder must ensure that proficient personnel conduct the training. The Bidder shall ensure trainers are proficient and experienced enough in the topic of training.
x.	The training shall include functional and technical training to Bank's designated personnel and training material should be in English.
11.	Functional Training should include
	· Parameterization
	· Functionalities & features available in the solution
	· Operational and analytical reporting
	· User Management and Auditing Techniques
	· Development of test cases for use during User Acceptance Testing
	o Search, and search optimization/tuning/parameterization
	o Case management/work-flow management

**The Scope of Work is as following:**

· All  
other  
aspects  
required  
for  
smooth  
functional  
operations



**The Scope of Work is as following:**

Solution should not have any limitation to build the required number of interfaces with SBP or Bank's systems.



13.	Solution provider should have following simulators for Bank's internal and comfort testing.
	· Development Environment
	· QA environment
	· UAT Environment

**Item:** TMS service level agreement

**UNSPSC:** System management software maintenance

**Specifications / Requirements:**

bidder shall provide tuning /optimization, maintenance & support for 03 years SLA from 03 months from the date of go-live of system. Bidder shall have Counter arrangements / and assurance to support 24 x 7 x 365 to ZTBL as per SLA given. Bidder should provide a 24 x 7 x 365 (including holidays). Provide an online bug reporting/ticket based support and tracking system. SLA payment shall be made on quarterly basis for a period of 3 (three) years under Support & Maintenance. Support period will start after 90days of Go-Live. The SLA shall be signed as part of agreement. The Service level shall be categorized as high low and medium. ZTBL shall impose penalty upon breach of SLA terms & conditions and delayed remedial maintenance as per KPIs agreed in SLA. The bidder shall affirm that no technical or operational support for ZTBL's IT services or products will be delivered from Indian or Israeli territories. In the event that any linkage to these jurisdictions is identified, the respective vendor will be required to immediately transition ZTBL's support services to an alternate, neutral, and secure jurisdiction such as the UAE, Singapore, or any other non-hostile region.

**Lot Title :** Automated Screening Solution along with Sanctions & PEP Screening Database

**Item:** Automated Screening Solution along with Sanctions & PEP Screening Database

**UNSPSC:** Compliance software

**Specifications / Requirements:**

Lot No- II	Automated Screening Solution along with Sanctions & PEP Screening Database
1.	Functional Requirements & Management and Administration Features

The screening solution should have:

1. Sanctions Screening Functionality - a control used in the detection, prevention and disruption of financial crime and, in particular to mitigate sanctions risk. In this regard the search capability should cover both individuals and entities.
2. Shall be capable of integration with other market-leading watch list Filtering solution, the central data processing, trend analysis and suspicious behaviour identification to identify suspicious activity. The solution shall include advanced customer and account profiling, risk score management, peer group analysis, case management and regulatory reporting. Shall be Perfectly suitable to be integrated with any banking application to capture the data and provide precise information using the files batches, loading and validation process
3. Built in intelligent screening algorithms with minimal False Positives.
4. Fool proof "Fuzzy Logic" capability to eliminate the risk of omitting a name/ string due to (at minimum) spelling variance, missing letter(s), space between words/ strings and change of word order within a string or piece of text. Further, powerful fuzzy matching mechanism (An approach to computing based on "degrees of truth" rather than the usual "true or false") with the ability to tune and refine the degree of strength of the match to alert creation
5. In order to properly distinguish between true and a false match, other attributes including but not limited to CNIC, Passport Number, date of birth, nationality, address, place of birth, father's name, AKAs (Also Known As) etc. should also be available for the assessment.
6. Provision for Phonetic matches including but not limited to date of birth, nationality, address, place of birth, father's name, AKAs (Also Known As) etc.
7. User to categorize scanned entities as PEP, Sanctioned and/or Exempted, in addition to the ability to change the status of each screening.

8.  
The  
suspected  
connections  
are  
in  
the  
Customer  
Details  
screen,  
where  
the  
user  
can  
view  
all  
customers  
which  
have  
been  
flagged  
as  
suspected  
as  
they  
share  
certain  
information



9.  
Ability  
to  
reduce  
potential  
hits  
caused  
by  
the  
interaction  
of  
certain  
list  
terms  
and  
frequently  
encountered  
persons,  
e.g.  
customer  
names  
that  
have  
already  
been  
confirmed  
as  
false



10.  
Ability  
to  
assign  
alerts  
to  
users,  
reassign,  
escalate  
and  
move  
between  
queues  
based  
on  
permissions.  
Feature  
to  
clearly  
present  
alerts  
for  
review  
by  
authorized  
officers  
(as  
the



11.  
Feature  
to  
manually  
review  
screening  
search  
results  
with  
the  
option  
to  
block,  
hold  
or  
release  
the  
continuation  
of  
the  
business  
process  
including  
the  
provision  
for  
recording  
remarks.



12.  
The  
data  
for  
sanctions  
screening  
will  
be  
obtained  
from  
subscription  
service  
providers  
on  
a  
scheduled  
basis  
and  
will  
be  
automatically  
loaded  
into  
screening  
solution.

The  
screening  
solution



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

13.  
As  
per  
the  
access  
rights,  
users  
or  
group  
of  
users  
can  
also  
have  
the  
capability  
to  
create  
detections  
manually.



14.  
Feature  
to  
present  
all  
relevant  
data  
from  
the  
sanctions  
lists  
for  
decision  
making  
and  
allow  
reviewers  
to  
make  
a  
decision  
based  
on  
the  
validity  
of  
that  
data



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

15.  
Ability  
to  
screen  
list  
of  
names  
in a  
batch  
mode  
or  
on  
an  
online  
mode.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

16.  
Each  
screening  
search  
performed  
by  
the  
solution  
utilizing  
any  
interface  
(web  
application,  
API,  
and/or  
file  
based/batch  
mode)  
should  
be  
logged  
with  
complete  
details  
and  
a  
unique  
identifier



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No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

17.  
Availability  
of  
comprehensive  
reporting  
with  
provision  
of  
customizable  
reports.



18.  
Capability  
of  
providing  
reports  
for  
an  
up  
to  
date  
record  
of  
messages  
to  
be  
processed,  
verified  
and  
authorized,  
as  
well  
as  
items  
pending  
for  
managerial  
oversight,  
performance



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

19.  
Ability  
to  
determine  
which  
lists  
should  
be  
deployed  
on  
an  
exact  
match  
basis,  
and  
which  
would  
use  
fuzzy  
matching.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

20.  
The  
ability  
to  
manually  
load  
internally  
maintained  
proscribed  
lists  
in  
XML,  
CSV,  
etc.  
format  
into  
the  
screening  
solution.



21.  
The  
screening  
solution  
should  
be  
bundled  
with  
subscription  
based  
normalized  
sanction  
lists  
covering  
both  
individuals  
and  
entities  
from  
well-  
renowned  
watch  
list  
service  
providers  
that  
at a  
minimum



**Lot No-II Automated Screening Solution along with Sanctions & PEP Screening Database**

22.  
UN  
Sanctions  
Lists

23.  
OFAC  
Sanctions  
list

24.  
SDN  
List

25.  
UK  
HMT  
Sanctions  
list

26.  
EU  
Sanctions  
List



Lot  
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II

Automated Screening Solution along with Sanctions & PEP Screening Database

27.  
Political  
Exposed  
Persons  
(PEP)  
List  
(Domestic  
&  
International  
along  
with  
affiliates  
&  
associates)

28.  
Pakistan  
Domestic  
Proscribed  
lists  
such  
as:



Lot  
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II

Automated Screening Solution along with Sanctions & PEP Screening Database

29.  
NACTA  
(4th  
&  
1st  
schedule)

30.  
FIA  
Redbook

31.  
NAB  
list

32.  
Cancelled  
CNICs



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

The solution must provide for the following management and administration features at the overall System level in an integrated fashion:



33.  
All  
access  
to  
the  
solution,  
including  
screening  
searches  
performed,  
transactions  
handled,  
changes  
affecting  
access  
controls,  
system  
parameters,  
directories  
and  
similar  
controls  
should  
be  
logged  
and  
the  
logs



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

34.  
All  
access  
should  
be  
logged  
in  
order  
to  
provide  
a  
clear  
audit  
trail  
for  
review  
in  
case  
of  
accidental  
or  
deliberate  
violation  
of  
security  
controls.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

35.  
Generate  
reports  
specifically  
tailored  
to  
meet  
regulatory  
reporting  
requirements.

36.  
Automate  
the  
compilation  
of  
data  
needed  
for  
regulatory  
submissions.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

37.  
The  
screening  
solution  
should  
have  
comprehensive  
sanction  
list  
management  
features  
including  
scheduling  
for  
refresh/updates,  
manual  
loading  
of  
lists,  
and  
inclusion/exclusion  
from  
screening  
search  
capability.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

38.  
The  
screening  
solution  
should  
have  
comprehensive  
configuration  
functionality  
to  
optimize  
search  
screening  
and  
whitelisting  
functionality



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

39.  
The  
screening  
solution  
should  
have  
comprehensive  
case  
management  
functionality  
for  
compliance  
and  
whitelisting



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

40.  
Access  
to  
solution  
will  
allow  
the  
implementation  
of  
four-  
eye  
or  
more  
principal  
where  
required.  
The  
solution  
must  
have  
the  
ability  
where  
a  
certain  
activity/  
decision



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

41.  
The  
system  
should  
be  
capable  
of  
auto  
freezing  
and  
de-  
freezing  
of  
accounts  
in  
screening  
solution  
of  
emails  
received  
time  
to  
time  
from  
CTD,  
HDP,  
NACTA,  
FIA,  
SRP.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

42.  
The  
system  
should  
be  
capable  
of  
provisioning  
exemption  
module  
in  
light  
of  
SBP  
AML/CFT/CPF  
Regulation  
R-4  
para  
(14)  
in  
screening  
system.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

43.  
The  
system  
should  
conduct  
thorough  
screening  
of  
individuals  
against  
all  
domestic  
&  
international  
PEP  
databases.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

44.  
Regular  
updates  
of  
all  
domestic  
&  
international  
PEPs  
(Associate/Affiliates,  
family  
member  
of  
PEPs  
etc.)  
databases  
to  
ensure  
the  
latest  
information  
is  
considered.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

45.  
Establish  
a  
mechanism  
for  
handling  
disputes  
or  
disagreements  
regarding  
PEP  
screening  
outcomes.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

46.  
Implement  
risk  
scoring  
based  
on  
the  
results  
of  
PEP  
screenings  
and  
additional  
risk  
factors.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

47.  
Provide  
real-  
time  
alerts  
for  
high-  
risk  
individuals  
or  
entities.

48.  
Maintain  
a  
comprehensive  
audit  
trail  
for  
all  
PEP  
screening  
activities.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

49.  
Log  
user  
actions,  
system  
changes,  
and  
any  
modifications  
to  
screening  
parameters.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

50.  
Allow  
administrators  
to  
define  
and  
customize  
screening  
policies  
based  
on  
organizational  
needs.

51.  
Enable  
the  
adjustment  
of  
screening  
thresholds  
and  
parameters.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

52.  
User  
registration,  
authentication,  
and  
authorization  
processes.

53.  
Ability  
to  
add,  
modify,  
or  
deactivate  
user  
accounts.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

54.  
Generate  
comprehensive  
reports  
on  
PEP  
screening  
results,  
risk  
assessments,  
and  
compliance  
status.

55.  
Provide  
analytics  
tools  
for  
trend  
analysis  
and  
decision-  
making.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

56.

A  
centralized  
dashboard  
displaying  
the  
compliance  
status  
of  
ongoing  
screenings.

57.

Visual  
representation  
of  
high-  
risk  
entities  
and  
areas  
that  
need  
attention.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

58.  
Design  
the  
system  
to  
scale  
with  
increasing  
data  
and  
user  
load.

59.  
Optimize  
performance  
to  
deliver  
quick  
and  
accurate  
results.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

60.  
Ensure  
that  
the  
solution  
is  
designed  
with  
scalability  
in  
mind  
to  
accommodate  
future  
growth.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

61.  
Provide  
dynamic  
reporting  
tools  
that  
allow  
administrators  
to  
generate  
ad-  
hoc  
reports  
based  
on  
specific  
criteria.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

62.  
Develop  
a  
structured  
workflow  
for  
resolving  
red  
flags  
or  
discrepancies  
identified  
during  
the  
screening  
processed.  
Etc.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

63.  
Implementation  
of  
sanctions  
screening  
controls  
for  
Virtual  
Assets  
Services  
Providers  
(VASP)  
related  
counterparties.



Lot  
No-  
II

Automated Screening Solution along with Sanctions & PEP Screening Database

64.  
Facility  
for  
blacklist/whitelist  
management  
of  
wallets,  
exchanges,  
and  
counterparties.

65.  
Support  
bulk  
upload  
and  
API-  
based  
ingestion  
of  
Cancelled  
CNIC/VASP/customer/watch  
list  
data.



Lot No-II	Automated Screening Solution along with Sanctions & PEP Screening Database
2.	<ul style="list-style-type: none"> <li>· The solution should be highly scalable and offer a modern service-oriented architecture.</li> <li>· Solution should have message queuing functionality built in</li> <li>· Solution should both horizontally and vertically scalable</li> <li>· Solution should be independent of physical servers and can be deployed in virtual environment.</li> </ul>
3.	PEP Screening (Associate/Affiliates, family member of PEPs etc.) List/Data Base
4.	Security Features
i.	All sensitive data must be encrypted both in transit and at rest using strong encryption algorithms.
ii.	System should have capability of Role-Based Access Control (RBAC) to restrict access to the system, based on users' roles and responsibilities.
iii.	System should Log system activities i-e all users activities, data accesses, configuration changes etc.
iv.	System should have capability to integrate with elastic security SIEM solution to centralize security log management, correlation, and analysis for proactive threat detection.
v.	Vendor shall share the Vulnerability Assessment and Pen Testing report of system in scope, along with remediation status before go live.
vi.	Should be support industry known multifactor authentication technologies/protocol (if required)
vii.	Solution should support SSL / TLS implementation with Client authentication certificates.
5.	Change Management
i.	Bidder should provide any updates released by bidder in the platform without any cost.

Lot No-II	Automated Screening Solution along with Sanctions & PEP Screening Database
ii.	Bidder should provide free of cost changes if any regulatory requirements raised by SBP.
iii.	The given Change management mechanism in the bid document shall be followed by parties.
6.	Support
i.	Bidder should provide a 24 x 7 x 365 (including holidays)
ii.	Bidder to provide undertaking that it will have Counter arrangements / and assurance to support 24 x 7 x 365 to ZTBL as per SLA.
iii.	The bidder should entertain changes requested by ZTBL through Project Implantation Tem (PIT) nominated by ZTBL.
iv.	Provide an online bug reporting/ticket based support and tracking system
7.	Training / Knowledge Transfer
i.	Deliver technical documentation and administrative operations manual of the system.
ii.	During installation and testing onsite, provide detailed instruction to ISD on the maintenance of the application software, to include system recovery and security. Setup Live, DR, Development & QA instances of the application software separately.
iii.	Bidder will provide the SOPs for daily Backup, monitoring KPIs and DR procedure and conduct the DR drill before go Live.
iv.	Train ZTBL staff on use of the administrative functions of the application.
v.	Bidder should provide detailed training to ZTBL nominated Project Implementation Team (PIT), 5 to 15 users, before go live.
vi.	Bidder should provide training to every roles need interaction with the system before go-live.

Lot No-II	Automated Screening Solution along with Sanctions & PEP Screening Database
vii.	Bidder will provide training to functional end-users and the technical IT team members. Necessary training material must be provided to the participants. Location of training program will be in Islamabad, Pakistan.
viii.	Bank will provide all training facilities like classroom, projectors, computers etc. However, Bidder has to bear the cost for travelling, lodging and other expenses for their own personnel.
ix.	The Bidder must ensure that proficient personnel conduct the training. The Bidder shall ensure trainers are proficient and experienced enough in the topic of training.
x.	The training shall include functional and technical training to Bank's designated personnel and training material should be in English.
8.	<p>Functional Training should include</p> <ul style="list-style-type: none"> <li>· Parameterization</li> <li>· Functionalities &amp; features available in the solution</li> <li>· Operational and analytical reporting</li> <li>· Sanctions/ PEP List Upload scheduling &amp; manual processing, Configuration &amp; Administration</li> <li>· User Management and Auditing Techniques</li> <li>· Development of test cases for use during User Acceptance Testing <ul style="list-style-type: none"> <li>o Search, and search optimization/tuning/parameterization</li> <li>o Case management/work-flow management</li> </ul> </li> <li>· All other aspects required for smooth functional operations</li> </ul>

Lot No-II	Automated Screening Solution along with Sanctions & PEP Screening Database
9.	<p>Major integrations with:</p> <ul style="list-style-type: none"> <li>· Core Banking System Modules ( in-house and to be acquired )</li> <li>· ERP-Oracle EBS</li> <li>· Connectors/Enterprise Service Bus</li> </ul>
10.	Solution should not have any limitation to build the required number of interfaces with SBP or Bank's systems.
11.	<p>Solution provider should have following simulators for Bank's internal and comfort testing.</p> <ul style="list-style-type: none"> <li>· Development Environment</li> <li>· QA environment</li> <li>· UAT Environment</li> </ul>
12.	<ol style="list-style-type: none"> <li>1. Bidder will convey to the Bank that all the customizations that are required to "Go Live", as agreed upon and signed off by the Bank are completed and the solution is ready for User Acceptance Testing (UAT).</li> <li>2. The Bidder will set up the required environment to accommodate a minimum of 05-15 concurrent users to perform UAT.</li> <li>3. The Bidder should provide all possible test cases as per functional requirements in the bidding documents to carry out UAT. All gaps, errors, bugs reported during UAT phase will need to be resolved in order to successfully conclude the UAT process. The achievement of UAT milestone rests with the Bank. During this phase end-to-end support for the same will be provided by the Bidder.</li> <li>4. The Bidder will assist the Bank in conducting all the test cases and analysing / comparing the results. Bidder shall provide experienced resource(s) conversant in all business areas, for troubleshooting during the entire UAT process.</li> </ol>

5.  
The  
Bank  
will  
not  
allow  
any  
remote  
access  
for  
any  
services  
including  
implementation.  
Technical,  
Functional  
and  
Support  
resources  
from  
the  
Bidder  
are  
required  
on  
site.



Lot No-II	Automated Screening Solution along with Sanctions & PEP Screening Database
13.	Solution should support local storage of Alias-Account mapping and resolving Alias based payments.
14.	Back office Functionality: <ul style="list-style-type: none"> <li>· Role Based User Management Module</li> <li>· Basic Transaction Monitoring and Reporting Module               <ul style="list-style-type: none"> <li>o Transaction Searching</li> <li>o Transaction Reports</li> <li>o User Reports</li> <li>o Audit Trail</li> </ul> </li> </ul>
15.	Audit Trail: The systems and its modules shall have a detailed actions tracking enabling audit trail.
16.	Security Standards <ul style="list-style-type: none"> <li>· Bidders should share the detail the Secure Software Development Lifecycle methods and which tools and practices are followed internally for product design, development, and quality assurance.</li> <li>· Bidders should provide details about the API/alternate protocol used in the proposed solution.</li> </ul>
17.	All SBP and other regulatory and security related compliance requirements at no additional costs

**Item:** automated screening service level agreement

**UNSPSC:** System management software maintenance

### Specifications / Requirements:

bidder shall provide tuning /optimization, maintenance & support for 03 years SLA from 03 months from the date of go-live of system. Bidder shall have Counter arrangements / and assurance to support 24 x 7 x 365 to ZTBL as per SLA given. Bidder should provide a 24 x 7 x 365 (including holidays). Provide an online bug reporting/ticket based support and tracking system. SLA payment shall be made on quarterly basis for a period of 3 (three) years under Support & Maintenance. Support period will start after 90days of Go-Live. The SLA shall be signed as part of agreement. The Service level shall be categorized as high low and medium. ZTBL shall impose penalty upon breach of SLA terms & conditions and delayed remedial maintenance as per KPIs agreed in SLA. The bidder shall affirm that no technical or operational support for ZTBL's IT services or products will be delivered from Indian or Israeli territories. In the event that any linkage to these jurisdictions is identified, the respective vendor will be required to immediately transition ZTBL's support services to an alternate, neutral, and secure jurisdiction such as the UAE, Singapore, or any other non-hostile region.

## Price Schedule

### For Individual Items

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

### For Lots

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





## General Conditions of Contract

## A. General

### 1. Definitions

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

1. "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;
2. "Procuring Agency" means:-
  - 2.1. any Ministry, Division, Department or any Office of the Government;
  - 2.2. any authority, corporation, body or organization established by or under a Law or which is owned or controlled by the Government;
3. "The Contract" means an agreement enforceable by law;
4. "The Contract Price" means the price payable to the Bidder under the Contract for the full and proper performance of its contractual obligations;
5. "Ancillary Services" means those services ancillary to the provision of Goods, 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 Bidder covered under the Contract;
6. "GCC" means the General Conditions of Contract contained in this section;
7. "SCC" means the Special Conditions of Contract by which the GCC may be amended or supplemented;
8. "Day" means calendar day unless indicated otherwise.
9. "Effective Date" means the date on which this Contract comes into force and effect.
10. "The Bidder" means the individual or corporate body whose Bids to provide the Goods has been accepted by the Procuring Agency;
11. "The Project Site," where applicable, means the place or places named in Bids Data Sheet and technical Specifications;
12. "Government" means the Government of Pakistan;
13. "Subcontractor" means any entity to which the Bidder subcontracts any part of the Goods.
14. "Service" means any object of procurement other than goods or works;
15. "Party" means the Procuring Agency or the Bidder, as the case may be, and "Parties" means both of them;
16. "Foreign Currency" means any currency other than the currency of the country of the Procuring Agency;

17. "Completion Date" means the date of completion of the contract by the Bidder as certified by the Procuring Agency;

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

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

## **2. Application and Interpretation**

2.1 These General Conditions shall apply to the extent that they are not superseded by provisions of other parts of the Contract.

2.2 In interpreting these Conditions of Contract headings and marginal notes are used for convenience only and shall not affect their interpretations unless specifically stated; references to singular include the plural and vice versa; and masculine include the feminine. Words have their ordinary meaning under the language of the Contract unless specifically defined.

## **3. Applicable Law**

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

## **4. Governing Language**

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

## **5. Notices**

5.1 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.

## **6. Delivery/Location**

6.1 The Goods shall be delivered to such locations as the Procuring Agency may approve and as specified in SCC.

## **7. Authorized Representatives / Authority of Member in charge**

7.1 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 Bidder may be taken or executed by the officials specified in the SCC.

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

### **8. Effectiveness of Contract**

8.1 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.

## **9. Commencement of Services**

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

## **10. Program**

10.1 Before commencement of the Services, the Bidder 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.

## **11. Starting Date/Expiration Date**

11.1 The Bidder 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.

11.2 Unless terminated earlier pursuant to Clause **GCC 15** hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SCC.

## **12. Entire Agreement**

12.1 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.

## **13. Modification**

13.1 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 Bids for modification or variation made by the other Party.

13.2 In cases of any modifications or variations, the prior written consent of the Procuring Agency is required.

## **14. Force Majeure**

### **14.1 Definition**

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

### **14.2 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.

### **14.3 Extension of Time**

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

of Force Majeure.

## **14.4 Payments**

During the period of their inability to perform the Services as a result of an event of Force Majeure, the Bidder 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.

## **15. Termination**

### **15.1 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 Bidder 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);

1. If the Bidder fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension;
2. If the Bidder becomes (or, if the Bidder 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;
3. If the Bidder fails to comply with any final decision reached as a result of arbitration proceedings;
4. If, as the result of Force Majeure, the Bidder is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days;
5. If the Procuring Agency, in its sole discretion and for any reason whatsoever, decides to terminate this Contract;

### **15.2 By the Bidder**

The Bidder 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.

1. If the Procuring Agency fails to pay any money due to the Bidder pursuant to this Contract and not subject to dispute within forty-five (45) calendar days after receiving written notice from the Bidder that such payment is overdue.
2. If, as the result of Force Majeure, the Bidder is unable to perform a material portion of the Services for a period of not less than sixty (60) calendar days.
3. If the Procuring Agency fails to comply with any final decision reached as a result of arbitration.
4. If the Procuring Agency is in material breach of its obligations pursuant to this Contract and has not remedied the same within forty-five (45) days (or such longer period as the Bidder may have subsequently approved in writing) following the receipt by the Procuring Agency of the Bidder's notice specifying such breach.

## **C. Obligations of the Bidder**

## **16. General**

### **16.1 Standard of Performance**

1. The Bidder shall deliver the product 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 Bidder 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.

### **16.2 Law Applicable to Goods**

The Bidder shall deliver the goods 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.

## **17. Conflict of Interests**

### **17.1 Bidder Not to Benefit from Commissions and Discounts.**

The remuneration of the Bidder shall constitute the Bidder's sole remuneration in connection with this Contract or the Services, and the Bidder 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 Bidder 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.

### **17.2 Bidder and Affiliates Not to be Otherwise Interested in Project**

The Bidder agree that, during the term of this Contract and after its termination, the Bidder and its affiliates, as well as any Subcontractor and any of its affiliates, shall be disqualified from providing Goods for any project resulting from or closely related to the Services.

### **17.3 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:

1. during the term of this Contract, any business or professional activities in the Government's country which would conflict with the activities assigned to them under this Contract;
2. during the term of this Contract, neither the Bidder nor their Subcontractors shall hire public employees in active duty or on any type of leave, to perform any activity under this Contract;

## **18. Confidentiality**

18.1 Except with the prior written consent of the Procuring Agency, the Bidder and the Experts shall not at any time communicate to any person or entity any confidential information acquired in the course of the contract.

## **19. Insurance to be Taken Out by the Bidder**

19.1 The Bidder(a) shall take out and maintain, and shall cause any Subcontractors to take out and maintain, at its (or the Subcontractors', as the case may be) own cost but on terms and conditions approved by the Procuring Agency, insurance against the risks, loss or damage, 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.

## **20. Bidder's Actions Requiring Procuring Agency's Prior Approval**

20.1 The Bidder shall obtain the Procuring Agency's prior approval in writing before taking any of the following actions:

- (a) appointing such members of the Personnel not provided by the Bidder;
- (b) changing the Program of activities; and
- (c) any other action that may be specified in the SCC.

## **21. Reporting Obligations**

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

## **22. Liquidated Damages**

22.1 If the Supplier fails to deliver any or all of the Goods or to perform the Services within the period(s) specified in the Contract, the Procuring Agency shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to the percentage specified in SCC of the delivered price of the delayed Goods or unperformed Services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of the performance security (or guarantee) specified in SCC. Once the said maximum is reached, the Procuring Agency may consider termination of the Contract pursuant to **GCC Clause 15**.

### **22.2 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 Bidder by adjusting the next payment certificate. The Bidder shall be paid interest on the overpayment, calculated from the date of payment to the date of repayment, at the rates specified in SCC.

### **22.3 Lack of performance penalty**

If the Bidder 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 Bidder. The amount to be paid will be calculated as a percentage of the cost of having the Defect corrected, assessed as specified in the SCC.

## **23. Performance Guarantee**

23.1 Within Seven (07) days from the issuance of acceptance letter from the Procuring Agency, the successful Bidder shall furnish the Performance Guarantee in shape of ----- at the discretion of the PA in the amount **specified in SCC**. In case the amount of Bids security is equal or greater than

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

23.3 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.

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

## **24. Fraud and Corruption**

24.1 The Procuring Agency requires the Supplier to disclose any commissions or fees that may have been paid or are to be paid to agents or any other party with respect to the Bidding process or execution of the Contract. The information disclosed must include at least the name and address of the agent or other party, the amount and currency, and the purpose of the commission, gratuity or fee.

## **25. Sustainable Procurement**

25.1 The Bidder shall conform to the sustainable procurement contractual provisions, if and as specified in the SCC.

## **D. Bidder's Personnel**

### **26. Description of Personnel**

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

### **27. Removal and/or Replacement of Personnel**

27.1 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 Bidder, it becomes necessary to replace any of the Key Personnel, the Bidder shall provide as a replacement a person of equivalent or better qualifications.

27.2 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 Bidder 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.

27.3 The Bidder 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**

### **28. Assistance and Exemptions**

28.1 The Procuring Agency shall use its best efforts to ensure that the Government shall provide the Bidder such assistance and exemptions as specified in the SCC.

### **29. Change in the Applicable Law**

29.1 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 related Services rendered by the Bidder, then the remuneration and reimbursable expenses otherwise payable to the Bidder 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.

### **30. Services and Facilities**

30.1 The Procuring Agency shall make available to the Bidder and the Experts, for the purposes of the Services and free of any charge, the services, facilities and property described , at the times and in the manner specified in the SCC or terms of reference.

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

## **F. Payments to the Bidder**

### **31. Contract Price**

31.1 The price payable shall be in Pakistani Rupees unless otherwise specified in the SCC. Prices charged by the Supplier for Goods delivered under the Contract shall not vary from the prices quoted by the Supplier in its Bid.

### **32. Terms and Conditions of Payment**

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

32.2 Unless otherwise stated in the SCC, the advance payment shall be made against the provision by the Bidder 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 Bidder have submitted an invoice to the Procuring Agency specifying the amount due.

### **33. Currency of Payment**

33.1 Any payment under this Contract shall be made in the currency(ies) specified in the SCC.

## **G. Quality Control**

### **34. Identifying Defects**

34.1 The principle and modalities of Inspection of the Goods by the Procuring Agency shall be as indicated in the SCC. The Procuring Agency shall check the Bidder's performance and notify him of any Defects that are found. Such checking shall not affect the Bidder's responsibilities. The Procuring Agency may instruct the Bidder 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.

### **35. Correction of Defects, and**

#### **Lack of Performance Penalty**

35.1 The Procuring Agency shall give notice to the Bidder 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.

35.2 Every time notice a Defect is given, the Bidder shall correct the notified Defect within the length of time specified by the Procuring Agency's notice.

35.3 If the Bidder 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 Bidder will pay this amount, and a Penalty for Lack of Performance.

### **36. Taxes and Duties**

36.1 A Supplier shall be entirely responsible for all taxes, duties, fees, etc., incurred until delivery of the contracted Goods to the Procuring Agency.

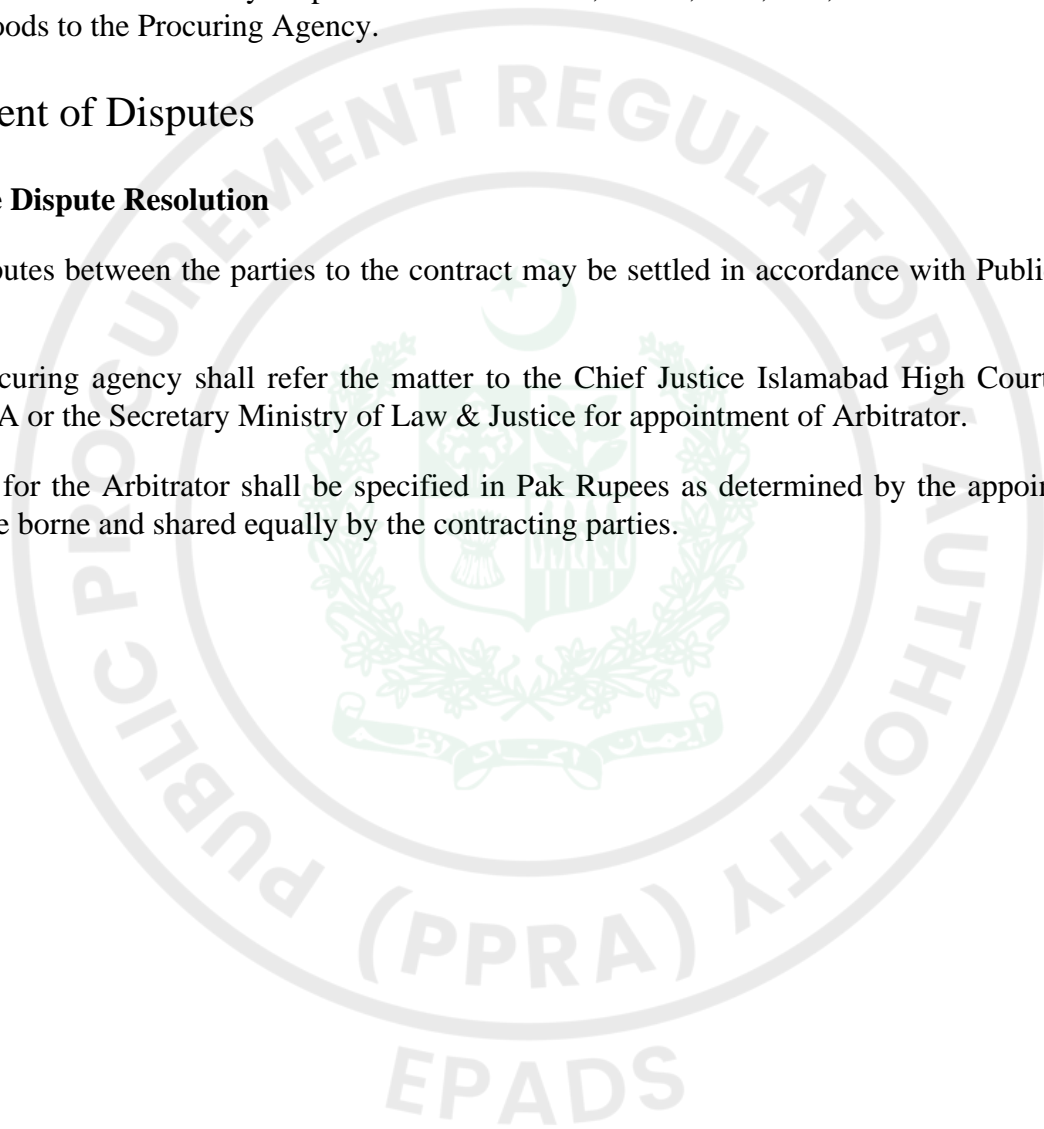
## **H. Settlement of Disputes**

### **37. Alternate Dispute Resolution**

37.1 The disputes between the parties to the contract may be settled in accordance with Public Procurement Rules, 2004.

37.2 The procuring agency shall refer the matter to the Chief Justice Islamabad High Court or Managing Director PPRA or the Secretary Ministry of Law & Justice for appointment of Arbitrator.

37.3 The fee for the Arbitrator shall be specified in Pak Rupees as determined by the appointing authority which shall be borne and shared equally by the contracting parties.





## 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***

### **Number of GC Clause 1**

#### **Definitions**

**The Procuring Agency is:** Zarai Taraqati Bank Ltd (ZTBL) (Zarai Taraqati Bank Ltd (ZTBL)), Unit Support Officer Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory

#### **The Supplier is:**

**The title of the subject procurement is: Procurement of Transactions Monitoring, Sanctions, PEP Screening Software Solution & Lists**

### **Number of GC Clause 3**

#### **Applicable/Governing Law:**

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

### **Number of GC Clause 4**

#### **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 5**

#### **Notices:**

#### **The addresses for the notices are:**

Procuring Agency:

Zarai Taraqati Bank Ltd (ZTBL) (Zarai Taraqati Bank Ltd (ZTBL)), Unit Support Officer Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory  
+92-004-378-6870  
head.itpu@ztbl.com.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 7.1**

**The Authorized Representatives are:**

**For the Procuring Agency:**

Zarai Taraqati Bank Ltd (ZTBL) (Zarai Taraqati Bank Ltd (ZTBL)), Unit Support Officer  
Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory  
+92-004-378-6870  
head.itpu@ztbl.com.pk

**For the Bidder:**

**Name:** .....

**Designation:** .....

**Address:** .....

**Number of GC Clause 8**

**Effectiveness of the contract**

**Number of GC Clause 9**

**Commencement of Contract:**

**Number of GC Clause 11.2**

**Expiration of Contract:**

**Number of GC Clause 15**

**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 17**

**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 17.

**Number of GC Clause 22**

**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 **0.25%** to **10.00%** of the Contract value, in accordance with the extent of performance failure & the cost of investigating such incidents as judged by the

Authority.

### **Number of GC Clause 23**

#### **Performance Guarantee:**

The amount of performance guarantee shall be **10.00%** of the contract price in acceptable form of **Banker's Cheque, Call at Deposit, Bank Guarantee**

### **Number of GC Clause 32**

#### **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 33**

#### **Currency of Payment:**

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

### **Number of GC Clause 34**

#### **Identifying Defects:**

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

### **Inspections & Tests Requirements**

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

For Physical Fitness having No Damages (Certificate from supplier)

For the Country of Origin as quoted by the Supplier (Certificate from manufacturer) is required that product is not from India & Israel.

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

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

### **Delivery & Documents**

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

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

Copies of the packing list identifying contents of each package;

Insurance Certificate;

Manufacturer's or Supplier's Valid Warranty Certificate;

Inspection Certificate issued by the by project coordinator of ZTBL

Certificate of Origin.

The above documents would be required even if the equipment has already been imported and is available with the supplier ex-stock

### **Number of GC Clause 37**

### **Following is the guidance for Dispute Resolution**

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

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

### **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.: **P39938**

To: **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL)), Unit Support Officer Room # 203, Main Building, ZTBL Head Office,, Zero Point., 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 **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL)), Unit Support Officer Room # 203, Main Building, ZTBL Head Office,, Zero Point,, 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., **Procurement of Transactions Monitoring, Sanctions, PEP Screening Software Solution & Lists (P39938)** and has accepted a Bids by the Bidder for the provision of Goods in the sum of [contract price in words and figures] (hereinafter called “the Contract Price”).

### NOW THIS CONTRACT WITNESSETH AS FOLLOWS:

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

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

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

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

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

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

Signed, sealed, delivered by \_\_\_\_\_ the \_\_\_\_\_ (for the Procuring Agency)

Witness to the signatures of the Procuring Agency:

.....

Signed, sealed, delivered by \_\_\_\_\_ the \_\_\_\_\_ (for the Procuring Agency)

Witness to the signatures of the Bidder: .....





Integrity Pact

## Integrity Pact

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

**Contract** Number: Contract Value: Contract Title:

Dated:

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

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

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

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

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



## Performance Guarantee Form

## Performance Guarantee Form

To: **Zarai Taraqiati Bank Ltd (ZTBL) (Zarai Taraqiati Bank Ltd (ZTBL)), Unit Support Officer Room # 203, Main Building, ZTBL Head Office,, Zero Point., Islamabad Capital Territory**

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

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

AND WHEREAS we have agreed to give the Bidders guarantee:

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

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

Signature and seal of the Guarantors

---

*[name of bank or financial institution]*

---

*[address]*

---

*[date]*



Annexure



## Price breakdown

Please fill the price breakdown for each LOT for example

S/N Text Rate of Tax Total amount

**01 Transaction Monitoring System (tax rate) 123456 (quoted price).**

Six rows are for three items of each LOT.

1. Software price (Lot-I).
2. Service Level Agreement(Lot-I).
3. charge request rate(Lot-I).
4. Software price (Lot-II).
5. Service Level Agreement(Lot-II).
6. charge request rate(Lot-II).

Note: please fill as per quoted solution and price total of these three items shall be same as per quoted price against each lot. the purpose of this annexure is only to have the breakdown of quoted price for contract management. in case of error the quoted price at main price schedule shall be considered final.

Financial Table Inputs (Vendor)

SN	Title	Rate of tax	Total price

SN	Title	Rate of tax	Total price







## Procurement Forms

## Past Experience and Completed Contracts

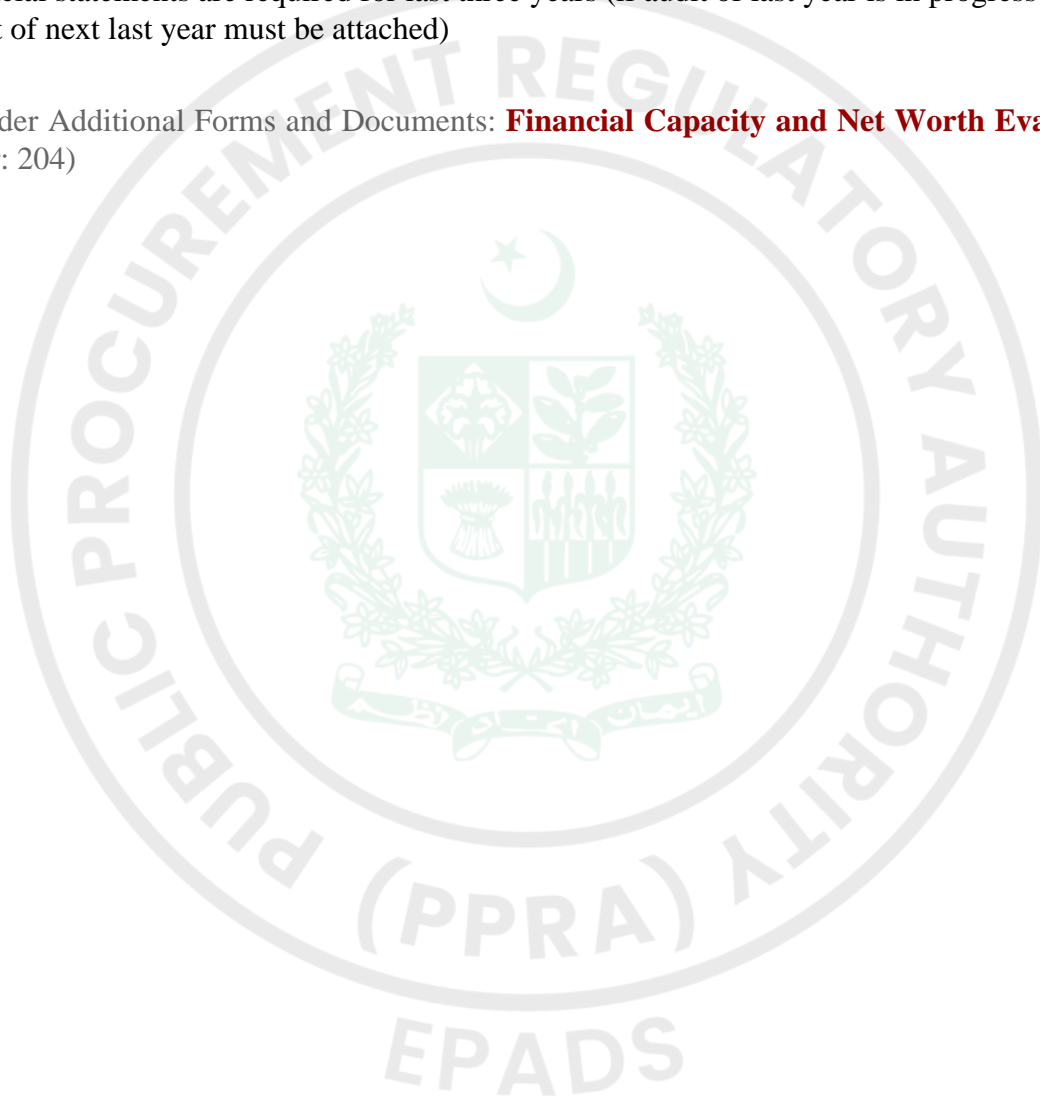
contracts over 50 millions during last three years. please attach only related past experience.

See Form Under Additional Forms and Documents: **Past Experience and Completed Contracts** (page number: 203)

## Financial Capacity and Net Worth Evaluation Form

Audited financial statements are required for last three years (if audit of last year is in progress or pending the audited report of next last year must be attached)

See Form Under Additional Forms and Documents: **Financial Capacity and Net Worth Evaluation Form** (page number: 204)







## Additional Forms and Documents



## Financial Situation and Performance

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

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

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

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

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

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

### 1. Financial data

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

\* Refer ITA 14 for the exchange rate

### 3. Financial documents

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

- (a) reflect the financial situation of the Applicant or in case of JV member, and not an affiliated entity (such as parent company or group member).
  - (b) be independently audited or certified in accordance with local legislation.
  - (c) be complete, including all notes to the financial statements.
  - (d) correspond to accounting periods already completed and audited.
- Attached are copies of financial statements<sup>1</sup> for the *[number]* years required above; and complying with the requirements.

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