# Bid Document

## Title

## Acquisition & Implementation of Core Banking System (CBS)

# ZARAI TARAQIATI BANK LIMITED (ZTBL)

## May 2024

# PREFACE

This Bidding Document for Procurement of Information Technology Products and Services has prepared by the Zarai Taraqiati Bank Limited (ZTBL), Islamabad in line with Standard Bidding Document for the Procurement of Information System issued by the Public Procurement Regulatory Authority (PPRA). For any missing information or conflict between parties in this document, PPRA standard bid document for Procurement of Information Technology Products and Services shall be considered for guidance.

**Zarai Taraqiati Bank Limited (ZTBL),** formerly known as Agricultural Development Bank of Pakistan (ADBP), is the premier financial institution geared towards the development of agriculture sector through provision of financial services and technical knowhow. ZTBL is a key RFI of Pakistan providing affordable agriculture financial/non-financial services to the rural Pakistan.

ZTBL having the network of 501 branches and 31 Zonal Offices is the only specialized financial institution for agriculture sector in Pakistan, catering to the credit needs of farmers for the production, development purposes and modernization of agriculture through field force of Mobile Credit Officers (MCO) at doorstep of the farmers.

The main purpose of the Bank is to provide sustainable rural finance and services particularly to small farmers and low-income households to strengthen the rural and agriculture sector, mitigate poverty, capital market and investment activities and other banking business. ZTBL aims to be involved in improving the rural and agriculture sector and is determined to enter into other commercial activities. The Bank is committed to bring unbanked segments of population especially in rural area, particularly poor and marginalized groups through the continuum of sound financial access. The bank serves around half a million clients annually and has over one million accumulated account holders.

## Corporate Vision

Dedicated to serve the needs of the farming community, by delivering financial products and technical services on a competitive and sustainable basis, in a convenient, efficient and professional manner, leading to success of the Bank and the farmers.

## Corporate Mission

To play effective role in the promotion of economic growth, by enhancing the availability of credit to the agriculture sector, through reliable access to sustainable financing, special lending programs, technical assistance, and other products & services, and to promote career development opportunities for increasing professionalism and technical proficiencies of employees.

# Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, the Bank and its officers and employees disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this bid document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of the Bank or any of its officers & employees. The Bank and its officers, and employees disclaim any liability, pecuniary or otherwise that may accrue or arise from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting due to the information contained herein and/or by virtue of copying, adopting, reproducing, any of the material which may be in the Bid Document.

The execution of the Project is subject to issuance of Purchase order by the Bank after completion of codal and regulatory requirements including singing of contract. The Bank or any employee of the Bank holds no responsibility for the cost(s) incurred by the bidder on preparation of proposal, submission of earnest money, retention of earnest money by the Bank or any other costs involved in bid submission by the bidder.

# Parts of Bidding Documents for Acquisition & Implementation of Core Banking System (CBS)

## PART-A – BIDDING PROCEDURE & REQUIREMENTS

**Section I -**  **Invitation to Bids**

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

This Section provides information to help Bidders prepare their Bids. Information is provided for the submission, opening, and evaluation of Bids and for the award of Contract.

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

This Section includes provisions specific to procurement and to supplement Section-II, Instructions to Bidders. This section may be customized where option is available, in accordance with the requirements of the Procuring Agency.

**Section IV -**  **Eligible Countries**

This Section contains information regarding eligible countries.

**Section V -**  **Technical Specifications, Schedule of Requirements**

This Section includes the details of specifications for the goods and ancillary services to be procured and schedule of requirements.

**Section VI -**  **Standard Forms**

This Section includes the standard forms for the Bid Submission, Price Schedules, and Bid Security etc. These forms are to be completed and submitted by the Bidder as part of - Bid.

## PART-B – CONDITIONS OF CONTRACT AND CONTRACT FORMS

**Section VII - General Conditions of Contract (GCC)**

This Section includes the general clauses to be applied in all the contracts.

**Section VIII - Special Conditions of Contract (SCC)**

This Section consists of Contract Specific general and special conditions. The procuring agency may customize the general conditions of the contract section, in accordance with the requirements.

**Section IX -**  **Contract Forms**

This Section contains forms which, once completed, will become part of the Contract. The forms for **Performance Security** will be submitted by the successful bidder to whom Letter of Acceptance is issued, before the award of contract.

**Annexures**

**Integrity Pact**

The successful bidder shall be required to furnish Integrity Pact as per the attached format.

## PART-C – BID DOCUMENTS ANNEXURES

# PART-A

# BIDDING PROCEDURE & REQUIREMENTS

SECTION I: INVITATION TO BIDS

**ZARAI TARAQIATI BANK LIMITED**

**Tender No. ZTBL-06-2024**

For

[*Acquisition & Implementation of Core Banking System (CBS)*]

# Invitation to Bids

Date: <u>10.05.2024</u>

1. This Invitation to Bids follows the Procurement Notice (PN) for the subject Procurement that appeared in newspaper and on ZTBL & PPRA websites.

2. The Procuring Agency has reserved the funds for the procurement planned during the financial year 2024. It has intended that part of the proceeds of the fund will be used to cover eligible payment under the contract for the **Acquisition & Implementation of Core Banking System (CBS).**

3. The ZTBL invites bids from eligible Suppliers through PPRA e-Pak Acquisition & Disposal System (EPADS) for the subject procurement. The bidding shall conducted in line with the [36b] procedure of the Public Procurement Rules 2004 and any Regulations, Regulatory Guides, Procurement Guidelines or Instructions issued by the Authority (from time to time), and is open to all potential bidders. All bids must be accompanied by a Bid Security. Pre-bid meeting will be held on **20.05.2024 (03:00 PM)** at IT Conference room, ZTBL Head Office, Islamabad.

4. Bidders are required to submit their bids through PPRA EPADS System (www.eprocure.gov.pk) however; the original bid security must be delivered to Head IT- Procurements Unit, 2nd floor main building 1 Faisal Avenue ZTBL Head Office Zero point Islamabad at or before **30-05-2024 till 11:00AM. Submission of Hard copy of Technical or financial Proposal is not allowed.** The bids (or technical part of the bids as the case may be) will be opened on the same day at **11:30AM** promptly through EPADS thereafter in public and in the presence of bidders' representatives who choose to attend the opening proceedings.

**Vice President,**
**Head, Procurement Department,**
**General Service Division**
**Zarai Taraqiati Bank Limited**
**Head Office, Islamabad**
**Phone No. 051-9252798**

## Table Contents

# SECTION II: INSTRUCTION TO BIDDERS (ITBs)

# A. INTRODUCTION

| 1. Scope of Bid | 1.1 | The Procuring Agency (PA), as indicated in the **Bid Data Sheet** (BDS) invites Bids for the Supply and Installation of the Information Systems (title given above) as specified in the BDS and **Section V - SCOPE, TECHNICAL SPECIFICATION & SCHEDULE OF REQUIREMENTS**. The successful Bidders will be expected to supply and install the information systems within the specified period and timeline(s) as stated in the **BDS**. |
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| | 1.2 | Unless otherwise stated throughout this document definitions and interpretations shall be as prescribed in the General Conditions of the Contract (GCC). |
| 2. Source of Funds | 2.1 | Source of funds is referred in Clause-2 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. If joint venture allowed in Bid Data Sheet (BDS) joint venture, consortium, or association, shall be jointly and severally liable by all members 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 contract. |
| | 3.2 | 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. |
| | 3.3 | Verifiable copy of the agreement that forms a joint venture, consortium or association shall be required to be submitted as part of the Bid. |
| | 3.4 | 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. |
| | 3.5 | The invitation for Bids is open to all prospective supplier, 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. |
| | 3.6 . | Foreign Bidders must be locally registered with the |

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| | | appropriate national incorporating body or the statutory body, before participating in the national/international competitive tendering with the exception of such procurements made by the foreign missions of Pakistan. For such purpose the bidder must have to initiate the registration process before the bid submission and the necessary evidence shall be submitted to the procuring agency along with their bid, however, the final award will be subject to the complete registration process. |
| | 3.7 | A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidders may be considered to have a conflict of interest with one or more parties in this Bidding process, if they:<br>a. 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 information systems to be procured under this Invitation for Bids.<br>b. have controlling shareholders in common; or<br>c. receive or have received any direct or indirect subsidy from any of them; or<br>d. have the same legal representative for purposes of this Bid; or<br>e. 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<br>f. influence on the Bid of another Bidder, or influence the decisions of the Procuring Agency regarding this Bidding process; or<br>g. Submit more than one Bid in this Bidding process. |
| | 3.8 | A Bidder may be ineligible if –<br>a. he is declared bankrupt or, in the case of company or firm, insolvent;<br>b. 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;<br>c. legal proceedings are instituted against such Bidder involving an order suspending payments and which may result, in accordance with the national laws, in a declaration of bankruptcy or in any other situation entailing the total or partial loss of the right to administer and dispose of the property;<br>d. the Bidder is convicted, by a final judgment, of any |

| | | offence involving professional conduct; |
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| | | e. The Bidder is blacklisted and hence debarred due to involvement in corrupt and fraudulent practices, or performance failure or due to breach of bid securing declaration. |
| | | f. The firm, supplier and contractor is blacklisted or debarred by a foreign country, international organization, or other foreign institutions for the period defined by them. |
| | 3.9 | 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. |
| | 3.10 | Bidders shall provide such evidence of their continued eligibility to the satisfaction of the Procuring Agency, as the Procuring Agency shall reasonably request. |
| | 3.11 | Bidders shall submit proposals relating to the nature, conditions and modalities of sub-contracting wherever the sub-contracting of any elements of the contract amounting to the more than ten (10) percent of the Bid price is envisaged. |
| *4.* **Eligible Information Systems/ Goods and Related Services** | 4.1 | For the purposes of these Bidding Documents, the Information System means all: <br> a) the required information technologies, including all information processing and communications-related hardware, software, supplies, and consumable items that the Supplier is required to supply and install under the Contract, plus all associated documentation, and all other materials and goods to be supplied, installed, integrated, and made operational (collectively called "the Goods" in some clauses of the ITB); and <br> b) the related software development, transportation, insurance, installation, customization, integration, commissioning, training, technical support, maintenance, repair, and other services necessary for proper operation of the Information System to be provided by the selected Bidder and as specified in the Contract. |
| | 4.2 | All Information System made up of goods and 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 the supply and installation information systems. For purpose of this Bid, ineligible countries are stated in the section-4 titled as "Eligible Countries". |
| | 4.3 | For purposes of this Clause, "origin" means the place where the goods and services making Information System are produced in or supplied from. An Information System is deemed to be produced in a certain country when, in the territory of that country, through software development, manufacturing, or substantial or major assembly or integration |

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| | | of components, a commercially recognized product result that is substantially different in basic characteristic or in purpose or utility from its component. |
| | 4.4 | The nationality of the supplier that supplies and install the Information System shall not determine the origin of the goods. |
| | 4.5 | To establish the eligibility of the Goods and Services making Information System, Bidders shall fill the country-of-origin declarations included in the Form of Bid. |
| | 4.6 | If so required in the **BDS**, the Bidder shall demonstrate that it has been duly authorized for the supply and installation of Information System in Pakistan. |
| **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 | No bidder can be a sub-contractor while submitting a Bid individually or as a member of a joint venture in the same Bidding process. |
| | 5.3 | A person or a firm cannot be a sub-contractor with more than one bidder in the same bidding process. |
| **6. Cost of Bidding** | 6.1 | The Bidder shall bear all costs associated with the preparation and submission of its Bid, 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

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| **7. Contents of Bidding Documents** | 7.1 | The Contents of the Bidding Documents listed below should be read in conjunction with any addenda issued in accordance with ITB 9.2 include:<br><br>**Section I -**Invitation to Bids<br>**Section II** Instructions to Bidders (ITBs)<br>**Section III** Bid Data Sheet (BDS)<br>**Section IV** Eligible Countries<br>**Section V** Technical Specifications, Schedule of Requirements Technical Specifications & Schedule of Requirements.<br>**Section VI** Forms – Bid<br>**Section VII** General Conditions of Contract (GCC)<br>**Section VIII** Special Conditions of Contract (SCC)<br>**Section IX** Contract Forms<br>**Section X** Annexures |
| | 7.2 | The number of copies to be completed and returned with the Bid is specified in the **BDS.** |

| | 7.3 | The Procuring Agency is not responsible for the completeness of the Bidding Documents and their addenda, if they were not obtained directly from the Procuring Agency or the signed pdf version from downloaded from the website of the Procuring Agency. However, Procuring Agency shall place both the pdf and same editable version to facilitate the bidder for filling the forms. |
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| | 7.4 | 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 will be at the Bidder's risk and may result in the rejection of his Bid. |
| *8.* **Clarification of Bidding Documents, Pre-Bid Meeting and Site Visit** | 8.1 | A prospective Bidder requiring any clarification of the Bidding Documents may notify the Procuring Agency in through EPADS/Email as indicated in the **BDS.** |
| | 8.2 | ZTBL will **within three (3) working days** after receiving the request for clarification, respond through EPADS/Email to any request for clarification 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 23.1.** |
| | 8.3 | Copies of the Procuring Agency's response will be forwarded to all identified Prospective Bidders through EPADS, including a description of the inquiry, but without identifying its source. |
| | 8.4 | Should the Procuring Agency deem it necessary to amend the Bidding Documents 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 Documents. |
| | 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 transmitted promptly to all prospective Bidders who have obtained the Bidding Documents. 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** |

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| | | **9.** Non-attendance at the pre-Bid meeting will not be a cause for disqualification of a Bidder. |
| | 8.7 | The Bidder may wish to visit and examine the site or sites of the Information System and obtain for itself, at its own responsibility and risk, all information that may be necessary for preparing the bid and entering into the Contract. The costs of visiting the site or sites shall be at the Bidder's own expense. |
| | 8.8 | The Procuring Agency will arrange for the Bidder and any of its personnel or agents to gain access to the relevant site or sites, provided that the Bidder gives the Procuring Agency adequate notice of a proposed visit of at least seven (07) days. Alternatively, the Procuring Agency may organize a site visit or visits concurrently with the pre-bid meeting, as specified in the BDS for ITB Clause 8.5. Failure of a Bidder to make a site visit will not be a cause for its disqualification |
| | 8.9 | No site visits shall be arranged or scheduled after the deadline for the submission of the Bids and prior to the award of Contract. |
| *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. |
| | 9.2 | Any addendum issued including the notice of any extension of the deadline shall be part of the Bidding Documents pursuant to **ITB 7.1** and shall be communicated in writing or in any identified electronic form that provide record of the content of communication to all the bidders who have obtained the Bidding Documents from the Procuring Agency. The Procuring Agency shall promptly publish the Addendum at the Procuring Agency's web page identified in the BDS: Provided that the bidder who had either already submitted their bid or handed over the bid to the courier prior to the issuance of any such addendum shall have the right to withdraw his already filed bid and submit the revised bid prior to the original or extended bid submission deadline. |
| | 9.3 | To give prospective Bidders reasonable time in which to take an addendum/corrigendum into account in preparing their Bids, the Procuring Agency may, at its discretion, extend the deadline for the submission of Bids: Provided that the Procuring Agency shall extend the deadline for submission of Bid, if such an addendum is issued within last three (03) days of the Bid 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 Bid exchanged by the Bidder and the Procuring Agency shall be written in the English language unless otherwise specified in the B**DS.** 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 specified in the **BDS**, in which case, for purposes of interpretation of the Bidder, the translation shall govern. |
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| *11.* **Documents Constituting the Bid** | 11.1 | The Bid prepared by the Bidder shall constitute the following components: - <br> a. Form of Bid <br> b. Details of the Sample(s) **where applicable** and requested in the **BDS.** <br> c. The documentary evidence of the Bidder's eligibility to Bid shall establish to the satisfaction of the Procuring Agency that the Bidder, at the time of submission of its bid, is from an eligible country as defined in Section-4 titled as "Eligible Countries". The local firms having valid NTN/STRN are required to submit copies of NTN/STRN and included in active taxpayer list etc. <br> d. In the case of a Bidder offering to supply and install Information System under the contract which the Bidder did not manufacture or otherwise produce, the Bidder has been duly authorized by the Manufacturer or producer to supply and install the information system in Pakistan (**where applicable** and requested in the **BDS).** <br> e. The Bidder has the financial, technical, and supply/production capability necessary to perform the Contract, meets the qualification criteria specified in **BDS**. (As requested in bidder qualification criteria). <br> f. In the case of a Bidder not doing business within Pakistan, the Bidder is or will be (if awarded the contract) represented by an Agent in Pakistan equipped, and able to carry out the Supplier's maintenance, repair, and spare parts-stocking obligations prescribed in the Conditions of Contract and/or Technical Specifications (If allowed and required by PA). <br> g. That the Bidder meets the qualification criteria (General, Technical & Financial) listed in the **Bid Data Sheet/Bid Document.** <br> h. The Bidder shall furnish, as part of its Bid, all those documents (In English or translated in English language) establishing the eligibility in conformity to Technical compliance sheet and terms and conditions specified in the |

Bidding Documents for all goods and services making information system which the Bidder proposes to deliver. The documentary evidence of conformity of the goods and services making Information Systems to the Bidding Documents may be in the form of literature, drawings, and data, and shall consist of:

    i.    a detailed description of the essential technical specifications and performance characteristics of the Goods;

    ii.    the bidder may provide item-by-item commentary on the Procuring Agency's Technical Specifications demonstrating substantial responsiveness of the Goods and Services to those specifications, or a statement of deviations and exceptions to the provisions of the Technical Specifications;

    iii.    Data Sheets of the Goods and services

    iv.    Any other procurement specific documentation requirement if stated in the **BDS**.

Note: For purposes of the commentary to be furnished pursuant to above, the Bidder shall note that standards for workmanship, material, and equipment, as well as references to brand names or catalogue numbers designated by the Procuring Agency in its Technical Specifications, are intended to be descriptive only and not restrictive. The Bidder may substitute alternative standards, brand names, and/or catalogue numbers in its Bid, provided that it demonstrates to the Procuring Agency's satisfaction that the substitutions ensure substantial equivalence to those designated in the Technical Specifications.

i.    **Preliminary Project Plan** (within timelines given by ZTBL) describing, among other things, the methods by which the Bidder will carry out its overall management and coordination responsibilities if awarded the Contract, and the human and other resources the Bidder proposes to use. The Plan should include a detailed **Contract Implementation Schedule in bar chart form,** showing the estimated duration, sequence, and interrelationship of all key activities needed to complete the Contract. The Preliminary Project Plan must also address any other topics specified in the BDS. In addition, the Preliminary Project Plan should state the Bidder's assessment of what it expects the Procuring Agency and any other party involved in the implementation of the Information System to provide during implementation and how the Bidder proposes to coordinate the activities of all involved parties;

j.    A written confirmation that the Bidder accepts

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| | | responsibility for the successful integration and inter-operability of all components of the Information System as required by the Bidding Documents. <br> k. Bid security in accordance with **ITB 18;** <br> l. Duly Notarized Power of Attorney authorizing the signatory of the Bidder to submit the bid & contract (after award)**;** <br> m. Affidavit of nonblack listing <br> n. Any other document required in the **BDS**. |
| *12.* | | Covered in **ITB 11** |
| *13.* | | Covered in **ITB 11** |
| *14.* **Form of Bid** | 14.1 | The Bidder shall fill the Forms of Bid furnished in the Bidding Documents. The Bid Form must be completed without any alterations to its format and no substitute shall be accepted. |
| *15.* **Bid Prices** | 15.1 | The Bid Prices and discounts quoted by the Bidder in the in the Price Schedules shall conform to the requirements specified below in ITB Clause 15 or exclusively mentioned hereafter in the bidding documents i.e Price Schedule. |
| | 15.2 | All items in the Schedule of requirement/Price form must be listed and priced separately in the Price Schedule(s). If a Price Schedule shows items listed but not priced, 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, if required by PA 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): <br> Provided that: <br>     a) where there is only one (substantially) responsive bidder, or <br>     b) where there is provision for alternate proposals and the respective items are not listed in the other bids, <br> the procuring agency may fix the price of missing items in accordance with market survey, and the same shall be considered as final price. |
| | 15.4 | The Bid price to be quoted in the Price schedule in accordance with **ITB 15.1** shall be the total price of the Bid, excluding any discounts offered. |
| | 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 deliver under the contract. |

| | | 15.6 | Prices indicated on the Price Schedule shall be entered separately in the following manner:<br>a) For goods manufactured within Pakistan<br>   i) the price of the goods quoted EXW (ex-works, ex-factory, ex-warehouse, ex-showroom, or off-the-shelf, as applicable), including all customs duties and sales and other taxes already paid or payable:<br>      A. on the components and raw material used in the manufacturing or assembly of goods quoted ex-works or ex-factory; or<br>      B. on the previously imported goods of foreign origin quoted ex-warehouse, ex-showroom, or off-the-shelf.<br>   ii) all applicable taxes which will be payable on the goods if the contract is awarded.<br>   iii) the price for inland transportation, insurance, and other local costs incidental to delivery of the goods to their final destination, if specified in the BDS.<br>   iv) the price of other (incidental or allied) services, if any, listed in the BDS.<br>b) For goods offered from abroad:<br>   i) the price of the goods shall be quoted CIF named port of destination, or CIP border point, or CIP named place of destination, in the Procuring Agency's country, as specified in the BDS. In quoting the price, the Bidder shall be free to use transportation through carriers registered in any eligible countries. Similarly, the Bidder may obtain insurance services from any eligible source country. or<br>   ii) the price of the goods quoted FOB port of shipment (or FCA, as the case may be), if specified in the BDS. or<br>   iii) the price of goods quoted CFR port of destination (or CPT as the case may be), if specified in the BDS.<br>   iv) the price for inland transportation, insurance, and other local costs incidental to delivery of the goods from the port of entry to their final destination, if specified in the BDS.<br>   v) the price of (incidental) services, if any, listed in the BDS. |
| | | 15.7 | Prices proposed on the Price Schedule for goods and related services shall be disaggregated, where appropriate as indicated in this Clause. This desegregation shall be solely for the purpose of facilitating the comparison of Bids by the Procuring Agency. This, shall not in any way limit the Procuring Agency's right to contract on any of the terms and conditions offered: - |

| | | a) **For Goods:** - |
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| | |    i) the price of the Goods, quoted as per applicable INCOTERMS as specified in the BDS |
| | |    ii) all customs duties, sales tax, and other taxes applicable on goods or on the components and raw materials used in their manufacture or assembly, if the contract is awarded to the Bidder, and |
| | | b) **For Related Services** |
| | |    i. The price of the related services, and |
| | |    ii. All customs duties, sales tax and other taxes applicable in Pakistan, paid or payable, on the related services, if the contract is awarded to the Bidder. |
| | 15.8 | 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, pursuant to **ITB 29**. |
| | 15.9 | If so indicated in the Invitation to Bids/Tender Notice and Instructions to Bidders, that Bids are being invited for individual contracts (Lots) or for any combination of contracts (packages), Bidders wishing to offer any price reduction for the award of more than one contract shall specify in their Bid the price reductions applicable to each package, or alternatively, to individual contracts (Lots) within a package. |
| *16.* **Bid Currencies** | 16.1 | Prices shall be quoted in the following currencies:<br>a) For goods and services that the Bidder will deliver from within Pakistan, the prices shall be quoted in Pakistani Rupees, unless otherwise specified in the BDS.<br>b) For goods and related services that the Bidder will deliver from outside Pakistan, or for imported parts or components of goods and related services originating outside Pakistan, the Bid prices shall be quoted in UD Dollar.<br>**Note: The payment shall be made in PKR as per payment terms mentioned in schedule of payment.** |
| | 16.2 | For the purposes of comparison of bids quoted in different currencies, the price shall be converted into a single currency specified in the BDS. The rate of exchange shall be the selling rate, prevailing on the date of opening of (financial part of) bids specified in the bidding documents, as notified by the State Bank of Pakistan/NBP on that day. |
| | 16.3 | The Currency of the Contract shall be Pakistani Rupee unless otherwise stated in the BDS. |
| *17.* **Bid 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 |

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| | | will be determined from the complementary bid securing instrument i.e., the expiry period of bid security or bid securing declaration as the case may be. |
| | 17.2 | 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, for the period not more than the period of initial bid validity. The request and the Bidders responses shall be made in writing or in electronic forms that provide record of the content of communication. 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, and in compliance with **ITB 18** in all respects. |
| | 17.3 | If the award is delayed by a period exceeding sixty (60) days beyond the expiry of the initial Bid validity period, the contract price may be adjusted by a factor specified in the request for extension. However, the Bid evaluation shall be based on the already quoted Bid Price without taking into consideration on the above correction. |
| *18.* **Bid Security** | 18.1 | Pursuant to **ITB 11**, unless otherwise specified in the **BDS**, the Bidder shall furnish as part of its Bid, a Bid Security in form of fixed amount and in the amount & currency specified in the **BDS** the format provided in **Section VI (Standard Forms)**.<br>The soft copy of the bid security shall be submitted through EPADS and original bid security shall be submitted to PA before given deadlines. |
| | 18.2 | The Bid Security is required to protect the Procuring Agency against the risk of Bidder's conduct which would warrant the security's forfeiture, pursuant to **ITB 18.9.** |
| | 18.3 | The Bid Security shall be denominated in the local currency and it shall be in the form specified in the **BDS** which shall be in any of the following:<br>a) CDR valid for twenty-eight (28) days beyond the end of the validity of the Bid. This shall also apply if the period for Bid Validity is extended. In either case, the form must include the complete name of the Bidder;<br>b) another security if indicated in the **BDS**<br>Note: if the bid validity is requested for 180 days and Pay order/CDR instrument validity limitation is also 180 days, it would be considered that if required by PA, bidder is bound to submit the bid security for additional 28 days after expiry of initial validity of bid security. |

| | 18.4 | The Bid Security or Bid Securing Declaration shall be in accordance with the Form of the Bid Security or Bid Securing Declaration included in **Section VI (Standard Forms)** or another form approved by the Procuring Agency prior to the Bid submission. |
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| | 18.5 | The Bid Security shall be payable promptly upon written demand by the Procuring Agency in case any of the conditions listed in **ITB 18.9** are invoked. |
| | 18.6 | Any Bid not accompanied by a Bid Security in accordance with **ITB 18.1 or 18.3** shall be rejected by the Procuring Agency as non-responsive, pursuant to **ITB 29**. |
| | 18.7 | Unsuccessful Bidders' Bid Security will be discharged or returned as promptly as possible and on the written request of the bidder, however in no case later than thirty (30) days after the expiration of the period of Bid Validity prescribed by the Procuring Agency pursuant to **ITB 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:<br>(a) the expiry of the Bid Security;<br>(b) the entry into force of a procurement contract and the provision of a performance security (or guarantee), for the performance of the contract if such a security (or guarantee), is required by the Biding documents;<br>(c) the rejection by the Procuring Agency of all Bids;<br>(d) the withdrawal of the Bid prior to the deadline for the submission of Bids, unless the Biding documents stipulate that no such withdrawal is permitted. |
| | 18.8 | The successful Bidder's Bid Security will be discharged upon the Bidder signing the contract pursuant to **ITB 42,** or furnishing the performance guarantee, pursuant to **ITB 43**. |
| | 18.9 | The Bid Security may be forfeited:<br>a) if a Bidder:<br>i) withdraws its Bid during the period of Bid Validity as specified by the Procuring Agency, and referred by the bidder on the Form of Bid except as provided for in **ITB 17.2**; or<br>ii) does not accept the correction of errors pursuant to **ITB 31.2;** or<br>b) in the case of a successful Bidder, if the Bidder fails:<br>i) to sign the contract in accordance with **ITB 42**; or<br>ii) to furnish performance security (or guarantee) in accordance with **ITB 43.** |
| *19.* **Alternative Bids by Bidders** | 19.1 | Bidders shall submit offers that comply with the requirements of the Bidding Documents, including the basic Bidder's technical design as indicated in the specifications and Schedule |

| | | of Requirements. Alternatives bids will not be considered, unless specifically allowed for in the Bid Data Sheet (**BDS**). If so allowed, **ITB 19.2** shall prevail. |
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| | 19.2 | When alternative schedule for supply and installation of Information System is explicitly invited, a statement of that effect will be included in the **BDS** as will the method for evaluating different schedule for Information System. |
| | 19.3 | If so allowed in the **BDS**, Bidders wishing to offer technical alternatives to the requirements of the Bidding Documents must also submit a Bid that complies with the requirements of the Bidding Documents, including the basic technical design as indicated in the specifications. In addition to submitting the basic Bid, the Bidder shall provide all information necessary for a complete evaluation of the alternative by the Procuring Agency, including technical specifications, breakdown of prices, and other relevant details. Only the technical alternatives, if any, of the Most Advantageous Bidder conforming to the basic technical requirements (without altering the bid price) shall be considered by the Procuring Agency. |
| *20.* **Withdrawal, Substitution, and Modification of Bids** | 20.1 | Before bid submission deadline, any bidder may withdraw, substitute, or modify its Bid on EPADS. |
| | 20.2 | Bids requested to be withdrawn in accordance with **ITB 20.1** shall be withdrawn through EPADS. |
| *21.* **Format and Signing of Bid** | 21.1 | The Bidder shall prepare the bids in soft form for submission through PPRA EPADS system. Format of bid shall be same as acceptable by EPADS system. |
| | 21.2 | The Bid shall be typed or written in PDF format and shall be signed by the Bidder or a person or persons duly authorized to sign on behalf of the Bidder. This authorization shall consist of a written confirmation on firm on stamp paper as specified in the **BDS** and shall be attached to the Bid. The name and position held by each person signing the authorization must be typed or printed below the signature. All pages of the Bid, except for un-amended printed literature, shall be initialed by the person or persons signing the Bid. |
| | 21.3 | Any interlineations, erasures, or overwriting shall be valid only if they are signed by the person or persons signing the Bidder. |

# D. SUBMISSION OF BIDS

| *22.* **Sealing and Marking of Bids** | 22.1 | ZTBL shall use the bidding procure as defined in BDS. In case of **Single Stage One Envelope Procedure**, the Bidder shall submit the original Bid online through EPADs. |
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| | | **Note:** *Please follow PPRA rules and e-procurement regulations for online bid submission.* |
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| | 22.2 | Deleted as per EPADS |
| | 22.3 | In case of **Single Stage Two Envelope Procedure**, The Bid shall comprise two proposals simultaneously, one called the Technical Proposal and the other Financial Proposal. Each Bidder shall submit his bid as under: <br> a) Bidder shall submit TECHNICAL PROPOSAL and FINANCIAL PROPOSAL through PPRA (e-procurement) EPADS system. <br> Please ensure to upload technical and Financial proposal in relevant part of e-procurement system otherwise wrong attachments will lead to rejection of bids. |
| | 22.4 | Deleted as per EDPADS |
| | | The Procuring Agency will assume no responsibility for any error or non-uploading of proposal on EPADS. |
| *23.* **Deadline for Submission of Bids** | 23.1 | Online Bids shall be received by the Procuring Agency no later than the date and time specified in the **BDS.** |
| | 23.2 | The Procuring Agency may, in exceptional circumstances and at its discretion, extend the deadline for the submission of Bids by amending the Bidding Documents in accordance with **ITB 9**, in which case all rights and obligations of the Procuring Agency and Bidders previously subject to the deadline will thereafter be subject to the new deadline. |
| *24.* **Late Bids** | 24.1 | The Procuring Agency shall not consider for evaluation any Bid that arrives after the deadline for submission of Bids, in accordance with **ITB 23**. |
| | 24.2 | Late Bids are not allowed on EPADS as well as in rules. |
| *25.* **Withdrawal, Substitution, and Modification of Bids** | 25.1 | A Bidder may withdraw, substitute, or modify its bid after submission, as permissible on EPADS. All notices including submitted bid security release notice must be duly signed by an authorized representative and shall include a copy of the authorization (the power of attorney). |
| | 25.2 | The Bidder modification, substitution or withdrawal notice shall be made through EPADS, no later than the deadline for submission of Bids. |
| | 25.3 | Bids may only be modified by withdrawal of the original Bids and submission of a replacement Bid in accordance with sub-Clause 25.1 on EPADS. Modifications submitted in any other way shall not be taken into account in the evaluation of Bids. |
| | 25.4 | Bidders may only offer discounts to or otherwise modify the prices of their Bids by substituting Bid modifications in accordance with this clause or included in the original bid submission. |

| | 25.5 | No Bid may be withdrawn, replaced or modified in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified by the Bidder on the Form of Bid. Withdrawal of a Bid during this interval shall result in the Bidders forfeiture of its Bid Security or execution of the Bid Securing Declaration. |
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| | 25.6 | Revised bid (if allowed on EPADS) may be submitted after the withdrawal of the original bid in accordance with the provisions referred in ITB 25. |

## E. OPENING AND EVALUATION OF BIDS

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| *26.* **Opening of Bids** | 26.1 | The Procuring Agency will open all online submitted Bids, in public, in the presence of Bidders' or their representatives who choose to attend, and other parties with a legitimate interest in the Bid proceedings at the place, on the date and at the time, specified in the **BDS**. The Bidders' representatives present shall sign a register/attendance as proof of their attendance. |
| | 26.2 | Deleted as per EPADS |
| | 26.3 | Deleted as per EPADS |
| | 26.4 | Deleted as per EPADS |
| | 26.5 | Online submitted Bids through EPADS shall be opened one at a time, in case of Single Stage One Envelope Procedure, the Bidders names, the Bid prices, the total amount of each Bid and of any alternative Bid (if alternatives have been requested or permitted), any discounts, 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 Procurement Evaluation Committee. |
| | 26.6 | In case of Single Stage Two Envelope Procedure, the Procuring Agency will open the Technical Proposals through EPADS in public at the address, date and time specified in the **BDS** in the presence of Bidders` designated representatives who choose to attend and other parties with a legitimate interest in the Bid proceedings. EPADS does not allow opening of Financial Proposals until publication of technical evaluation report and announcement of specified time for financial opening. |
| | 26.7 | The Technical Proposals shall be opened one at a time, and the following read out and recorded: (a) the name of the Bidder; (b) whether there is a modification or substitution; (c) the presence of a Bid Security, if required; and (d) Any other details as the Procuring Agency may consider appropriate. |

| | 26.8 | Bids not opened and not read out at the Bid opening shall not be considered further for evaluation, irrespective of the circumstances. In particular, any discount offered by a Bidder which is not read out at Bid opening shall not be considered further. |
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| | 26.9 | Bidders are advised to send in a representative with the knowledge of the content of the Bid who shall verify the information read out from the submitted documents. Failure to send a representative or to point out any un-read information by the sent Bidder's representative shall indemnify the Procuring Agency against any claim or failure to read out the correct information contained in the Bidder's Bid. |
| | 26.10 | No Bid will be rejected at the time of Bid opening except for late Bids pursuant to **ITB 24.** |
| | 26.11 | The Procuring Agency shall prepare record of the Bid opening. The record of the Bid opening shall include, as a minimum: the name of the Bidder and whether or not there is a withdrawal, substitution or modification, the Bid price if applicable, including any discounts and alternative offers and the presence or absence of a Bid Security or Bid Securing Declaration. |
| | 26.12 | The Bidders' representatives who are present shall be requested to sign on the attendance sheet. The omission of a Bidder's signature on the record shall not invalidate the contents and affect the record. A copy of the record shall be uploaded on EPADS. |
| | 26.13 | A copy of the record of the Bid opening shall be furnished to individual Bidders upon request. |
| | 26.14 | In case of Single Stage Two Envelop Bidding Procedure, after the evaluation and approval of technical proposal the procuring agency, shall at a time within the bid validity period, publically open the financial proposals through EPADS of the technically accepted bids only. The financial proposal of bids found technically non-responsive shall be not opened subject to redress of the grievances from all tiers of grievances. |
| **27. Confidentiality** | 27.1 | Information relating to the examination, clarification, evaluation and comparison of Bids and recommendation of contract award shall not be disclosed to Bidders or any other persons not officially concerned with such process until the time of the announcement of the respective evaluation report. |
| | 27.2 | Any effort by a Bidder to influence the Procuring Agency processing of Bids or award decisions may result in the rejection of its Bid. |
| | 27.3 | Notwithstanding **ITB 27.2** from the time of Bid opening to the time of contract award, if any Bidder wishes to contact the Procuring Agency on any matter related to the Bidding process, it should do so in writing or in electronic forms that |

| | | provides record of the content of communication. |
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| **28. Clarification of Bids** | 28.1 | To assist in the examination, evaluation and comparison of Bids of the Bidders, the Procuring Agency may, ask any Bidder for a clarification. Any clarification submitted by a Bidder that is not in response to a request by the Procuring Agency shall not be considered. |
| | 28.2 | The request for clarification and the response shall be through EPADs or in electronic forms that provide record of the content of communication. In case of Single Stage Two Envelope Procedure, no change in the prices or substance of the Bid shall be sought, offered, or permitted, whereas in case of Single Stage One Envelope Procedure, only the correction of arithmetic errors discovered by the Procuring Agency in the evaluation of Bids should be sought in accordance with **ITB 31**. |
| | 28.3 | The alteration or modification in THE BID which in any affect the following parameters will be considered as a change in the substance of a bid: <br> a) evaluation & qualification criteria; <br> b) required scope of work or specifications; <br> c) all securities requirements; <br> d) tax requirements; <br> e) terms and conditions of bidding documents. <br> f) change in the ranking of the bidder |
| | 28.4 | From the time of Bid opening to the time of Contract award if any Bidder wishes to contact the Procuring Agency on any matter related to the Bid it should do through EPADS or in writing or in electronic forms that provide record of the content of communication. |
| **29. Preliminary Examination of Bids** | 29.1 | Prior to the detailed evaluation of Bids, the Procuring Agency will determine whether each Bid: <br> a) meets the eligibility criteria defined in **ITB 3** and **ITB 4**; <br> b) has been prepared as per the format and contents defined by the Procuring Agency in the Bidding Documents; <br> c) has been properly signed; <br> d) is accompanied by the required securities; and <br> e) is substantially responsive to the requirements of the Bidding Documents. <br> The Procuring Agency's determination of a Bid's responsiveness will be based on the contents of the Bid itself. |
| | 29.2 | A 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: - |

| | | a) | affects in any substantial way the scope, quality, or performance of the Services; |
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| | | b) | limits in any substantial way, inconsistent with the Bidding Documents, the Procuring Agency's rights or the Bidders obligations under the Contract; or |
| | | c) | if rectified, would affect unfairly the competitive position of other Bidders presenting substantially responsive Bids. |
| | 29.3 | The Procuring Agency will confirm that the documents and information specified under **ITB 11** have been provided in the Bid. If any of these documents or information is missing, or is not provided in accordance with the Instructions to Bidders, the Bid shall be rejected. | |
| | 29.4 | The Procuring Agency may waive off any minor informality, nonconformity, or irregularity in a Bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder. **Explanation:** A minor informality, non-conformity or irregularity is one that is merely a matter of form and not of substance. It also pertains to some immaterial defect in a Bid or variation of a bid from the exact requirements of the invitation that can be corrected or waived without being prejudicial to other bidders. The defect or variation is immaterial when the effect on quantity, quality, or delivery is negligible when contrasted with the total cost or scope of the supplies or services being acquired. The Procuring Agency either shall give the bidder an opportunity to cure any deficiency resulting from a minor informality or irregularity in a bid or waive the deficiency, whichever is advantageous to the Procuring Agency. Examples of minor informalities or irregularities include failure of a bidder to – Submit the number of copies of signed bids required by the invitation; Furnish required information concerning the number of its employees; the firm submitting a bid has formally adopted or authorized, before the date set for opening of bids, the execution of documents by typewritten, printed, or stamped signature and submits evidence of such authorization and the bid carries such a signature. | |
| | 29.5 | Provided that a Technical Bid is substantially responsive, the Procuring Agency may request the Bidder to submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities or omissions in the Technical Bid related to documentation | |

| | | requirements. Requesting information or documentation on such nonconformities shall not be related to any such aspect of the technical Proposal linked with the ranking of the bidders. Failure of the Bidder to comply with the request may result in the rejection of its Bid. |
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| | 29.6 | Provided that a Technical Bid is substantially responsive, the Procuring Agency shall rectify quantifiable nonmaterial nonconformities or omissions related to the Financial Proposal. To this effect, the Bid Price shall be adjusted, for comparison purposes only, to reflect the price of the missing or nonconforming item or component. |
| | 29.7 | If a Bid is not substantially responsive, it will be rejected by the Procuring Agency and may not subsequently be evaluated for complete technical responsiveness. |
| **30. Examination of Terms and Conditions; Technical Evaluation** | 30.1 | The Procuring Agency shall examine the Bid 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. |
| | 30.2 | The Procuring Agency shall evaluate the technical aspects of the Bid submitted in accordance with **ITB 22,** to confirm that all requirements specified in **Section V – Schedule of Requirements**, **Technical & functional Specifications of** the Bidding Documents have been met without material deviation or reservation. <br> (ZTBL has also attached annexure of technical compliance sheet for clear understanding of bidders) |
| | 30.3 | 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 29,** it shall reject the Bid. |
| **31. Correction of Errors** | 31.1 | Bids determined to be substantially responsive will be checked for any arithmetic errors.  Errors will be corrected as follows: - <br> a) 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; <br> b) 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 <br> c) where there is a discrepancy between the amounts in figures and in words, the amount in words will govern. <br> d) Where there is discrepancy between grand total of price |

| | | schedule and amount mentioned on the Form of Bid, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors. |
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| | 31.2 | 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 Bid Securing Declaration may be executed in accordance with **ITB 18.9.** |
| **32. Conversion to Single Currency** | 32.1 | To facilitate evaluation and comparison, the Procuring Agency will convert all Bid prices expressed in the amounts in various currencies in which the Bid 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 (BDS). The rate of exchange shall be the selling rate, prevailing on the date of opening of (financial part of ) bids specified in the bidding documents, as notified by the State Bank of Pakistan/NBP on that day. |
| | 32.2 | The currency selected for converting Bid prices to a common base for the purpose of evaluation, along with the source and date of the exchange rate, are specified in the **BDS**. |
| **33. Evaluation of Bids** | 33.1 | The Procuring Agency shall evaluate and compare only the Bids determined to be substantially responsive, pursuant to **ITB 29**. |
| | 33.2 | In evaluating the Technical Proposal of each Bid, the Procuring Agency shall use the criteria and methodologies listed in the **BDS** and in terms of Statement of Requirements and Technical Specifications. No other evaluation criteria or methodologies shall be permitted. |
| | 33.3 | The Procuring Agency's evaluation of a Bid will take into account:<br><br>a. in the case of goods manufactured in Pakistan or goods of foreign origin already imported in Pakistan, Income Tax, General Sales Tax and other similar/applicable taxes, which will be payable on the goods if a contract is awarded to the Bidder;<br>b. in the case of goods of foreign origin offered from abroad, customs duties and other similar import taxes which will be payable on the goods if the contract is awarded to the Bidder; and |

| | 33.4 | The comparison shall be between the EXW price of the goods offered from within Pakistan, such price to include all costs, as well as duties and taxes paid or payable on components and raw material incorporated or to be incorporated in the goods, and named port of destination, border point, or named place of destination) in accordance with applicable INCOTERM in the price of the goods offered from outside Pakistan. |
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| | 33.5 | In evaluating the Bidders, the evaluation committee will, in addition to the Bid price quoted in accordance with ITB 15.1, take account of one or more of the following factors as specified in the **BDS**, and quantified in ITB 32: <br><br> a. Cost of inland transportation, insurance, and other costs within the Pakistan incidental to delivery of the goods to their final destination. <br> b. delivery schedule offered in the Bid; <br> c. deviations in payment schedule from that specified in the Special Conditions of Contract; <br> d. the cost of components, mandatory spare parts, and service; <br> e. the availability (in Pakistan) of spare parts and after-sales services for the equipment offered in the Bid; <br> f. the projected operating and maintenance costs during the life of the equipment; <br> g. the performance and productivity of the equipment offered; and/or <br> h. other specific criteria indicated in the **TBS** and/or in the Technical Specifications. |
| | 33.6 | For factors retained in **BDS**, pursuant to ITB 33.4 one or more of the following quantification methods will be applied, as detailed in the **BDS**: <br> *(a) Delivery schedule.* <br>     i) The goods covered under this invitation are required to be delivered (shipped) within an acceptable range of weeks specified in the Schedule of Requirement. **No credit will be given to earlier deliveries, and Bids offering delivery beyond this range will be charged LDC.** <br> (b) *Deviation in payment schedule.* <br>     ii) The **SCC** stipulates the payment schedule offered by the Procuring Agency. If a Bid deviates from the schedule the bid **will be treated as non-responsive after clarification of bid.** <br> *(c) Cost of spare parts (if required in technical requirement section)* <br>     i) The list of items and quantities of major assemblies, components, and selected spare parts, likely to be |

|  |  | required during the initial period of operation specified in the **BDS**, is annexed to the Technical Specifications. The total cost of these items, at the unit prices quoted in each Bid, will be added to the Bid price. |
|  |  | **Or** |
|  |  | ii) The Procuring Agency will draw up a list of high-usage and high-value items of components and spare parts, along with estimated quantities of usage in the initial period of operation specified in the **BDS.** The total cost of these items and quantities will be computed from spare parts unit prices submitted by the Bidder and added to the Bid price. |
|  |  | **Or** |
|  |  | iii) The Procuring Agency will estimate the cost of spare parts usage in the initial period of operation specified in the **BDS**, based on information furnished by each Bidder, as well as on past experience of the Procuring Agency or other Procuring Agency's in similar situations. Such costs shall be added to the Bid price for evaluation. |
|  |  | *(d) Operating and maintenance costs* |
|  |  | Since the operating and maintenance costs of the goods under procurement form a major part of the life cycle cost of the equipment, these costs will be evaluated in accordance with the criteria specified in the **BDS** or in the Technical Specifications. |
|  |  | (e) *Specific additional criteria.* |
|  |  | Other specific additional criteria to be considered in the evaluation and the evaluation method shall be detailed in the **BDS** and/or the Technical Specifications. |
|  | 33.7 | If these Bidding Documents allow Bidders to quote separate prices for different Lots, and the award to a single Bidder of multiple Lots, the methodology of evaluation to determine the lowest evaluated Lot combinations, including any discounts offered in the Form of Bid, is specified in the **BDS.** |
| **34. Domestic Preference** | 34.1 | If the **BDS** so specifies, the Procuring Agency will grant a margin of preference to certain goods in line with the rules, regulations, regulatory guides or instructions issued by the Authority from time to time. |
| **35. Determination of Most Advantageous Bid** | 35.1 | 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 and declared technically compliant bidders shall be the Most Advantageous Bid. |

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| | | 35.2    The Procuring Agency may adopt the Quality & Cost Based Selection Technique due to the following two reasons:

i. 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

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

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 PPR-2004. |
| **6.    Abnormally Low Financial Proposal** | 36.1 | Where the Bid price is considered to be abnormally low, the Procuring Agency shall perform price analysis either during determination of Most Advantageous Bid or as a part of the post-qualification process. The following process shall apply:
(a)    The Procuring Agency may reject a Bid if the Procuring Agency has determined that the price in combination with other constituent elements of the Bid is abnormally low in relation to the subject matter of the procurement (i.e. scope of the procurement or ancillary services) and raises concerns as to the capability and capacity of the respective Bidder to perform that contract;
(b)    Before rejecting an abnormally low Bid the Procuring Agency shall request the Bidder an explanation of the Bid or of those parts which it considers contribute to the Bid being abnormally low; take account of the evidence provided in response to a request in writing; and subsequently verify the Bid or parts of the Bid being abnormally low;
(c)    The decision of the Procuring Agency to reject a Bid and reasons for the decision shall be recorded in the procurement proceedings and promptly communicated to the Bidder concerned;
(d)    The Procuring Agency shall not incur any liability solely by rejecting abnormally Bid; and
(e)    An abnormally low Bid means, in the light of the Procuring Agency's estimate and of all the Bids submitted, |

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| | | the Bid appears to be abnormally low by not providing a margin for normal levels of profit. |
| | | Guidance for Procuring Agency: |
| | | In order to identify the Abnormally Low Bid (ALB) following approaches can be considered to minimize the scope of subjectivity: |
| | | (i)     Comparing the bid price with the cost estimate; |
| | | (ii)    Comparing the bid price with the bids offered by other bidders submitting substantially responsive bids; and |
| | | (iii)   Comparing the bid price with prices paid in similar contracts in the recent past either government- or development partner-funded. |
| | 36.2 | The Procuring Agency will determine to its satisfaction whether the Bidder that is selected as having submitted the most advantageous Bid is qualified to perform the contract satisfactorily, in accordance with the criteria listed in ITB 13.3. |
| | 36.3 | 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, pursuant to ITB 13.3, 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. |
| | 36.4 | Procuring Agency may seek "Certificate for Independent Price Determination" from the Bidder and the results of reference checks may be used in determining 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. |
| | 36.5 | 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 Bid, 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

| | | |
|---|---|---|
| **37. Criteria of Award** | 37.1 | Subject to **ITB 36 and 38**, the Procuring Agency will award the Contract to the Bidder whose Bid has been determined to be substantially responsive to the Bidding Documents and who has |

| | | been declared as Most Advantageous Bidder, provided that such Bidder has been determined to be:<br>a. eligible in accordance with the provisions of ITB 3;<br>b. is determined to be qualified to perform the Contract satisfactorily; and<br>c. Successful negotiations have been concluded, if any. |
|---|---|---|
| **38. Negotiations** | 38.1 | Negotiations may be undertaken with the Most Advantageous Bid relating to the following areas:<br>a. a minor alteration to the technical details of the statement of requirements;<br>b. reduction of quantities for budgetary reasons, where the reduction is in excess of any provided for in the Biding documents;<br>c. a minor amendment to the special conditions of Contract;<br>d. finalizing payment arrangements;<br>e. delivery arrangements;<br>f. the methodology for provision of related services; or<br>g. clarifying details that were not apparent or could not be finalized at the time of Bidding; |
| | 38.2 | Where negotiation fails to result into an agreement, the Procuring Agency may invite the next ranked Bidder for negotiations. Where negotiations are commenced with the next ranked Bidder, the Procuring Agency shall not reopen earlier negotiations. |
| **39. Procuring Agency's Right to reject All Bids** | 39.1 | Notwithstanding **ITB 37**, the Procuring Agency reserves the right to reject all the bids, and to annul the Bidding process at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders. However, the Authority (i.e. PPRA) may call from the Procuring Agency the justification of those grounds. |
| | 39.2 | Notice of the rejection of all Bids shall be given promptly to all Bidders that have submitted Bids. |
| | 39.3 | The Procuring Agency shall upon request communicate to any Bidder the grounds for its rejection of its Bids, but is not required to justify those grounds. |
| **40. Procuring Agency's Right to Vary Quantities at the Time of Award** | 40.1 | The Procuring Agency reserves the right at the time of contract award to increase or decrease the quantity of goods or related services originally specified in these Bidding Documents (schedule of requirements) provided this does not exceed by the percentage indicated in the **BDS**, without any change in unit price or other terms and conditions of the Bid and Bidding Documents. |
| **41. Notification of Award** | 41.1 | Prior to the award of contract, the Procuring Agency shall issue a Final Evaluation Report giving justification for acceptance or rejection of the bids. |
| | 41.2 | Where no complaints have been lodged, the Bidder whose Bid |

| | | has been aeccepted will be notified of the award by the Procuring Agency prior to expiration of the Bid Validity period in writing or electronic forms that provide record of the content of communication. The Letter of Acceptance will state the sum that the Procuring Agency will pay the successful Bidder in consideration for the execution of the scope of works as prescribed by the Contract (hereinafter and in the Contract called the "Contract Price). |
|---|---|---|
| | 41.3 | The notification of award will constitute the formation of the Contract, subject to the Bidder furnishing the Performance guarantee in accordance with **ITB 43** and signing of the contract in accordance with **ITB 42.2.** |
| | 41.4 | Upon the successful Bidder's furnishing of the performance security guarantee pursuant to **ITB 43**, the Procuring Agency will promptly notify each unsuccessful Bidder, the name of the successful Bidder and the Contract amount and will discharge the Bid Security or Bid Securing Declaration of the Bidders pursuant to **ITB 18.7.** |
| **42. Signing of Contract** | 42.1 | Promptly after notification of award, Procuring Agency shall send the successful Bidder the draft agreement, incorporating all terms and conditions as agreed by the parties to the contract. The same draft is also attached with bidding document. |
| | 42.2 | Immediately after the Redressal of grievance by the GRC, and **after fulfillment of all conditions precedent** of the Contract Form, the successful Bidder and the Procuring Agency shall sign the contract. |
| | 42.3 | Where no formal signing of a contract is required, purchase order issued to the bidder shall be construed to be the contract. |
| | 42.4 | After signing of contract, ZTBL shall formally issue purchase order(s) for formal execution of project. |
| **43. Performance Security (or Guarantee)** | 43.1 | After the receipt of the Letter of Acceptance, the successful Bidder, within the specified time, shall deliver to the Procuring Agency a Performance Guarantee in the amount and in the form stipulated in the **BDS and SCC**, denominated in the type and proportions of currencies in the Letter of Acceptance and in accordance with the Conditions of Contract. |
| | 43.2 | If the Performance Security Guarantee is provided by the successful Bidder and it shall be in the form specified in the **BDS** which shall be in following manners: 1. bank guarantee confirmed by a reputable local bank or, in the case of a successful foreign Bidder, bonded by a foreign bank; or Performance Security (or guarantee) submitted shall be enforceable in Pakistan. |
| | 43.3 | Failure of the successful Bidder to comply with the requirement of **ITB 43.1** shall constitute sufficient grounds for the |

| | | annulment of the award and forfeiture of the Bid Security, in which event the Procuring Agency may make the award to the next ranked Bidder or call for new Bids. |
|---|---|---|
| **44. Advance Payment** | 44.1 | The advance payment will not be provided. Detail is mentioned in BDS. |
| **45. Arbitrator** | 45.1 | The Arbitrator shall be appointed by mutual consent of the both parties as per the provisions specified in the BDS/SCC. |
| **46. Corrupt & Fraudulent Practices** | 46.1 | Procuring Agencies (including beneficiaries of Government funded projects and procurement) as well as Bidders/Suppliers/Contractors under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such contracts, and will avoid to engage in any corrupt and fraudulent practices. |

## G. GRIEVANCE REDRESSAL & COMPLAINT REVIEW MECHANISM

| | | |
|---|---|---|
| **47. Constitution of Grievance Redressal** | 47.1 | ZTBL has constituted a Grievance Redressal Committee (GRC) to address the grievance of bidders (if any) |
| **48.** GRC Procedure | 48.1 | Any party can file its written complaint through EPADS against the eligibility parameters or any other terms and conditions prescribed in the prequalification or bidding documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the GRC well before the bid submission deadline. |
| | 48.2 | Any Bidder feeling aggrieved by any act of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than seven days of the announcement of technical evaluation report and five days after issuance of final evaluation report. |
| | 48.3 | In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation of the report: Provided that the complainant may raise the objection on any part of the final evaluation report in case where single stage one envelop bidding procedure is adopted. |
| | 48.4 | The GRC, in both the cases shall investigate and decide upon the complaint within ten days of its receipt. |
| | 48.5 | Any bidder or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the Prescribed fee. |

## H. MECHANISM OF BLACKLISTING

| 49. Mechanism of Blacklisting | 49.1 | The Procuring Agency shall bar for not more than the time prescribed in Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:<br>i. Involved in corrupt and fraudulent practices as defined in Rule-2 of Public Procurement Rules;<br>ii. Fails to perform his contractual obligations; and<br>iii. Fails to abide by the id securing declaration; |
|---|---|---|
| | 49.2 | The show cause notice shall contain: (a) precise allegation, against the bidder or contractor; (b) the maximum period for which the Procuring Agency proposes to debar the bidder or contractor from participating in any public procurement of the Procuring Agency; and (c) the statement, if needed, about the intention of the Procuring Agency to make a request to the Authority for debarring the bidder or contractor from participating in public procurements of all the procuring agencies. |
| | 49.3 | The procuring agency shall give minimum of seven days to the bidder or contractor for submission of written reply of the show cause notice |
| | 49.4 | In case, the bidder or contractor fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal hearing to the bidder or contractor/ authorize representative of the bidder or contractor and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed. |
| | 49.5 | In case the bidder or contractor submits written reply of the show cause notice, the Procuring Agency may decide to file the matter or direct issuance of a notice to the bidder or contractor for personal hearing. |
| | 49.6 | The Procuring Agency shall give minimum of seven days to the bidder or contractor for appearance before the specified officer of the Procuring Agency for personal hearing. The specified officer shall decide the matter on the basis of the available record and personal hearing of the bidder or contractor, if availed |
| | 49.7 | The procuring Agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of personal hearing shall be reckoned from the last date of personal hearing. |

| | | |
|---|---|---|
| | 49.8 | The Procuring Agency shall communicate to the bidder or contractor the order of debarring the bidder or contractor from participating in any public procurement with a statement that the bidder or contractor may, within thirty days, prefer a representation against the order before the Authority. |
| | 49.9 | Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective bidder or bidders in the form of decision containing the grounds for such action. The same shall be publicized by the Authority after examining the record whether the procedure defined in blacklisting and debarment mechanism has been adhered to by the procuring agency. |
| | 49.10 | The bidder may file the review petition before the Review Petition Committee Authority within thirty days of communication of such blacklisting or barring action after depositing the prescribed fee and in accordance with "Procedure of filing and disposal of review petition under Rule-19(3) Regulations, 2021". The Committee shall evaluate the case and decide within ninety days of filing of review petition |
| | 49.11 | The committee shall serve a notice in writing upon all respondent of the review petition. The notices shall be accompanied by the copies of review petition and all attached documents of the review petition including the decision of the procuring agency. The parties may file written statements along with essential documents in support of their contentions. The Committee may pass such order on the representation may deem fit. |
| | 49.12 | The Authority on the basis of decision made by the committee either may debar a bidder or contractor from participating in any public procurement process of all or some of the procuring agencies for such period as the deemed appropriate or acquit the bidder from the allegations. The decision of the Authority shall be final. |

# SECTION III: BID DATA SHEET

# Bid Data Sheet (BDS)

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

## A. Introduction

| BDS Clause Number | ITB Number | Amendments of, and Supplements to, Clauses in the Instruction to Bidders |
|---|---|---|
| 1. | 1.1 | Name of Procuring Agency: ZARAI TARAQIATI BANK LIMITED (ZTBL)<br><br>The Description (as specified in IFB) of the System is:<br><br>**Acquisition & Implementation of Core Banking System (CBS)**<br><br>Name and identification number of the Contract:<br>*Tender No. ZTBL-06-2024*<br><br>Period for delivery: [*as per SECTION V of the bid document*]<br><br>Commencement date for delivery: <u>Date of Purchase Order</u> |
| 2. | 2.1 & 2.2 | Financial year for the operations of the Procuring Agency: ZTBL IT-CPAEX Budget 2024 |
| 3. | 3.1 | Joint Venture is Allowed |
| 4. | 4.6 | Authorization from principle is Mandatory. If principle is directly participating, Authorization is not applicable. |

## B. Bidding Documents

| | | |
|---|---|---|
| 5. | 7.2 | One original Technical and Financial proposal is required through EPADS |
| 6. | 8.1 | All clarification shall be made through PPRA EPADS System<br><br>ZTBL authorized contact persons are as following:<br><br>**Primary Contact Address**<br>Mr. Qaiser Hassan Awan<br>Senior Vice President,<br>Head Core Banking Department,<br>Zarai Taraqiati Bank Limited |

| | | Head Office, Islamabad<br>Email: <u>qaiser.awan@ztbl.com.pk</u><br>Phone No. 051-2002514<br><br>**Alternate contact address:**<br>Mr. Haseeb Akhtar<br>Vice President,<br>Head, Procurement Facilitation Department<br>Zarai Taraqiati Bank Limited<br>Head Office, Islamabad<br>Email: haseeb.akhtar@ztbl.com.pk<br>Phone No. 051-9252798<br><br><br>**All communications are required to be sent to both primary and alternate contact addresses (E-Mail is mandatory for a response-required query).** |
|---|---|---|
| | 8.5 | Pre-bid meeting will be held on 20-05-2024 at 03:00PM in ZTBL IT conference room 3<sup>rd</sup> floor annexed building Head Office Islamabad. Bidders can also submit request for any clarifications through email. |

## C. Preparation of Bids

| 7. | 10.1 | The Language of all correspondences and documents related to the Bid is: English |
|---|---|---|
| 8. | 11.1 (d) | d) the authorization from the manufacturer/principle is required |
| 9. | 11.1 (e) | Please refer to bidder qualification criteria given at Annexure Z-A. |
| 10. | 11.1(g) | Qualification criteria is as following:<br><br>• Initially the bids will be evaluated based on mandatory Qualification criteria given at ANNEXURE Z-A<br>• Technical Evaluation shall be carried out as per assigned marks/score/weightage given at ANNEXURE Z-C and ANNEXURE Z-D.<br>• Financial bids will be opened of those firms who score at least 70% of the total marks on the Technical evaluation.<br>• Financial Evaluation shall be made as per financial weightage given the bid document<br>**Bids Evaluation criteria is given at Annexure Z-F** |
| 11. | 11.1 (h/d) | In addition to the documents stated in ITB 11, the following documents must be included with the Bid.<br>• Quoted product data sheets |

| 12. | 15.6 | All hidden local costs, the cost of product, inland transportation, insurance, incidental or allied services TA/DA (if required) etc. shall be integral part of quoted price. |
|---|---|---|
| 13. | 15.7 | The price shall be Delivered duty paid (DDP) |
| 14. | 16.1 (a) | • For Information System originating in Pakistan the currency of the Bid shall be *Pakistani Rupees*; <br> • For Information System originating outside Pakistan, the Bidder shall express its Bid in US Dollar Only. |
| 15. | 16.2 | For the purposes of comparison of bids quoted in different currencies, the price shall be converted into a single Pak Rupees. The rate of exchange shall be the selling rate, prevailing on the date of opening of bids specified in the bidding documents, as notified by the State Bank of Pakistan on that day. |
| 16. | 16.3 | The currency of contract shall be as per quoted currency in financial proposal submitted by successful bidder. However, the payments shall be in PKR as per payment schedule. |
| 17. | 17.1 | The Bid Validity period shall be **120 days**. |
| 18. | 18.1 | The amount of Bid Security shall be **20 Million <u>PKR.</u>** The currency of the Bid Security shall be Pak Rupees. <br> Bid Securing Declaration is not applicable |
| 19. | 18.3 | The Bid Security shall be in the form of: **CDR/PO.** <br> Softcopy of bid security shall submit through EPADS. Original bid security shall submit to ZTBL before submission deadline. |
| 20. | 18.3 (b) | Only Bid Security in shape of CDR/PO is required. Other forms of security are not acceptable |
| 21. | 19.1, 19.3 | Alternative Bids are not be permitted |
| 22. | 21.2 | The authorization shall consist of a written confirmation on firm letterhead, duly signed & stamped by authorized person, shall be attached to the Bid. |

## D. Submission of Bids

| 23. | 22.1 | Open Competitive Bidding. **Single stage - two envelope** bidding procedure as defined in PPRA Rule 2004, Clause 36 (b) will be used for this procurement. |
|---|---|---|
| 24. | 22.2 (a) | **Bidders are required to timely submit online bids through PPRA EPADS System** |
| 25. | 23.1 | **The deadline for Bid submission is** <br> **a)      Day :[Thursday]** <br> **b)      Date:[30-05-2024]** <br> **c)      Time:[11:00 AM]** |

## E. Opening and Evaluation of Bids

| 26. | 26.1 | **The Bid opening (Technical) through EPADS shall take place at: ZTBL IT-Conference room, Zarai Taraqiati Bank Limited 3rd floor annexed building 1 Faisal Avenue Zero point Head Office, Islamabad. 051-9252798**<br>**a)    Day :[Thursday]**<br>**b)    Date:[30-05-2024]**<br>**c)    Time:[11:30 AM]** |
|-----|------|------|
| 27. | 32.2 | The currency that shall be used for Bid evaluation and comparison purposes to convert all Bid prices expressed in various currencies is: *[Pak Rupees]*<br>The source of exchange rate shall be: the selling rate, prevailing on the date of opening of (financial part of) bids specified in the bidding documents, as notified by the State Bank of Pakistan |
| 28. | 33.2 | The technical bids shall be evaluated on following basis;<br>• Compliance to Bidder qualification criteria (Annexure Z-A)<br>• Compliance to Scope of work (Annexure Z-B)<br>• Compliance to Technical evaluation criteria given at (Annexure Z-C)<br>• Technical Specification Compliance Form (Annexure Z-D)<br>• Compliance to Schedule of Requirements<br>The score base technical and financial evaluation shall be made as per given formula at annexure Z C & D. The summary is as following:<br><br>{{TABLE1}}<br><br>Financial bids will be opened of those firms who score at least 70% of the total marks on the Technical evaluation.<br><br>The bidders achieved highest marks after total evaluation shall declared as most advantageous bidder. |
| 29. | 33.5 | • Delivery schedule offered in the Bid;<br>• Deviations in payment schedule |
| 30. | 33.6 (a) | Delivery schedule. *as per SECTION V of the bid document* |
| 31. | 33.6 (b) | Deviation in payment schedule is not acceptable. In case of any conflict, the payments terms of PA shall prevail. |
| 32. | 33.6 (c) | Cost of spare parts: Not required in this case |
| 33. | 33.5 (d) | Operating and maintenance costs as per price schedule (05 years TCO) |
| 34. | 33.6(c) | Spare parts and after sales service facilities in Pakistan. (if required in price schedule) |

The embedded table in item 28:

| Technical weightage (Technical + Functional) | 70 % |
|---|---|
| Financial Weightage | 30 % |

| 35. | 33.6(d) | Operating and maintenance cost (SLA cost of software) as mentioned in Price schedule (05 years TCO). |
|-----|---------|---------|
| 36. | 33.6 (e) | Score based bids evaluation will be made. Bidders are requested to fill the score based technical (technical + Functional) evaluation sheet available on ZTBL website and attach with technical proposals. Detailed Criteria of evaluation is given in Section V Scope, Technical Specifications, Schedule of Requirements. Note: It is the responsibility of the bidders to read and respond carefully to the requirements of the procuring agency. Any corrections in the bid to meet the requirements after bid opening are not allowed under PPRA regulatory framework. |
| 37. | 33.7 | **Separate lots are not applicable in this project** |
| 38. | 34.1 | Preference to domestic or national suppliers or contractors shall be provided in accordance with policies of the Federal Government and/or in accordance with the regulations issued by the Authority. |

### F. Award of Contract

| 39. | 40.1 | Percentage for quantity increase or decrease is [*15%*]. |
|-----|------|---------|
| 40. | 43.1 | The Performance Guarantee shall be *10 percent of the Contract/bid Price. The successful bidder shall furnish the performance guarantee within 07 days of acceptance of Bid. The procuring agency reserves the right to extend the timelines for submission of contract/performance guarantee at his sole discretion.* |
| 41. | 43.2 | The Performance Guarantee shall be in the form of Bank Guarantee issued by scheduled commercial bank. |
| 42. | 44.1 | No Advance Payment shall be made. |
| 43. | 45.1 | Arbitrator shall be appointed by mutual consent of the both parties. |

### G. Review of Procurement Decisions

| 1. | 48.1 | The address of the Procuring Agency; Convener Bidders Grievance Redressal committee Zarai Taraqiati Bank Limited Head Office, 1 Faisal Avneue Zero point Islamabad  Bidders are required to submit their grievances through EPADS. |
|----|------|---------|
|    | 48.6 | The Address of PPRA to submit a **copy** of grievance: Grievance Redressal Appellate Committee, Public Procurement Regulatory Authority 1st Floor, G-5/2, Islamabad, Pakistan Tel: +92-51-9202254 |

# Section IV. Eligible Countries

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

Following countries are ineligible to participate in the procurement process:

1. India
2. Israel

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

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

# SECTION V:  SCOPE, TECHNICAL SPECIFICATION
*And SCHEDULE OF REQUIREMENTS*

# Scope of Work

[The detailed scope of work has given at Annexure Z-B]

# TECHNICAL REQUIREMENT

The detail of technical requirements are as following;

| A. **Background** | |
|---|---|
| 01. | **The Procuring Agency;** |
| |    i.   *Zarai Taraqiati Bank Limited (ZTBL) is a premier financial institution geared towards the development of agriculture section through provision of financial services and knowledge based technical assistance since 1952. Through an ordinance of 2002, ZTBL has been re-constituted and incorporated as a public limited company solely owned and operated by the Government of Pakistan.* |
| 02. | **Business Objectives of the Procuring Agency** |
| |    i.   **Streamline processes:** *Implement a centralized system that integrates various banking functions (account management, transaction processing, reporting) to reduce redundancy and manual efforts.* |
| |   ii.  **Workflows:** *Enable the bank based on the identified needs and potential improvements to define/configure the desired workflows for streamlining processes at any stage, leading to improved operational efficiency, accuracy of transactions also ensuring compliance with regulatory requirements. Provide control on users, roles and permissions granted for workflows.* |
| |  iii. **360-degree view:** *Provide bank staff with a comprehensive view of customer profiles, transactions, and interactions, enabling personalized services and faster query resolution.* |
| |  iv. **Multichannel banking:** *Deliver a consistent user experience across multiple channels (branch, online, mobile) to enhance accessibility and convenience for customers This integration will be with all existing channels.* |
| |   v.  **Flexibility:** *Enable the bank to easily introduce new products, services, and bundles, adapting to changing customer preferences and market demands.* |
| |  vi. **Data accuracy:** *Ensure accurate and consistent recording of financial transactions and customer data, reducing the risk of errors and discrepancies.* |
| |  vii. **Regulatory reporting:** *Generate timely and accurate reports required by regulatory authorities, minimizing compliance-related risks and penalties.* |
| | viii. *Data-driven decisions: Enable the bank to Utilize advanced analytics tools to extract insights from customer behavior, transaction patterns, and market trends, enabling data-driven decision-making.* |
| |  ix. **Customer segmentation:** *Segment customers based on behavior, demographics, and preferences to tailor marketing campaigns and optimize service offerings.* |
| |   x.  *Infrastructure consolidation: Consolidate legacy systems into a single integrated platform, reducing maintenance and operational costs associated with maintaining multiple systems. However, hardware is not required from bidder.* |
| |  xi. **Scalability:** *Accommodate growth by easily adding new features, functionalities, and expanding customer base without significant IT infrastructure changes.* |
| |  xii. **Enhanced security:** *Implement robust security measures to protect customer data, transactions, and sensitive information, building trust among customers.* |
| | xiii. **Training and skill development:** *Equip bank staff with the necessary training to* |

| | | |
|---|---|---|
| | | *effectively utilize the new system, boosting their productivity and job satisfaction.* |
| | xiv. | **Reduced manual workloads:** *Automate routine tasks to allow employees to focus on more value-added activities, such as personalized customer interactions.* |
| | xv. | **Differentiation:** *Use the modern and efficient banking system as a competitive advantage to attract new customers and retain existing ones.* |
| | xvi. | **Faster time-to-market:** *Launch new products and services more quickly compared to traditional banking systems, staying ahead of competitors.* |
| | xvii. | **Printer Configuration**s*: Enable the bank to configure endorsement printers (i.e flatbed) as and when required by the bank. System must be capable to handle its features and purpose (Flat-Bed (Endorsement) printers for endorsing receipt and validation of cheques against forged cheques).* |

| 03. | **Acronyms Used in These Technical Requirements** |
|---|---|

| **EPADS** | e-Pak Acquisition & Disposal System |
|---|---|
| **CBS** | Core Banking System |
| **UAT** | User Acceptance Test |
| **PPRA** | Public Procurement Regulatory Authority |
| **PA** | Procuring Agencies |
| **PO** | Purchase Order |
| **ITB** | Instruction to bidders |
| **BDS** | Bid Data Sheet |

## B. Business Functions and Performance Requirement

| 01. | **Business Requirements.** |
|---|---|

   i.   Mapping of business process as per Annex Z-C.
   ii.   System should be compliant from the date of installation till the contract end as per regulatory requirements.
   iii.   User authentication and access control.
   iv.   Reporting and analytics
   v.   Workflow automation
   vi.   Integration with other systems or services
   vii.   Security and data protection measures
   viii.   Scalability to accommodate future growth
   ix.   Transactions from multiple channels.

**Functional Performance Requirements**

   *i.*   *Scope of the work*
   *ii.*   *Please refer to Annex Z-C.*

| 3. | **Related Information Technology Issues and Initiatives** |
|---|---|

   i.   N/A

## C. Technical Specification

| 01. | General Technical Requirements |
|---|---|

   i.   The proposed solution should be compatible with the latest technologies & components in the industry.

| | | |
|---|---|---|
| | ii. | For technical requirements please refer to Annex Z-D. |
| | *iii.* | Bidder will provide the logical & technical architecture of your application. Please attach appropriate diagrams depicting the application tiers, communication protocols, interface technologies, platform etc. |
| 04. | **Software Specifications** | |
| | **i.** | ***Please refer to Annex Z-C*** |
| 05. | **System Management, Administration, and Security Specifications** | |
| | **i.** | **System Management & Administration** |
| | | System management & Administration cover following majors |
| | | • Configuration Management |
| | | • Remote Administration |
| | | • Patch Management |
| | | • Logging and Auditing |
| | | • Backup and Recovery with ZTBL team |
| | | • Security Management |
| | | • Automated Scripting and Orchestration |
| | | • Alerting and Notifications |
| | | • Diagnostics and Troubleshooting with respect to proposed solution |
| | | • Compliance and Policy Enforcement |
| | | • Disaster Recovery Planning with ZTBL team |
| | | • Reporting and Analytics |
| | **ii.** | **Security Specifications of the proposed solution** |
| | | Security specifications majors for implementations |
| | | • Authentication and Authorization |
| | | • Data Protection and Encryption |
| | | • Access Control |
| | | • Auditing and Logging |
| | | • Secure Communication |
| | | • Third-Party Components and Integration |
| | | • Disaster Recovery and Business Continuity |
| | | • Integration with any industry known Multifactor Authentication Solution (MFA) |
| | | • Integration capability with industry known SIEM, Privilege Access Management Solutions, AML Solution and Identity and Access Management Solutions, |

| | | |
|---|---|---|
| | | Treasury etc. |
| 06. | **Service Specifications** | |
| | **i.** | **System Integration:** |
| | | The Solution needs to be integrated with existing applications running at ZTBL. list attached at Annex Z-D. |
| | **ii.** | **Training and Training Materials:** |
| | | • On-site official curriculum based trainings both Administrative & Functional areas |
| | **iii.** | **User Manuals:** |
| | | • The system should have User Manuals in soft format. |
| | **iv.** | **Technical Support:** |
| | | • Installation, Configuration & Management of DEV, SIT, UAT, Pre-PROD, Production & DR environments in isolation with latest & uniform versions on the provided infrastructure (by ZTBL). |
| | | • All above environments should be sync with each other w.r.t products, technologies and versions etc. |
| | | • Please refer to the SLA |
| | **v.** | **Warranty Service/SLA:** |
| | | • Please refer to the SLA (05 years TCO) |
| 07. | **Documentation Requirements** | |
| | **i.** | **Functional Documents** |
| | | a. AS-IS (Current Implemented Business) |
| | | b. TO-BE (Functional Design Document - FDD) |
| | | c. RRM (Roles & Responsibility Matrix) |
| | | Note: Any document required for preparation of above mentioned documents will be provided by ZTBL. |
| | **ii.** | **End user documents:** |
| | | *a.* Shall provide User manuals soft format on the quoted product in English language. |
| | D. **Testing and Quality Assurance Requirements** | |
| 01. | **Inspections** | |
| | i. | Factory Inspections: [*N/A*] |
| | ii. | Inspections following delivery: *as per Serial No. 2 & 3 below* |
| 02. | **Pre-commissioning Tests** | |
| | i. | Vendor shall get the sign-off form Bank's concerned stakeholders before go-live. |

# Schedule of Requirements

**Price Schedule:**

[Bidders are required to quote prices as per Price schedule form given at Section VI]

**Delivery Schedule:**

➢ Bidders should share a detailed plan comprising of 36 months for the enablement of solution. It is mandatory to complete the deliverables in 50 selected branches within 24 months. The next 12 Months after 24 months are for implementation of CBS in ZTBL Branches beyond 50 selected branches subject to decision of ZTBL.

➢ Bidders has free choice to break the project into phases and recommend bank the best possible approach for bank within timelines given below. System will be validating by Business Domain Team UAT Process.

➢ In case supplier fails to timely deliver items/services, a penalty equivalent to 1% value of Purchase Order may be deducted from the Performance Security on bi-weekly (15 Calendar Days) basis. Justified/proved delay at ZTBL side will not be shifted on vendor.

➢ Delivery should be DDP at ZTBL Head office Islamabad \ Pan Pakistan Branches (List of Branches are available on ZTBL Website). In case the vendor failed to deliver the deliverables within given time, the bank reserves the right to impose laid delivery charges, forfeiture Bank Guarantee after reasonable delayed time and termination of contract.

➢ Detail Delivery & Completion Schedule

## Delivery & Completion Schedule

1. The Vendor shall supply all goods and services as specified under "Scope of Work (SoW)" section of this Bidding Document. The Bank expects to complete the implementation of CBS modules in following branches:

| CBS Modules for | No. of Branches |
|---|---|
| Islamic Banking | 25 Branches* |
| Conventional Banking | 476 Branches* |

*Conversion plan as SBP framework can increase Islamic banking branches and can decrease conventional banking branches. The timelines in such cases will be finalized mutually.

2. The project shall be started as soon as possible but not later than 1 month from award of contract.

3. Delivery & Completion Schedule for Required Services

| No. | Item Description | Delivery Location | Completion Period |
|---|---|---|---|
| 01 | Detailed Project Plan (includes all milestone) | Head Office | 45 Days from the date of PO |
| 02 | Approach and strategy for CBS implementation, Implementation timelines, strategy for Human Resource Management, Onsite loading and testing of systems and roll out of CBS in 50 branches. | Head Office | Within 24 Months |
| 03 | Plan for smooth changeover from existing system to new CBS | Head Office | Within 24 Months |
| 04 | Training to Bank personnel, official curriculum based training | Staff College | Within 24 Months |
| 05 | Functional Specification Documentation | Head Office | Within 6 Months |
| 06 | System administration Training | Staff College | Within 18 Months |
| 07 | Support and Maintenance as per SLA | Head Office | Immediately After Implementation in Pilot Branches |

4. The detailed Delivery & Completion Schedule for Core Banking Modules is as following;

| No | Item Description | Delivery Location | Completion Period from the date of Purchase order | |
|---|---|---|---|---|
| | | | Conventional Banking | Islamic Banking |
| 1. | Delivery & Installation of | On Proposed Setup by | Within 03 months | Within 03 months |

| | | | | |
|---|---|---|---|---|
| | Licenses | bidder (for Interim Period) | | |
| 2. | Software Configuration, Customization as per ZTBL Scope | Head Office | Within 18 months. | Within 18 months. |
| 3. | Branch Wise Data cleansing, migration, mapping & conversion as per strategy for Pilot Branches. | Head Office | | |
| 4. | Validation testing | Head Office | | |
| 5. | Stress testing | Head Office | | |
| 6. | QA & UAT plan and test scenarios under coexistence environment | Head Office | | |
| 7. | Integration testing | Head Office | | |
| 8. | Formal User Acceptance Testing (UAT-Business Signoff) | Head Office | | |
| 9. | Implementation at 05 Pilot branches. | Branches | | |
| 10. | Parallel Run (where applicable) | Head Office | | |
| 11. | Object Codes Versions and data structures and Escrow agreement | Head Office | | |
| 12. | Rollout in 45 selected braches | Branches | Within 24 Months | Within 24 Months |
| 13. | Rollout in remaining branches beyond 50 as per agreement | Head Office | Within 36 months. | Within 36 months. |

# Payment Schedule

[The detailed scope of work has given at Annexure Z-E]

# SECTION VI:    STANDARD FORMS FOR
## (Single Stage Two Envelope Procedure)

All the forms duly filled shall be part of relevant proposal (Technical or Financial)

# Table of Forms

1. **Letter of Bid – Technical Proposal**
2. **Letter of Bid - Financial Proposal**
3. **Bidder Information Form**
4. **Bidder's JV Members Information Form**
5. **Price Schedule:**
6. **Manufacturer's Authorization**
7. **Form of Bid Security (Bid Bond)**
8. **Letter of Acceptance (Format)**

# Letter of Bid – Technical Proposal

**Date of this Bid submission**: [*insert date (as day, month and year) of Bid submission*]
**Tender No.:** [*insert number of Bidding process*]
**Project Name: [Insert title]**


To: **[*insert complete name of Procuring Agency*]**

We, the undersigned Bidder, hereby submit our Bid, in two parts, namely:

(a) the Technical Proposal, and
(b) the Financial Proposal.


In submitting our Bid we make the following declarations:

(a) **No reservations:** We have examined and have no reservations to the bidding document, including addenda issued in accordance with Instructions to Bidders (ITB 9);

(b) **Eligibility**: We meet the eligibility requirements and have no conflict of interest in accordance with ITB 3;

(c) **Bid/Proposal-Securing Declaration**: We have not been suspended nor declared ineligible by the Procuring Agency based on execution of a Bid Securing Declaration or Proposal Securing Declaration in the Procuring Agency's country in accordance with ITB 4;

(d) **Conformity:** We offer to supply in conformity with the bidding document and in accordance with the Delivery Schedules specified in the Schedule of Requirements the following Goods: [*insert a brief description of the Goods and Related Services*];
We also ACCEPT responsibility for the successful integration and inter-operability of all components of the Information System as required by the Bidding Documents.

(e) **Bid Validity Period**: Our Bid shall be valid for the period specified in BDS 17.1 (as amended, if applicable) from the date fixed for the Bid submission deadline

specified in BDS 23.1 (as amended, if applicable), and it shall remain binding upon us, and may be accepted at any time before the expiration of that period;

(f) **Performance Security**: If our Bid is accepted, we commit to obtain a performance security in accordance with the bidding document;

(g) **One Bid per Bidder**: We are not submitting any other Bid(s) as an individual Bidder, and we are not participating in any other bid(s) as a Joint Venture member or as a subcontractor, and meet the requirements, other  than Alternative Bids submitted in accordance with ITB 19;

(h) **Suspension and Debarment**: We, along with any of our subcontractors, suppliers, consultants, manufacturers, or service providers for any part of the contract, are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by the Procuring Agency. Further, we are not ineligible under Pakistan laws;

(i) **State-owned enterprise or institution**: [*select the appropriate option and delete the other*] [*We are not a state-owned enterprise or institution*] / [*We are a state-owned enterprise or institution but meet the requirements of* ];

(j) **Binding Contract**: We understand that this Bid, together with your written acceptance thereof included in your Letter of Acceptance, shall constitute a binding contract between us, until a formal contract is prepared and executed;

(k) **Not Bound to Accept**: We understand that you are not bound to accept the the Most Advantageous Bid or any other Bid that you may receive; and

(l) **Fraud and Corruption**: We hereby certify that we have taken steps to ensure that no person acting for us, or on our behalf, engages in any type of Fraud and Corruption.


**Name of the Bidder**: *[*insert complete name of Bidder*]

**Name of the person duly authorized to sign the Bid on behalf of the Bidder**: ** [*insert complete name of person duly authorized to sign the Bid*]

**Title of the person signing the Bid**: [*insert complete title of the person signing the Bid*]

**Signature of the person named above**: [*insert signature of person whose name and capacity are shown above*]

**Date signed** [*insert date of signing*] **day of** [*insert month*], [*insert year*]


*: In the case of the Bid submitted by a Joint Venture specify the name of the Joint Venture as Bidder.
**: Person signing the Bid shall have the power of attorney given by the Bidder. The power of attorney shall be attached with the Bid Schedules.

# Letter of Bid - Financial Proposal

**Date of this Bid submission:** [*insert date (as day, month and year) of Bid submission*]
**Tender No.**: [*insert number of bidding process*]
**Name of Project.**: [*insert identification*]

**To: [*insert complete name of Procuring Agency*]**

We, the undersigned Bidder, hereby submit the second part of our Bid, the Financial Proposal

In submitting our Financial Proposal we make the following additional declarations:

(a) **Bid Validity Period**: Our Bid shall be valid for the period specified in BDS 17.1 (as amended, if applicable) from the date fixed for the bid submission deadline specified in BDS 23.1 (as amended, if applicable), and it shall remain binding upon us and may be accepted at any time before the expiration of that period;

(b) **Total Price:** The total price of our Bid, excluding any discounts offered in item (c) below is:

In case of only one lot, the total price of the Bid is [*insert the total price of the bid in words and figures, indicating the various amounts and the respective currencies*];

In case of multiple lots, the total price of each lot is [*insert the total price of each lot in words and figures, indicating the various amounts and the respective currencies*];

In case of multiple lots, total price of all lots (sum of all lots) [*insert the total price of all lots in words and figures, indicating the various amounts and the respective currencies*];

(c) **Discounts:** The discounts offered and the methodology for their application are:

(i) The discounts offered are: [*Specify in detail each discount offered*]

(ii) The exact method of calculations to determine the net price after application of discounts is shown below: [*Specify in detail the method that shall be used to apply the discounts*];

(d) **Commissions, gratuities and fees:** We have paid, or will pay the following commissions, gratuities, or fees with respect to the bidding process or execution of the Contract: [*insert complete name of each Recipient, its full address, the reason for which each commission or gratuity was paid and the amount and currency of each such commission or gratuity*].

| Name of Recipient | Address | Reason | Amount |
|---|---|---|---|
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

(If none has been paid or is to be paid, indicate "none.")

(e) **Binding Contract:** We understand that this Bid, together with your written acceptance thereof included in your Letter of Acceptance, shall constitute a binding contract between us, until a formal contract is prepared and executed.

**Name of the Bidder**:*[*insert complete name of the Bidder*]

**Name of the person duly authorized to sign the Bid on behalf of the Bidder**: **
[*insert complete name of person duly authorized to sign the Bid*]

**Title of the person signing the Bid**: [*insert complete title of the person signing the Bid*]

**Signature of the person named above**: [*insert signature of person whose name and capacity are shown above*]

**Date signed** [*insert date of signing*] **day of** [*insert month*], [*insert year*]

*: In the case of the Bid submitted by a Joint Venture specify the name of the Joint Venture as Bidder.

**: Person signing the Bid shall have the power of attorney given by the Bidder. The power of attorney shall be attached with the Bid Schedules.

# Bidder Information Form (including experience)

*[The Bidder shall fill in this Form in accordance with the instructions indicated below and place in technical proposal. No alterations to its format shall be permitted and no substitutions shall be accepted.]*

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

No.: *[insert number of Bidding process]*

Page___of_____pages

| |
|---|
| 1. Bidder's Name *[insert Bidder's legal name]* |
| 2. In case of JV, legal name of each member : *[insert legal name of each member in JV]* |
| 3. Bidder's actual or intended country of registration: *[insert actual or intended country of registration]* |
| 4. Bidder's year of registration: *[insert Bidder's year of registration]* |
| 5. Bidder's Address in country of registration: *[insert Bidder's legal address in country of registration]* |
| 6. Bidder's Authorized Representative Information Name: *[insert Authorized  name]*<br>   Address: *[insert Authorized Representative's Address]*<br>   Telephone/Fax numbers: *[insert Authorized Representative's telephone/fax numbers]*<br>   Email Address: *[insert Authorized Representative's email address]* |
| 7.      Attached are copies of original documents of *[check the box(es) of the attached original documents]*<br> ☐   Articles of Incorporation (or equivalent documents of constitution or association), and/or documents of registration of the legal entity named above.<br> ☐   In case of JV, letter of intent to form JV or JV agreement, in accordance with ITB 3.4.<br> ☐   Establishing that the Bidder is not under the supervision of the Procuring Agency<br> 8.    Included are the organizational chart, a list of Board of Directors, and the beneficial ownership. |

## Details of Contracts of Similar Nature and Complexity

(Use a separate sheet for each contract.)

| | |
|---|---|
| 1. | Name & Number of contract |
| 2. | Name of Procuring Agency |
| 3. | Procuring Agency address |
| 4. | Contract role (check one)<br>☐Prime Supplier    ☐ Management Contractor    ☐ Subcontractor    ☐ Partner in a Joint Venture ☐  any other |
| 5. | Amount of the total contract/subcontract/partner share (in specified currencies at completion, or at date of award for current contracts) |
| 6. | Equivalent amount PKR<br>Total contract: ___;                  Subcontract: _____;          Partner share: _____; |
| 7. | Date of award/completion |
| 8. | Contract was completed _____ months ahead/behind original schedule (if behind, provide explanation). |
| 09. | Special contractual/technical requirements (scope) |

# Bidder's JV Members Information Form

*[The Bidder shall fill in this Form in accordance with the instructions indicated below and place in technical proposal. The following table shall be filled in for the Bidder and for each member of a Joint Venture]].*

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

RFB No.: *[insert number of RFB process]*

Alternative No.: *[insert identification No if this is a Bid for an alternative]*

Page_____of_____pages

| |
|---|
| 1. Bidder's Name: *[insert Bidder's legal name]* |
| 2. Bidder's JV Member's name: *[insert JV's Member legal name]* |
| 3. Bidder's JV Member's country of registration: *[insert JV's Member country of registration]* |
| 4. Bidder's JV Member's year of registration: *[insert JV's Member year of registration]* |
| 5. Bidder's JV Member's legal address in country of registration: *[insert JV's Member legal address in country of registration]* |
| 6. Bidder's JV Member's authorized representative information<br><br>Name: *[insert name of JV's Member authorized representative]*<br><br>Address: *[insert address of JV's Member authorized representative]*<br><br>Telephone/Fax numbers: *[insert telephone/fax numbers of JV's Member authorized representative]*<br><br>Email Address: *[insert email address of JV's Member authorized representative]* |
| 7. Attached are copies of original documents of *[check the box(es) of the attached original documents]*<br><br>☐ Articles of Incorporation (or equivalent documents of constitution or association), and/or registration documents of the legal entity named above, in accordance with ITB 4.4.<br><br>8. Included are the organizational chart, a list of Board of Directors, and the beneficial ownership. |

# Price Schedule Form

*[The Bidder shall fill in these Price Schedule Forms and submit in financial; proposal in accordance with the instructions indicated. The Contract Price (and payment schedule) should be linked as much as possible to achievement of operational capabilities, not just to the physical delivery of technology]*

1. The Schedules do not generally give a full description of the information technologies to be supplied, installed, and operationally accepted, or the Services to be performed under each item. However, it is assumed that Bidders shall have read the Technical Requirements and other sections of these Bidding Documents to ascertain the full scope of the requirements associated with each item prior to filling in the rates and prices. The quoted rates and prices shall be deemed to cover the full scope of these Technical Requirements, as well as overhead and profit.

2. If Bidders are unclear or uncertain as to the scope of any item, they shall seek clarification in accordance with the Instructions to Bidders in the Bidding Documents prior to submitting their bid.

3. Prices shall be filled in properly, and any alterations necessary due to errors, etc., shall be initialed by the Bidder. As specified in the Bid Data Sheet, prices shall be fixed and firm for the duration of the Contract.

4. Bid prices shall be quoted in the manner indicated and in the currencies specified in ITB Clauses 15. Prices must correspond to items of the scope and quality defined in the Technical Requirements or elsewhere in these Bidding Documents.

5. The Bidder must exercise great care in preparing its calculations, since there is no opportunity to correct errors once the deadline for submission of bids has passed. A single error in specifying a unit price can therefore change a Bidder's overall total bid price substantially, make the bid noncompetitive, or subject the Bidder to possible loss. The Procuring Agency will correct any arithmetic error.

6. Payments will be made to the Supplier in PKR. The conversion rate, if required, shall be the rate applicable on the date of issued purchase order.

# Price Schedule

*{to be filled on company letter head and placed in Financial proposal}*

Bidders need to provide the pricing in strict compliance with the below format. Anything quoted financially outside the below template will not be considered and may result in disqualification of the bidder for tendering process. The below constitutes the price for the software solutions, licenses, implementations, maintenance and change request etc and all offerings as part of this RFP on part of the bidder.

| Price Details Inclusive of All Applicable Taxes | | | | |
|---|---|---|---|---|
| **Item for CAPEX** | **CAPEX Cost (incl. Taxes)** | **Item for OPEX** | **OPEX Cost (incl. Taxes)** | |
| 1. Software Licensing Cost | Insert here | Not applicable | | |
| 2. CBS Customization & Implementation Cost (Conventional + Islamic) 50 Branches | Insert here | Not Applicable | | |
| 3. Implementation Rollout Cost Per Branch (Optional for ZTBL for implementation in remaining ZTBL branches beyond selected 50 branches) | Insert here | Not Applicable | | |
| 4. Customization 100 Working Man-days for customization (each Year) after Go Live. | **Free of Cost** | Change Request (CR) Per Man day rate | Insert here | |
| 5. | | Annual SLA Cost (with maintenance) | Annual Cost | 05 years Cost |
| TOTAL CAPEX | | Total OPEX | | |
| Grand Total | CAPEX + OPEX (excluding CR Per Man Day Rate) | | | |

Note:
1. For any additional work that are not defined in the scope, free annual man days will be used and remaining additional scope (if any) will be covered decided by the management at later stage, please specify the Rate per man-day (expert level) Rupees/Day [will not be used for financial evaluation].
2. ZTBL reserves the right to negotiate the CR Rate with successful bidder to align it with industry.
3. Annual SLA cost of application and local customization & implementation cost must be quoted in PKR. The price quoted in other currencies will be converted to PKR as per mechanism available in the BDS.
4. The SLA may be renewed with mutual consent after annual maintenance period for 5 years with 10 % increase from 6th year.
5. The total price given in above table would be considered price/ cost for all quoted items/ components to meet the Scope of Work of bid document.
6. All prices inclusive of all governing and prevailing taxes.

| | |
|---|---|
| Name of Bidder: | |
| Authorized Signature of Bidder: | |

## Manufacturer's Authorization Form

*{to be filled on company letter head and placed in Technical proposal}*

*[The Bidder shall require the Manufacturer to fill in this Form in accordance with the instructions indicated. This letter of authorization should be on the letterhead of the Manufacturer and should be signed by a person with the proper authority to sign documents that are binding on the Manufacturer. The Bidder shall include it in its technical Bid, if so indicated in the **BDS**.]*

Date: *[insert date (as day, month and year) of Bid submission]*
No.: *[insert number of bidding process]*
Alternative No.: *[insert identification No if this is a Bid for an alternative]*

To: *[insert complete name of Procuring Agency]*

WHEREAS

We *[insert complete name of Manufacturer],* who are official manufacturers of *[insert type of product],* having factories at [insert full address of Manufacturer's factories], do hereby authorize *[insert complete name of Bidder]* (hereinafter, the "Bidder") to submit a bid and subsequently negotiate and sign a Contract with you for resale of the following Products produced by us:
We hereby extend our full guarantee and warranty in accordance with Clause 29 of the General Conditions of Contract, with respect to the Goods offered by the above firm.

Signed: *[insert signature(s) of authorized representative(s) of the Manufacturer]*

Name: *[insert complete name(s) of authorized representative(s) of the Manufacturer]*

Title: *[insert title]*

Dated on _____ day of _____, _____ *[insert date of signing]*

# Form of Bid Security

*{to be filled on company letter head and placed in Technical proposal}*

**Beneficiary:** *[Procuring Agency to insert its name and address]*

**Tender No.:** *[Insert Tender No]*

**Alternative No***.: [Insert identification No if this is a Bid for an alternative]*

**Date:** *[Insert date]*

**CDR No.:** *[Insert Bank CDR reference number]*

We have submitted the bid against in accordance to terms and conditions of this bid document. We bind ourselves, our successors and assigns, jointly and severally, firmly and undertake that ZTBL reserves the right to en-cash/forfeit the bid security if bidder;

(a)   has withdrawn its Bid during the period of Bid validity set forth in the Applicant's Letter of Bid ("the Bid Validity Period"), or any extension thereto provided by the Applicant; or

(b)   having been notified of the acceptance of its Bid by the Beneficiary during the Bid Validity Period or any extension thereto provided by the Applicant, (i) has failed to sign the contract agreement, or (ii) has failed to furnish the performance security, in accordance with the Instructions to Bidders ("ITB") of the Beneficiary's bidding document.

The bid security shall remain in full force and effect up to and including the date 28 days after the date of expiration of the Bid Validity Period set forth in the Principal's Letter of Bid or any extension thereto provided/requested by the Procuring agency.

_____

*[Signature(s)]*

# Letter of Acceptance (Format)

*[This will be issued by ZTBL to vendor for acceptance of LOI/Bid]*

*[date]*

To: *[name and address of the Supplier]*

This is to notify you that your Bid dated *[date]* for execution of the *[name of the Contract and identification number, as given in the Special Conditions of Contract]* for the Contract Price of the equivalent of *[amount in numbers and words] [name of currency]*, as corrected and modified in accordance with the Instructions to Bidders is hereby accepted by us.

We hereby confirm *[insert the name of the Appointing Authority],* to be the Appointing Authority, to appoint the Arbitrator in case of any arisen disputes.

You are hereby informed that after you have read and return the attached draft Contract the parties to the contract shall sign the vetted contract within fourteen (07 to 10) working days.

You are hereby required to furnish the Performance Guarantee/Security in the form and the amount stipulated in the Special Conditions of the Contract within a period of fourteen (07 to 10) days after the receipt of Letter of Acceptance.


Authorized Signature:

Name and Title of Signatory:

Name of Agency (ZTBL):

Attachment:  draft Contract

Copy: Appointing Authority and Supplier

## PART-B – CONDITIONS OF CONTRACT AND CONTRACT FORMS
## Form of Draft Contract
(To be signed with Successful bidder)

THIS AGREEMENT made the _____ day of _____ 20_____ between *[name and address of Procuring Agency]* of Pakistan (hereinafter called "the Procuring Agency") of the one part and *[name of Supplier]* of *[city and country of Supplier]* (hereinafter called "the Supplier") of the other part:

WHEREAS the Procuring Agency invited Bids for certain goods and related–services, viz., *[brief description of goods and services]* and has accepted a Bid by the Supplier for the supply of those goods and related services in the sum of *[contract price in words and figures]* (hereinafter called "the Contract Price").

**NOW THIS CONTRACT WITNESSETH AS FOLLOWS:**

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

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

   (a) This form of Contract;
   (b) the Form of Bid and the Price Schedule submitted by the Bidder;
   (c) the Schedule of Requirements;
   (d) the Technical Specifications;
   (e) the Special Conditions of Contract;
   (f) the General Conditions of the Contract;
   (g) the Procuring Agency's Letter of Acceptance; and
   (h) All Annexure of Bid document. [To be filled at the of signing. ]

3. In consideration of the payments to be made by the Procuring Agency to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Procuring Agency to provide the goods and 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 Supplier in consideration of the provision of the goods and related services 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 Supplier: ………………………………………………

*SECTION VII: GENERAL CONDITIONS OF THE CONTRACT*

# GENERAL CONDITIONS OF THE CONTRACT (GCC)

| 1. | **Definitions** | 1.1 | The following words and expressions shall have the meanings hereby assigned to them: | |
|---|---|---|---|---|
| | | | a) | **"Authority"** means Public Procurement Regulatory Authority. |
| | | | b) | The **"Arbitrator"** is the person appointed with mutual consent of both the parties, to resolve contractual disputes as provided for in the General Conditions of the Contract **GCC Clause 31** hereunder. |
| | | | c) | The **"Contract"** means the agreement entered into between the Procuring Agency and the Supplier, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein. |
| | | | d) | The **"Commencement Date"** is the date when the Supplier shall commence execution of the contract as specified in the **SCC.** |
| | | | e) | **"Completion"** means the fulfillment of the related services by the Supplier in accordance with the terms and conditions set forth in the contract. |
| | | | f) | **"Country of Origin"** means the countries and territories eligible under the PPRA Rules 2004 and its corresponding Regulations as further elaborated in the **SCC.** |
| | | | g) | The **"Contract Price"** is the price stated in the Letter of Acceptance and thereafter as adjusted in accordance with the provisions of the Contract. |
| | | | h) | **"Effective Contract date"** is the date shown in the Certificate of Contract Commencement issued by the Procuring Agency upon fulfillment of the conditions precedent stipulated in **GCC Clause 5.** |
| | | | i) | **"Procuring Agency"** means the person named as Procuring Agency in the **SCC** and the legal successors in title to this person, procuring the Goods and related service, as named in **SCC.** |
| | | | j) | **"Related Services"** means those services ancillary to the delivery of the Goods, such as transportation and insurance, and any other incidental services, such as installation, commissioning, provision of technical assistance, training, initial maintenance and other such obligations of the Supplier covered under the Contract. |
| | | | k) | **"GCC"** means the General Conditions of Contract contained in this section. |
| | | | l) | **"Intended Delivery Date"** is the date on which it is intended that the Supplier shall effect delivery as specified in the **SCC.** |

| | | | | m) | "**Information System**," also called "the System," means all the Information Technologies, Materials, and other Goods to be supplied, installed, integrated, and made operational (exclusive of the Supplier's Equipment), together with the Services to be carried out by the Supplier under the Contract |
|---|---|---|---|---|---|
| | | | | n) | "**SCC**" means the Special Conditions of Contract. |
| | | | | o) | "**Supplier**" means the individual private or government entity or a combination of the above whose Bid to perform the contract has been accepted by the Procuring Agency and is named as such in the Contract Agreement, and includes the legal successors or permitted assigns of the supplier and shall be named in the **SCC**. |
| | | | | p) | "**Project Name**" means the name of the project stated in **SCC**. |
| | | | | q) | "**Day**" means calendar day. |
| | | | | r) | "**Eligible Country"** means the countries and territories eligible for participation in accordance with the policies of the Federal Government. |
| | | | | s) | "**End User"** means the organization(s) where the goods will be used, as named in the **SCC**. |
| | | | | t) | "**Origin**" means the place where the Goods were mined, grown, or produced or from which the Services are supplied. Goods are produced when, through manufacturing, processing, or substantial and major assembly of components, a commercially recognized new produce results that is substantially different in basic characteristics or in purpose or utility from its components. |
| | | | | u) | "**Force** Majeure" means an unforeseeable event which is beyond reasonable control of either 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.

For the purposes of this Contract, "**Force Majeure**" means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and its origin is not due to negligence or lack of care on the part of a Party, and which makes a Party's performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible in the circumstances. and includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood, epidemics, or other adverse weather conditions, strikes, lockouts or other industrial action (except where such strikes, lockouts or other industrial action are within the power of the Party invoking Force Majeure to prevent), confiscation or any other action by Government agencies. |

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| | | | v) | **"Specification"** means the Specification of the Goods and performance of incidental services in accordance with the relevant standards included in the Contract and any modification or addition made or approved by the Procuring Agency. |
| | | | w) | The Supplier's Bid is the completed Bid document submitted by the Supplier to the Procuring Agency. |
| **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. |
| | | 2.3 | | The documents forming the Contract shall be interpreted in the following order of priority:<br><br>(1) Form of Contract,<br><br>(2) Special Conditions of Contract,<br><br>(3) General Conditions of Contract,<br><br>(4) Letter of Acceptance,<br><br>(5) Certificate of Contract Commencement<br><br>(6) Specifications<br><br>(7) Contractor's Bid, and<br><br>(8) Any other document listed in the Special Conditions of Contract as forming part of the Contract. |
| **3.** | **Conditions Precedent** | 3.1 | | Having signed the Contract, it shall come into effect on the date on which the following conditions have been satisfied: -<br><br>a) Submission of performance Security (or guarantee) in the form specified in the **SCC**;<br><br>b) Furnishing of Advance Payment Unconditional Guarantee. |
| | | 3.2 | | If the Condition precedent stipulated on GCC Clause 3.1 is not met by the date specified in the SCC this contract shall not come into effect; |
| | | 3.3 | | If the Procuring Agency is satisfied that each of the conditions precedent in this contract has been satisfied (except to the extent waved by him, but subject to such conditions as he shall impose in respect of such waiver) he shall promptly issue to the supplier a certificate of Contract commencement, which shall confirm the start date. |

| 4. | Governing Language | 4.1 | The Contract as all correspondence and documents relating to the contract exchanged by the Supplier and the Procuring Agency shall be written in the language specified in **SCC**. Subject to **GCC Clause 3.1**, the version of the Contract written in the specified language shall govern its interpretation. |
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| 5. | Applicable Law and Effectiveness of the contract | 5.1 | The contract shall be governed and interpreted in accordance with the laws of Pakistan, unless otherwise specified in **SCC.** |
| | | 5.2 | The Contract shall be effective from the date specified in the SCC, |
| 6. | Country of Origin | 6.1 | The origin of goods and services making information systems may be distinct from the nationality of the Supplier. |
| 7. | Scope of the Information System | 7.1 | Unless otherwise expressly limited in the SCC or Technical Requirements, the Supplier's obligations cover the provision of all Information Technologies, Materials and other Goods as well as the performance of all Services required for the design, development, and implementation (including procurement, quality assurance, assembly, associated site preparation, Delivery, Pre-commissioning, Installation, Testing, and Commissioning) of the System, in accordance with the plans, procedures, specifications, drawings, codes, and any other documents specified in the Contract and the Agreed and Finalized Project Plan |
| | | 7.2 | The Supplier shall, unless specifically excluded in the Contract, perform all such work and / or supply all such items and Materials not specifically mentioned in the Contract but that can be reasonably inferred from the Contract as being required for attaining Operational Acceptance of the System as if such work and / or items and Materials were expressly mentioned in the Contract. |
| | | 7.3 | The Supplier's obligations (if any) to provide Goods and Services as implied by the Recurrent Cost tables of the Supplier's bid, such as consumables, spare parts, and technical services (e.g., maintenance, technical assistance, and operational support), are as specified in the SCC, including the relevant terms, characteristics, and timings |
| 8. | Supplier's Responsibilities | 8.1 | The Supplier shall conduct all activities with due care and diligence, in accordance with the Contract and with the skill and care expected of a competent provider of information technologies, information systems, support, maintenance, training, and other related services, or in accordance with best industry practices. In particular, the Supplier shall provide and employ only technical personnel who are skilled and experienced in their respective callings and supervisory staff who are competent to adequately supervise the work at hand. |

| | | | 8.2 | The Supplier confirms that it has entered into this Contract on the basis of a proper examination of the data relating to the System provided by the Procuring agency and on the basis of information that the Supplier could have obtained from a visual inspection of the site (if access to the site was available) and of other data readily available to the Supplier relating to the System as at the date Seven (07) days prior to bid submission. The Supplier acknowledges that any failure to acquaint itself with all such data and information shall not relieve its responsibility for properly estimating the difficulty or cost of successfully performing the Contract |
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| | | | 8.3 | The Supplier shall be responsible for timely provision of all resources, information, and decision making under its control that are necessary to reach a mutually Agreed and Finalized Project Plan within the time schedule specified in the Implementation Schedule in the Technical Requirements Section. Failure to provide such resources, information, and decision making may constitute grounds for termination. |
| | | | 8.4 | The Supplier shall acquire in its name all permits, approvals, and/or licenses from all local, state, or national government authorities or public service undertakings in the Procuring agency's Country that are necessary for the performance of the Contract, including, without limitation, visas for the Supplier's and Subcontractor's personnel and entry permits for all imported Supplier's Equipment. The Supplier shall acquire all other permits, approvals, and/or licenses that are not the responsibility of the Procuring agency and that are necessary for the performance of the Contract. |
| | | | 8.5 | The Supplier shall comply with all laws in force in the Procuring agency's Country. The laws will include all national, provincial, municipal, or other laws that affect the performance of the Contract and are binding upon the Supplier. The Supplier shall indemnify and hold harmless the Procuring agency from and against any and all liabilities, damages, claims, fines, penalties, and expenses of whatever nature arising or resulting from the violation of such laws by the Supplier or its personnel, including the Subcontractors and their personnel, but without prejudice to GCC Clause 9.1. The Supplier shall not indemnify the Procuring agency to the extent that such liability, damage, claims, fines, penalties, and expenses were caused or contributed to by a fault of the Procuring agency. |
| | | | 8.6 | The Supplier shall, in all dealings with its labor and the labor of its Subcontractors currently employed on or connected with the Contract, pay due regard to all recognized festivals, official holidays, religious or other customs, and all local laws and regulations pertaining to the employment of labor. |

| | | 8.7 | Any Information Technologies or other Goods and Services that will be incorporated in or be required for the System and other supplies shall have their Origin in a country that shall be an Eligible Country. |
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| | | 8.8 | The Supplier shall permit the Procuring Agency and/or persons appointed by the Procuring Agency to inspect the Supplier's offices and/or the accounts and records of the Supplier and its sub-contractors relating to the performance of the Contract, and to have such accounts and records audited by auditors. |
| | | 8.9 | Other Supplier responsibilities, if any, are as stated in the SCC. |
| 9. | **Procuring Agency's Responsibility** | 9.1 | The Procuring Agency shall ensure the accuracy of all information and/or data to be supplied by the Procuring agency to the Supplier, except when otherwise expressly stated in the Contract. |
| | | 9.2 | The Procuring agency shall be responsible for timely provision of all resources, information, and decision making under its control that are necessary to reach an Agreed and Finalized Project Plan (pursuant to GCC Clause 17) within the time schedule specified in the Implementation Schedule in the Technical Requirements Section. Failure to provide such resources, information, and decision making may constitute grounds for Termination pursuant to GCC Clause 41. |
| | | 9.3 | The Procuring agency shall be responsible for acquiring and providing legal and physical possession of the site and access to it, and for providing possession of and access to all other areas reasonably required for the proper execution of the Contract. |
| | | 9.4 | If requested by the Supplier, the Procuring agency shall use its best endeavors to assist the Supplier in obtaining in a timely and expeditious manner all permits, approvals, and/or licenses necessary for the execution of the Contract from all local, state, or national government authorities or public service undertakings that such authorities or undertakings require the Supplier or Subcontractors or the personnel of the Supplier or Subcontractors, as the case may be, to obtain. |
| | | 9.5 | In such cases where the responsibilities of specifying and acquiring or upgrading telecommunications and/or electric power services falls to the Supplier, as specified in the Technical Requirements, SCC, Agreed and Finalized Project Plan, or other parts of the Contract, the Procuring agency shall use its best endeavors to assist the Supplier in obtaining such services in a timely and expeditious manner. |

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| | | 9.6 | The Procuring agency shall be responsible for timely provision of all resources, access, and information necessary for the Installation and Operational Acceptance of the System (including, but not limited to, any required telecommunications or electric power services), as identified in the Agreed and Finalized Project Plan, except where provision of such items is explicitly identified in the Contract as being the responsibility of the Supplier. Delay by the Procuring agency may result in an appropriate extension of the Time for Operational Acceptance, at the Supplier's discretion |
| | | 9.7 | Unless otherwise specified in the Contract or agreed upon by the Procuring agency and the Supplier, the Procuring agency shall provide sufficient, properly qualified operating and technical personnel, as required by the Supplier to properly carry out Delivery, Pre-commissioning, Installation, Commissioning, and Operational Acceptance, at or before the time specified in the Technical Requirements Section's Implementation Schedule and the Agreed and Finalized Project Plan. |
| | | 9.8 | The Procuring agency will designate appropriate staff for the training courses to be given by the Supplier and shall make all appropriate logistical arrangements for such training as specified in the Technical Requirements, SCC, the Agreed and Finalized Project Plan, or other parts of the Contract. |
| | | 9.9 | The Procuring agency assumes primary responsibility for the Operational Acceptance Test(s) for the System, in accordance with GCC Clause 26, and shall be responsible for the continued operation of the System after Operational Acceptance. However, this shall not limit in any way the Supplier's responsibilities after the date of Operational Acceptance otherwise specified in the Contract. |
| | | 9.10 | The Procuring agency is responsible for performing and safely storing timely and regular backups of its data and Software in accordance with accepted data management principles, except where such responsibility is clearly assigned to the Supplier elsewhere in the Contract. |
| | | 9.11 | Other Procuring agency responsibilities, if any, are as stated in the SCC. |
| 10. | Prices | 10.1 | The contract price shall be as specified in the Contract Agreement Subject to any additions and adjustments thereto or deductions there from, as may be made pursuant to the Contract. |
| | | 10.2 | Prices charged by the Supplier for Information System under the Contract shall not vary from the prices quoted by the Supplier in its Bid, with the exception of any price adjustments authorized in SCC or in the Procuring Agency's request for Bid Validity extension, as the case may be. |

| 11. | **Payment** | 11.1 | The method and conditions of payment to be made to the Supplier under this Contract shall be specified in **SCC**. |
|-----|-------------|------|----------------------------------------------------------------------------------------------------------------|
|     |             | 11.2 | The Supplier's request(s) for payment shall be made to the Procuring Agency in writing or in electronic forms that provide record of the content of communication, accompanied by an invoice describing, as appropriate, the Goods delivered and Services performed, and by documents submitted, and upon fulfillment of other obligations stipulated in the Contract. |
|     |             | 11.3 | Payments shall be made promptly by the Procuring Agency, within sixty (60) days after submission of an invoice or claim by the Supplier. If the Procuring Agency makes a late payment, the Supplier shall be paid interest on the late payment. Interest shall be calculated from the date by which the payment should have been made up to the date when the late payment is made at the rate as specified in the **SCC.** |
|     |             | 11.4 | The currency or currencies in which payment is made to the Supplier under this Contract shall be specified in **SCC** subject to the following general principle: payment will be made in the currency or currencies in which the payment has been requested in the Supplier's Bid. |
|     |             | 11.5 | All payments shall be made in the currency or currencies specified in the **SCC** pursuant to **GCC Clause 11.4** |
| 12. | **Performance Guarantee** | 12.1 | The proceeds of the Performance Security (or 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. |
|     |             | 12.2 | The Performance Guarantee shall be in one of the following forms: |
|     |             |      | a)    A bank guarantee, an irrevocable letter of credit issued by a reputable bank, or in the form provided in the Bidding Documents or another form acceptable to the Procuring Agency; or |
|     |             |      | b)    A cashier's or certified check. |
|     |             | 12.3 | 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**. |
| 13. | **Taxes and Duties** | 13.1 | A foreign Supplier shall be entirely responsible for all taxes, stamp duties, license fees, and other such levies imposed outside Pakistan. |
|     |             | 13.2 | If any tax exemptions, reductions, allowances or privileges may be available to the Supplier in Pakistan the Procuring Agency shall use its best efforts to enable the Supplier to benefit from any such tax savings to the maximum allowable extent. |
|     |             | 13.3 | A local Supplier shall be entirely responsible for all taxes, duties, license fees, etc., incurred until the supply of the information system to the Procuring Agency. |

| 14. | Copy Rights | 14.1 | The Intellectual Property Rights in all Standard Software and Standard Materials shall remain vested in the owner of such rights. |
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| | | 14.2 | The Procuring agency agrees to restrict use, copying, or duplication of the Standard Software and Standard Materials in accordance with GCC Clause 16, except those additional copies of Standard Materials may be made by the Procuring agency for use within the scope of the project of which the System is a part, in the event that the Supplier does not deliver copies within thirty (30) days from receipt of a request for such Standard Materials |
| | | 14.3 | The Procuring agency's contractual rights to use the Standard Software or elements of the Standard Software may not be assigned, licensed, or otherwise transferred voluntarily except in accordance with the relevant license agreement or as may be otherwise specified in the SCC |
| | | 14.5 | As applicable, the Procuring agency's and Supplier's rights and obligations with respect to Custom Software or elements of the Custom Software, including any license agreements, and with respect to Custom Materials or elements of the Custom Materials, are specified in the SCC.  Subject to the SCC, the Intellectual Property Rights in all Custom Software and Custom Materials specified in the Contract Agreement (if any) shall, at the date of this Contract or on creation of the rights (if later than the date of this Contract), vest in the Procuring agency. The Supplier shall do and execute or arrange for the doing and executing of each necessary act, document, and thing that the Procuring agency may consider necessary or desirable to perfect the right, title, and interest of the Procuring agency in and to those rights.  In respect of such Custom Software and Custom Materials, the Supplier shall ensure that the holder of a moral right in such an item does not assert it, and the Supplier shall, if requested to do so by the Procuring agency, and where permitted by applicable law, ensure that the holder of such a moral right waives it. |
| | | 14.6 | The parties shall enter into such (if any) escrow arrangements in relation to the Source Code to some or all of the Software as are **specified in the SCC** and in **accordance with the SCC** |
| 15. | Software License Agreements | 15.1 | Except to the extent that the Intellectual Property Rights in the Software vest in the Procuring agency, the Supplier hereby grants to the Procuring agency license to access and use the Software, including all inventions, designs, and marks embodied in the Software. Such license to access and use the Software shall: |
| | | | (a) be: |
| | | | (i) nonexclusive; |

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<tr><td></td><td></td><td></td><td colspan="2">(ii) fully paid up and irrevocable (except that it shall terminate if the Contract terminates under GCC Clauses 41;<br><br>(iii) valid throughout the territory of the Procuring agency's Country (or such other territory as specified in the SCC); and<br><br>(iv) subject to additional restrictions (if any) as specified in the SCC.</td></tr>
<tr><td></td><td></td><td></td><td>b)<br>(i)<br><br><br><br><br>(ii)<br><br><br><br><br><br><br><br>(iii)</td><td>permit the Software to be:<br>used or copied for use on or with the computer(s) for which it was acquired (if specified in the Technical Requirements and/or the Supplier's bid), plus a backup computer(s) of the same or similar capacity, if the primary is(are) inoperative, and during a reasonable transitional period when use is being transferred between primary and backup;<br>as specified in the SCC, used or copied for use on or transferred to a replacement computer(s), (and use on the original and replacement computer(s) may be simultaneous during a reasonable transitional period) provided that, if the Technical Requirements and/or the Supplier's bid specifies a class of computer to which the license is restricted and unless the Supplier agrees otherwise in writing, the replacement computer(s) is(are) within that class;<br>if the nature of the System is such as to permit such access, accessed from other computers connected to the primary and/or backup computer(s) by means of a local or wide-area network or similar arrangement, and used on or copied for use on those other computers to the extent necessary to that access;</td></tr>
<tr><td></td><td></td><td></td><td>(iv)<br>(v)<br><br><br><br><br><br><br>(vi)</td><td>reproduced for safekeeping or backup purposes;<br>customized, adapted, or combined with other computer software for use by the Procuring agency, provided that derivative software incorporating any substantial part of the delivered, restricted Software shall be subject to same restrictions as are set forth in this Contract;<br>as specified in the SCC, disclosed to, and reproduced for use by, support service suppliers and their subcontractors, (and the Procuring agency may sublicense such persons to use and copy for use the Software) to the extent reasonably necessary to the performance of their support service contracts, subject to the same restrictions as are set forth in this Contract; and</td></tr>
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| | | | (vii) disclosed to, and reproduced for use by, the Procuring agency and by such other persons as are specified in the SCC (and the Procuring agency may sublicense such persons to use and copy for use the Software), subject to the same restrictions as are set forth in this Contract. |
| | | 15.2 | The Standard Software may be subject to audit by the Supplier, in accordance with the terms **specified in the SCC,** to verify compliance with the above license agreements. |
| 16. | **Confidential Information** | 16.1 | Except if otherwise specified in the SCC, the "Receiving Party" (either the Procuring agency or the Supplier) shall keep confidential and shall not, without the written consent of the other party to this Contract ("the Disclosing Party"), divulge to any third party any documents, data, or other information of a confidential nature ("Confidential Information") connected with this Contract, and furnished directly or indirectly by the Disclosing Party prior to or during performance, or following termination, of this Contract. |
| | | 16.2 | For the purposes of GCC Clause 16.1, the Supplier is also deemed to be the Receiving Party of Confidential Information generated by the Supplier itself in the course of the performance of its obligations under the Contract and relating to the businesses, finances, suppliers, employees, or other contacts of the Procuring agency or the Procuring agency's use of the System. |
| | | 16.3 | Notwithstanding GCC Clauses 16.1 and 16.2:<br><br>(a) the Supplier may furnish to its Subcontractor Confidential Information of the Procuring agency to the extent reasonably required for the Subcontractor to perform its work under the Contract; and<br><br>(b) the Procuring agency may furnish Confidential Information of the Supplier: (i) to its support service suppliers and their subcontractors to the extent reasonably required for them to perform their work under their support service contracts; and (ii) to its affiliates and subsidiaries,<br><br>in which event the Receiving Party shall ensure that the person to whom it furnishes Confidential Information of the Disclosing Party is aware of and abides by the Receiving Party's obligations under this GCC Clause 16 as if that person were party to the Contract in place of the Receiving Party. |
| | | 16.4 | The Procuring agency shall not, without the Supplier's prior written consent, use any Confidential Information received from the Supplier for any purpose other than the operation, maintenance and further development of the System. Similarly, the Supplier shall not, without the Procuring agency's prior written consent, use any Confidential Information received from the Procuring agency for any purpose other than those that are required for the performance of the Contract. |

| | | 16.5 | The obligation of a party under GCC Clauses 16.1 through 16.4 above, however, shall not apply to that information which: |
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| | | | (a) now or hereafter enters the public domain through no fault of the Receiving Party; |
| | | | (b) can be proven to have been possessed by the Receiving Party at the time of disclosure and that was not previously obtained, directly or indirectly, from the Disclosing Party; |
| | | | (c) otherwise lawfully becomes available to the Receiving Party from a third party that has no obligation of confidentiality. |
| | | 16.6 | The above provisions of this GCC Clause 16 shall not in any way modify any undertaking of confidentiality given by either of the parties to this Contract prior to the date of the Contract in respect of the System or any part thereof. |
| | | 16.7 | The provisions of this GCC Clause 16 shall survive the termination, for whatever reason, of the Contract for three (3) years or such longer period as may be specified in the SCC. |
| **17.** | **Project Plan** | 17.1 | In close cooperation with the Procuring agency and based on the Preliminary Project Plan included in the Supplier's bid, the Supplier shall develop a Project Plan encompassing the activities specified in the Contract. The contents of the Project Plan shall be as specified in the SCC and/or Technical Requirements. |
| | | 17.2 | The Supplier shall formally present to the Procuring agency the Project Plan in accordance with the procedure specified in the SCC |
| | | 17.3 | If required, the impact on the Implementation Schedule of modifications agreed during finalization of the Agreed and Finalized Project Plan shall be incorporated in the Contract by amendment, in accordance with GCC Clauses 35. |
| | | 17.4 | The Supplier shall undertake to supply, install, test, and commission the System in accordance with the Agreed and Finalized Project Plan and the Contract |
| | | 17.5 | The Progress and other reports **specified in the SCC** shall be prepared by the Supplier and submitted to the Procuring agency in the format and frequency specified in the Technical Requirements. |

| 18. | Sub-contracting | 18.1 | List of Approved Subcontractors to the Contract Agreement specifies critical items of supply or services and a list of Subcontractors for each item that are considered acceptable by the Procuring agency. If no Subcontractors are listed for an item, the Supplier shall prepare a list of Subcontractors it considers qualified and wishes to be added to the list for such items. The Supplier may from time to time propose additions to or deletions from any such list. The Supplier shall submit any such list or any modification to the list to the Procuring agency for its approval in sufficient time so as not to impede the progress of work on the System. The Procuring agency shall not withhold such approval unreasonably. Such approval by the Procuring agency of a Subcontractor(s) shall not relieve the Supplier from any of its obligations, duties, or responsibilities under the Contract |
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| | | 18.2 | The Supplier may, at its discretion, select and employ Subcontractors for such critical items from those Subcontractors listed pursuant to GCC Clause 18.1. If the Supplier wishes to employ a Subcontractor not so listed, or subcontract an item not so listed, it must seek the Procuring agency's prior approval under GCC Clause 18.3. |
| | | 18.3 | For items for which pre-approved Subcontractor lists have not been specified in Appendix to the Contract Agreement, the Supplier may employ such Subcontractors as it may select, provided: (i) the Supplier notifies the Procuring agency in writing at least twenty-eight (28) days prior to the proposed mobilization date for such Subcontractor; and (ii) by the end of this period either the Procuring agency has granted its approval in writing or fails to respond. The Supplier shall not engage any Subcontractor to which the Procuring agency has objected in writing prior to the end of the notice period. The absence of a written objection by the Procuring agency during the above specified period shall constitute formal acceptance of the proposed Subcontractor. Except to the extent that it permits the deemed approval of the Procuring agency of Subcontractors not listed in the Contract Agreement, nothing in this Clause, however, shall limit the rights and obligations of either the Procuring agency or Supplier as they are specified in GCC Clauses 18.1 and 18.2, in the SCC, or in Appendix of the Contract Agreement. |
| 19. | Procurement and Delivery | 19.1 | Subject to related Procuring agency's responsibilities pursuant to GCC Clause 9, the Supplier shall manufacture or procure and transport all the Information Technologies, Materials, and other Goods in an expeditious and orderly manner to the Project Site |
| | | 19.2 | Delivery of the Information Technologies, Materials, and other Goods shall be made by the Supplier in accordance with the Technical Requirements |
| | | 19.3 | Early or partial deliveries require the explicit written consent of the Procuring agency, which consent shall not be unreasonably withheld. |

| 20. | Transportation | 20.1 | The Supplier shall provide such packing of the Goods as is required to prevent their damage or deterioration during shipment. The packing, marking, and documentation within and outside the packages shall comply strictly with the Procuring agency's instructions to the Supplier. |
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| | | 20.2 | The Supplier will bear responsibility for and cost of transport to the Project Sites in accordance with the terms and conditions used in the specification of prices in the Price Schedules, including the terms and conditions of the associated Incoterms. |
| | | 20.3 | Unless otherwise specified in the SCC, the Supplier shall be free to use transportation through carriers registered in any eligible country and to obtain insurance from any eligible source country. |

| 21. | **Documents** | 21.1 | Unless otherwise **specified in the SCC,** the Supplier will provide the Procuring agency with shipping and other documents, as specified below; |
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(i) For Goods supplied from outside the Procuring agency's Country:

Upon shipment, the Supplier shall notify the Procuring agency and the insurance company contracted by the Supplier to provide cargo insurance by telex, cable, facsimile, electronic mail, or EDI with the full details of the shipment. The Supplier shall promptly send the following documents to the Procuring agency by mail or courier, as appropriate, with a copy to the cargo insurance company:

(a)  two copies of the Supplier's invoice showing the description of the Goods, quantity, unit price, and total amount;

(b)  usual transportation documents;

(c)  insurance certificate;

(d)  certificate(s) of origin; and

(e)  estimated time and point of arrival in the Procuring agency's Country and at the site.

(ii) For Goods supplied locally (i.e., from within the Procuring agency's country):

Upon shipment, the Supplier shall notify the Procuring agency by telex, cable, facsimile, electronic mail, or EDI with the full details of the shipment. The Supplier shall promptly send the following documents to the Procuring agency by mail or courier, as appropriate:

(a)  two copies of the Supplier's invoice showing the Goods' description, quantity, unit price, and total amount;

(b)  delivery note, railway receipt, or truck receipt;

(c)  certificate of insurance;

(d)  certificate(s) of origin; and

(e)  estimated time of arrival at the site.

| | | | | (iii)Customs Clearance |
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| | | | | (a) The Procuring agency will bear responsibility for, and cost of, customs clearance into the Procuring agency's country in accordance the particular Incoterm(s) used for Goods supplied from outside the Procuring agency's country in the Price Schedules referred to by Article 2 of the Contract Agreement. |
| | | | | (b) At the request of the Procuring agency, the Supplier will make available a representative or agent during the process of customs clearance in the Procuring agency's country for goods supplied from outside the Procuring agency's country.  In the event of delays in customs clearance that are not the fault of the Supplier: |
| | | | | (c)  the Supplier shall be entitled to an extension in the Time for Achieving Operational Acceptance, pursuant to GCC Clause 26; the Contract Price shall be adjusted to compensate the Supplier for any additional storage charges that the Supplier may incur as a result of the delay. |
| 22. | **Product Upgrades** | 22.1 | | At any point during performance of the Contract, should technological advances be introduced by the Supplier for Information Technologies originally offered by the Supplier in its bid and still to be delivered, the Supplier shall be obligated to offer to the Procuring agency the latest versions of the available Information Technologies having equal or better performance or functionality at the same or lesser unit prices. |
| | | 22.2 | | At any point during performance of the Contract, for Information Technologies still to be delivered, the Supplier will also pass on to the Procuring agency any cost reductions and additional and/or improved support and facilities that it offers to other clients of the Supplier in the Procuring agency's Country. |
| | | | | During performance of the Contract, the Supplier shall offer to the Procuring agency all new versions, releases, and updates of Standard Software, as well as related documentation and technical support services, within thirty (30) days of their availability from the Supplier to other clients of the Supplier in the Procuring agency's Country, and no later than twelve (12) months after they are released in the country of origin.  In no case will the prices for these Software exceed those quoted by the Supplier in the Recurrent Costs tables in its bid. |

| 23. | Inspections and Test | 23.1 | The Procuring Agency or its representative shall have the right to inspect and /or to test the components of the system to confirm their conformity to the Contract specifications at no extra cost to the Procuring Agency. **SCC** and the Technical Specifications shall specify what inspections and tests the Procuring Agency shall notify the Supplier in writing or in electronic forms that provide record of the content of communication, in a timely manner, of the identity of any representatives retained for these purposes. |
| --- | --- | --- | --- |
| | | 23.2 | The inspections and tests may be conducted on the premises of the Supplier or its subcontractor(s), at point of delivery, and/or at the Goods' final destination. If conducted on the premises of the Supplier or its subcontractor(s), all reasonable facilities and assistance, including access to drawings and production data, shall be furnished to the inspectors at no charge to the Procuring Agency. |
| | | 23.3 | Should any inspected or tested component fail to conform to the Specifications, the Procuring Agency may reject the component, and the Supplier shall replace the rejected component to meet specification requirements free of cost to the Procuring Agency. |
| | | 23.4 | The Procuring Agency's right to inspect, test and, where necessary, reject component after' arrival in the Procuring Agency's country shall in no way be limited or eared by reason of the component having previously been inspected, tested, and passed by the Procuring Agency or its representative prior to the shipment from the country of origin. |
| | | 23.5 | The Procuring Agency may require the Supplier to carry out any inspection and/or test not specified in the Contract, provided that the Supplier's reasonable costs and expenses incurred in the carrying out of such inspection and/or test shall be added to the Contract Price.  Further, if such inspection and/or test impedes the progress of work on the System and/or the Supplier's performance of its other obligations under the Contract, due allowance will be made in respect of the Time for Achieving Operational Acceptance and the other obligations so affected |
| | | 23.6 | If any dispute shall arise between the parties in connection with or caused by an inspection and/or with regard to any component to be incorporated in the System that cannot be settled amicably between the parties within a reasonable period of time, either party may invoke the process, starting with referral of the matter to the Adjudicator in case an Adjudicator is included and named in the Contract Agreement. |
| 24. | Installation of the System | 24.1 | As soon as the System, or any Subsystem, has, in the opinion of the Supplier, been delivered, pre-commissioned, and made ready for Commissioning and Operational Acceptance Testing in accordance with the Technical Requirements, the SCC and the Agreed and Finalized Project Plan, the Supplier shall so notify the Procuring agency in writing |

| | | 24.2 | The Project Manager shall, within fourteen (14) days after receipt of the Supplier's notice under GCC Clause 24.1, either issue an Installation Certificate in the form specified in the Sample Forms Section in the Bidding Documents, stating that the System, or major component or Subsystem (if Acceptance by major component or Subsystem is specified pursuant to the SCC for GCC Clause 26.1), has achieved Installation by the date of the Supplier's notice under GCC Clause 24.1, or notify the Supplier in writing of any defects and/or deficiencies, including, but not limited to, defects or deficiencies in the interoperability or integration of the various components and/or Subsystems making up the System. The Supplier shall use all reasonable endeavors to promptly remedy any defect and/or deficiencies that the Project Manager has notified the Supplier of. The Supplier shall then promptly carry out retesting of the System or Subsystem and, when in the Supplier's opinion the System or Subsystem is ready for Commissioning and Operational Acceptance Testing, notify the Procuring agency in writing, in accordance with GCC Clause 24.1. The procedure set out in this GCC Clause 24.2 shall be repeated, as necessary, until an Installation Certificate is issued. |
|---|---|---|---|
| | | 24.3 | If the Project Manager fails to issue the Installation Certificate and fails to inform the Supplier of any defects and/or deficiencies within fourteen (14) days after receipt of the Supplier's notice under GCC Clause 24.1, or if the Procuring agency puts the System or a Subsystem into production operation, then the System (or Subsystem) shall be deemed to have achieved successful Installation as of the date of the Supplier's notice or repeated notice, or when the Procuring agency put the System into production operation, as the case may be. |
| 25. | **Commissioning** | 25.1 | Commissioning of the System (or Subsystem if specified pursuant to the SCC for GCC Clause 26.1) shall be commenced by the Supplier: <br><br> (a) immediately after the Installation Certificate is issued by the Project Manager, pursuant to GCC Clause 24.2; or <br><br> (b) as otherwise specified in the Technical Requirement or the Agreed and Finalized Project Plan; or <br><br> (c) immediately after Installation is deemed to have occurred, under GCC Clause 24.3. |
| | | 25.2 | The Procuring agency shall supply the operating and technical personnel and all materials and information reasonably required to enable the Supplier to carry out its obligations with respect to Commissioning. <br><br> Production use of the System or Subsystem(s) shall not commence prior to the start of formal Operational Acceptance Testing |

| 26. | **Operational Acceptance Tests** | 26.1 | The Operational Acceptance Tests (and repeats of such tests) shall be the primary responsibility of the Procuring agency (in accordance with GCC Clause 9.9), but shall be conducted with the full cooperation of the Supplier during Commissioning of the System (or major components or Subsystem[s] if specified in the SCC and supported by the Technical Requirements), to ascertain whether the System (or major component or Subsystem[s]) conforms to the Technical Requirements and meets the standard of performance quoted in the Supplier's bid, including, but not restricted to, the functional and technical performance requirements. The Operational Acceptance Tests during Commissioning will be conducted as specified in the SCC, the Technical Requirements and/or the Agreed and Finalized Project Plan.<br><br>At the Procuring agency's discretion, Operational Acceptance Tests may also be performed on replacement Goods, upgrades and new version releases, and Goods that are added or field-modified after Operational Acceptance of the System. |
| --- | --- | --- | --- |
| | | 26.2 | If for reasons attributable to the Procuring agency, the Operational Acceptance Test of the System (or Subsystem[s] or major components, pursuant to the SCC for GCC Clause 26.1) cannot be successfully completed within the period specified in the SCC, from the date of Installation or any other period agreed upon in writing by the Procuring agency and the Supplier, the Supplier shall be deemed to have fulfilled its obligations with respect to the technical and functional aspects of the Technical Specifications, SCC and/or the Agreed and Finalized Project Plan. |
| 27. | **Operational Acceptance** | 27.1 | Subject to GCC Clause 27.4 (Partial Acceptance) below, Operational Acceptance shall occur in respect of the System, when<br><br>a) the Operational Acceptance Tests, as specified in the Technical Requirements, and/or SCC and/or the Agreed and Finalized Project Plan have been successfully completed; or<br><br>b) the Operational Acceptance Tests have not been successfully completed or have not been carried out for reasons that are attributable to the Procuring agency within the period from the date of Installation or any other agreed-upon period as specified in GCC Clause 27.2.2 above; or<br><br>c) the Procuring agency has put the System into production or use for sixty (60) consecutive days. If the System is put into production or use in this manner, the Supplier shall notify the Procuring agency and document such use |
| | | 27.2 | At any time after any of the events set out in GCC Clause 27.1 have occurred, the Supplier may give a notice to the Project Manager requesting the issue of an Operational Acceptance Certificate. |

| | | | 27.3 | After consultation with the Procuring agency, and within fourteen (14) days after receipt of the Supplier's notice, the Project Manager shall: |
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| | | | | (a) issue an Operational Acceptance Certificate; or |
| | | | | (b) notify the Supplier in writing of any defect or deficiencies or other reason for the failure of the Operational Acceptance Tests; or |
| | | | | (c) issue the Operational Acceptance Certificate, if the situation covered by GCC Clause 27.1 (b) arises. |
| | | | 27.4 | The Supplier shall use all reasonable endeavors to promptly remedy any defect and/or deficiencies and/or other reasons for the failure of the Operational Acceptance Test that the Project Manager has notified the Supplier of. Once such remedies have been made by the Supplier, the Supplier shall notify the Procuring agency, and the Procuring agency, with the full cooperation of the Supplier, shall use all reasonable endeavors to promptly carry out retesting of the System or Subsystem. Upon the successful conclusion of the Operational Acceptance Tests, the Supplier shall notify the Procuring agency of its request for Operational Acceptance Certification, in accordance with GCC Clause 27.3. The Procuring agency shall then issue to the Supplier the Operational Acceptance Certification in accordance with GCC Clause 27.3 (a), or shall notify the Supplier of further defects, deficiencies, or other reasons for the failure of the Operational Acceptance Test. The procedure set out in this GCC Clause 27.4 shall be repeated, as necessary, until an Operational Acceptance Certificate is issued. |
| | | | 27.5 | If the System or Subsystem fails to pass the Operational Acceptance Test(s) in accordance with GCC Clause 26.1, then either: |
| | | | | (a) the Procuring agency may consider terminating the Contract, pursuant to GCC Clause 41; |
| | | | | or |
| | | | | (b) if the failure to achieve Operational Acceptance within the specified time period is a result of the failure of the Procuring agency to fulfill its obligations under the Contract, then the Supplier shall be deemed to have fulfilled its obligations with respect to the relevant technical and functional aspects of the Contract. |
| | | | 27.6 | If within fourteen (14) days after receipt of the Supplier's notice the Project Manager fails to issue the Operational Acceptance Certificate or fails to inform the Supplier in writing of the justifiable reasons why the Project Manager has not issued the Operational Acceptance Certificate, the System or Subsystem shall be deemed to have been accepted as of the date of the Supplier's said notice |

| 28. | Partial Acceptance | 28.1 | If so specified in the SCC for GCC Clause 26.1, Installation and Commissioning shall be carried out individually for each identified major component or Subsystem(s) of the System. In this event, the provisions in the Contract relating to Installation and Commissioning, including the Operational Acceptance Test, shall apply to each such major component or Subsystem individually, and Operational Acceptance Certificate(s) shall be issued accordingly for each such major component or Subsystem of the System, subject to the limitations contained in GCC Clause 28.2 |
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| | | 28.2 | The issuance of Operational Acceptance Certificates for individual major components or Subsystems pursuant to GCC Clause 28.1 shall not relieve the Supplier of its obligation to obtain an Operational Acceptance Certificate for the System as an integrated whole (if so specified in the SCC for GCC 27.1) once all major components and Subsystems have been supplied, installed, tested, and commissioned |
| | | 28.3 | In the case of minor components for the System that by their nature do not require Commissioning or an Operational Acceptance Test (e.g., minor fittings, furnishings or site works, etc.), the Project Manager shall issue an Operational Acceptance Certificate within fourteen (14) days after the fittings and/or furnishings have been delivered and/or installed or the site works have been completed. The Supplier shall, however, use all reasonable endeavors to promptly remedy any defects or deficiencies in such minor components detected by the Procuring agency or Supplier. |
| 29. | Warranty/ Defect Liability Period | 29.1 | The Supplier warrants that the system, including all Information Technologies, Materials and other goods supplied and services provided under the Contract are new, unused, of the most recent or current models and that they incorporate all recent improvements in design and materials unless provided otherwise in the Contract. The Supplier further warrants that all Goods supplied and services provided under this Contract shall have no defect, arising from design, materials, or workmanship that prevent the System and/or any of its components from fulfilling the Technical Requirements (except when the design and/or material is required by the Procuring Agency, specifications) or from any act or omission of the Supplier, that may develop under normal use of the supplied Information System in the conditions prevailing in Pakistan. Exceptions and/or limitations, if any, to this warranty with respect to Software (or categories of Software), shall be as specified in the SCC. Commercial warranty provisions of products supplied under the Contract shall apply to the extent that they do not conflict with the provisions of this Contract. |
| | | 29.2 | This warranty Period shall commence from the date of Operational Acceptance of the System (or of any major component or Subsystem for which separate Operational Acceptance is provided for in the Contract) and shall remain valid for a period specified in the **SCC.** |
| | | 29.3 | The Procuring Agency shall promptly notify the Supplier in writing or in electronic forms that provide record of the content of communication of any claims arising under this warranty. |

| | | 29.4 | Upon receipt of such notice, the Supplier shall promptly or within the period specified in the SCC, in consultation and agreement with the Procuring agency regarding appropriate remedying of the defects, and at its sole cost, repair, replace, or otherwise make good (as the Supplier shall, at its discretion, determine) such defect as well as any damage to the System caused by such defect. Any defective Information Technologies or other Goods that have been replaced by the Supplier shall remain the property of the Supplier |
|---|---|---|---|
| | | 29.5 | If the Supplier, having been notified, fails to remedy the defect(s) within the period specified in **SCC**, the Procuring Agency may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights which the Procuring Agency may have against the Supplier under the Contract. |
| 30. | **Intellectual Property Rights Indemnity** | 30.1 | The Supplier shall indemnify and hold harmless the Procuring agency and its employees and officers from and against any and all losses, liabilities, and costs (including losses, liabilities, and costs incurred in defending a claim alleging such a liability), that the Procuring agency or its employees or officers may suffer as a result of any infringement or alleged infringement of any Intellectual Property Rights by reason of: <br><br> (a) installation of the System by the Supplier or the use of the System, including the Materials, in the country where the site is located; <br><br> (b) copying of the Software and Materials provided the Supplier in accordance with the Agreement; and <br><br> (c) sale of the products produced by the System in any country, except to the extent that such losses, liabilities, and costs arise as a result of the Procuring agency's breach of GCC Clause 30.2. |
| | | 30.2 | Such indemnity shall not cover any use of the System, including the Materials, other than for the purpose indicated by or to be reasonably inferred from the Contract, any infringement resulting from the use of the System, or any products of the System produced thereby in association or combination with any other goods or services not supplied by the Supplier, where the infringement arises because of such association or combination and not because of use of the System in its own right. |

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| | | 30.3 | Such indemnities shall also not apply if any claim of infringement: | |
| | | | (a) is asserted by a parent, subsidiary, or affiliate of the Procuring agency's organization; | |
| | | | (b) is a direct result of a design mandated by the Procuring agency's Technical Requirements and the possibility of such infringement was duly noted in the Supplier's Bid; or | |
| | | | (c) results from the alteration of the System, including the Materials, by the Procuring agency or any persons other than the Supplier or a person authorized by the Supplier | |
| 31. | Insurance | 31.1 | The Information System supplied/provided under the Contract shall be fully insured in a freely convertible currency against loss or damage incidental to manufacture or acquisition, transportation, storage, and delivery in the manner specified in the **SCC.** | |
| 32. | Limitation of Liability | 32.1 | Provided the following does not exclude or limit any liabilities of either party in ways not permitted by applicable law:<br><br>(a) the Supplier shall not be liable to the Procuring agency, whether in contract, tort, or otherwise, for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the Supplier to pay liquidated damages to the Procuring agency; and<br><br>(b) the aggregate liability of the Supplier to the Procuring agency, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price, provided that this limitation shall not apply to any obligation of the Supplier to indemnify the Procuring agency with respect to intellectual property rights infringement | |
| 33. | Related Services | 33.1 | The Supplier may be required to provide any or all of the following services, including additional services, if any, specified in **SCC**: | |
| | | | a) | Performance or supervision of on-site assembly, Installation Commissioning and/or start-up of the supplied Goods; |
| | | | b) | Furnishing of tools required for assembly and/or maintenance of the supplied Goods; |
| | | | c ) | Furnishing of a detailed operations and maintenance manual for each appropriate unit of the supplied Goods; |
| | | | d) | Performance or supervision or maintenance and/or repair of the supplied Goods, for a period of time agreed by the parties, provided that this service shall not relieve the Supplier of any warranty obligations under this Contract; and |
| | | | e) | Training of the Procuring Agency's personnel, at the Supplier's plant and/or on-site, in assembly, start-up, operation, maintenance, and/or repair of the Goods |

| | | | | supplied and Services Provided. |
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| | | 33.2 | | Prices charged by the Supplier for related services, if not included in the Contract, shall be agreed upon in advance by the parties and shall not exceed the prevailing rates charged to other parties by the Supplier for similar services. |
| **34.** | **Change Orders** | 34.1 | | The Procuring Agency may at any time, by a written order given to the Supplier, make changes within the general scope of the Contract in any one or more of the following: |
| | | | a) | Drawings, designs, or specifications; |
| | | | b) | The method of shipment or packing; |
| | | | c) | The place of delivery; and/or |
| | | | d) | The Services to be provided by the Supplier. |
| | | 34.2 | | If any such change causes an increase or decrease in the cost of, or the time required for, the Supplier's performance of any provisions under the Contract an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the Supplier for adjustment under this clause must be asserted within thirty (30) days from the date of the Supplier's receipt of the Procuring Agency change order. |
| | | 34.3 | | Prices to be charged by the supplier for any related services that might be needed but which were not included in the Contract shall be agreed upon in advance by the Parties and shall not exceed the prevailing rates charged to other parties by the Supplier for similar services. |
| **35.** | **Contract Amendments** | 35.1 | | Subject to **GCC Clause 34**, no variation in or modification of the terms of the Contract shall be made except by written amendment signed by the parties. |
| **36.** | **Assignment** | 36.1 | | Neither the Procuring Agency nor the Supplier shall assign, in whole or in part, obligations under this Contract, except with the prior written consent of the other party. |
| **37.** | **Sub-contracts** | 37.1 | | The Supplier shall consult the Procuring Agency in the event of subcontracting under this contract if not already specified in the Bid. Subcontracting shall not alter the Supplier's obligations. |
| **38.** | **Delays in the Supplier's Performance** | 38.1 | | Delivery of the Goods and performance of Services making Information system shall be made by the Supplier in accordance with the time schedule prescribed by the Procuring Agency in the Schedule of Requirements. |

| | | 38.2 | If at any time during performance of the Contract, the Supplier or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the Supplier shall promptly notify the Procuring Agency in writing or in electronic forms that provide record of the content of communication of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Supplier's notice, the Procuring Agency shall evaluate the situation and may at its discretion extend the Supplier's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of Contract. | |
|---|---|---|---|---|
| | | 38.3 | Except as provided under **GCC Clause 41**, a delay by the Supplier in the performance of its delivery obligations shall render the Supplier liable to the imposition of liquidated damages pursuant to **GCC Clause 39**, unless an extension of time is agreed upon pursuant to **GCC Clause 38.2** without the application of liquidated damages. | |
| 39. | **Liquidated Damages** | 39.1 | Subject to **GCC Clause 41**, 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 40.** | |
| 40. | **Termination for Default** | 40.1 | The Procuring Agency or the Supplier, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the concerned party may terminate the Contract if the other party causes a fundamental breach of the Contract. | |
| | | 40.2 | Fundamental breaches of Contract shall include, but shall not be limited to the following: | |
| | | | a) | the Supplier fails to deliver any or all of the Goods within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring Agency or |
| | | | b) | the Supplier fails to perform any other obligation(s) under the Contract; |
| | | | c) | Supplier's failure to submit performance security (or guarantee) within the time stipulated in the **SCC;** |
| | | | d) | the supplier has abandoned or repudiated the contract. |
| | | | e) | the Procuring Agency or the Supplier is declared bankrupt or goes into liquidation other than for a reconstruction or amalgamation; |

| | | | f) | a payment is not paid by the Procuring Agency to the Supplier after 84 days from the due date for payment after successful verification of deliverables; |
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| | | | g) | the Procuring Agency gives Notice that goods delivered with a defect is a fundamental breach of Contract and the Supplier fails to correct it within a reasonable period of time determined by the Procuring Agency; and |
| | | | h) | if the Procuring Agency determines, based on the reasonable evidence, that the Supplier has engaged in corrupt, coercive, collusive, obstructive or fraudulent practices, in competing for or in executing the Contract. |
| | | 40.3 | | For the purpose of this clause: |
| | | | | **"Corrupt and Fraudulent Practice"** means the practices as described in Rule-2 (1) (f) of Public Procurement Rules-2004. |
| | | 40.4 | | In the event the Procuring Agency terminates the Contract in whole or in part, pursuant to **GCC Clause 26.1,** the Procuring Agency may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Procuring Agency for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated. |
| **41.** | **Termination for Force Majeure** | 41.1 | | Notwithstanding the provisions of **GCC Clauses 38, 39**, and 40, neither Party shall have any liability or be deemed to be in breach of the Contract for any delay nor is other failure in performance of its obligations under the Contract, if such delay or failure is a result of an event of Force Majeure.<br><br>For purpose of this clause, ''Force Majeure'' means an event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and its origin is not due to negligence or lack of care on the part of a Party, and which makes a Party's performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible in the circumstances, and includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood, epidemics, or other adverse weather conditions, strikes, lockouts or other industrial action (except where such strikes, lockouts or other industrial action are within the power of the Party invoking Force Majeure to prevent |

| | | 41.2 | If a Party (hereinafter referred to as "the Affected Party") is or will be prevented from performing its substantial obligation under the contract by Force Majeure, it shall give a Notice to the other Party giving full particulars of the event and circumstance of Force Majeure in writing or in electronic forms that provide record of the content of communication of such condition and the cause thereof. Unless otherwise directed by the Procuring Agency in writing or in electronic forms that provide record of the content of communication, the Supplier shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. |
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| 42. | **Termination for Insolvency** | 42.1 | The Procuring Agency may at any time terminate the Contract by giving written notice to the Supplier if the Supplier becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Supplier, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Procuring Agency. |
| 43. | **Termination for Convenience** | 43.1 | The Procuring Agency, by written notice sent to the Supplier, may terminate the contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Procuring Agency's convenience, the Contract is terminated, and the date upon which such termination becomes effective. |
| | | 43.2 | The Systems that are complete and ready for shipment within thirty (30) days after the Supplier's receipt of notice of termination shall be accepted by the Procuring Agency at the Contract terms and price. For the remaining system, the Procuring Agency may elect: |
| | | | a) To have any portion completed and delivered at the Contract terms and prices; and / or |
| | | | b) To cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier. |
| 44. | **Transfer of Ownership** | 44.1 | With the exception of Software and Materials, the ownership of the Information Technologies and other Goods shall be transferred to the Procuring agency at the time of Delivery or otherwise under terms that may be agreed upon and specified in the Contract Agreement. |
| | | 44.2 | Ownership and the terms of usage of the Software and Materials supplied under the Contract shall be governed by GCC Clause 14 (Copyright) and any elaboration in the Technical Requirements |
| | | 44.3 | Ownership of the Supplier's Equipment used by the Supplier and its Subcontractors in connection with the Contract shall remain with the Supplier or its Subcontractors. |

| 45. | Disputes Resolution | 45.1 | In the event of any dispute arising out of this contract, either party shall issue a notice of dispute to settle the dispute amicably. The parties hereto shall, within twenty-eight (28) days from the notice date, use their best efforts to settle the dispute amicably through mutual consultations and negotiation. Any unsolved dispute may be referred by either party to an arbitrator that shall be appointed by mutual consent of the both parties. |
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| | | 45.2 | After the dispute has been referred to the arbitrator, within 30 days, or within such other period as may be proposed by the Parties, the Arbitrator shall give its decision. The rendered decision shall be binding to the Parties. |
| 46. | Procedure for Disputes Resolution | 46.1 | The arbitration shall be conducted in accordance with the arbitration procedure published by the Institution named and, in the place, shown in the **SCC**. |
| | | 46.2 | The rate of the Arbitrator's fee and administrative costs of arbitration shall be borne equally by the Parties. The rates and costs shall be in accordance with the rules of the Appointing Authority. In conducting arbitration to its finality each party shall bear its incurred costs and expenses. |
| | | 46.3 | The arbitration shall be conducted in accordance with the arbitration procedure published by the institution named and, in the place, shown in the **SCC**. |
| 47. | Replacement of Arbitrator | 47.1 | Should the Arbitrator resign or die, or should the Procuring Agency and the Supplier agree that the Arbitrator is not functioning in accordance with the provisions of the contract, a new Arbitrator shall be appointed by mutual consent of the both parties. |
| 48. | Notices | 48.1 | Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or in electronic forms that provide record of the content of communication and confirmed in writing or in electronic forms that provide record of the content of communication to the other party's address specified in **SCC**. |
| | | 48.2 | A notice shall be effective when delivered or on the notice's effective date, whichever is later. |
| 49. | Contract Validity & renewal | 49.1 | The contract initially validity shall be as given in SCC. The bidder shall perform its obligations as per scope of contract and in line with issued purchase order (s). |
| | | 49.2 | The contract period may be renewed on annual basis/need basis with mutual consent of both parties. |
| 50. | Other Special Conditions of Contracts | | The other conditions pf the contract such as Service Level Agreement etc. shall be as given in SCC. |

*SECTION VIII: SPECIAL CONDITIONS OF THE CONTRACT (SCC)*

# Special Conditions of Contract (SCC)

(Disclaimer: This is standard contract; final contract will be signed successful vendor as per best industry practices and within PPRA limitations)

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

| SCC Clause Number | GCC Clause Number | Amendments of, and Supplements to, Clauses in the GCC |
|---|---|---|
| **Definitions (GCC 1)** | | |
| 1. | 1.1 | The Procuring Agency is: ZTBL |
| 2. | 1.1(j) | The Supplier is: *[Name and address]* |
| 3. | 1.1(q) | The title of the subject procurement or The Project is: *[write the name of title or project]* |
| **Governing Language (GCC 4)** | | |
| 4. | 4.1 | The Governing Language shall be: English |
| **Applicable Law (GCC 5)** | | |
| 5. | 5.1 | The Applicable Law shall be: Laws of the  Pakistan |
| | 5.2 | The Contract shall be effective from the date signing between parties |
| **Country of Origin (GCC 6)** | | |
| 6. | 6.1 | Country of Origin is Pakistan |
| **Scope of the System (GCC 7)** | | |
| | 7.1 | The Scope of the System is as per scope of bid document/bidder accepted proposal of vendor. |
| **Supplier Responsibilities (GCC 8)** | | |
| 7. | 8.1 | The Supplier shall have the following additional responsibilities: *[ "none"]*. |
| **Procuring Agency's Responsibilities (GCC 9)** | | |
| 8. | 9.1 | The Procuring agency shall have the following additional responsibilities: *[ "none"]*. |
| **Price (GCC 10)** | | |
| 9. | 10.1 | Prices shall be adjusted in accordance with provisions in the Attachment to SCC. |

| | | *[No price adjustment is allowed]* |
|---|---|---|
| **Payment (GCC 11)** | | |
| 10. | 11.1 | Payment shall be made as per Bid document relevant clause of payment terms. |
| 11. | 11.3 | No Rate of interest shall be made account of late payment made by Procuring Agency. |
| **Performance Guarantee (GCC 12)** | | |
| 12. | 12.1 | The amount of performance guarantee, as a percentage of the Contract Price, shall be: *(10) percent of the Contract Price]* |
| 13. | 12.4 | After delivery and acceptance of the Information System, the Performance Guarantee shall remained withheld for 01 years to cover the Supplier's warranty obligations in accordance with **GCC Clause 29.** |
| **Taxes and Duties (GCC 13)** | | |
| 14. | 13. | ***"There are no Special Conditions of Contract applicable to GCC Clause 13"].*** |
| **Copy Rights (GCC 14)** | | |
| 15. | 14.3 | The Procuring agency may assign, license, or otherwise voluntarily transfer its contractual rights to use the Standard Software or elements of the Standard Software, without the Supplier's prior written consent, under the following circumstances:<br><br>**(will be decided mutually as per industry)** |
| 16. | 14.4 | The Procuring agencies and Supplier's rights and obligations with respect to Custom Software or elements of the Custom Software are as follows *[ state: **"not applicable"** if Custom Software is not part of the System; otherwise, specify: **items, rights, obligations, restrictions, exceptions, and provisos]**.*<br><br>The Procuring agencies and Supplier's rights and obligations with respect to Custom Materials or elements of the Custom Materials are as follows *[ state: **"not applicable"** if Custom Materials are not part of the System; otherwise, specify: **items, rights, obligations, restrictions, exceptions, and provisos]**.*<br><br>**(will be decided mutually as per industry)** |
| 17. | 14.5 | *The Agreement should only require configurations and customizations backup as part of implementation instead of Escrow arrangement* |
| **Software License Validity (GCC 15** | | |
| 18. | 15.1 (a)(iii) | The Standard Software license shall be valid ***"throughout the territory of the Procuring agency's Country;"*** |
| 19. | 15.1 | Use of the software shall be subject to the following additional |

| | (a)(iv) | restrictions : **"none"** |
|---|---|---|
| 20. | 15.1(b)(ii) | The Software license shall permit the Software to be used or copied for use or transferred to a replacement computer **"provided the replacement computer falls within approximately the same class of machine and maintains approximately the same number of users, if a multi-user machine;"** |
| 21. | 15.1(b)(vii) | The Software license shall permit the Software to be disclosed to and reproduced for use (including a valid sublicense) by **"support service suppliers or their subcontractors, exclusively for such suppliers or subcontractors in the performance of their support service contracts;"** |
| 22. | 15.1(b)(vii) | In addition to the persons specified in GCC Clause 15.1 (b) (vi), the Software may be disclosed to, and reproduced for use by, *[specify: categories of persons (will be provided at the time of signing of agreement)]* subject to the same restrictions as are set forth in this Contract. |

**Confidential Information (GCC 16)**

| 23. | 16.1 | ***"There are no modifications to the confidentiality terms expressed in GCC Clause 16.1;"*** |
|---|---|---|
| 24. | 16.7 | *The provisions of this GCC Clause 16 shall survive the termination, for whatever reason, of the Contract for* [**"05 years"**]. |

**Project Plan (GCC 17)**

| 25. | 17.1 | Chapters in the Project Plan shall address the following subject**:** *[ for example, specify:* |
|---|---|---|
| | | (a) ***Project Organization and Management Plan;*** |
| | | (b) ***Delivery and Installation Plan*** |
| | | (c) ***Training Plan*** |
| | | (d) ***Pre-commissioning and Operational Acceptance Testing Plan*** |
| | | (e) ***Warranty Service Plan*** |
| | | (f) ***Task, Time, and Resource Schedules*** |
| | | (g) ***Post-Warranty Service Plan (if applicable)*** |
| | | (h) ***Technical Support Plan (if applicable)*** |
| | | (i) ***etc.*** |
| | | ***Further details regarding the required contents of each of the above chapters are contained in the Technical Requirements*** |
| 26. | 17.2 | Within *thirty (30) ]* days from the Effective Date of the Contract, the Supplier shall present a Project Plan to the Procuring agency. The Procuring agency shall, within*, fourteen (14)]* days of receipt of the Project Plan, notify the Supplier of any respects in which it considers that the Project Plan does not adequately ensure that the proposed program of work, proposed methods, and/or proposed Information Technologies will satisfy the Technical Requirements and/or the SCC (in this Clause 17.2 called "non-conformities" below). The Supplier |

| | | shall, within *five (5)* days of receipt of such notification, correct the Project Plan and resubmit to the Procuring agency. The Procuring agency shall, within *five (5) ]* days of resubmission of the Project Plan, notify the Supplier of any remaining non-conformities. This procedure shall be repeated as necessary until the Project Plan is free from non-conformities. When the Project Plan is free from non-conformities, the Procuring agency shall provide confirmation in writing to the Supplier. This approved Project Plan ("the Agreed and Finalized Project Plan") shall be contractually binding on the Procuring agency and the Supplier. |
|---|---|---|
| 27. | 17.5 | The Supplier shall submit to the Procuring agency the following reports: <br><br> *(a) Monthly) progress reports, summarizing:* <br><br> *(i) results accomplished during the prior period;* <br><br> *(ii) cumulative deviations to date from schedule of progress milestones as specified in the Agreed and Finalized Project Plan;* <br><br> *(iii) corrective actions to be taken to return to planned schedule of progress; proposed revisions to planned schedule;* <br><br> *(iv) other issues and outstanding problems; proposed actions to be taken;* <br><br> *(v) resources that the Supplier expects to be provided by the Procuring agency and/or actions to be taken by the Procuring agency in the next reporting period;* <br><br> *(vi) other issues or potential problems the Supplier foresees that could impact on project progress and/or effectiveness.* <br><br> *(b) …………..]* <br><br> Note: Other reports may be needed to monitor Contract performance/progress with System implementation |

**Sub-Contracting (GCC 18)**

| 28. | 18.1 | *JV is allowed for subcontracting however, vendor is required to disclose the JVs with PA.* |
|---|---|---|

**Transportation (GCC 19)**

| 29. | 19.1 | The Supplier *"shall"* be free to use transportation through carriers registered in any eligible country and *"shall"* obtain insurance from any eligible source country. |
|---|---|---|

**Documents (GCC 21)**

| 30. | 21.1 | The Supplier shall provide to the Procuring agency documents *"as specified in the GCC,"* |
|---|---|---|

| | | |
|---|---|---|
| **Products Upgrade (GCC 22)** | | |
| 31. | 22.1 | The Supplier shall provide the Procuring agency: *"with all new versions, releases, and updates to all Standard Software during the Warranty Period, for free, as specified in the GCC,"* |
| **Inspections and Tests (GCC 23)** | | |
| 32. | 23.1 | *Insert:* ***UAT, QA etc. detail given in Chapter V of RFP.*** |
| **Installations (GCC 24)** | | |
| 33. | 24.1 | *Insert:* ***necessary and appropriate clauses will be incorporated as per industry best practices*** |
| **Operational Acceptance Test (GCC 26)** | | |
| 34. | 26.1 | *reference the relevant section(s) of the Technical Requirements of bid document chapter V* |
| **Defect Liability (GCC 29)** | | |
| 35. | 29.1 | For Software, exceptions or limitations to the Supplier's warranty obligations shall be as follows: *as per Scope of work* |
| 36. | 29.3 | The Supplier warrants that the following items have been released to the market for the following specific minimum time periods: *[ state: **"No specific minimum time requirements are established for this Contract other than that the Information Technologies must have been previously released to the market;"** or specify: **specific types of technologies and specific minimum time periods;** for example, **"All Standard Software must have been commercially available in the market for at least three months"** ].* |
| 37. | 29.4 | The Warranty Period (N) shall begin from the date of Operational Acceptance/Go-Live of the System or Subsystem and extend for *[ state: **"60 months;"*** |
| 38. | 29.10 | During the Warranty Period, the Supplier must commence the work necessary to remedy defects or damage as per SLA |
| **Intellectual Property Rights Indemnity** | | |
| 39. | 30.1 | *Insert:* ***necessary and appropriate clauses will be incorporated a per industry best practices*** |
| **Insurance (GCC Clause 31)** | | |
| | | |
| 40. | 31.1 | The Insurance shall be in an amount equal (*Insert amount*) with |

| | | deductible limits of no more than *[insert: **monetary value**].* |
|---|---|---|
| | | The Insurance shall cover the period from *[insert: **beginning date, relative to the Effective Date of the Contract]** until **[insert: expiration date, relative to the Effective Date of the Contract or its completion].*** |
| | | *Necessary insurance clauses if required will be incorporated as per industry best practices.* |

**Related Services (GCC Clause 33)**

| 41. | 33.1 | Related services to be provided are: |
|---|---|---|
| | | *[as per scope of work and bidder accepted proposal)  The price quoted in the Bid price or agreed with the selected Supplier shall be included in the Contract Price.]* |

**Change Orders (GCC 34)**

| 42. | 34.1 | ***There are no Special Conditions of Contract applicable to GCC Clause 34."*** |
|---|---|---|

**Assignment (GCC 36)**

| 43. | 36.1 | Contract can be assigned (*no* ) |
|---|---|---|

**Liquidated Damages (GCC Clause 39)**

| 44. | 39.1 | Applicable rate: |
|---|---|---|
| | | 1. In case of supplier fails to timely deliver goods/services, a penalty equivalent to  1% per weekly week (15 calendar days) or As mentioned in schedule of requirements of the value of Purchase Order may be deducted from performance security. As mentioned in schedule of requirements. |
| | | Maximum deduction: is equal to the performance security. |
| | | 2.     For SLA the penalties shall be as per clauses mentioned in SCC. |

**Procedure for Dispute Resolution (GCC Clause 45)**

| 3. | 45.1 | **Dispute Resolution** |
|---|---|---|
| | | **(a) <u>For Contracts to be entered with foreign Contractor/ Service Provider:</u>** |
| | | *If the Supplier is foreign (including a Joint Venture when at least one partner is foreign), the Contract shall contain the following provision:* Arbitration proceedings shall be conducted in accordance with the rules of arbitration of *[select one of the following: **UNCITRAL / the International Chamber of Commerce (ICC) / the Arbitration Institute of the Stockholm Chamber of Commerce / the London Court of International Arbitration].*  These rules, in the version in force at the time of the request for arbitration, will be deemed to form |

| | | part of this Contract. |
| --- | --- | --- |
| | | **(b) For Contracts to be entered with nationals of Pakistan:** |
| | | 1. If any dispute of any kind whatsoever shall arise between the Procuring Agency and the Supplier 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 7 (seven) 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 and proceedings will be conducted in – English/Urdu 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 delivery of goods. |
| | | 6. 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 Procuring Agency shall pay the Supplier any monies due to the Supplier. |
| **Notices (GCC Clause 48)** | | |
| 4. | 48.1 | — Procuring Agency's address for notice purposes: Head, Core Banking, ZTBL Head Office Zero Point Islamabad. |

| | | —Supplier's address for notice purposes: |
|---|---|---|
| **Contract Validity & Renewal**(GCC Clause 49) | | |
| 5. | 49.1 | The initial contract validity shall be as following;<br>    a. With respect to Quoted Solutions this agreement shall be valid for 05 years. |
| | 49.2 | The renewal/extension of the contract shall be made by mutual consent of both parties on following basis.<br>a.    With respect to Quoted Solution extension can be made on yearly basis without changing the scope & increase of 05% in quoted SLA price (Yearly Support Price). |
| **Other Special Conditions of Contracts (GCC Clause 50)** | | |
| **50: Service level agreement (Further SLA will be decided as per industry practices. Only those clauses will be decided mutually which does not affect the desired support/services by ZTBL. Severity levels, priority, response and resolution times are the desired requirements by ZTBL.)** | | |
| 6. | 50 | **SERVICE LEVEL AGREEMENT**<br><br>A.    **GENERAL**<br><br>**Scope of Services**<br><br>There shall be no restrictions on number of devices and Number of Users to use the provided solution.<br><br>SLA shall be started from the date of GO-LIVE of CBS.<br><br>Support shall remain available around the clock 24/7/365 for rectification of failure/break downs of application.<br><br>For quick disposal of remedial maintenance call, vendor shall keep sufficient Technical HR.<br><br>Vendor will ensure back end support for any change management, development, customization, configuration and problem.<br><br>Provide telephonic support in case of minor operational problems which may not require site visit.<br><br>Suggest any service improvement & security enhancement plan as per the best practices standards from Regulator i-e SBP.<br><br>Vendor has to ensure and enhance their internal communication and should cascade all relevant information related to ZTBL IT infrastructure to relevant interfaces for effective support.<br><br>Annual Support & Maintenance would be provided by the vendor so Dev kit etc will be lies with them.<br><br>A dedicated Project Manager will be assigned for the project who will present outcomes to the ZTBL's Management on weekly basis.<br><br>Vendor will post two (2) fulltime resident Engineer (working |

hours) till implementation, Go LIVE and post implementation with ZTBL Head office team for issue escalation, resolution and instant support regarding provided solution during contract period (5 Years). Vendor should comply all applicable insourcing/outsourcing regulation of SBP

Onsite Support (Level 0) is required at the ZTBL Primary Site only.

## B.    MAINTENANCE SERVICES

### i.    SEVERITY LEVEL & RESPONSE TIME of SLA

Under the terms of this agreement, the vendor will provide comprehensive installation, configuration, management and maintenance of respective software and support services purchased by the customer. The support period will start from the date of go-live of solution (Quoted product as per scope) implemented by the vendor.

The SLA of services to be provided is categorized below. Resolution Time calculation: working hours from 0900 to 1750 from Monday to Friday

### a.    Response VS Resolution:

| Severity Level | Scenarios | Response Time | Target Resolution Time | Penalty |
|---|---|---|---|---|
| High | Service affecting fault<br>▪ Service completely un-available<br>▪ Disaster Scenario | 1 hour | < 4 hours | As penalty clause |
| Medium | Service interrupting fault<br>▪ Some users are disconnected<br>▪ Some features of the application is not working<br>▪ Some features are working in-correctly. | 5 hours | < 24 hours | As above |
| Low | ▪ Any UI/UX related changes | 1 day | 1 week | As above |

### b.    Response VS Resolution with respect of information security risk

Bidder shall respond any vulnerabilities and Information security based risks once identified as per timeline of Technical Vulnerability Management. Procedure of ZTBL and deviation from the time line shall invoke penalty clauses by ZTBL.

## DESCRIPTION OF SERVICES

The following table summarizes all the services covered alongside the support level

| Service | Support | Delivery |
|---|---|---|

| Services defined in the scope of work. | ▪ Installation at PR with HA & DR Setup<br>▪ Configuration<br>▪ Maintenance<br>▪ Administration<br>▪ Upgrades (Security)<br>▪ Backups & Recovery<br>▪ Restoration / DR Planning<br>▪ KPIs for Health Check<br>▪ Troubleshooting | On-Site |
|---|---|---|

The *Principal Period of Maintenance (PPM)* for this agreement is;
24x7 for all issues.

ii. **Service logging and request initiation with Vendor.**

   a) Log the ticket directly on the incident management system's portal given by supplier.

   b) Call supplier helpline XXXX and log ticket through call agent.

   c) E-mail IT helpdesk.

iii. **Response Time from Vendor's Team**

   **a)** After first call, response time as stipulated above in the table. The Supplier representative shall contact ZTBL to determine nature of fault/issue and guide telephonically if issue can be resolved without vendor's official visit.

   b) Wherever problem is not resolved telephonically and necessitated by ZTBL, Supplier engineer/Official shall visit the site to resolve the issue.

iv. **Location &Response Time:**

| Description | Time |
|---|---|
| Complaint registration | 24x7x365 |
| Response Time | As per SLA of services to be provided |

**Location:**

**ZTBL Head Office, Islamabad**

v. **TECHNICAL RESOURCE ARRANGEMENT**

   a) The supplier will maintain sufficient certified technical resources at Islamabad/Rawalpindi for immediate resolution of complaints.

C. **PENALTY**

ZTBL shall impose penalty upon breach of SLA terms & conditions and delayed remedial maintenance as per following KPIs.

## i. For Solution after deployment:

| Delay | Penalty/ Deduction |
|---|---|
| **Delay after the defined resolution time** | **Deduction from quarterly payable amount (CBS Solution).** |
| Delayed Per Hrs. | 1% |

If delay of resolution exceeds one calendar week, the total amount of quarterly payable amount will be forfeited, further delay of two weeks or above will lead to deduction from the Performance guaranty @10% amount of Performance Guaranty per week.

## D. ESCALATION PROCEDURE

Bidder will provide the escalation matrix with complete details on the individuals and Technical Account Manager/Support Officer with proper details.

| Escalation Level | Contact Details | Department | Designation | Email | Contact |
|---|---|---|---|---|---|
| **Level – 1** | | | | | |
| **Level – 2** | | | | | |
| **Level – 3** | | | | | |

Both parties shall nominate a contact person and his name, designation, email address, land line number and mobile numbers will be providing to the other party.

### i. DOCUMENTATION
b. Bidder will maintain support record which will be submitted for each quarterly payment.

| Support Request | Date | Time | Support Description | Category H/M/L | Action taken | Action Guide Provided | Support Request closed Date & Time |
|---|---|---|---|---|---|---|---|
| | | | | | | | |

### ii. OBLIGATIONS OF THE ZTBL
The customer shall:
c. Provide a suitable installation environment
d. Use the services strictly in accordance with the administration guides.
e. Permit bidders, its employees full access to the environment necessary for support and installation services.
f. Not permit other persons to perform any activity on the systems.

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# SECTION IX: CONTRACT FORMS

# Performance Security (or guarantee) Form

To:     *[name of Procuring Agency]*

WHEREAS *[name of Supplier]* (hereinafter called "the Supplier") has undertaken, in pursuance of Contract No. *[Reference number of the contract]* dated *[insert date]* to delivery *[description of goods and services]* (hereinafter called "the Contract").

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

AND WHEREAS we have agreed to give the Supplier a guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier, 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 Supplier 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]*

# 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: _____          Dated: _____
Contract Value: _____
Contract Title: _____

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

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

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

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

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

_____                                    _____
[Buyer]                                                      [Seller/Supplier]

# PART-C – BID DOCUMENTS ANNEXURES

## Bidder Qualification Criteria Form

| S# | Condition | Requirement/ Document to be attached | Enclosed ? Yes/ No | Proposal Page Ref. |
|---|---|---|---|---|
| 1 | Authorization of Tender | The bid must be signed & stamped by authorized personnel of bidder (the Bidder may use Digital Signatures on submitted proposal through EPADS). (The authorization to bid **Affidavit** on stamp paper shall be attached with Technical proposal) | | |
| 2 | Bid Validity is 120 Days | Clearly mention in the Bid | | |
| 3 | Bid Security | Bid Security as specified in Section 14 is attached | | |
| 5 | **Bidder's Eligibility** | | | |
| i | Documents required in ITB 11 of bid document | Evidence/Proof of all documents mentioned in the ITB-11 of Bid Document | | |
| ii | Bidding firm should have existence in Pakistan for the last 10 years. | Certificate of Incorporation /proof of Registration of business in Pakistan. | | |
| iii | Past Experience | Past Experience: Bidder should have one successful & proven Banking implementation of the Core Banking solution, with at least one conventional & one Islamic Banking implementation in Pakistan. (Share proof of satisfactory deployment from client i.e PO/agreement/letter from client) | | |
| Iv | Bidder shall provide Clientele List of the Company along with relevant references & satisfaction certificate from the client to accompany the list. | Valid documentary evidence must be submitted from clients along with the satisfaction certificate from client. | | |
| V | The bidder shall assign a dedicated onsite Senior Project Manager to manage the project and report to the stakeholders as per agreed communication plan. | Project Manager having Core Banking Implementation Experience should be assigned and his CV must be submitted along with salary slip or any other valid proof of employment. | | |
| Vi | Income tax (NTN) Certificate. | Valid Income Tax (NTN) Certificate with FBR Active Tax Payer Status printout | | |
| Vii | Sales Tax Registration Certificate | Valid Tax Registration Certificate with FBR Active Tax Payer Status printout | | |
| Viii | Financial Strength | Bidder will submit the bank statement having current balance above 100 Million PKR (Bank Statement of CEO/owner in case of Sole proprietor ship and Bank statement of firm/company in shape of Firm/company) | | |

| | | | | |
|---|---|---|---|---|
| Ix | Affidavit for not being blacklisted | Affidavit that the vendor is not blacklisted by the Government or Semi Government Organization on non-judicial stamp paper. | | |
| xi | Audited Financial statement for last 3 years | Audit financial statements (Consecutive 3 years) is required. If last year audit financial statement is in process, please attach financial statement of next last year. | | |

**By signing this Form, we hereby declare that all information provided above are correct by the best of our knowledge.**

**We accept all terms and conditions of bidding document and the Procurement Contract as specified in the bidding document and the advertisement.**

**Signatures of Authorized Person**

**Name**_____

**Designation**_____

**Vendor Name**_____

# Scope of Work (SoW)

### 1.1. Project Goal

Albeit, the Bank's current business is encompassing upon Agro-Credit, Islamic and selected Retail Banking as well as Treasury operations. However, the Bank is endeavoring to enhance its business canvas by adjoining more banking business segments and innovative products, at least prevailing in medium to large ranged Conventional & Islamic banks, to achieve self-sustained status in the financial industry as well as to serve rural communities with modern technology based banking operations for meeting the objective of Financial Inclusion and to meet the regulators requirement. The management has taken the initiative to reinvigorate this spirit to strengthen the institutional capacity and efficiency, with the approach to facilitate the agricultural sector, especially and rural communities, in general, with such as more innovative products in Agro-Credit, introducing of Commercial and Islamic Banking products being provided by other Commercial and Islamic Banks in the market, embedded with Alternative Delivery Channels on the basis of "*As We Grow Model*".

### 1.2. Project Objectives

The Bank has strategic plans to expand its services further by offering Islamic Banking as well as Commercial Banking products and enhance various existing banking channels, and integrate them in a way to deliver superior digital experience to the customers. The Bank is planning to replace its existing IT Systems and implement a standard core banking solution which brings global best practices from different world-renowned banks and fits the requirements of local banking industry as well to cover its end to end business operations and support future growth and strategic initiatives. The Bank intends to appoint a suitable vendor for supplying, designing, installation, commissioning, customization, testing, implementing, integration and maintaining/maintenance of CBS modules along with required ancillary software based on the model of 5 (five) years TCO. The vendor is also required to do sizing for scalable infrastructure which commensurate to purchased licensing (based on the "*As We Grow Model*") needed to run the solution and recommend necessary strategies. The major objectives of implementing new Core Banking System in the Bank are given below:

- Easier integration and roll-out of innovative and customer centric products through Digital Banking, Internet Banking, Mobile Banking, Call Center, ATM and add-on emerging Alternate Delivery Channels etc.
- Not only transform from legacy technology but also redesign and improve Bank's process (Business Process Reengineering) as per the industry practice.
- Uniformity of software application, parameters and version all across the branches and Head Office.

- Rationalization & elimination of repetitive and manual drudgery of work at branches, zonal offices and Head Office, which shall result in optimization of manpower at all levels.
- Efficient and state of the art MIS for Risk Management all other statutory and non-statutory statements.
- Any Branch Banking and Any Time Banking through physical and electronic delivery channels for image building and brand equity of the Bank.
- Compliance of all regulatory requirements of banking processes as well as comply all internal approved SOPs/Manuals of ZTBL.

**1.3. Project Approach / Methodology**

The future endeavors related to Islamic and Conventional banking operations are planned to be enabled in gradual manner and on As-We-Grow basis. The bidders are required to offer a suite of core banking system with all modules for automation of identified areas including the existing Conventional Banking Products. The vendor shall also provide required ancillary software to run the Core Banking System under the same contract. The bidders may offer their solution through a consortium.

The Procuring Agency intends to choose to get installed and operated CBS bearing configurable, parameterized, scalable and compatible features to interface with all modules' requirements of the Bank for completion of End-to-End solution throughout its area of operation/branch network, in case of, its legacy business at all branches for commercial & Islamic banking operations. Separate roadmaps should be provided by the vendor for the bank's existing Conventional and Islamic Banking operations.

The Procuring Agency aims to seek cost (as per price schedule) at the time of selection of vendor.

The strategy for implementation of core banking will be as following

a)    Vendor onboarding (Most advantageous bidder)

b)    Project Plan (within mentioned timelines) will be shared by the vendor (within 30 days of PO)

c)    Creation of licensed Model bank in Core Banking Solution under test environment provided by the vendor which will be an interim arrangement by the vendor till availability of ZTBL infrastructure.

   Note: the activation of CBS licenses in test environment will be done by ZTBL. The vendor will be responsible for proper custody of the licensed test environment.

d)    ZTBL will arrange the infrastructure (HW, OS, DB etc.) within approximately 06 Months. The vendor will help to prepare the BOQ for required infrastructure.

e)    Test environment will be shifted on ZTBL infrastructure.

f)    Run Parallel Operations (Co-existence) **(after all successful pre-requisite)**

g)    GO-Live (as per Plan)

h)    Post-Implementation Support

### 1.4. Project Scope

The vendor is required to independently propose Core Banking solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. It will be the sole responsibility of the Vendor to implement the end to end solution. The Vendor shall undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Bank other than the price quoted in the financial proposal. Vendor needs to consider following while offering Solution / Services to the Bank:

- Supply, customization, installation, training, testing, implementation and rollout of Core Banking System's modules to meet Bank's current & future needs for Conventional and Islamic Banking operations.
- The supply & implementation of CBS, MIS (New CBS & Legacy CBS) would be based on the model of 5 years TCO (Total Cost of Ownership).
- Supply, customization, installation, training, testing, implementation and rollout CBS with other applications.
- Supply, installation and configuration of required ancillary software at Primary and DR sites to run the Core Banking modules.
- Parallel Operations under Co-existence environment along with ZTBL MIS (reporting system) to meet the regulatory & compliance requirements.
- Support, maintenance and customization of core banking modules/ ancillary software for 5-years.
- Any other related work for smooth implementation of CBS in the Bank must be undertaken by the vendor.

| Conventional Banking | Conventional Banking (Agri and Commercial) refers to the banking all Current\Future Products\Schemes, Policies as per Banks Credit manual definition & SBP Directions & Prudential Regulations being offered by the Bank in relation to agriculture banking as well as those banking products which are offered by other commercial banks in local market but are not currently being offered by the Bank. |
|---|---|
| Islamic Banking | Islamic Banking refers to Sharia compliant Islamic banking Current\Future Products\Schemes, Policies as per Banks Credit manual definition & SBP Directions & Prudential Regulations which are offered in conformity with injunctions of Islam. |

- Tentative Sizing

| Tentative Sizing | Volume Information | |
|---|---|---|
| | Current Year | Target (Tentative) |
| Total Number of Customers (All) | 1900000 | 4000000 |
| Total Number of Customer Accounts (CASA) | 2000000 | 4000000 |
| Total Number of Loans and Deposits | 3900000 | 8000000 |
| Bank (Internal) Users | 3500 | 7000 |

| | | |
|---|---|---|
| Number of Transactions per Day | 90000 | 200000 |
| Peak Transaction per HOUR | 13000 | 25000 |

Any other information such as incremental growth of data will be provided at the time of signing of contract.

**1.5. List of Required Services.**

The vendor shall provide all the necessary services to carry out the CBS implementation inclusive of the following:

### 1.5.1. Submission of Design / Implementation Strategy

1. The vendor shall propose implementation timelines along with strategy /methodology to carry out the core banking project. The vendor shall propose the man-hours required to carry out the implementation, along with the number of resources and their expertise level. The project plan provided as part of the Delivery & Completion Schedule should include details of these resources.

2. The vendor shall guide the Bank and formulate strategy in the planning for the Human Resources requirements for implementation of the Core Banking project, including project team composition, strategy for developing skills of the staff, training needs and training methodology. The plan should also include a strategy for knowledge transfer to the Officers of the Bank attached to the Project by associating them with the project during different phases.

3. The vendor shall guide to propose strategy for onsite loading of application software, testing of database, data loading from existing application and initialize file sizing.

4. Vendor shall design a strategy for rolling out the solution to all branches/locations for a smooth and non-disruptive implementation of the new core banking system.

5. Design a plan for a smooth changeover from the existing system to the new system including a strategy for parallel run (e.g. proposed phased implementation at 1 large branch and perform reconciliations & mock runs. The CBS will go through a stabilization period to resolve any issues. After the stabilization period, implementation will be carried as per plan within schedule of requirement).

### 1.5.2. Project Team

1. Vendor has to plan to deploy adequate resources, define their roles & responsibilities and ensure that its key project resources are not replaced till go live. However, under unavoidable circumstances the vendor shall submit a written request to the Bank, in advance, and make available an equal or more qualified replacement at no extra cost to the Bank. The acceptability of any such replacement is subject to approval by the Bank.

2. The bidder will confirm that the proposed current resources and /or to be deployed in future are already on the payroll of the bidder

(evidence in form of salary tax deduction certificate or an agreement with the respective resource will be required to be submitted).

3. Availability of resources to be deployed should be confirmed for the resources proposed from date of submission of proposal till the next 6 months. Proposed resources should not be substituted unless due to any unforeseeable events (e.g. force majeure etc.). An undertaking over this should be co-signed by the resources and be provided as part of the technical proposal.

### 1.5.3. Recommendations on required Network and IT Infrastructure

1. The Vendor shall review and analyze existing network and recommend any changes / optimizations required.

2. The recommendations shall include complete data replication mechanism. The vendor needs to design & implement a zero data loss strategy and no degradation of services for primary data center and DR Site. The DR Site has to be sized at 100% capacity (Compute and storage) of the primary site.

### 1.5.4. Solution Design

The proposed architecture shall have at least following capabilities/ features.

**a. Paced Layer Architecture OR Any Equivalent Architecture That Provides the Benefits of Paced Layer Architecture:**

ZTBL intends to follow a Paced Layer or an equivalent application strategy in future starting with CBS implementation. The proposed CBS should follow the underlying architectural principles when it comes to categorization of their modules as per respective Systems of Differentiation and Systems of Record. A general guideline for Paced Layer architecture is depicted below:
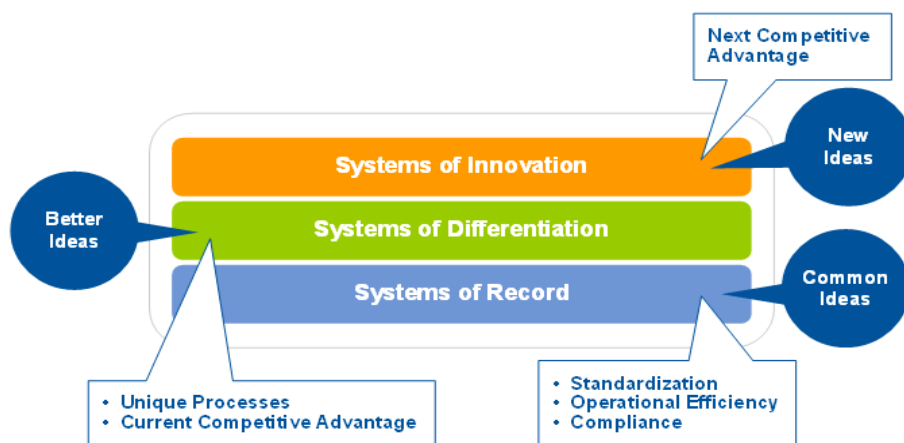


*Diagram Source: Gartner, Paced Layer Architecture*
http://www.gartner.com/newsroom/id/1923014
http://imagesrv.gartner.com/products/local-briefing/pdf/analyst-day-march2014/introduction_to_pace-layered_application_strategy.pdf

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b. Vendors will provide a robust Three-tier Architecture based Core Banking System (web based application). The vendor will also be responsible for providing and implementing a comprehensive solution that meets the bank requirements.

  i. The system should be scalable to accommodate our growing customer base and expanding range of services.

  ii. The system should adhere to the highest security standards to protect sensitive customer data and prevent unauthorized access.

  iii. The system should be highly reliable, with minimal downtime and robust disaster recovery mechanisms in place.

  iv. The system should seamlessly integrate with our existing infrastructure, including third-party applications and services.

  v. The system should allow for easy customization to meet our specific business requirements and regulatory compliance needs.

  vi. Bidder shall assure the data at rest and data in transmission encryption (I-e System to System and Client To system) while configuring core banking system. Bidder shall also comply the ZTBL's Cryptography Standard or equivalent /above.

  vii. Follow the Center for Internet Security (CIS) bench marking for hardening of system and devices deployed for CBS.

  viii. The CBS solution preferably integrate-able to industry known HSM Solution for encryption keys.

c. **Seamless Upgrades**

No customizations to be made in CBS during implementation, which shall not be supported by the CBS vendor in future versions of its standard CBS. All such customizations should be made part of independent Presentation / Process layers to avoid repeat customizations in future CBS upgrades.
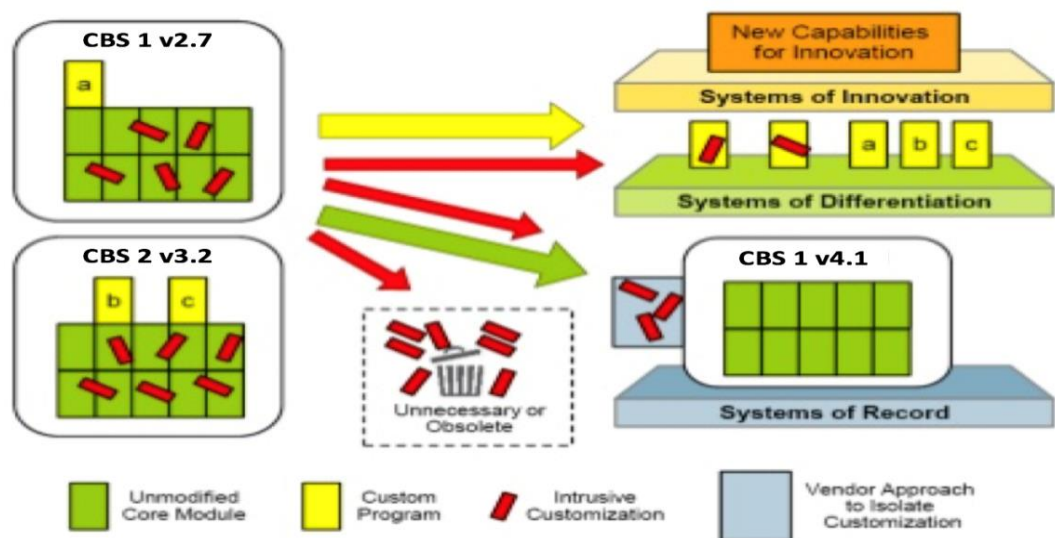


*Diagram Source: Gartner, Paced Layer Architecture*

*Diagram Source: Gartner, Paced Layer Architecture*
http://www.gartner.com/newsroom/id/1923014
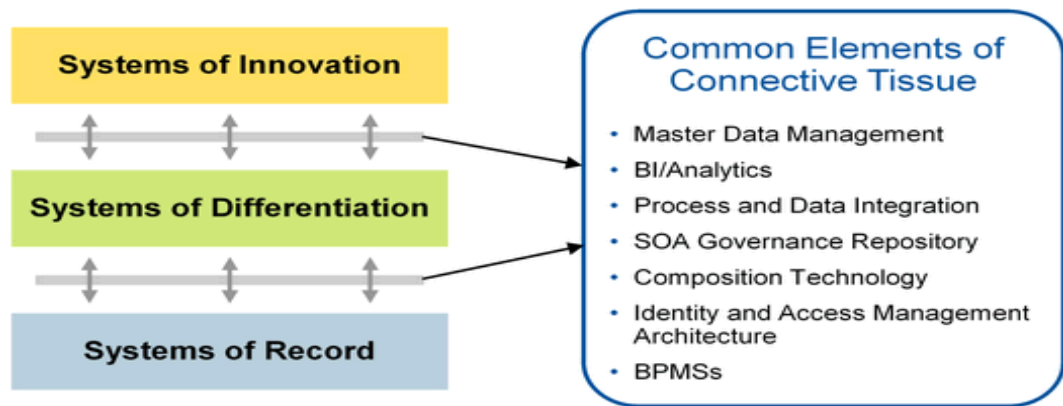
### d. External Interface and Integration

The Vendor shall ensure that the offered CBS shall have the capability to directly interface with any applications that may be used by the Bank from time to time. The offered solution shall be integrated with existing IT system of ZTBL including Oracle ERP-EBS, ATM switch (BPC Smart Vista) SIEM, AML, Treasury, NADRA (Application) and other IT systems not being replaced with CBS on need basis.

### e. Data Transfer Between Systems

In proposed CBS, data transfer between processes or applications, shall not have any manual intervention in order to prevent any unauthorized modification. Straight Through Processing methodology shall be followed for automated integration with an appropriate authentication mechanism and audit trails using reusable Services and APIs.
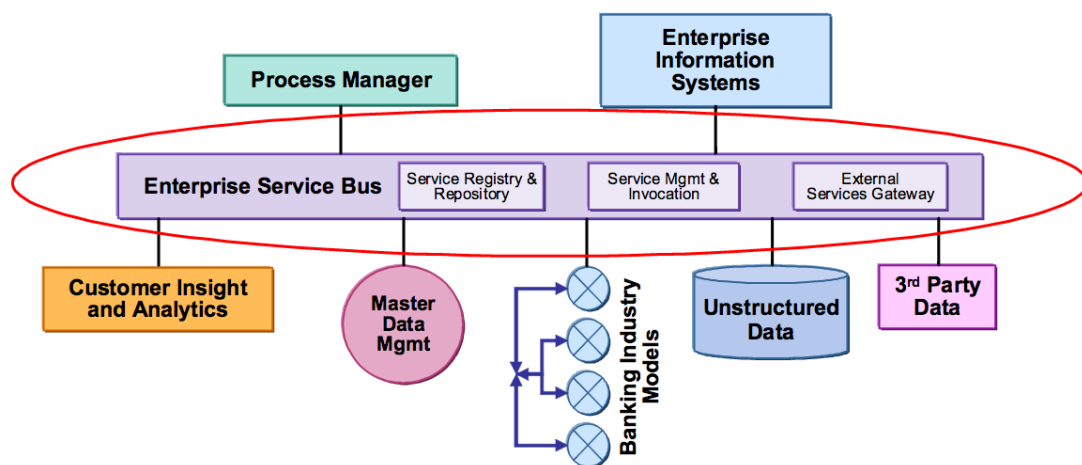


### f. 24x7 System Availability to Users

The Core Banking System and other proposed solutions' design and deployment architecture shall be such that the system is available to users 24 X 7 without any down-time (i.e. 99.9% uptime) including for periodic closings, system maintenance, backups, data warehousing/mining, report/MIS generation, Patch management and while running batch processes.

### g. Single Platform for Conventional and Islamic Banking

The proposed solution shall offer Conventional and Islamic Banking on a single platform with inter system transaction capability.

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**h. Security Access Level**

Security mechanism shall be implemented by the vendor in offered Core Banking System, related services/applications and provided tools. The solution shall be equipped with Access controls mechanisms at user level, database and application system levels.

**i. Compliance with Regulatory, Basel, Sharia and Audit Requirements**

The proposed solution shall be fully compliant to local regulatory requirement whereas Islamic banking modules shall be Sharia compliant. Vendor shall also implement the audit compliance tools and technologies to ensure clear visibility of compliance issues in terms of application, its related modules etc.

**j. Audit Tool**

The Vendor shall provide audit tool(s) for auditing all offered components as may be required by the internal /external and Regulatory auditors from time to time, during the contract period.

1. **User Activity Logging**: This includes logging user actions such as login/logout, account modifications, data access, and system interactions.
2. **Data Access Logging:** Tracking who accessed which data, when, and from where (IP Based logs). This helps in identifying unauthorized access or data breaches.
3. **Transaction Logging:** Logging all transactions within the application to maintain an audit trail for financial or regulatory purposes.
4. **Configuration Change Logging:** Recording changes made to the application's configuration settings, including who made the changes and when.
5. **Error Logging and Monitoring:** Capturing and logging errors, warnings, and exceptions to identify and resolve issues in the application.
6. **Security Event Logging:** Logging security-related events such as failed login attempts, access control violations, and security policy changes.
7. **Access Control and Privilege Logging:** Logging changes to user roles, permissions, and privileges to monitor access control changes and detect potential security risks.
8. **Timestamps and User Identifiers:** Ensuring that each log entry includes a timestamp and a unique identifier for the user or system component responsible for the activity.
9. **Encryption and Integrity Protection:** Implementing measures to protect audit logs from tampering or unauthorized access, such as encryption and digital signatures.
10. **Alerting and Notification:** Configuring alerts and notifications for critical events or anomalies detected in the audit logs to enable timely response and mitigation actions.

### 1.5.5.    Supply of Core Banking Modules

1. The proposed Core Banking System shall, at minimum, meet Requirements refer **Annexure-C-D**

### 1.5.6. Supply of Required Ancillary Software

1. Bank will provide required hardware for the proposed solution at Primary and DR sites.
2. Vendor must provide any other ancillary software if required for the implementation of Core Banking modules.
3. Vendor shall ensure licensing of ancillary software during the contract period if required.
4. Vendor shall be responsible for maintenance of all provided ancillary software under support & maintenance.
5. Vendor shall ensure availability of respective ancillary software in line with service level indicators.
6. During the tenure of the contract, if any provided ancillary software reaches its end of life / end of support then the vendor will replace such software with a similar or upgraded application without any additional cost.
7. ATM switch (BPC Smart Vista) is already implemented in the Procuring Agency's environment and the vendor is not required to quote this as part of the CBS solution. However, responsibility to integrate this with the CBS lies with the vendor.

### 1.5.7. Implementation of Core Banking Modules

1. **Installation & Configuration:** Upon issuance of Work Order by Procuring Agency for a particular module, the vendor shall carryout installation & configuration of that required module as per committed schedule.
2. **Detail Analysis of CBS Requirements:** Following the award of contract, vendor will have to submit detailed analysis of CBS requirements (Functional /Technical) and must also include all the areas where the vendor is suggesting any different solution, workaround. If the work-around involves re-alignment of a business process the re-aligned process shall be included in the analysis.
3. **Customization:** The Vendor shall carryout customization in a core banking module in order to accommodate tailored requirements of the Bank, wherever required. All required customization efforts, at the time of module implementation, will be in-built to the cost and no change request for price enhancement for customization is acceptable at later stage. However, as per best industry practice for enterprise software implementation, the Bank will try to adopt given work flows and recommend minimum customizations. The final decision on business process adopted whether it is customization or out-of-box remains with the Procuring Agency.
4. **Data Migration:** The vendor shall be responsible for successful data mapping and data migration from the legacy Systems to the new CBS. The vendor shall migrate all existing core data, master data and transactional data from the current operational / live system to the proposed CBS. Vendor is required to share the approach and

methodology for data migration. All data cleansing will be performed by the Bank, and data reconciliation will be performed by the Bank & Vendor. ZTBL will provide the data as per the formats required by the vendor. The vendor will be responsible to conduct gap analysis between data fields available in legacy data and the provision in new system. All information/data fields available in legacy data shall be migrated into new CBS regardless of whether provision already exists in it or to be made. The new CBS may require additional data fields which are not available in legacy data. Such columns may be filled with default value with provision to add the same over the period. The migration strategy provided by the vendor shall take care of cleansing and transformation activities within the core system having impact on downstream systems. During the transition phase, the vendor is expected to design a strategy for compatible operations between the proposed CBS and the legacy software (i.e. branches running legacy CBS should be able to synchronize / reconcile / settle with the branches running the proposed CBS), New CBS will also to provide and load data as per format of Interal ZTBL MIS (reporting system) for regulatory & compliance requirements while going live.

5. **Testing:** Vendor shall provide detailed approach for Unit Testing, Functional Testing, System Integration Testing, Validation Testing, Test data covering all business products, Test cases with status, Test traceability matrix (ensuring that the required functionality has been covered in the test cases) and Stress Testing. Vendor shall arrange proof of conducting the required testing by him. The vendor shall also assist the Bank in conducting all the required tests by the Bank and analyzing / comparing the test results.

6. **User Acceptance Testing:** The vendor shall conduct "User Acceptance Test" (UAT) of each module to ensure that all the requested functionalities /customization are available and is functioning accurately. There will be an acceptance test by the Bank or its nominated representatives. It must be ensured that test cycles are performed on the migrated data leading to Go-Live. In case of discrepancy in software supplied and services, Bank will invoke Liquidated Damages as specified in General Terms & Conditions of the contract.

7. **Pilot Implementation:** Upon successful UAT, the vendor shall start implementation on pilot basis at selected 05 branches (to be mutually finalized at the time of contract) this will run Parallel Operations under Co-existence environment along with ZTBL MIS (reporting system) to meet the regulatory & compliance requirements.

8. **Rollout:** The vendor is required to rollout the Core Banking system in 45 ( Forty Five selected branches by the ZTBL) and Head Office as well. The vendor would be completely responsible up to the

completion of 50 branches rollout. The vendor shall involve Bank's personnel in the migration / roll-out in order to train them for migration / rolling-out of Core Banking modules. The vendor will also provide all relevant source etc, to ZTBL team for configuration, migration of rest of the branches.

9. **Go-Live:** Go-live refers to the date at which the User Acceptance Testing (UAT) is completed and business signoff is obtained to move the complete Core Banking Solution under Co-existence environment along with ZTBL MIS (reporting system) in to production as per plan. Each branch may have its own separate Go-Live date.

10. **Training Plan:** Vendor shall conduct a training need analysis and provide training plan / material that includes at a minimum the objective, scope and strategy. Training is to be provided at Islamabad Training facility of ZTBL to different personnel at various levels of the organization. The training should at least cover the following areas of solution:

    a. Functional User Training;
    b. Application Management;
    c. Database Management;
    d. User Management;
    e. Application Security Management
    f. Backup & Recovery Operation & Management.
    g. Help Desk Management.
    h. Any other training required for successful operation of Core Banking operations.

11. **Training:** For Conventional Banking, the vendor in coordination with the ZTBL's team will carry out a Training need assessment of ZTBL's personnel under a Train the Trainers program for the number of modules that have been implemented. The trainer will be provided by the vendor, whereas, training facility will be provided by the Bank. The vendor shall also provide technical training to the Bank's technical resources in accordance with the training plan.

    For Islamic Banking, all personnel will be trained in the first year. For subsequent years, vendor shall carry out a Training Need Assessment of personnel under Train the Trainers program for the number of modules that have been implemented. The trainer will be provided by the vendor, whereas, training facility will be provided by the Bank.

12. **Documentation:** The vendor shall provide all system, user, functional and technical specification document (updated) of the core banking system at relevant stage of the project:

    - Solution Requirement Document
    - Design Document (including Application Architecture, Database)
    - Configuration Option Document (COD)
    - Customization & personalization Management Document.
    - Data Migration Strategy document.
    - Co-existence Strategy document (along with ZTBL MIS).

- Testing & UAT Strategy document.
- Implementation & Rollout Strategy documents.
- Training Plan and Material.
- User Manuals /documentation.
- Deployment Manual with data migration scripts (Step by step guide to configure rollout a new Branch along with checklist) and reconciliation mechanism.
- Integration documentation (APIs, ETLs, all relevant scripts etc.)
- Any other documentation relevant to the optimal operations of the Core Banking System or any other application interface with CBS.

## 13. System Reports

1. The vendor shall ensure that its CBS MIS (New CBS & Legacy CBS) is able to generate all reports required by regulatory bodies e.g. State Bank of Pakistan & external agency etc. at no extra cost during the contract period.

2. The vendor shall provide all customized reports as mentioned in **Annexure Z-C** as part of the proposed CBS solution (the structure of reports may change in line with newly acquired CBS) at no extra cost.

3. During currency of the contract, the selected vendor shall develop any new regulatory reports required by regulatory bodies e.g. State Bank of Pakistan & external agencies etc.

4. The vendor shall train the Bank's software development team in order to generate customized reports from system in the future at their own.

5. As Bank MIS will be used for reporting purpose so the Vendor needs to ensure regulatory and compliance requirements are met by pushing data new live branches to the bank's old Management Information System (MIS) during a period of coexistence.

6. The Vendor will plan to seamlessly transfer all reporting functions from & data from old MIS system to the new one without disrupting business operations. Parallel operation of both systems during the coexistence period will allow thorough testing and validation of the new system before full migration.

7. As vendor will successfully migrate reports to the new MIS system, the old MIS system will be gradually phased out.

8. Financial reporting requirements within the banking industry, related to the International Financial Reporting Standards (IFRS-9) as per State Bank of Pakistan (SBP) regulations, the vendor should offer a comprehensive solution within the core banking system. This solution should be capable of generating IFRS-9 desired reports that adhere to the current standards set by the SBP while also being flexible enough to adapt to any future regulatory changes. This includes ensuring accuracy, compliance, and timely submission of reports as per the regulatory guidelines for IFRS-9.

The solution should be scalable and customizable to accommodate any future updates or revisions to the IFRS-9 standards as per SBP regulations without significant disruption to the banking operations.

### 1.5.8. CBS Licensing Model

|  | Branches | Users |
|---|---|---|
| Existing | 501 | 2500 |
| Future | 99 | 500 |

1. The vendor is required to provide single CBS license type which would hold good for all user types / roles (teller, admin, power users etc.) that may be defined in the system.

2. All licenses proposed by the vendor should have no restriction or limitation on the number of branches, offices, locations, users (restriction on minimum number of licenses / concurrent logins), transactions, policies, claims and environments. The implementation of the CBS will be carried out nationally (i.e. in Pakistan) and the bidder is not required to implement any feature of the CBS outside Pakistan.

3. The vendor is required to provide licenses for all software components for the CBS.

### 1.5.9. Support & Maintenance

1. The vendor shall sign SLA for 5-years for providing support. The period of support will be started from the date of Go-Live.

2. Under Support & Maintenance, the vendor shall offer back to back support. This support shall include, providing solution to the day-to-day problems that may be encountered due to any of the constituents offered as part of the solution. It may also include minor changes / configurations and customizations in the software.

3. All security updates recommended from the Procuring Agency's internal and external resources need to be rectified to their satisfaction under Support & Maintenance head where no extra charge is invoiced.

4. Vendor shall set up a Centralized Help Desk for ongoing onsite support to the users / Bank Officials for their day to day queries about the Core Banking System and other related modules. The onsite support will be Level 0 support which would be complemented by Level 1 up to Level N support by the lead bidder at a location of the lead bidder's preference.

5. For continued onsite support, vendor shall deploy fulltime team, comprising of at least followings:

   i. Two (02) expert members to carryout running operations & software customization and change management work as suggested from time to time from regulator, auditor (internal / external) or business unit. It is the sole responsibility of the vendor to provide the required customizations in case the onsite resources are not able to carry out the customizations. Design issues relating to the Core shall be routed to the principal. For any such exceptions, the lead bidder needs to provide a

justification from the principal on their letter head reflecting willingness of fixing the issue within reasonable time (in consultation with the Procuring Agency).

ii.   Resources to support optimal operations of Core Banking solution (number of resources, skill set and their job descriptions to be proposed by vendor).

6.   The vendor shall provide IT Disaster Recovery capability, in respect of the supplied CBS solution. In case the Vendor is unable to either provide the required below mentioned service levels or meet the timelines as specified, it would be treated as breach of contract. Penalties will be imposed accordingly.

7.   During currency of the contract, vendor shall develop any new regulatory reports required by State Bank of Pakistan under support & maintenance cost.

8.   The vendor shall share the development toolkit to perform in-house changes over the CBS and provide training to ZTBL team.

### 1.5.10.   Customization after Go-Live of a Core Banking Module

Vendor and ZTBL shall follow the mechanism reproduced as under for deciding the man-days required for the CR.

**a.  Mechanism for Change Request**

o   ZTBL will submit the BRD to open the change request
o   Vendor shall will review and submit the required man-days along with WBS to achieve the required assignment. Effort estimation will be performed by making use of formal software development tools / Bidders are required to propose the methodology for effort estimation.
o   ZTBL through its Change Management Committee will review the Proposed Plan submitted by Vendor.
o   ZTBL will formally intimate through email/letter to vendor for start of CR.

Note: ZTBL reserves the right to negotiate the proposed man-days for any Change request (CR).

### 1.5.11.   Service Level Indicators

All software solutions provided under the contract shall at least meet the following service level indicators.

| Indicators | Support Requirement |
|---|---|
| Transactions Per Second | Minimum 15tps |
| Response time between CBS Application Server and Database Server in case of 2 tier CBS architecture | <50 ms |
| Response time between each tier in case of 3 tier CBS architecture. | <25 ms |
| Branch Counter Close (BCC) | < 10 Minute |
| Day End (Centralized) | <3 Hours |
| Month End (Centralized) | <4 Hours |
| Half Year/ Year End (Centralized) | <6 Hours |
| Definition of Transaction: | A single request received by CBS |

| | from any channel and its response given is considered one transaction, (eg. Title Fetch is considered single transaction. Other examples could be Balance Inquiry, Fund Transfer, etc). |
|---|---|
| **For Core Banking Branch Tellers:** | |
| Screen Response Time on branches (dependent on network *) | <2 sec |
| Definition of Screen Response | This response time is crucial for user experience in CBS where efficiency and responsiveness are the key requirements. A fast screen response time ensures that users can perform their tasks swiftly and without unnecessary delays, enhancing productivity and overall satisfaction. |
| **Recovery Point Objective (RPO)** | |
| For in-city DR | As per industry best practice |
| For out-of-city DR | As per industry best practice |
| **Recovery Time Objective (RTO)** | |
| For in-city DR | As per industry best practice |
| For out-of-city DR | As per industry best practice |

'* the network bandwidth proposed by the bidder

### 1.5.12.    Priority Levels for Response & Resolution of Service Request

The below table summarizes the incident / service priorities and their expected response times to incident / service tickets raised by the Procuring agency. These would be reflected in the signed SLA:

| Priority Level | 1 – Critical / High Severity | 2 – Medium Severity | 3 - Low Severity |
|---|---|---|---|
| Priority Levels Definition | Affect a large number of users or customers, interrupt business, and affect service delivery. These incidents almost always have a financial, customer (operational), regulatory and reputational impact | Affect a few staff and interrupt work to some degree. Customers may be slightly affected or inconvenienced. | Are those that do not interrupt users or the business and may have a worked around. Services to users and customers can be maintained. |
| Initial Response / Acknowledgment by Vendor | Vendor will provide an initial response via telephone or email within one (1) Hour. | Vendor will provide an initial response via telephone or email within four (5) hours. | Vendor will provide an initial response via telephone or email within one (1) day. |

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| Priority Level | 1 – Critical / High Severity | 2 – Medium Severity | 3 - Low Severity |
|---|---|---|---|
| Vendor's Targeted Resolution Time (includes office working, weekends and gazetted holidays). | Resolution of Severity 1 problems will be done within 4 hours. | Resolution of Severity 2 problems will be provided within 24 hours. | Resolution of Severity 3 problem will be provided within One (1) week. |

### 1.5.13. Escrow Mechanism

1. The Bank and the Vendor shall mutually agree, as part of the contract, to appoint an escrow agent to provide escrow mechanism for the deposit of the baseline configured (before go-live state) all software applications/modules of supplied/procured CBS, in order to protect its interests in an eventual situation.

2. The Procuring Agency and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, the events of the release of the source code and the obligations of the escrow agent.

3. Costs for the escrow will be bundled in the solution's cost.

4. As a part of the escrow arrangement, the final selected Vendor is also expected to provide the source code along with detailed source code documentation (including data structure, ER&DD Model) of all the software applications of CBS and other ancillary software which have been duly reviewed by an external independent organization.

5. One potential alternative is for the vendor to retain the source code or executables on a drive or disk, which can be placed under joint custodianship of both parties in the bank's locker. The conditions under which either party can exercise their right to access can be mutually agreed upon.

### 1.6. Tasks / Activities

Following are the tasks / activities to be performed by the Vendor:

1. The vendor is required to design, supply, install, customize, configure, test, implement, rollout and maintain the offered CBS module as per the requirements of this Bidding Document.

2. Vendor shall supply all services and goods as mentioned in previous section of the bidding document.

3. Vendor shall provide required ancillary software for smooth operations of the Core Banking system.  However, Datacenter and DR Site facilities will be provided by the Bank.

4. Vendor shall supply all licenses required to acquire, implement and maintain the CBS. These may include licenses for CBS  & Supply of Required Ancillary Software etc.

5. Vendor shall provide support for the CBS supplied to ZTBL from the respective date of Go-live of each module as per agreement.

6. The offered CBS shall be compliant to all instructions, rules and regulations issued by State Bank of Pakistan (SBP), Security Exchange Commission of Pakistan (SECP), Government of Pakistan (GoP) and other regulatory bodies. For any future requirements that come up from these bodies, the vendor will need to implement / develop the requirements free of cost during the currency of the contract within the timeframe prescribed by the relevant government body / regulator.

7. The CBS should be able to provide required interface with government agencies and State Bank of Pakistan in order to meet existing / future regulatory & statutory requirements. The cost should be made part of the Annual Support and Maintenance fee within the financial proposal

8. The Vendor shall convey to the Procuring Agency that all the customizations required to "Go Live", as agreed upon and signed off by the Procuring Agency are completed and the solution is ready for testing.

9. Vendor shall assist to set up a SIT (System Integration Testing) / UAT (User Acceptance Testing) test server (separate environment from production server).

10. The Vendor shall assist the Bank in preparing UAT test cases including test data.

11. The Vendor shall assist the Bank in preparing QA environment along with test cases including test data.

12. The Vendor shall provide full time resources conversant in all business areas, for trouble-shooting during the entire UAT process.

13. The vendor shall also provide any known-bug report within the CBS along with its workaround.

14. The Vendor shall be responsible for defining/providing interfacing points in order to integrate back-end and front-end systems.

15. The vendor shall deliver walkthroughs of the Core Banking Solution to the relevant stakeholders through the use of workflow management software. Walkthroughs for as-is, proposed and agreed workflows should be delivered through the workflow management system.

16. Vendor shall deposit updated versions of source code for all the software applications/modules of supplied core banking system/ancillary software with an escrow agent to provide escrow mechanism, in order to protect Bank's interests in an eventual situation

17. Vendor shall carry out all other tasks/activities necessary and incidental to the implementation of core banking solution as may be identified from time to time.

18. Vendor is required to have an acceptance signed off of all deliverables from the Procuring Agency.

# Annexure- Z-C - Functional Requirements

| Sr. No. | Feature (1-Conventional) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **1.1** | **Corporate / SME Banking** | I am Heading only | **0.0** |
| 1.1.1 | System has the ability to allow credit profile for corporate customer to include limits for each type of lending, global limit, credit officer ID, group ID, and corporate balance sheet information | Available | 1.0 |
| 1.1.2 | System has the ability to show account turnover e.g. cash withdrawals, and cheque deposits / withdrawals on customer enquiry, average balance of quarterly, six monthly, yearly | Available | 1.0 |
| 1.1.3 | System has the ability to process suspended markup automatically. Lists of month, YTD and movements etc. can be viewed. | Available | 1.0 |
| 1.1.4 | System allows Credit Limit changes to be validated by Credit Manager. (as per Approval Matrix) | Available | 1.0 |
| 1.1.5 | System allows customer enquiry to show all relationships with ZTBL, including details of all letters of Credit, Letters of Guarantees etc, and unlimited history. | Available | 1.0 |
| 1.1.6 | System has the ability to view commitment reports in various orders and groupings, allowing credit officers to monitor customer commitments and exposures, and utilization of borrowing limits | Available | 1.0 |
| 1.1.7 | System has the ability to perform multiple disbursements on a single loan with fixed and floating pricing (KIBOR based) | Available | 1.0 |
| 1.1.8 | System has the ability to display central liabilities positions according to customers and lines of business, industry wise at Region level, Team Leaders level, Relationship managers level etc. | Available | 1.0 |
| 1.1.9 | System should be able to provide average balances for customers (deposits / advances) (all type of accounts along with its associated advances) | Available | 1.0 |
| 1.1.10 | System has the ability to display central liability feature showing all customer limits/outstanding etc including FX and Contingents | Available | 1.0 |
| 1.1.11 | System has the ability for automated credit ranking/customer risk rating | Available | 1.0 |
| 1.1.12 | System has the ability for loan rescheduling remission, write-off, repricing, restructuring, roll-over | Available | 1.0 |
| 1.1.13 | System has the ability to book off balance sheet item as single entry transactions | Available | 1.0 |
| 1.1.14 | System has the ability to block/access particular GL accounts | Available | 1.0 |
| 1.1.15 | System has the ability to perform Loan Syndication | Available | 1.0 |
| 1.1.16 | System has the ability to transfer from regular to Past Due or Non Accrual Status | Available | 1.0 |
| 1.1.17 | System has the ability to calculate overall customer profitability region wise, business segment wise. | Available | 1.0 |

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| 1.1.18 | System has the ability to calculate product profitability both at global level as well as individual customer level. | Available | 1.0 |
| 1.1.19 | System has the ability to handle discounted loans and bills | Available | 1.0 |
| 1.1.20 | System has the ability to record turnover in each account, total debits, total credits and number of transactions (average balance) | Available | 1.0 |
| 1.1.21 | System has the ability to identify of one-off limits / excesses | Available | 1.0 |
| 1.1.22 | System has the ability to auto-generate markup invoices including breakup and calculation and loan repayment intimation | Available | 1.0 |
| 1.1.23 | System has the ability for Limit Control and Monitoring | Available | 1.0 |
| 1.1.24 | System has the ability to record credit profile for corporate customer including limits for each type of lending, global limit, credit officer ID, group ID, and corporate balance sheet information. | Available | 1.0 |
| 1.1.25 | System has the ability to monitor collateral and guarantees | Available | 1.0 |
| 1.1.26 | System should be able to revaluate/valuate the collaterals. | Available | 1.0 |
| 1.1.27 | System has the ability to classify the account (OAEM Doubtful, Substandard, Loss, etc. or as per SBP loan classification regulations) at the customer and facility level | Available | 1.0 |
| 1.1.28 | System has the ability to capture documents and other security shortfalls at the system level and then generation of alerts of approaching and lapsed expiries | Available | 1.0 |
| 1.1.29 | System has the ability to transfer pricing charged to the department, customer, and facility to see the actual yield on account | Available | 1.0 |
| 1.1.30 | System has the ability of early warning signals on the deteriorating repayment behavior. The ability to report repayment behavior based upon parameterized configuration | Available | 1.0 |
| **1.2** | **Consumer Finance** | **I am Heading only** | **0.0** |
| 1.2.1 | System allows users to process consumer loans to implement consumer lending policy | Available | 1.0 |
| 1.2.2 | System has the ability to evaluate multiple consumer financing requirements and multiple credit products. | Available | 1.0 |
| 1.2.3 | System has the ability to provide web-enabled access to customers to check for the Approval and Qualifications of his/her Loans according to eligibility criteria of Consumer Finance Products, up-to-date information like credit charges | Available | 1.0 |
| 1.2.4 | System allows to be account-based, direct billing and collection system that supports the complete billing lifecycle for the Consumer Finance Products. | Available | 1.0 |
| 1.2.5 | System allows limits for loan approval of individual officers to be checked automatically before processing the loan. | Available | 1.0 |
| 1.2.6 | System should monitor amount secured by each type of collateral, value of collateral etc. (coverage ratios) | Available | 1.0 |

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| 1.2.7 | System allows guarantors to be centrally recorded, allowing users to know if prospective guarantors have guaranteed anyone else. Users also need to know how much the guarantors have guaranteed in total, and what their own liabilities are. Guarantees given by prospective and actual borrowers also needs to be known. Lists of guarantors to be printed along with Net worth of the guarantors. Should be able to search who guaranteed each loan. Guarantors' accounts to be flagged to warn staff about their commitments. Screening before no-liability letters are printed. | Available | 1.0 |
| 1.2.8 | System should allow recording, monitoring and tracking of key Consumer Finance related Activities including, but not limited to: Consumer Finance, Auto finance, real estate loan, recreational loan, electronic items, miscellaneous purchase loans, Amortized, deferred Loans, Top up loans, Term Loans, Flat Rate loans, commercial loans, syndicated loans, risk participation loans etc. | Available | 1.0 |
| 1.2.9 | System should be able to track detailed information about each application for performance analysis | Available | 1.0 |
| 1.2.10 | System should have a flexible and customizable billing and payment system designed to meet the borrower's need. It should also include online system for payment of Consumer Loans and tracking the Loan status | Available | 1.0 |
| 1.2.11 | System has features for Limit Control and Monitoring<br>a. Options are present for increasing or decreasing limit<br>b. Parameters in place for monitoring of limits<br>c. Provision for identifying over/limit accounts<br>d. Facility to link transactions from any other service taken by the customer to capture external risks | Available | 1.0 |
| 1.2.12 | System should have the ability to customize repayment schedule e.g. monthly, quarterly, half yearly, annual, customized schedule | Available | 1.0 |
| 1.2.13 | System should have the ability to customize repayment amounts e.g. equal installments, equal depreciation, unequal (customized) installments. | Available | 1.0 |
| 1.2.14 | System should have the ability to customize repayments e.g. early repayment for any amount, partial or no payment of a particular installment or installments. System has the ability to provide grace period to customer. | Available | 1.0 |
| 1.2.15 | System should have the ability to defer an installment – either only principal or principal + markup, at user request. | Available | 1.0 |
| 1.2.16 | System should have the ability to defer an installment for all customers except those who elect for non-deferment. | Available | 1.0 |
| 1.2.17 | System should have the ability to define loan tenure for any period (year / month / days) | Available | 1.0 |
| 1.2.18 | System should have blocking feature to prevent increase of loan amount or early repayment etc. | Available | 1.0 |
| 1.2.19 | System should have the ability to automatically deduct loan repayment when salary is credited to a customer (especially via the electronic salaries option for companies/ministries) | Available | 1.0 |
| 1.2.20 | System should have ability for automatic repayment | Available | 1.0 |

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| | facilities from customer's account | | |
| 1.2.21 | System should have the ability to accept loan repayment from multiple sources like ATM transfers, Markup (Profit) on Deposits accounts, Front office receipts, Standing Orders,  (all Products under Assets & Lability) etc. | Available | 1.0 |
| 1.2.22 | System should have the ability to continue accruing markup in case of non performing loans without posting into books of account (consumer & corporate) | Available | 1.0 |
| 1.2.23 | System should have the ability to generate Loan statements on request | Available | 1.0 |
| 1.2.24 | System should have the ability for automatic credit scoring to speed up processing of applications | Available | 1.0 |
| 1.2.25 | System should have the ability to automatically calculate insurance and other charges (fixed or a percentage of the loan) and post at time of opening the loan or on monthly installments. | Available | 1.0 |
| 1.2.26 | System should have the ability to automatically calculate and post up-to-date markup in case of early closure of loan. | Available | 1.0 |
| 1.2.27 | System should allow lien to be marked against particular advances. | Available | 1.0 |
| 1.2.28 | System should have the ability to automatically attract penal markup (parameterized rates) in case of overdue loans. | Available | 1.0 |
| 1.2.29 | System should have the ability to show loan statement with all debits and credits. | Available | 1.0 |
| 1.2.30 | Loans totals reports should reconcile with General Ledger figures when printed on any day in a month. | Available | 1.0 |
| 1.2.31 | System should have the ability to change markup Rates globally for existing loans | Available | 1.0 |
| 1.2.32 | System should have features for Document Management System and Electronic Filing<br>a. Image capturing of Loan Applications and Production Level Scanning<br>b. Routing and tracking features for document control | Available | 1.0 |
| 1.2.33 | System should have feature for adding new credit card and debit card options for payment options | Available | 1.0 |
| 1.2.34 | System is able to maintain record of utilization/misutilization of all loans. | Available | 1.0 |
| **1.3** | **Loan Product Creation/Configuration** | **I am Heading only** | **0.0** |

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| | System has the ability to create new loan products e.g. Individual / Group/ Classification/ Sub-classification by selecting processing characteristics and configuration options, including but not restricted to:<br>- Loan Term<br>- Brand name<br>- Purpose<br>- Principal Amount<br>- Limits/Ranges<br>- Currency<br>- Type of Security<br>- Markup Rates Applicable e.g. Variable & fixed<br>- Rate of Rebate<br>- Service Fee or Charge<br>- Markup Calculation & Posting Frequencies:<br>   o Daily<br>   o Weekly<br>   o Fortnightly<br>   o Monthly<br>   o Quarterly<br>   o Semi-annually<br>   o Yearly<br>- Markup Capitalization<br>- Loan Classification Rules for Delinquency<br>- User-defined market segments including but not limited to:<br>   o Geographic locations<br>   o Customer segment<br>   o Seasonal | | |
| 1.3.1 | - Channels | Available | 1.0 |
| 1.3.2 | System should have the ability to define seasons based on different geographical locations | Available | 1.0 |
| 1.3.3 | System has the ability for fixing validation rules and Schedule of charges (all variants) based on parameters given on product creation/configuration. | Available | 1.0 |
| 1.3.4 | System has the ability to allow authorized users to modify the selected product attributes at the customer account level after due approval. | Available | 1.0 |

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| 1.3.5 | System has the ability to manage products by:<br>- Security/collateral type (ability to manage multiple securities against one loan)<br>- Purpose<br>- Industry<br>- Type of loan (Secured/unsecured)<br>- Currency<br>- Profession<br>- Gender<br>- Repayment Mode<br>- Income Slab<br>- Maturity<br>- Demographic info<br>- Category of customer (e.g.. PEP, Proscribed entities, PWD, etc.)<br>- User-defined market segments<br>   o Geographic locations  (Region/ Area/ Branch/ Sub-Branch etc.)<br>    o Income Level<br>    o Industry segments | Available | 1.0 |
| 1.3.6 | System has the ability to specify the following loan characteristics for all types of loans: | Available | 1.0 |
| 1.3.7 | ◊ Duration of loan | Available | 1.0 |
| 1.3.8 | ◊ Maturity date in case of bullet loans | Available | 1.0 |
| 1.3.9 | ◊ Markup Rate of loan | Available | 1.0 |
| 1.3.10 | ▪ Fixed | Available | 1.0 |
| 1.3.11 | ▪ Variable | Available | 1.0 |
| 1.3.12 | ◊ Type of repayment schedule | Available | 1.0 |
| 1.3.13 | ▪ Bullet ( principal and markup on maturity) | Available | 1.0 |
| 1.3.14 | ▪ Bullet (  principal on maturity and markup on user defined intervals i.e. monthly, bimonthly, quarterly, 6 monthly, annually, pre-defined dates,  in 2,3,4,6,8 etc. installments. For example an 8 months loan is sanctioned and clients ask for 2 or 4 installments, system should be flexible to accommodate). | Available | 1.0 |
| 1.3.15 | ▪ EMI, EQI, Equal Bi- Annual Installment ( with flexibility of system to provide option to adjust markup either first SC or PA or vice versa) & bifurcating loan tenure into 2,3,4,6,8 etc.  installments. For example an  8 months loans is sanctioned and clients ask for 2 or 4 installments, system should be flexible to accommodate. | Available | 1.0 |
| 1.3.16 | ▪ Adjustment of dry periods in case of EMI loans: e.g. 1st 6 months repayment would be principle and Markup both next 3 months only Markup payments and last 3 months again Markup and principle. | Available | 1.0 |
| 1.3.17 | ▪ Grace period option, system should be flexible for providing grace period in repayments where needed throughout the repayment period at any point of time. | Available | 1.0 |
| 1.3.18 | ▪ Variable disbursement and Repayment Date, setting up installment date on choice e.g. if a borrower request his installment date on every 5th day of month or 10th the system must have the flexibility. | Available | 1.0 |

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| 1.3.19 | ▪ Minimum payment due ( Markup due + any %age of principle amount). For example due installment amount is 10,000 but if clients pays some minimum amount to any agreed %age of due PA plus markup due, system should facilitate. | Available | 1.0 |
| 1.3.20 | System should have the flexibility to recover either service charge or principal amount first. | Available | 1.0 |
| 1.3.21 | System should have the ability to customize the repayment Sequential Order of PA, SC, Other charges. | Available | 1.0 |
| 1.3.22 | System should have the ability to accept the minimum payment due. | Available | 1.0 |
| 1.3.23 | System should have the ability to facilitate variable disbursement dates. | Available | 1.0 |
| 1.3.24 | System should have the ability to accommodate dry periods incase of EMI loans. | Available | 1.0 |
| 1.3.25 | System should have the ability to accommodate grace period after loan is disbursed. | Available | 1.0 |
| 1.3.26 | System should have the ability to specify default markup rates for defined customer segments. | Available | 1.0 |
| 1.3.27 | System should have the ability to allow Top Up Loans i.e. a further loan extended to an existing debtor OR mutualized previous loan (aggregating customer exposure). | Available | 1.0 |
| 1.3.28 | System should have the ability to allow automatic generation of accounting entries to the GL. | Available | 1.0 |
| 1.3.29 | System should have the ability to process prepayment of loans and perform relevant calculations | Available | 1.0 |
| 1.3.30 | System should have the ability to set-up loans which calculate markup as follows: <br> - Using the simple Markup formula- <br> - Using the compound Markup formula <br> - Using the reducing balance method | Available | 1.0 |
| 1.3.31 | System should have the ability to post markup to accounts on defined frequency including daily, weekly, fortnightly, monthly, quarterly, biannually and annually. | Available | 1.0 |
| 1.3.32 | System should have the ability to prevent late fees if due date falls on a non-working day or Gazetted Holidays and payment is made on the first working day after due date. | Available | 1.0 |
| 1.3.33 | System should have the ability to support periodic repayments which are inclusive of principal and Markup. <br> - Allow payments on the basis of fixed principal and fixed markup. <br> - Allow payments on the basis of fixed principal and variable markup. <br> - Allow payments on the basis of variable principal and variable markup. <br> - Allow payments on the basis of regular fixed or variable markup payments with the principal repayment occurring at the end of the loan term. | Available | 1.0 |
| 1.3.34 | System has the ability to tag multiple insurance against individual loans and calculate premium accordingly. | Available | 1.0 |
| 1.3.35 | System has the ability to configure multiple insurance companies and tagging with loan products along with configurable parameterization option to auto-tag the | Available | 1.0 |

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| | insurance company with loans in cases where multiple companies are configured for single branch/product. | | | |
| 1.3.36 | System allows Short term, medium term and long term. | Available | 1.0 |
| 1.3.37 | System allows that Principal may also be on user defined interval. | Available | 1.0 |
| 1.3.38 | System allows Debt equity ratio is maintained as per procedure. | Available | 1.0 |
| 1.3.39 | System allows Jurisdiction, eligibility criteria, cost of credit, loan able items, MCL, Loan amount sanctioned not more than MCL, Disbursement amount is not more than sanctioned amount and sanction is within sanctioning power of authority. | Available | 1.0 |
| 1.3.40 | Principal amount may be more than one figure, due to different GL Heads in one case. | Available | 1.0 |
| 1.3.41 | System should allow More than one purposes comprising on different GL Heads. | Available | 1.0 |
| 1.3.42 | System should allow Short term, medium term and long term. | Available | 1.0 |
| 1.3.43 | Valuation procedures of different type of securities. | Available | 1.0 |
| 1.3.44 | System should have the ability to book a loan case at the effective date which should not be less than present date | Available | 1.0 |
| 1.3.45 | System should have the ability to upload, configure all Current\Future Products\Schemes, Policies, Controls as per Banks Credit manual definition. | Available | 1.0 |
| 1.3.46 | System should have the ability to upload, configure all Current\Future Policies\Schemes, Controls of SBP Directions & Prudential Regulations. | Available | 1.0 |
| **1.4** | **Land Management** | **I am Heading only** | **0.0** |
| 1.4.1 | System supports capturing of customer's land information including but not limited to :<br>-Passbook Number<br>-Passbook place / date of issuance<br>-Khasra No.<br>-Khatooni No.<br>-Khawot No.<br>-Total Area (In Marla, etc.)<br>-Village/ Chak/Goth<br>-Province/District/ Tehsil/Union Council<br>- Identity of landholder<br>- Legal share and shared area of land holder.<br>- Rate per PIU<br>- Total PIUs.<br>- Price of PIUs.<br>- Province<br>- Detail of mutation passed i.e sale/purchase during period for which Pass Book is prepared.<br>(-Fard jamabandi in case of outside passbook loans)<br>(- Average Sale Mutation Value / DC Rate/ Govt. Schedule Rate/ Market Value )<br>(- Alienability certificate in case of unsettled area) | Available | 1.0 |

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| 1.4.2 | System is able to capture one or multiple customers' land information against one or more passbook on bank's pre-defined format | Available | 1.0 |
| 1.4.3 | Ability to upload images of agri-pass book at the time of loan origination. | Available | 1.0 |
| 1.4.4 | System allows to search any land information using different parameter | Available | 1.0 |
| 1.4.5 | System supports refer back functionality for land information to be exercised by authorizer | Available | 1.0 |
| 1.4.6 | System allows generation of customer reports with land details. | Available | 1.0 |
| 1.4.7 | Creation of charge under and outside Pass book system. | Available | 1.0 |
| **1.5** | **Consumer Loans: General** | **I am Heading only** | **0.0** |
| 1.5.1 | System has the ability to assign product classification to each type of loan, including but not limited to the following:<br>- Individual<br>- Group (may include, Private, Public, Partnership, limited & unlimited Cos, NGOs etc.)<br>- Running Finance<br>- Auto finance | Available | 1.0 |
| 1.5.2 | System has the ability to add document check list and links with products / schemes / collaterals etc. | Available | 1.0 |
| 1.5.3 | System has the ability to capture all details of securities, including but not limited to the following:<br>- Personal guarantee e.g. name, CNIC, address, guaranteed amount.<br>- Property e.g. owner, name, CNIC, address, type, FSV, value name etc.<br>- Pledge Gold e.g. owner name, CNIC, type, FSV, value name, pouch number.<br>- Pledge Cash/TDR e.g. bank account or TDR number, amount, branch, bank. | Available | 1.0 |
| 1.5.4 | System has the ability to attach the scan/image of any document required for processing any type of loan/account. | Available | 1.0 |
| 1.5.5 | System has the ability to maintain historic data of rejected clients. | Available | 1.0 |
| 1.5.6 | System has the ability to derive incremental loan amount based on previous loan history. | Available | 1.0 |
| 1.5.7 | System has the ability to facilitate individual loans as either secured loans or unsecured loans. | Available | 1.0 |
| 1.5.8 | System has the ability to capture and maintain personal guarantee information in the system (may include, personal, group, Bank and Government). | Available | 1.0 |
| 1.5.9 | System has the ability to disallow additional loan disbursement to a subgroup member (details of rejection to also be recorded) | Available | 1.0 |
| 1.5.10 | System has the ability to capture source of income in case of personal guarantee. | Available | 1.0 |
| 1.5.11 | System has the ability to restrict personal guarantee to a | Available | 1.0 |

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| | | single loan only. | | |
| **1.6** | | **Consumer Loans: Agricultural** | **I am Heading only** | **0.0** |
| | 1.6.1 | System has the ability to  upload images of agri-pass book at the time of loan origination. | Available | 1.0 |
| | 1.6.2 | System has the ability to facilitate further loan classification e.g. development and production agricultural loans. | Available | 1.0 |
| | 1.6.3 | System should categorize agri loan in farm credit and non farm credit | Available | 1.0 |
| | 1.6.4 | System has the ability to allow Village / geographical based lending and option to define family relations of borrowers/ Family Tree | Available | 1.0 |
| | 1.6.5 | System has the ability to allow multiple loans facility per customer | Available | 1.0 |
| | 1.6.6 | System should have the provision to incorporate the acceptable securities, verification of their title and assessment of valuation: <br> - Immoveable collateral/security <br> - Movable collateral/security <br> - Personal guarantees/ surety | Available | 1.0 |
| | 1.6.7 | System should have the feature of management/accounting for the loans write off, (charge-off, SAM portfolio) under different schemes. | Available | 1.0 |
| | 1.6.8 | System should have the ability to monitor disbursement amount (disbursement amount is not more than sanctioned amount and sanction is within sanctioning power of authority) | Available | 1.0 |
| **1.7** | | **Crop Insurance** | **I am Heading only** | **0.0** |
| | 1.7.1 | System has the ability to change premium rates. | Available | 1.0 |
| | 1.7.2 | System has the ability to Record/Show Premium Status. | Available | 1.0 |
| | 1.7.3 | System has the ability to enable tagging of different insurance companies. | Available | 1.0 |
| | 1.7.4 | System has the ability to record claim intimation, in case of loss of crop | Available | 1.0 |
| | 1.7.5 | System has the ability to record confirmation of claim approval. | Available | 1.0 |
| | 1.7.6 | System has the ability to record receipt of Cheque from the insurance company. | Available | 1.0 |
| | 1.7.7 | System has the ability to mark and show claim as "Settled" or "Repudiated". | Available | 1.0 |
| | 1.7.8 | System has the ability to map the loans user insurance cover till the specified limit of insurance/guarantee cover. | Available | 1.0 |
| | 1.7.9 | System should alert in case the crop is not insured | Available | 1.0 |
| | 1.7.10 | System should  be able to define bifurcation of  different premium period based on crop type as per the SBP requirements. | Available | 1.0 |
| **1.8** | | **Consumer Loans: Livestock** | **I am Heading only** | **0.0** |
| | 1.8.1 | System has the ability to upload images of livestock at the | Available | 1.0 |

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| | | time of loan origination. | | |
| 1.8.2 | | System has the ability to have multiple animals tagging against single borrower with proportionate amount and settle loan accordingly. | Available | 1.0 |
| **1.9** | **Livestock Insurance** | | I am Heading only | **0.0** |
| 1.9.1 | | System has the ability to change premium rates. | Available | 1.0 |
| 1.9.2 | | System has the ability to enable tagging of different insurance companies. | Available | 1.0 |
| 1.9.3 | | System has the ability to record claim intimation, in case of death / theft of livestock. | Available | 1.0 |
| 1.9.4 | | System has the ability to have editable tagging in system. | Available | 1.0 |
| 1.9.5 | | System has the ability to record confirmation of claim approval. | Available | 1.0 |
| 1.9.6 | | System has the ability to record receipt of Cheque from the insurance company. | Available | 1.0 |
| 1.9.7 | | System has the ability to mark and show claim as "Settled" or "Repudiated". | Available | 1.0 |
| **1.10** | **Consumer Loans: Running Finance** | | I am Heading only | **0.0** |
| 1.10.1 | | System has the ability to facilitate basic features of running finance product including but not limited to:<br>- System has the ability to calculate minimum repayment amount.<br>- Hitting late payment charges to the repayment account in case the borrower skips the recovery on due date.<br>- Hitting the borrower's repayment account automatically with renewal fee in case of maturity.<br>- Check on dual lending i.e. Existing RF module could not authorize a limit in RF account if the borrower's existing loan from ZTBL is still outstanding.<br>- System has the ability to configure the monthly clean up requirements and bill generation accordingly consisting of Minimum Payments, PA, SC Penalties/Taxes etc.<br>- System has the ability to set-up RF expiry in the system. | Available | 1.0 |
| **1.11** | **Overdrafts** | | I am Heading only | **0.0** |
| 1.11.1 | | System has the ability to record the following when setting up overdrafts: | Available | 1.0 |
| 1.11.2 | | ◊ Overdraft Information | Available | 1.0 |
| 1.11.3 | | ▪ Account number | Available | 1.0 |
| 1.11.4 | | ▪ Approval date | Available | 1.0 |
| 1.11.5 | | ▪ Overdraft limit | Available | 1.0 |
| 1.11.6 | | ▪ Allow overdraft excess, by either one of the following: | Available | 1.0 |
| 1.11.7 | | o Excess percentage allowed beyond overdraft, or | Available | 1.0 |
| 1.11.8 | | o Excess amount allowed beyond overdraft | Available | 1.0 |
| 1.11.9 | | ▪ Guarantor number | Available | 1.0 |
| 1.11.10 | | ▪ Review date | Available | 1.0 |
| 1.11.11 | | ▪ Expiry date | Available | 1.0 |

| 1.11.12 | ▪ Negotiation fee | Available | 1.0 |
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| 1.11.13 | ▪ Overdraft markup rate type | Available | 1.0 |
| 1.11.14 | ▪ Flat markup | Available | 1.0 |
| 1.11.15 | ▪ Percentage over or under minimum lending rate | Available | 1.0 |
| 1.11.16 | ▪ Commitment charge | Available | 1.0 |
| 1.11.17 | ▪ Penalty for over limit | Available | 1.0 |
| 1.11.18 | ▪ Bank Officer ID | Available | 1.0 |
| 1.11.19 | ◊ Collateral Information for each security collected including primary and secondary | Available | 1.0 |
| 1.11.20 | ▪ Security type, including but not restricted to: | Available | 1.0 |
| 1.11.21 | o Cash Collateral account | Available | 1.0 |
| 1.11.22 | o Certificate of Deposits | Available | 1.0 |
| 1.11.23 | o Stock certificates | Available | 1.0 |
| 1.11.24 | o Real estate (Title Document info with respect to ownership) | Available | 1.0 |
| 1.11.25 | ▪ Security reference number | Available | 1.0 |
| 1.11.26 | ▪ Security description | Available | 1.0 |
| 1.11.27 | ▪ Security value | Available | 1.0 |
| 1.11.28 | ▪ Security amount pledged | Available | 1.0 |
| 1.11.29 | ▪ Margin | Available | 1.0 |
| 1.11.30 | ▪ Name of the owner | Available | 1.0 |
| 1.11.31 | ▪ Date last valued | Available | 1.0 |
| 1.11.32 | ▪ Date of next valuation | Available | 1.0 |
| 1.11.33 | ▪ Valuation Deviation from existing approved overdraft limit (either +ve or -ve) | Available | 1.0 |
| 1.11.34 | ◊ Credit-related information | Available | 1.0 |
| 1.11.35 | ▪ Gross monthly income | Available | 1.0 |
| 1.11.36 | ▪ Estimated monthly expenses | Available | 1.0 |
| 1.11.37 | ▪ Net source | Available | 1.0 |
| 1.11.38 | ▪ Total assets | Available | 1.0 |
| 1.11.39 | ▪ Total liabilities | Available | 1.0 |
| 1.11.40 | ▪ Net worth | Available | 1.0 |
| 1.11.41 | ▪ Income tax status | Available | 1.0 |
| 1.11.42 | ▪ Guarantor information if required | Available | 1.0 |
| 1.11.43 | o Guarantor name | Available | 1.0 |
| 1.11.44 | o Guarantor address | Available | 1.0 |
| 1.11.45 | o Guarantor credit information | Available | 1.0 |
| 1.11.46 | o Guarantor's profession and source of income | Available | 1.0 |
| 1.11.47 | System should have ability to set off the security margin (Should be configurable). | Available | 1.0 |
| 1.11.48 | System has the ability to automatically reduce the overdraft limit to zero on the next business day following the date of expiry. | Available | 1.0 |
| 1.11.49 | System has the ability to use tiered markup rates for overdrafts with valid rate ranges defined for each tier. | Available | 1.0 |
| 1.11.50 | System has the ability to use a negotiated rate within the valid system range. | Available | 1.0 |
| 1.11.51 | System has the ability to store the negotiated rate on account. | Available | 1.0 |
| 1.11.52 | System has the ability to charge a negotiation fee for approved overdrafts. | Available | 1.0 |

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| 1.11.53 | System has the ability to charge a commitment fee to the customer based on the overdraft amount unused and the period for which the overdraft amount is unutilized. | Available | 1.0 |
| 1.11.54 | System has the ability to charge a penalty if the account goes over limit based on number of days in over limit and the amount in over limit. | Available | 1.0 |
| 1.11.55 | System has the ability to set the penalty rate as either of: - a percentage above the overdraft rate on the account, or - a percentage above the overdraft base rate | Available | 1.0 |
| 1.11.56 | System has the ability to generate exception reports for accounts with overdraft facilities. - Accounts that are due for review (i.e. overdraft facility will expire in a user-defined period) - Accounts that have already expired | Available | 1.0 |
| 1.11.57 | System has the ability to view the static information on any account at any moment in time. - Review date of overdraft facility - Expiry date of overdraft facility - Account balance - Overdraft limit | Available | 1.0 |
| 1.11.58 | System has the ability to determine all accounts for which the overdraft facility has been approved. | Available | 1.0 |
| 1.11.59 | System has the ability to allow accounts with an allowed overdraft limit, to go into overdraft via Teller | Available | 1.0 |
| 1.11.60 | System has the ability to link to a revolving line of credit to cover amount of overdraft, if desired by the customer. | Available | 1.0 |
| 1.11.61 | System has the ability to perform automatic fee calculations. | Available | 1.0 |
| 1.11.62 | System has the ability to support tiered markup charge structure. | Available | 1.0 |
| 1.11.63 | System has the ability to support penalty charges for amounts in excess of overdraft limits. | Available | 1.0 |
| 1.11.64 | System has the ability to manually override rates and charges with appropriate authorization. | Available | 1.0 |
| **1.12** | **Syndicate Loan Processing** | **I am Heading only** | **0.0** |
| 1.12.1 | System has the ability to facilitate processing of syndication loans. | Available | 1.0 |
| 1.12.2 | System has the ability to function as Lead Bank. | Available | 1.0 |
| 1.12.3 | System has the ability to record the collection of loan funds from the syndicate and disbursement to the borrower. | Available | 1.0 |
| 1.12.4 | System has the ability to record the amounts collected from the borrower and distribution of said amounts to the syndicate members. | Available | 1.0 |
| 1.12.5 | System has the ability to identify markup, principal and fee payments separately. | Available | 1.0 |
| 1.12.6 | System has the ability to function as participating Bank. | Available | 1.0 |
| 1.12.7 | System has the ability to record the amounts disbursed to the lead Bank | Available | 1.0 |
| 1.12.8 | System has the ability to record the amounts collected from the lead Bank, identifying Markup, principal and fee payments separately. | Available | 1.0 |

| 1.13 | Participation Processing | I am Heading only | 0.0 |
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| 1.13.1 | System has the ability to identify the reason for the participation agreement | Available | 1.0 |
| 1.13.2 | System has the ability to record the responsibilities in the event of default (as per RRM). | Available | 1.0 |
| 1.13.3 | System has the ability to note the markup in collateral | Available | 1.0 |
| 1.13.4 | System has the ability to record sale of the loan and terms of sale | Available | 1.0 |
| 1.14 | Third-Party Funded Loan Processing | I am Heading only | 0.0 |
| 1.14.1 | System has the ability to administer loans on behalf of other institutions | Available | 1.0 |
| 1.14.2 | System has the ability to identify each set of loans belonging to a particular institution | Available | 1.0 |
| 1.14.3 | System has the ability to link third-party funded loans to deposit accounts in keeping with contracts (e.g. company agrees to maintain deposits with Bank equivalent to the cumulative loan amount) | Available | 1.0 |
| 1.14.4 | System has the ability to take a spread on markup rates for loans (e.g. company offers loan at 5%, but Bank gives it to the client at 7%, taking the 2% spread as their own income and paying over the remaining to the client company) | Available | 1.0 |
| 1.14.5 | System has the ability to take a commission from client company for offering services. | Available | 1.0 |
| 1.14.6 | System has the ability to distinguish between money to be paid over to the company and money to be collected as the Bank's earnings. | Available | 1.0 |
| 1.14.7 | System should have the ability for auto-syndication report to the members | Available | 1.0 |
| 1.15 | Loan Origination | I am Heading only | 0.0 |
| 1.15.1 | System has the ability to capture data through hand held devices in field and transfer to loan module for processing. | Available | 1.0 |
| 1.15.2 | System has the ability to capture information from NADRA or ZTBL database upon entry of CNIC /NICOP/POC number or through biometric ( thumb impression) | Available | 1.0 |
| 1.15.3 | System has the ability to capture Credit Worthiness Report (CWR) from SBP | Available | 1.0 |
| 1.15.4 | System has the ability to provide data entry screens to capture supporting documents. | Available | 1.0 |
| 1.15.5 | System has the ability to automatically segment an applicant based on the profile information collected. | Available | 1.0 |
| 1.15.6 | System has the ability to facilitate automatic generation of loan application number based on a user-defined method. | Available | 1.0 |
| 1.15.7 | System has the ability to generate auto loan case number and linked with each individual (applicant, co-applicant, guarantor) in the loan application. | Available | 1.0 |
| 1.15.8 | System has the ability to update Customer Identification Number record as required. | Available | 1.0 |

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| 1.15.9 | System has the ability to print completed loan applications (with annexures - (multilingual)) | Available | 1.0 | |
| 1.15.10 | System has the ability to automatically update the application status at each check point. | Available | 1.0 | |
| 1.15.11 | System has the ability to track the status of an application through its life cycle. | Available | 1.0 | |
| 1.15.12 | System has the ability to capture basic details of feasibility study for loan applications to build database of unsuccessful applications/inquiries. This will allow to study details of applications/ inquiries that were unsuccessful. The system should also ideally have OCR capabilities for data extraction from feasibility interviews. | Available | 1.0 | |
| 1.15.13 | System has the ability to charge and waive an application fee  at borrower level and loan cycle level. | Available | 1.0 | |
| 1.15.14 | System has the ability to review the Repayment Schedule based on loan terms prior authorizing the loan. | Available | 1.0 | |
| 1.15.15 | System has the ability to allow waiver of charges after due approval in the system. | Available | 1.0 | |
| 1.15.16 | System has the ability to captures collateral information. | Available | 1.0 | |
| 1.15.17 | System has the ability to generate loan repayment schedules at the time of loan generation and applicable fees/charges. | Available | 1.0 | |
| 1.15.18 | System has the ability to support flexible repayment schedules. | Available | 1.0 | |
| 1.15.19 | System allows defining of crops season/months | Available | 1.0 | |
| **1.16** | **Loan Approval & Disbursement** | **I am Heading only** | **0.0** | |
| 1.16.1 | System has the ability to pre-qualify loan applications on criteria, including but not limited to: <br>- Full cash security as assessed by borrower's cash flow position (both historical and projected). <br>- The value or purchase price of the collateral is greater than or equal to a user-defined percentage of the value of the loan. <br>- The projected monthly payment is less than or equal to a user-defined percentage of the combined income of the account holders. | Available | 1.0 | |
| 1.16.2 | System should have a risk / Obligator Risk Rating Module as per SBP regulation (Basel II or later on) (Basel and all its subsequent instructions including I, II or so on) | Available | 1.0 | |
| 1.16.3 | System should have the ability to define criteria for internal credit risk rating | Available | 1.0 | |
| 1.16.4 | System has the ability to support multiple levels of loan approval <br>The Bank wishes to define its approval levels as follows: <br>1)  Branch <br>2)  Area <br>The system should have inbuilt workflow engine through which loan application/ case is forwarded to respective approver based on his/ her designated authority. | Available | 1.0 | |
| 1.16.5 | System has the ability to limit approval at various levels as | Available | 1.0 | |

|  | per loan amounts. |  |  |
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| 1.16.6 | System has the ability to view all pending loan applications from any level. | Available | 1.0 |
| 1.16.7 | System has the ability to capture the following decisions at any level: Approved, Deferred, Rejected, Recommended | Available | 1.0 |
| 1.16.8 | System has the ability to allow for reporting of the status of loans to show those approved, deferred, rejected or recommended and any relevant details such as the applicant's name, loan amount, term, markup rate, user id of last reviewing officer, etc. | Available | 1.0 |
| 1.16.9 | System has the ability to generate declined and deferred letters. | Available | 1.0 |
| 1.16.10 | System has the ability to generate the official commitment letter to customers incorporating details of the loan and commencement of the borrowers' obligations. | Available | 1.0 |
| 1.16.11 | System has the ability to send correspondence to customers via their preferred delivery channel including regular mail, e-mail, SMS etc. | Available | 1.0 |
| 1.16.12 | System has the ability to process partial disbursements. | Available | 1.0 |
| 1.16.13 | System has the ability to define / parameterize equity amount / percent as per the bank's standing instruction | Available | 1.0 |
| 1.16.14 | The system should have control of ensuring at least 50% of utilized credit to segregate repayments in case of revolving credit scheme as per instructions laid down in SBP Regulation R-9 paragraph 3. Partial disbursement was allowed on GL and was at branch discretion but not 50 %. | Available | 1.0 |
| 1.16.15 | System has the ability to disburse loan amount in the customer's deposit account | Available | 1.0 |
| 1.16.16 | System has the ability to differentiate between bank employee and normal customer when applying for loan | Available | 1.0 |
| **1.17** | **Loan Maintenance** | **I am Heading only** | **0.0** |
| 1.17.1 | System has the ability to produce ad-hoc statements with detailed transaction history for specific periods of time. | Available | 1.0 |
| 1.17.2 | System has the ability to tag loan/transfer to (Mobile Credit Officer) MCO, branch, branch manager etc. | Available | 1.0 |
| 1.17.3 | The system must provide real-time views of loan account details. | Available | 1.0 |
| 1.17.4 | System has the ability to obtain customer profitability information on a single screen. | Available | 1.0 |
| 1.17.5 | System has the ability to handle markup / other charges reversals | Available | 1.0 |
| 1.17.6 | System has the ability to handle cancellations of loans | Available | 1.0 |
| 1.17.7 | System has the ability to log (of) insurance claims (perils wise) against a specific loan pending receipt of insurance proceeds. | Available | 1.0 |
| 1.17.8 | System has the ability to generate wake up calls before loan maturity. | Available | 1.0 |
| 1.17.9 | System has the ability to generate demand / legal notice to the loanee | Available | 1.0 |
| 1.17.10 | System has the ability to produce a letter / notice advising of the closure of a loan. | Available | 1.0 |

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| 1.17.11 | System has the ability to retain history of all transactions for the entire life of a loan. Also, system should have the ability to store all previous loan details of a borrower. | Available | 1.0 |
| 1.17.12 | System should have the ability to provide different classification reports on NPL based on borrowers / product wise / geographical wise | Available | 1.0 |
| 1.17.13 | System should have the ability to maintain branch wise limits (budgets) based on lending demand requested by branches | Available | 1.0 |
| 1.17.14 | System should have the ability to record utilization/misutilization of loans. | Available | 1.0 |
| **1.18** | **Loan Rescheduling/ Restructuring** | **I am Heading only** | **0.0** |
| 1.18.1 | System has the ability to reschedule/restructure the loan on changes of any operational parameters, including but not limited to the following:<br>- Overpayment greater than required for a term<br>- Capacity of customer to repay<br>- Change in markup rate<br>- Change of term<br>- Adjustment of debit limit<br>- Change of loan type<br>- Natural Calamity / Hardship<br>- System has the ability to capture any other reason | Available | 1.0 |
| 1.18.2 | On rescheduling/restructuring, automatically generate communication to customers via their preferred delivery channel which could include regular mail, e-mail, SMS etc. | Available | 1.0 |
| 1.18.3 | System has the ability to recover service charge on days past due and then reschedule loan on principal amount. | Available | 1.0 |
| 1.18.4 | System has the ability to facilitate roll-over at any stage of the loan cycle. | Available | 1.0 |
| 1.18.5 | System has the ability to restrict roll over of bad performing loans. | Available | 1.0 |
| 1.18.6 | System has the ability to calculate service charge and loan processing fee for the new loan. | Available | 1.0 |
| 1.18.7 | System allows changing of short term loan to medium term loan by changing GLs of loan in rescheduling | Available | 1.0 |
| 1.18.8 | System provides creation of new installments based on pre-defined dates based on relevant scheme | Available | 1.0 |
| 1.18.9 | System should have the ability to stop loan rescheduling after a given number of times | Available | 1.0 |
| 1.18.10 | System should indicate (Province/District/Tehsil/area) rescheduled cases in case of calamity | Available | 1.0 |
| 1.18.11 | System should have feature for authority allowing Reschedulement may be mentioned for both the categories i.e calamity/hardship. | Available | 1.0 |
| 1.18.12 | System should have the ability to record token money \ (Incentive amount) in case of hardship cases (Should be configurable) | Available | 1.0 |
| **1.19** | **Loan Repayment** | **I am Heading only** | **0.0** |

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| 1.19.1 | System has the ability to accommodate payments on fixed dates or on any day of the month. | Available | 1.0 |
| 1.19.2 | System has the ability to settle partial loan amount and generate revised Repayment schedule for rest of the amount. | Available | 1.0 |
| 1.19.3 | System has the ability to facilitate processing of overpayment. | Available | 1.0 |
| 1.19.4 | System has the ability to support pre-payments. | Available | 1.0 |
| 1.19.5 | System has the ability to support lump sum payments. | Available | 1.0 |
| 1.19.6 | System has the ability to calculate late fees based on a user-defined percentage of full payment due with product-variable grace period of days. | Available | 1.0 |
| 1.19.7 | System has the ability to support the following modes of payment: Cash, Cheque, Account Transfer, Standing order payments, IBFT, Internet, Mobile Payment | Available | 1.0 |
| 1.19.8 | Upon receipt of payment for any loan, the system must be able to determine the following:<br>- Principal and markup due at the time as per the payment schedule.<br>- Late fees if applicable, with authorized users having the ability to override.<br>- If the payment is to be categorized as overpayment, partial payment or regular payment and process accordingly.<br>- If rescheduling is required for an overpayment. | Available | 1.0 |
| 1.19.9 | The system must require special authorization for payment reversals. | Available | 1.0 |
| 1.19.10 | System has the ability to automatically categorize loans (in) as arrears (of land revenue) as per SBP prudential regulations | Available | 1.0 |
| 1.19.11 | System has the ability to classify a loan as non-performing automatically. | Available | 1.0 |
| 1.19.12 | System has the ability to classify a loan as non-performing manually. | Available | 1.0 |
| 1.19.13 | System has the ability to automatically generate a report highlighting accounts placed in the non-performing category that day. | Available | 1.0 |
| 1.19.14 | The system should ensure that each arrears term (day, month, etc.) attracts a late fee for each term in arrears. (As per configuration of the product) | Available | 1.0 |
| 1.19.15 | System has the ability for write-off / remission | Available | 1.0 |
| 1.19.16 | System should have the provision to record the recovery from auctioning of land / security | Available | 1.0 |
| 1.19.17 | System should have the ability to issue demand notices | Available | 1.0 |
| 1.19.18 | System should have the ability to record Promise to Pay | Available | 1.0 |
| 1.19.19 | Record of all recovery schedules. | Available | 1.0 |
| **1.20** | **Loan Litigation Monitoring System** | **I am Heading only** | **0.0** |
| 1.20.1 | System should have the ability to stop markup accrual on litigation cases until decision is made. | Available | 1.0 |
| 1.20.2 | System should have the ability to record litigation policies, lawyers list, lawyers fee entitlement etc. | Available | 1.0 |

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| 1.20.3 | System should have the ability to reapply markup and other levies / charges (charges of cost, cost of fund etc.) allowed by the courts in loan cases where application of markup was stopped due to litigation | Available | 1.0 |
| 1.20.4 | System should have the ability to display loan case-wise lawyers engaged by bank, lawyer fee paid, to be paid and other litigation cost incurred in each case | Available | 1.0 |
| 1.20.5 | System should have the ability to record loan case-wise properties acquired by ZTBL through participation in court auctions of loan case securities / collaterals put to auction by ZTBL along with all related aspects like bid price, date of purchase, type and measurement of property, exact location etc. | Available | 1.0 |
| 1.20.6 | System should have the ability to record list of properties sold and not yet sold from acquired properties with all details as price location, type and measurement | Available | 1.0 |
| 1.20.7 | System has the ability to mark loan case as fraud and stop markup accrual of fraud loan cases | Available | 1.0 |
| 1.20.8 | System should have the ability to generate legal notices against due loans. | Available | 1.0 |
| 1.20.9 | System should have the ability to show the record of Suit Amount, Decretal Amount & Recovered Amount. | Available | 1.0 |
| 1.20.10 | System should have the ability to show the record of date of hearing/Next date of hearing | Available | 1.0 |
| **1.21** | **Deposits** | **I am Heading only** | **0.0** |
| 1.21.1 | System should have the ability of customer centric where all accounts opened are linked with customers information file (CIF), also for Directors linking in corporate | Available | 1.0 |
| 1.21.2 | System should have the ability to support for user defined types of accounts including but not restricted to: Savings Deposits, Current Account, Time Deposits, Fixed Markup Rate, Variable Markup Rate, Staff Salary accounts, Foreign currency accounts, Pensioner Accounts and Under Eighteen Accounts, Basic Banking Account | Available | 1.0 |
| 1.21.3 | System should have the ability to set up an account with associated sub-accounts of any type of accounts. | Available | 1.0 |
| 1.21.4 | System should have the ability to specify an optional minimum opening balance or zero balance in special cases, subject to approval. | Available | 1.0 |
| 1.21.5 | System should have the ability to define Markup parameters including but not restricted to: Default Markup rate, Markup rate tier for account type and balance | Available | 1.0 |
| 1.21.6 | System should have the ability to facilitate automatic assignment of account numbers. (Auto number generation) | Available | 1.0 |
| 1.21.7 | System should have the ability to support following: Cash Deposit/ Withdrawal, Cheque Deposit/ Withdrawal, Cash in / Cash Out at/through BB Channel/ Agent Network, Inter Bank Fund Transfer, Online Deposit/Withdrawal of Cash/Cheque, Servicing through ATMs, Servicing through Internet Banking Portal, Servicing through Mobile Banking, SMS Banking, Intra bank funds Transfer, IVR | Available | 1.0 |

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| 1.21.8 | System has the ability to automatically process standing orders at specified times including:<br>- End of day processing<br>- Pre-defined time for processing<br>- User defined time for processing | Available | 1.0 |
| 1.21.9 | System has the ability to set up standing orders to facilitate:<br>- Automatic transfer of funds between accounts on a user-specified frequency.<br>- Automatic payment of bills of a set amount.<br>- Automatic payment of bills for varying amounts.<br>- Fixed time periods (e.g. 15th of every month)<br>- Varying time periods (e.g. last Tuesday of every month or every 30 days) | Available | 1.0 |
| 1.21.10 | System has the ability to support daily Markup accruals and on different frequencies: Daily, Weekly, Fortnightly, Monthly, Quarterly, Semi-annually, Annually | Available | 1.0 |
| 1.21.11 | System has the ability to define Markup rate bands (Floor vs Cap) | Available | 1.0 |
| 1.21.12 | System has the ability to support multiple Markup rate calculations.<br>- Fixed<br>- Variable | Available | 1.0 |
| 1.21.13 | System has the ability to define balance limits for accounts:<br>- Ability to define minimum balance limits.<br>- Ability to define maximum balance limits. | Available | 1.0 |
| 1.21.14 | System has the ability to facilitate float hold processing. | Available | 1.0 |
| 1.21.15 | System has the ability to facilitate audit trails to allow for tracking of all transactions. | Available | 1.0 |
| 1.21.16 | System has the ability to set account to relevant status (inactive/dormant) based on user-defined inactive period / SBP regulations. | Available | 1.0 |
| 1.21.17 | System has the ability to set account status as un-claimed, re-activation, Deceased Accounts, Freeze/un-freeze accounts status setting along with the reason. | Available | 1.0 |
| 1.21.18 | System has the ability to set alerts for dormant account being reactivated. Once activated these accounts may not be turned back to dormant unless a debit transaction is made to the customer's account followed by authorization is received from corporate level. | Available | 1.0 |
| 1.21.19 | System has the ability to define the maximum withdrawal limit. | Available | 1.0 |
| 1.21.20 | System has the ability to set maximum number of free transactions based on scheme. | Available | 1.0 |
| 1.21.21 | System has the ability to apply minimum or maximum limits on fees. | Available | 1.0 |
| 1.21.22 | System has the ability to issue, encash, cancel banker's Cheque/DD/PO/CDR. | Available | 1.0 |
| 1.21.23 | System has the ability to auto generate liability borrower account linked with loan disbursement and recovery. | Available | 1.0 |
| 1.21.24 | System has the ability to print authorized person name and employee code to be visible/printed on instrument. | Available | 1.0 |
| **1.22** | **Deposits Account Opening** | **I am** | **0.0** |

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| 1.22.1 | System has the ability to update Customer Information File (CIF) with relevant account information. | Available | 1.0 |
| 1.22.2 | System has the ability to create Customer Information File (CIF) master record for new customers during the creation of an account. | Available | 1.0 |
| 1.22.3 | System has the ability to perform a context search on customer (by CNIC) and prompt user during automatic CIF creation. | Available | 1.0 |
| 1.22.4 | System has the ability to define the life of Term Deposits as a user-specified number of days. | Available | 1.0 |
| 1.22.5 | System has the ability to capture customers' photographs. | Available | 1.0 |
| 1.22.6 | System has the ability to display signatures at both Back Office and front office terminals. | Available | 1.0 |
| 1.22.7 | System has the ability to access and display photographs on request both at the teller as well as at the back office terminal. | Available | 1.0 |
| 1.22.8 | System has the ability to record customer thumb impression | Available | 1.0 |
| 1.22.9 | System has ability to upload Signature Specimen Card can capture thumb impressions | Available | 1.0 |
| **1.23** | **Overdrafts** | **I am Heading only** | **0.0** |
| 1.23.1 | System has the ability to facilitate overdrafts through links to a Line of Credit (LOC) account. | Available | 1.0 |
| 1.23.2 | System has the ability to link an LOC account with a current account. | Available | 1.0 |
| 1.23.3 | System has the ability to open the LOC account at the time of setting up the current account. | Available | 1.0 |
| 1.23.4 | System has the ability to automatically transfer from available funds in Overdraft Line of Credit to checking account. | Available | 1.0 |
| 1.23.5 | System has the ability to associate a transaction fee with each automated transfer from the LOC. | Available | 1.0 |
| 1.23.6 | System has the ability to report on LOC accounts exceeding their limits. | Available | 1.0 |
| 1.23.7 | System has the ability to generate combined statements for associated current and LOC accounts. | Available | 1.0 |
| **1.24** | **Markup and Tax** | **I am Heading only** | **0.0** |
| 1.24.1 | System has the ability to maintain tiered Markup rate and indexes. | Available | 1.0 |
| 1.24.2 | System has the ability to broadcast rates to all branches. | Available | 1.0 |

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| 1.24.3 | System has the ability to support Markup accrual frequencies as follows:<br>- Daily<br>- Weekly<br>- Fortnightly<br>- Monthly<br>- Quarterly<br>- Semi-annually<br>- Annually | Available | 1.0 |
| 1.24.4 | System has the ability to calculate Markup accrual based on either of the following:<br>- Daily balance<br>- Minimum closing balance<br>- Average balance | Available | 1.0 |
| 1.24.5 | System has the ability to post Markup to accounts at frequencies, including but not restricted to:<br>- Daily<br>- Weekly<br>- Fortnightly<br>- Monthly<br>- Quarterly<br>- Semi-annually<br>- Annually | Available | 1.0 |
| 1.24.6 | System has the ability to accrue Markup on demand. | Available | 1.0 |
| 1.24.7 | System has the ability to determine total Markup liability of the Bank, by branch, area, region, service center etc. | Available | 1.0 |
| 1.24.8 | System has the ability to apply Markup rollovers as follows:<br>- Automatically<br>- Manually | Available | 1.0 |
| 1.24.9 | System has the ability to configure Markup rates branch / product wise. | Available | 1.0 |
| 1.24.10 | System has the ability to deduct withholding tax and FED from transaction at the rate as per the status of customer (filer or non-filer). | Available | 1.0 |
| 1.24.11 | System has the ability to collect all deducted taxes centrally. (highlighted) | Available | 1.0 |
| 1.24.12 | System has the ability to deduct withholding tax and FED from customer account based on certain types of transactions. | Available | 1.0 |
| 1.24.13 | System has the ability to set up customers and all its related accounts exempt from withholding tax. | Available | 1.0 |
| 1.24.14 | System has the ability to set up accounts exempt from withholding tax, FED and other taxes on the basis of any criteria like location, balance etc. for a specific period. Also, ability to approve tax exemption as per authority level. | Available | 1.0 |
| 1.24.15 | System has the ability to set up products exempt from withholding tax and FED. | Available | 1.0 |
| 1.24.16 | System has the ability to set withholding tax and FED limits, for accounts or customers, above which taxes are deducted and below which taxes are not deducted. | Available | 1.0 |
| 1.24.17 | System has the ability to print tax certificates on demand. | Available | 1.0 |
| 1.24.18 | System has the ability to apply minimum or maximum limits on fees. | Available | 1.0 |

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| 1.24.19 | Maturity/Renewal Processing of TDR<br>- System has the ability to change the rate automatically on renewal.<br>- System has the ability to modify the account for different renewal options on rollover.<br>- System has the ability for Markup to be paid out to an other account with appropriate authorization.<br>- System has the ability for Markup to be paid out by Cheque.<br>- System has the ability to support Markup payments at user-defined frequencies prior to maturity.<br>- System has the ability to set-up renewal grace days that allow customers a specified period after a term deposit matures to change the deposit's maturity options without penalty. | Available | 1.0 |
| 1.24.20 | System has the ability to fix special profit rates from case to case basis at branch level. | Available | 1.0 |
| 1.24.21 | System has the ability to deduct income tax and other levies on disbursement of loan. | Available | 1.0 |
| 1.24.22 | System has the ability to calculate and book accruals in multiple GL Head of a single loan like "Subsidy", and "Loan Account" as per defined proportionate percentage, system also has the ability to stop one side to accrual and start booking in the single GL Head if loan found in default etc. | Available | 1.0 |
| **1.25** | **Service Fees** | **I am Heading only** | **0.0** |
| 1.25.1 | System has the ability to define an unlimited number of fees and charges that can be applied to an account. | Available | 1.0 |
| 1.25.2 | System has the ability to support event-related fees (e.g. below available balance, statement production fee) | Available | 1.0 |
| 1.25.3 | System has the ability to support transaction-related fees (e.g. ATM charges) | Available | 1.0 |
| 1.25.4 | System has the ability to support service-related fees (e.g. monthly service charge) | Available | 1.0 |
| 1.25.5 | System has the ability to support ledger fees based on number of transactions, monthly account balance, etc. | Available | 1.0 |
| 1.25.6 | System has the ability to override fees with appropriate authorization. | Available | 1.0 |
| 1.25.7 | System has the ability to define fees based on customer segment. | Available | 1.0 |
| 1.25.8 | System has the ability to define a fee as a fixed amount, a percentage of a transaction fee or a percentage of a transaction fee with a minimum or maximum amount. | Available | 1.0 |

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| | System has the ability to support service fee processing, including but not restricted to:<br>- Returned Cheques<br>- Issue of Cheque books<br>- Standing Orders<br>- Preparation of Bank Drafts<br>- ATM Fee<br>- Hold mail charges<br>- Bankers cheque<br>- Deposit/Withdrawal charges including online<br>- Account Closing<br>- Cheque book charges<br>- Ability to raise notifications in case of fund shortage, mark lien and auto-pull the charges on availability of funds.<br>- Ability to set minimum and maximum balance limit on fee.<br>- Pay Order / Demand Draft / Call Deposit Receipt (issuance | | | |
| 1.25.9 | / reissuance / cancellation) | Available | 1.0 |
| **1.26** | **Holds/Liens** | **I am Heading only** | **0.0** |
| 1.26.1 | System has the ability to automatically hold and release funds on an account depending on the transaction type. | Available | 1.0 |
| 1.26.2 | System has the ability to support the use of manual holds and release of funds on an account with the appropriate authorization. | Available | 1.0 |
| 1.26.3 | System has the ability to capture the reason for a hold and/or release. | Available | 1.0 |
| 1.26.4 | System has the ability to display the user id of the person entering the hold or release. | Available | 1.0 |
| **1.27** | **Certificates** | **I am Heading only** | **0.0** |
| 1.27.1 | System has the ability to issue duplicate or reprint certificates in the event of loss of certificates. | Available | 1.0 |
| 1.27.2 | System has the ability to change status of Term Deposit (e.g. To "Duplicate", when duplicate certificates issued) | Available | 1.0 |
| 1.27.3 | System has the ability to issue or reprint tax deduction certificate ( Individual Customer). | Available | 1.0 |
| **1.28** | **Closing Account** | **I am Heading only** | **0.0** |
| 1.28.1 | System has the ability to close accounts at parent branch only keeping previous linkage | Available | 1.0 |
| 1.28.2 | System has the ability to automatically adjust the available balance with total accrued Markup, service charges, etc. | Available | 1.0 |
| 1.28.3 | System has the ability to adjust accrued profit/Markup for broken days. | Available | 1.0 |
| 1.28.4 | System has the ability to notify supervisor or manager for authorization of account closure. | Available | 1.0 |
| 1.28.5 | System has the ability to capture the reason for closure. | Available | 1.0 |
| 1.28.6 | System has the ability to close only free standing accounts (i.e. which are not linked to other accounts or flagged as hypothecated, lien, hold, standing orders, etc.) | Available | 1.0 |

| 1.28.7 | System has the ability to apply closure fees. | Available | 1.0 |
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| 1.28.8 | System has the ability to define closure fee limits. | Available | 1.0 |
| 1.28.9 | System has the ability to override closure fee limit. | Available | 1.0 |
| 1.28.10 | System has the ability to restrict re-activation/transaction in closed account. | Available | 1.0 |
| **1.29** | **Special Asset Management (SAM)** | **I am Heading only** | **0.0** |
| 1.29.1 | System should have the ability to add a loan cases to SAM (charge-off) | Available | 1.0 |
| 1.29.2 | System should have the ability to calculate markup for a SAM loan case | Available | 1.0 |
| 1.29.3 | System should have the ability for recovery transactions | Available | 1.0 |
| 1.29.4 | System should have the ability to perform write-off / remission on a SAM loan case | Available | 1.0 |
| 1.29.5 | System should have the ability to transfer a SAM loan case to regular loan case, This is related to the capability of the system to convert a Special Asset Management (SAM) loan to a regular loan, the frequency of such instances can be limited but will be useful in such cases. | Available | 1.0 |
| 1.29.6 | System should have the ability to have separate reporting mechanism for SAM | Available | 1.0 |
| 1.29.7 | The system should have proper control for incorporating 30, 60, 90 days gap limit on defaulters/borrowers of charged-off cases who settle their liabilities. | Available | 1.0 |
| 1.29.8 | System should have the ability to show all the relevant details pertaining to the properties already acquired by the bank as well as any future acquisition/disposal thereof. | Available | 1.0 |
| 1.29.9 | System should have the ability to show aging of SAM Loans/SAM Recovery separately for Project loans & General Agri. Loans (Province/Zone/Branch/Circle wise). | Available | 1.0 |
| **1.30** | **Recovery** | **I am Heading only** | **0.0** |
| 1.30.1 | In case of non-repayment of recovery installment on revised due date loan may be categorized/ classified as per installment in default prior to rescheduling facility, may remain available. | Available | 1.0 |
| 1.30.2 | Where reschedulement is allowed beyond 3rd time, the system may indicate and stop rescheduling process through configurable options | Available | 1.0 |
| **1.31** | **Others** | **I am Heading only** | **0.0** |
| 1.31.1 | Auto Recovery of Loan from deposit account | Available | 1.0 |
| 1.31.2 | Loan Calculator | Available | 1.0 |
| 1.31.3 | Centralized loan sanctioning module | Available | 1.0 |
| 1.31.4 | Loan appraisal workflows on the basis of scheme, loan limit etc. | Available | 1.0 |
| 1.31.5 | Ability of the system to manage installments (repayment behavior, loan tenure) and markup rate on the basis of scheme, GL and Crop Combinations | Available | 1.0 |
| 1.31.6 | Loan appraisal workflow for employees of the bank (agri | Available | 1.0 |

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| 1.31.7 | Loan documents review by CAD hubs | Available | 1.0 |
| 1.31.8 | Physical Document Movements between CAD hubs and branches | Available | 1.0 |
| 1.31.9 | Charge creation and redemption | Available | 1.0 |
| 1.31.10 | Debit Burden Ratio (DBR) model Configuration | Available | 1.0 |
| 1.31.11 | Bifurcation of recovery received on the basis of markup vs principal for single or multiple GLs of a scheme | Available | 1.0 |
| 1.31.12 | Recovery of loan according to criteria specific to a scheme e.g. receiving of outstanding dues instead of Not-Yet-Due amount | Available | 1.0 |
| 1.31.13 | Ability to tag loan recovery to (Mobile Credit Officer) MCO, branch manager etc. | Available | 1.0 |
| 1.31.14 | Vouching of Journal Vouchers (manually) for IBFT, income, expense booking etc. | Available | 1.0 |
| 1.31.15 | Expenses distribution by zonal headquarters branches to its respective branches on the basis of branch portfolio | Available | 1.0 |
| 1.31.16 | Handling of Post Period Transactions | Available | 1.0 |
| 1.31.17 | Application for field force management on hand held devices | Available | 1.0 |
| 1.31.18 | Workflow for allocation/deallocation of branch circles to MCO module | Available | 1.0 |
| 1.31.19 | Initiation of LOS activities on the basis of Business Lead | Available | 1.0 |
| 1.31.20 | Generation of No Demand Certificate (NDC) | Available | 1.0 |
| 1.31.21 | Handling of Deceased marking of customers with workflow | Available | 1.0 |
| 1.31.22 | Limit calculations for existing borrowers on the basis of configurable criteria | Available | 1.0 |
| 1.31.23 | Allocation/ Transfer of Credit ceiling for branches | Available | 1.0 |
| 1.31.24 | Enhancements of existing borrower sanctions limits through workflow | Available | 1.0 |
| 1.31.25 | Management dashboard on the basis of difference roles with workflow | Available | 1.0 |
| 1.31.26 | Disbursement/ Recovery targets allocation by HO for Field Offices through workflow | Available | 1.0 |
| 1.31.27 | Activities for Post-Sanctions for CAD hubs | Available | 1.0 |
| 1.31.28 | Issuance of Disbursement Authorization Certification (DAC) and Sanction authorization Certificate (SAC) on the basis of configurable checklist | Available | 1.0 |
| 1.31.29 | Utilization of tractor loans on the basis of registration within 60 days | Available | 1.0 |
| 1.31.30 | Charge revalidation after disbursement | Available | 1.0 |
| 1.31.31 | Auto vouchers for shifting of markup to Govt accounts, insurance companies, PLRA fee to hub branches, transfer tax advices to HO (ERP-EBS) | Available | 1.0 |
| 1.31.32 | Reversal of recovery transactions (same date and post period) | Available | 1.0 |
| 1.31.33 | Markup of central accounts calculations/recalculation and posting | Available | 1.0 |
| 1.31.34 | Exception for Biometric Verification through NADRA varisystems for senior citizens, disabled etc. (on the basis of workflow) | Available | 1.0 |
| 1.31.35 | Daily Trial Balance Report (Branch Level) | Available | 1.0 |
| 1.31.36 | Multilevel authorization of transactions | Available | 1.0 |

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| 1.31.37 | eCIB reporting system as per regulatory requirements | Available | 1.0 |
| 1.31.38 | System has the ability to capture information of movement of loan cases within non-performing loans (categories), regular loans and vice versa | Available | 1.0 |
| 1.31.39 | System has the ability to calculate impairment under different stages of IFRS-9 | Available | 1.0 |
| 1.31.40 | system should be able to generate an early warning e.g. for TO-BE NPL and TO-BE charge-off etc. (Conventional & Islamic & Treasury) | Available | 1.0 |
| 1.31.41 | Statement of Affair (ACF 37): Before and After day-end, month-end, quarter-end, year-end, prior and after distribution of expenses (zonal office & branch) | Available | 1.0 |
| 1.31.42 | Statement of affairs (ACF-37) at zonal office/ administrative offices | Available | 1.0 |
| 1.31.43 | Restructuring of Loans | Available | 1.0 |
| 1.31.44 | Economics of Products (Loan schemes) | Available | 1.0 |
| 1.31.45 | Record of Redemption of Land | Available | 1.0 |
| 1.31.46 | Generation of list of time barred/ to-be time barred loan cases | Available | 1.0 |
| 1.31.47 | Display of customers with expired CNIC (daily basis) provision on Dashboard of Branch Users | Available | 1.0 |
| 1.31.48 | Horizontal Analysis of Distressed (NPL Categories) Assets in Reports | Available | 1.0 |
| 1.31.49 | System has the ability to maintain the approval matrix. (workflow administration) | Available | 1.0 |
| 1.31.50 | System should capable to handle behavior of markup, subsidy, rebate calculations | Available | 1.0 |
| 1.31.51 | System should be able to monitor family lending | Available | 1.0 |
| 1.31.52 | System should be able to monitor geographical wise concentration | Available | 1.0 |
| 1.31.53 | System should be able to record email address of the customer which can be made optional/mandatory through an interface for the purpose of sending notices like recovery, disbursement, bulk or time-based notices | Available | 1.0 |
| 1.31.54 | loan Markup may be read and understood as loan markup | Available | 1.0 |
| 1.31.55 | System has the ability to apply personal guarantee to a more than one loans | Available | 1.0 |
| 1.31.56 | System has the ability to provide WhatsApp banking for customer facilitation | Available | 1.0 |
| 1.31.57 | System should check AML related validations at time of Redemption of loan e.g. PEP, Proscribed Entities any other list issued by respective regulatory authority. | Available | 1.0 |
| 1.31.58 | Availability of reports scheme wise (e.g. disbursement, recovery, outstanding, NPL position, SAM Positions etc.) | Available | 1.0 |
| 1.31.59 | Availability of all Regulatory reports regarding Credit and all other business quarters. | Available | 1.0 |
| 1.31.60 | Availability of reports for Markup subsidy claims | Available | 1.0 |
| **1.32** | **Enterprise Risk Management** | **I am Heading only** | **0.0** |
| 1.32.1 | System should have capability to provide Risk Management System Module | Available | 1.0 |

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| 1.32.2 | System has ability to digitize the loan appraisal (document 3.5), ORR, IRR (ORR, FRR, EFR), Loan Economics, Internal Risk Rating, Future Cash flow, DBR, FRC, Facility Default Rate, Calamity Hit Areas | Available | 1.0 |
| 1.32.3 | system has the ability to exhaust unutilized loan limits after specified period (configurable) | Available | 1.0 |
| 1.32.4 | system has the ability to categorize the document e.g. security, legal and other documents | Available | 1.0 |
| 1.32.5 | system has the ability to auto display the documents | Available | 1.0 |
| 1.32.6 | system has the ability to record business proposal, compatible with products and schemes. | Available | 1.0 |
| 1.32.7 | system has the ability to display the dates of documents uploading and document creation date. | Available | 1.0 |
| 1.32.8 | system has the ability to provide previous loan history | Available | 1.0 |
| 1.32.9 | reference to 1-Conventional Bullet 1.1.4: Credit limit by credit review functions (refer back, reject, reduce, decline, approve etc.) and validated by next hierarchy level | Available | 1.0 |
| 1.32.10 | System should implement IFRS-09 module as per SBP requirements | Available | 1.0 |
| 1.32.11 | System should provide bank wide reporting of ORMF (Operational Loss Event Data, RCSA, KRI) | Available | 1.0 |
| 1.32.12 | System should provide short report of employee details by clicking on employee number on screen managing workflow | Available | 1.0 |
| 1.32.13 | System has ability to be integrated with multifactor authentication solutions | Available | 1.0 |
| 1.32.14 | System has ability to be integrated with SIEM solution | Available | 1.0 |
| 1.32.15 | System has ability to comply with SBP regulations with respect to Info-Sec i.e. PCIDSS etc. where/if applicable | Available | 1.0 |
| 1.32.16 | System has ability to generate customizable reports based on parameters selection by users | Available | 1.0 |
| 1.32.17 | System has ability to parameter/ keywords search | Available | 1.0 |
| 1.32.18 | System has ability to integrate with credit bureau including SBP or any private organization through API | Available | 1.0 |
| 1.32.19 | System has ability to generate reports of User Logins with time based filter | Available | 1.0 |
| 1.32.20 | System has ability to generate reports of day-end completion at branch and centralized with time | Available | 1.0 |
| 1.32.21 | System has ability to generate reports of day-end completion at branch and centralized with User | Available | 1.0 |
| 1.32.22 | System has the ability to capture FRC from NADRA or ZTBL database upon entry of CNIC /NICOP/POC | Available | 1.0 |
| 1.32.23 | Debit Burden Ratio (DBR) model integration with ORR model | Available | 1.0 |
| 1.32.24 | System ability to mark the Calamity Hit Areas, Environment Sensitive Areas | Available | 1.0 |
| 1.32.25 | System ability to provide facility of Classification of products/ schemes as per season/geographical area and Term or Evergreen (from eCIB point of view) | Available | 1.0 |
| 1.32.26 | System has ability to pop-up/ intimate the branch user about service charged due e.g. Insurance charges | Available | 1.0 |
| 1.32.27 | System has ability to calculate & generate reports on provisions (time based, subjective, IFRS-09) | Available | 1.0 |

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| 1.32.28 | **Credit Risk Module:** Assess creditworthiness of borrowers and determine risk associated with lending money. Credit scoring, credit limit determination, collateral management, risk rating models. | Available | 1.0 |
| 1.32.29 | **Market Risk Module**: Risks arising from fluctuations in financial markets, impact of market variables on a bank's portfolio, including Markup rate risk, foreign exchange risk, equity risk, and commodity price risk. | Available | 1.0 |
| 1.32.30 | **Operational Risk Module**: Risks associated with internal processes, people, and systems. Identify, assess, and manage operational risks, such as fraud, errors, system failures, legal and compliance risks. | Available | 1.0 |
| 1.32.31 | **Liquidity Risk Module:** Liquidity risk refers to a bank's ability to meet its financial obligations as they come due. This module helps banks monitor and manage liquidity risk by analyzing cash flows, forecasting liquidity needs, stress testing, and managing funding sources.(As per SBP environmental risk framework) | Available | 1.0 |
| 1.32.32 | **Compliance Risk Module:** Risk of legal or regulatory sanctions, financial loss, or reputational damage due to non-compliance with applicable laws, regulations, or internal policies.<br>**Anti-Money Laundering (AML) Module**: Customer due diligence, transaction monitoring, suspicious activity reporting, and sanctions screening. | Available | 1.0 |
| 1.32.33 | Asset and Liability Management (ALM) Module: Tools for Markup rate risk management, cash flow forecasting, liquidity gap analysis, and scenario modeling. | Available | 1.0 |
| 1.32.34 | **Stress Testing Module**: Simulate adverse scenarios to assess the resilience of a bank's portfolio and determine its vulnerability to economic downturns | Available | 1.0 |
| 1.32.35 | **Credit Scoring and Rating:** Assess creditworthiness of borrowers based on various factors such as financial ratios, payment history, collateral, and industry-specific parameters.<br>o    Borrower Information: Details about the borrower or counterparty, such as their name, identification number, address, contact information, and legal entity information.<br>o    Credit Assessment Factors: Financial ratios, payment history, industry-specific parameters, collateral details, and other relevant factors.<br>o    Credit History: Details of past loans, payment records, defaults (if any), and any adverse credit events.<br>o    Collateral Details: Collateral type, valuation, coverage ratio, and other relevant details.<br>o    Probability of Default (PD) and Loss Given Default (LGD): Borrower's probability of default (PD) and the expected loss in case of default (Loss Given Default, LGD). | Available | 1.0 |
| 1.32.36 | **Credit Limit Determination**: Determine appropriate credit limits for borrowers based on their creditworthiness, financial capacity, and other risk factors. | Available | 1.0 |
| 1.32.37 | **Collateral Management:** Track collateral details, valuations, eligibility criteria, and collateral coverage ratios. | Available | 1.0 |

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| 1.32.38 | **Credit Approval Workflow**: Enable creation of credit proposals, documentation review, internal credit committee approval, and tracking of approval status. | Available | 1.0 |
| 1.32.39 | **Credit Monitoring and Portfolio Management**: Tools for ongoing credit monitoring and management of credit portfolios. Track loan repayments, monitors credit quality, detects early warning signals, and generates alerts for potential default or deteriorating credit conditions. | Available | 1.0 |
| 1.32.40 | **Risk Mitigation and Provisioning**: Calculate and maintain provisions for potential credit losses. Consider factors such as loan classification, expected loss, impairment assessments, and regulatory provisioning requirements. | Available | 1.0 |
| 1.32.41 | **Credit Reporting and Analytics**: Borrower profiles, credit exposures, portfolio concentrations, collateral evaluation as per price maintained by GOP, rescheduling & classification of loans as per time based/subjective & IFRS9, Product wise concentration w.r.t geography & NPL, pop-up notification to calculate crop insurance & geographical tagging of calamity hit areas, Provisioning as per IFRS9 /PRs, vintage analysis and credit risk indicators. Provide Power BI/analytical tools for risk analysis, stress testing, and scenario modeling to assess the impact of changes in economic conditions on credit portfolios. | Available | 1.0 |
| 1.32.42 | **Maturity Analysis:** System shall present maturity profile of the credit portfolio, analyzing the distribution of loans by remaining maturity. <br> **Migration Analysis Period:** Time period over which credit migration is analyzed. (can be done monthly, quarterly, annually, or based on other reporting intervals) <br> **Migration Matrix**: Maintain a credit migration matrix that shows movement of loans across risk categories over time. Matrix shall capture transitions from one risk category to another, indicating the upward migration (improvement in credit quality) or downward migration (deterioration in credit quality) of loans. <br> **Migration Rates:** Calculate migration rates or transition probabilities between risk categories. It shall involve analyzing historical data to determine the likelihood of loans moving from one risk category to another. | Available | 1.0 |
| 1.32.43 | **Loan-to-Value (LTV) Ratio**: System shall measure percentage of a loan amount compared to the appraised value of the collateral. | Available | 1.0 |
| 1.32.44 | **Credit Migration Analysis:** Track movement of loans across different risk categories over time | Available | 1.0 |
| 1.32.45 | **Debt Burden Ratio (DSCR)**: Calculate borrower's ability to service their debt obligations. | Available | 1.0 |
| 1.32.46 | **Workflow Integration and Document Management:** Enable seamless information flow, data sharing, and document storage related to credit risk assessment and management processes. | Available | 1.0 |
| 1.32.47 | **Non-Performing Loans (NPL) Analysis:** Number of NPLs, the outstanding balance, classification by loan types, and trends over time. | Available | 1.0 |

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| 1.32.48 | **Delinquency and Past Due Analysis:** Number and value of loans that are overdue, the aging of delinquencies, and the classification by loan types | Available | 1.0 |
| 1.32.49 | **Provisioning and Allowance Analysis**: Calculate provisions, the coverage ratio of provisions to NPLs, and any specific provisioning requirements based on regulatory guidelines. | Available | 1.0 |
| 1.32.50 | **Credit Risk Grading and Rating Reports:** Assessment of the credit quality of each loan, based on factors such as borrower financials, collateral, and repayment history. | Available | 1.0 |
| 1.32.51 | **Default Probability and Loss Given Default (LGD) Analysis**: Assess likelihood of default and the potential loss in the event of default. | Available | 1.0 |
| 1.32.52 | **Exposure at Default (EAD) and Risk-Weighted Asset (RWA) Calculation:** Calculate and report on the exposure at default and risk-weighted assets for loans and credit exposures. | Available | 1.0 |
| 1.32.53 | **Stress Testing and Scenario Analysis**: Stress testing and scenario analysis to assess the impact of adverse economic conditions on default risks and loan portfolio performance. | Available | 1.0 |
| 1.32.54 | **Regulatory Reporting:** NPL ratios, provisioning levels, capital adequacy ratios, and compliance with regulatory guidelines for default risk management. | Available | 1.0 |
| 1.32.55 | **Collateral Evaluation**: Determining the feasibility of recovering collateral to mitigate losses. | Available | 1.0 |
| 1.32.56 | **FSV:** FSV benefit calculation as per collateral management system. | Available | 1.0 |
| 1.32.57 | **Risk Mitigation**: Establishing reserves or provisions for potential losses, actively managing credit risk, and implementing appropriate risk management practices. | Available | 1.0 |
| 1.32.58 | **Reporting and Monitoring**: Regular reports on the status and progress of distressed assets including information on recovery efforts, financial projections, legal actions, and overall portfolio performance. | Available | 1.0 |
| 1.32.59 | **Credit Risk Classification:** Overview of the credit risk classification of financial instruments held by the bank such as amortized cost, fair value through other comprehensive income (FVOCI), or fair value through profit or loss (FVTPL). | Available | 1.0 |
| 1.32.60 | **Expected Credit Loss (ECL) Assessment**: Calculate ECL using various methodologies, such as the incurred loss model or the more forward-looking expected credit loss model. | Available | 1.0 |
| 1.32.61 | **Impairment Provision Calculation:** Calculate impairment provisions for financial assets subject to credit risk. | Available | 1.0 |
| 1.32.62 | **Sensitivity Analysis:** Sensitivity analysis for credit risk provisions, showing the potential impact of changes in key assumptions or risk factors on the calculation of impairment provisions. | Available | 1.0 |
| 1.32.63 | **Impaired Loan Ratio:** Indicate proportion of loans that have been identified as impaired or likely to result in losses | Available | 1.0 |
| 1.32.64 | **Provisioning Coverage Ratio**: Compare amount of provisions set aside for potential loan losses to the total loan portfolio. | Available | 1.0 |
| 1.32.65 | **Credit Exposure Limits: D**efine maximum allowable credit exposure to a single borrower or counterparty | Available | 1.0 |

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| 1.32.66 | **Reporting and Analysis Tools:** Analytical tools to generate customized reports, analyze credit risk exposures, track changes over time, and perform data-driven decision-making. | Available | 1.0 |
| 1.32.67 | **Value at Risk (VaR) Analysis:** VaR calculations, which measure the potential loss in the value of a portfolio or specific assets due to adverse market movements. | Available | 1.0 |
| 1.32.68 | **Sensitivity Analysis: Sensitivity measures, such as delta, gamma, and vega, which indicate how the value of a portfolio or specific assets may change in response to changes in underlying market variables, such as Markup rates, foreign exchange rates, or commodity prices.** | Available | 1.0 |
| 1.32.69 | **Stress Testing**: Impact of stress scenarios on key risk measures, such as portfolio value, capital adequacy, or liquidity positions. | Available | 1.0 |
| 1.32.70 | **Risk Concentration Analysis**: Identify sectors, asset classes, or specific positions that may pose a significant risk due to concentration | Available | 1.0 |
| 1.32.71 | **Liquidity Coverage Ratio (LCR) Analysis**: Information on the bank's liquid assets, net cash outflows, and the ratio of liquid assets to total net cash outflows. | Available | 1.0 |
| 1.32.72 | **Cash Flow Forecasting**: Forecasts of cash inflows and outflows over a specific time horizon. | Available | 1.0 |
| 1.32.73 | **Funding Gap Analysis:** Maturity profiles of assets and liabilities to assess potential funding gaps. Identify periods where there may be a shortfall or excess of funding. | Available | 1.0 |
| 1.32.74 | **Funding Stress Testing**: Results from funding stress testing scenarios that simulate adverse funding conditions, such as a loss of market confidence or withdrawal of funding sources. | Available | 1.0 |
| 1.32.75 | **Funding Concentration Analysis**: Identify concentrations that may increase the bank's vulnerability to liquidity shocks. | Available | 1.0 |
| 1.32.76 | **Compliance with Regulatory Ratios:** Verify bank's compliance with regulatory liquidity ratios, such as the LCR and Net Stable Funding Ratio (NSFR). | Available | 1.0 |
| 1.32.77 | **Reporting and Analysis Tools:** Tools for customized reports, analyzing risk metrics, visualizing trends, conducting scenario analysis to support decision-making & regulatory reporting requirements. | Available | 1.0 |
| 1.32.78 | **Calculation Methodology**: Basel III framework, to calculate the CAR by considering different components of capital (Tier 1 and Tier 2) and risk-weighted assets (RWA) based on their assigned risk weights. | Available | 1.0 |
| 1.32.79 | **Capital Components:** Provides details of the different components of capital, including Tier 1 and Tier 2 capital. | Available | 1.0 |
| 1.32.80 | **Risk-Weighted Assets (RWA):** Calculates RWA for different types of risk, such as credit risk, market risk, and operational risk. | Available | 1.0 |
| 1.32.81 | **Risk Weights**: Risk weights assigned to different asset classes or exposures as per regulatory guidelines. | Available | 1.0 |
| 1.32.82 | **Capital Ratios**: Capital ratios, including the Common Equity Tier 1 (CET1) ratio, Tier 1 capital ratio, and Total Capital | Available | 1.0 |

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| | ratio. | | |
| 1.32.83 | **Compliance Assessment**: Evaluate bank's compliance with regulatory requirements for capital adequacy. It compares the calculated capital ratios with the minimum capital ratios mandated by the regulatory authorities. | Available | 1.0 |
| 1.32.84 | **Reporting and Analysis Tools:** Tools to generate customized CAR reports, analyze capital ratios, track trends over time, perform scenario analysis, and generate regulatory. | Available | 1.0 |
| 1.32.85 | **Risk Identification**: Identification of potential operational risks within various business processes, systems, and activities. To capture and categorize operational risk events, such as incidents, errors, fraud, and system failures. | Available | 1.0 |
| 1.32.86 | **Risk Assessment and Measurement:** Assign risk ratings, impact levels, and likelihoods to identified risks. | Available | 1.0 |
| 1.32.87 | **Key Risk Indicators (KRIs):** Tracking of KRIs to monitor the early warning signs of operational risks. | Available | 1.0 |
| 1.32.88 | **Incident Management:** Record and track operational risk incidents. Allow the efficient capture of incident details, investigation, root cause analysis, and remedial actions. | Available | 1.0 |
| 1.32.89 | **Key Control Testing:** Execution of key control tests to assess the effectiveness of controls in mitigating operational risks. | Available | 1.0 |
| 1.32.90 | **Loss Data Collection and Analysis:** Collection and analysis of loss data related to operational risk events. | Available | 1.0 |
| 1.32.91 | **Risk and Control Self-Assessments (RCSAs**): Periodic assessment of inherent risks and control effectiveness by business units and control owners. | Available | 1.0 |
| 1.32.92 | **Audit and Compliance Management:** Integration with audit and compliance management functionalities to ensure independent validation of operational risk controls**.** | Available | 1.0 |
| 1.32.93 | **Risk Categorization**: Categorization of risks based on their nature, such as credit risk, market risk, operational risk, compliance risk, etc. | Available | 1.0 |
| 1.32.94 | **Risk Assessment and Scoring:** Score risks based on predefined criteria or risk assessment methodologies. | Available | 1.0 |
| 1.32.95 | **Risk Mitigation Measures:** Recording risk mitigation measures and control activities associated with each identified risk. | Available | 1.0 |
| 1.32.96 | **Risk Monitoring and Tracking**: Ongoing monitoring and tracking of risks within the risk register. | Available | 1.0 |
| 1.32.97 | **Reporting and Analysis**: Generates reports and analytics based on the information stored in the risk register. It allows for generating risk dashboards, risk heat maps, and trend analysis reports to provide insights into the overall risk profile and highlight areas requiring attention. | Available | 1.0 |
| 1.32.98 | **Integration with Other Risk Management Processes:** Integration with other risk management processes and functionalities, such as incident management, control testing, risk assessments, and compliance management. | Available | 1.0 |
| 1.32.99 | **Access Controls and Audit Trail**: Access controls to ensure that only authorized users can view and update the risk register. It maintains an audit trail of changes made to the | Available | 1.0 |

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| | risk register, including details of who made the changes and when, for transparency and accountability. | | |
| 1.32.100 | **Non-Shariah Compliance Risk Identification**: Identify potential non-Shariah compliant activities or transactions within the banking operations. | Available | 1.0 |
| 1.32.101 | **Non-Shariah Compliance Risk Assessment**: Assessment and measurement of non-Shariah compliance risks. It helps in evaluating the severity and potential impact of non-compliant activities or transactions on the bank's operations, reputation, and customer relationships. | Available | 1.0 |
| 1.32.102 | **Shariah Compliance Parameters:** Maintain a set of Shariah compliance parameters that reflect the requirements and guidelines of Islamic principles. | Available | 1.0 |
| 1.32.103 | **Non-Shariah Compliance Reporting:** Provide information on non-compliant activities, exceptions, and instances where products or transactions do not meet Shariah requirements. | Available | 1.0 |
| 1.32.104 | **Shariah Compliance Workflow and Approval Processes:** Workflow and approval processes specific to Shariah compliance. It ensures that activities, products, and transactions undergo appropriate reviews by Shariah boards or committees to obtain necessary approvals and verify compliance. | Available | 1.0 |
| 1.32.105 | **Mitigation Measures**: Implementation of mitigation measures to address non-Shariah compliance risks. Monitoring and tracking of remedial actions to rectify non-compliant situations. | Available | 1.0 |
| 1.32.106 | **Compliance Monitoring and Audit:** Integration with compliance monitoring and audit functionalities specific to non-Shariah compliance risks. | Available | 1.0 |
| 1.32.107 | **Training and Awareness:** E-learning modules, training materials, and alerts to keep staff informed about Shariah guidelines and the importance of compliance. | Available | 1.0 |
| 1.32.108 | **Shariah-Compliant Product Development**: Involve Shariah experts in the product development team, conducting Shariah reviews, and obtaining necessary approvals before launching new products. | Available | 1.0 |
| 1.32.109 | **Shariah Screening and Filters**: Shariah screening and filtering mechanisms to ensure that investments, securities, and counterparties comply with Shariah requirements. entities or activities. | Available | 1.0 |
| 1.32.110 | **Continuous Monitoring and Improvement**: Ongoing monitoring, review, and improvement of Shariah compliance measures. This includes tracking regulatory updates, staying informed about evolving Shariah interpretations, and continuously enhancing internal controls and processes | Available | 1.0 |

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| 1.32.111 | **Market Risk Parameters:** **Value at Risk (VaR) Analysis: VaR calculations, which measure the potential loss in the value of a portfolio or specific assets due to adverse market movements. Sensitivity Analysis: Sensitivity measures, such as delta, gamma, and vega, which indicate how the value of a portfolio or specific assets may change in response to changes in underlying market variables, such as Markup rates, foreign exchange rates, or commodity prices.** | Available | 1.0 |
| 1.32.112 | **Liquidity Risk Parameters:** **Cash Flow Analysis:** Conduct cash flow analysis to assess the timing and availability of cash inflows and outflows. **Liquidity Ratios**: Calculate liquidity ratios (e.g., liquidity coverage ratio, net stable funding ratio) to assess the adequacy of liquid assets and stable funding sources. | Available | 1.0 |
| 1.32.113 | **Credit Risk Parameters:** **Counterparty Risk Assessment:** Evaluate creditworthiness of counterparties and assesses the potential credit risk associated with treasury transactions. It considers factors such as credit ratings, credit limits, collateral requirements, and exposure limits to manage credit risk. **Credit Exposure Monitoring:** Track and monitor credit exposures to counterparties, including limits utilization, credit utilization trends, and concentration risk. | Available | 1.0 |
| 1.32.114 | **Markup Rate Risk Parameters:** **Gap Analysis: Perform Markup rate gap analysis to evaluate the maturity mismatch between Markup-sensitive assets and liabilities. Duration Analysis: Calculate duration measures to assess the sensitivity of treasury positions to changes in Markup rates.** | Available | 1.0 |
| 1.32.115 | **Operational Risk Parameters:** **Operational Risk Assessment:** Identification, assessment, and quantification of operational risks associated with treasury operations **Key Risk Indicators (KRIs):** Track and monitor KRIs specific to treasury operations. | Available | 1.0 |
| 1.32.116 | **Reporting and Analysis:** **Reporting Tools:** Generate reports and dashboards to provide comprehensive information on treasury risk exposures, positions, and limits. Reports cover market risk, liquidity risk, credit risk, and other relevant risk metrics for effective risk monitoring and reporting. **Scenario Analysis:** Scenario analysis to assess the potential impact of extreme events or stress scenarios on treasury positions and risk metrics. | Available | 1.0 |
| 1.32.117 | **Call Routing and Queuing**: Call routing capabilities to direct incoming calls to the appropriate call center agents based on predefined criteria, such as language, skillset, or customer segment. It also manages call queues, ensuring efficient handling of customer calls and reducing wait times. | Available | 1.0 |

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| 1.32.118 | **Case Management and Ticketing**: Allow call center agents to create and manage cases or tickets for customer inquiries and issues that require follow-up or escalation. | Available | 1.0 |
| 1.32.119 | **Customer Verification and Authentication**: Verify and authenticate customers' identities during phone interactions. It may involve security questions, customer identification numbers, or other authentication methods to ensure data privacy and security. | Available | 1.0 |
| 1.32.120 | **Call Recording and Analytics:** Recording and playback of customer interactions, monitoring of call center agent performance, and analysis of call center metrics, such as call duration, call volumes, and customer satisfaction ratings. | Available | 1.0 |
| 1.32.121 | **Integration with CRM and Ticketing Systems**: Integration with customer relationship management (CRM) systems and ticketing systems. It ensures seamless information flow between the call center and other customer management systems, enabling comprehensive customer service and support. | Available | 1.0 |
| 1.32.122 | **Real-Time Monitoring:** Continuously monitors customer transactions in real-time. | Available | 1.0 |
| 1.32.123 | **Rule-Based Alerts:** Generate alerts for transactions that meet specific criteria. The system shall trigger alerts when transactions deviate from expected patterns or exhibit suspicious characteristics. | Available | 1.0 |
| 1.32.124 | **Suspicious Activity Investigation**: System shall capture relevant transaction details, customer information, and any additional data necessary for further analysis | Available | 1.0 |
| 1.32.125 | **Case Management:** System shall allow investigators to document findings, track progress, record actions taken, and maintain an audit trail of the investigation process. | Available | 1.0 |
| 1.32.126 | **Risk Scoring and Profiling**: Assign risk scores to customers based on their transactional behavior and other risk factors. It profiles customers and establishes risk thresholds or limits to identify abnormal activities. | Available | 1.0 |
| 1.32.127 | **Regulatory Compliance**: Comply with regulatory requirements related to anti-money laundering (AML), counter-terrorist financing (CTF), and other financial crime prevention regulations. | Available | 1.0 |
| 1.32.128 | **Data Analytics and Pattern Recognition**: Identify complex patterns and anomalies in transactional data, detect hidden relationships, unusual transaction flows, or behavioral changes that may indicate illicit activities. | Available | 1.0 |
| 1.32.129 | **Integration with Watch-lists and Data Sources**: Integration with external data sources, such as watch lists and sanctions lists, to enhance transaction monitoring capabilities. | Available | 1.0 |
| 1.32.130 | **Reporting and Auditing**: Generate comprehensive reports on transaction monitoring activities, including the number of alerts, investigation outcomes, and trends in suspicious activities. | Available | 1.0 |
| 1.32.131 | **Environmental Risk Assessment Report:** Assessment of environmental risks associated with the credit portfolio. | Available | 1.0 |

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| 1.32.132 | **Exposure to High-Risk Industries Report**: Identify loans or credit exposures related to high-risk industries from an environmental perspective. Highlight industries with significant environmental impacts, such as mining, oil and gas, manufacturing, or agriculture, and assesses the potential credit risks associated with these exposures. | Available | 1.0 |
| 1.32.133 | **Carbon Footprint Report**: Calculate carbon footprint associated with the credit portfolio. It measures the greenhouse gas emissions resulting from the activities of borrowers and provides insights into the potential environmental impact of the portfolio. | Available | 1.0 |
| 1.32.134 | **ESG (Environmental, Social, and Governance) Risk Rating Report**: Assign ESG risk ratings or scores to borrowers based on their environmental performance, social impact, and governance practices (As per SBP environmental risk framework) | Available | 1.0 |
| 1.32.135 | **Environmental Data Reporting**: Generate reports that capture and analyze environmental data related to the credit portfolio. This includes data on energy consumption, water usage, waste generation, emissions, and other environmental metrics. | Available | 1.0 |
| 1.32.136 | **Climate Change Risk Report**: Assess credit portfolio's exposure to climate change risks, such as physical risks (e.g., rising sea levels, extreme weather events) and transition risks (e.g., policy changes, technology advancements). | Available | 1.0 |
| 1.32.137 | **Green Financing Report:** Highlight loans or credit exposures that contribute to environmentally sustainable projects or initiatives. | Available | 1.0 |
| 1.32.138 | **Security Incident and Event Management (SIEM) Reports**: SIEM reports provide an overview of security events and incidents detected within the core banking system. These reports include information on detected threats, attempted breaches, and system anomalies. | Available | 1.0 |
| 1.32.139 | **Security Configuration and Compliance Report**: Assess configuration settings of the core banking system against predefined security benchmarks or compliance standards. | Available | 1.0 |
| 1.32.140 | **Incident Response Report**: In the event of a security incident or breach system shall outline the details of the incident, including its impact, root cause analysis, containment measures, and steps taken for recovery and prevention of future incidents. (As per regulatory requirement under OLED) | Available | 1.0 |
| 1.32.141 | **Patch Management Report**: Track status of software patches and updates applied to the core banking system. It provides an overview of the patching process, including the identification, testing, and deployment of patches. | Available | 1.0 |
| 1.32.142 | **Access Control and User Management Report**: Provide information about user accounts, access privileges, and changes made to user permissions. | Available | 1.0 |
| 1.32.143 | **Loan and Mortgage Report: Provide information on loans and mortgages associated with land transactions. Report shall include details such as loan/mortgage amounts,** | Available | 1.0 |

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| | **Markup rates, payment schedules, and outstanding balances.** | | |
| 1.32.144 | **Payment and Collection Report**: Track of payments made by landowners, lessees, or tenants and provide information on payments received, payment due dates, payment history, and outstanding balances. | Available | 1.0 |
| 1.32.145 | **Property Valuation Report**: Assessment of the value of land assets. Report shall include information on land appraisals, market values, and property valuation methodologies used. | Available | 1.0 |
| 1.32.146 | **Supplier Financing Report**: Provide information on financing arrangements and transactions with suppliers in the value chain, include details such as credit facilities, loan disbursements, repayment schedules, and outstanding balances. | Available | 1.0 |
| 1.32.147 | **Credit Risk Report**: Assess creditworthiness and risk profiles of stakeholders within the value chain such as credit scores, credit limits, payment histories, and outstanding obligations. | Available | 1.0 |
| 1.32.148 | **Financial Performance Report**: Provide information on revenue, profitability, liquidity, and key financial ratios to assist in evaluating the financial stability of stakeholders and their ability to fulfill financial obligations. | Available | 1.0 |
| 1.32.149 | The documents attached with loan cases should be properly categorized and all documents in one category should open in a single Tab/window or PDF file. | Available | 1.0 |
| 1.32.150 | Proposal of Proposed Investment and Economics should be system generated and available in the system and it should be made compatible with the Product and Scheme. | Available | 1.0 |
| 1.32.151 | All the CWRs attached in the system must have the exact uploaded/updated date for the smooth and risk-free working of CLSD. | Available | 1.0 |
| 1.32.152 | The Applicant's CNIC expiry verified from NADRA must be visible in the Applicant section in the system for verification. | Available | 1.0 |
| 1.32.153 | Previous credit history i.e. all the previous loan case numbers of the borrower must be available in the system during the processing of loan cases. | Available | 1.0 |
| 1.32.154 | Facility to categorize the loan documents e.g. security documents, legal documents, other documents etc. | Available | 1.0 |
| 1.32.155 | Loan documents of one category should have one single separate tab/window. | Available | 1.0 |
| 1.32.156 | Uploaded attached documents should be visible on screen without downloading on PCs. | Available | 1.0 |
| 1.32.157 | Business proposal (proposal of investment) should be system based and compatible with product and scheme. | Available | 1.0 |
| 1.32.158 | Economics of the product/scheme should be system based and compatible with product and scheme. | Available | 1.0 |
| 1.32.159 | System should have facility to enter document date and document upload date | Available | 1.0 |
| 1.32.160 | Borrower's CNIC date of issue and date of expiry must be displayed in applicant profile tab/window. | Available | 1.0 |

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| 1.32.161 | A separate tab showing borrower's previous loans history should be available, e.g. LC No. LC Amount, Date of loan sanctioned, date of loan disbursed, date of loan closed and status of loan at the time of close etc. | Available | 1.0 |
| 1.32.162 | A separate tab showing borrower's previous loans repayment behavior. | Available | 1.0 |
| 1.32.163 | Documents uploading date and audit trail be available on interface. E.g. eCIB uploading date. | Available | 1.0 |
| 1.32.164 | System should have Risk Module, Financial ( IFRS09) & Fraud Risk | Available | 1.0 |
| 1.32.165 | Provide Power BI/analytical tools for risk analysis, stress testing, and scenario modeling to assess the impact of changes in economic conditions on credit portfolios. | Available | 1.0 |
| 1.32.166 | System should be able to record(add) details about the borrower or counterparty, such as their name, identification number, address, contact information, and legal entity information. | Available | 1.0 |
| 1.32.167 | System should be able to maintain payment history of past loans availed by the borrower. ( i.e. loan amount, collateral information and repayment behavior) | Available | 1.0 |
| 1.32.168 | System should be able to evaluate the collateral Authenticity as per eligibility criteria defined by the Bank and geographical parameters | Available | 1.0 |
| 1.32.169 | System should be able to calculate an approximate Borrowers Probability of Default (PD) and Loss Given Default (LGD) and the expected loss in case of default (Loss Given Default, LGD). | Available | 1.0 |
| 1.32.170 | System should be able to generate Early warning signals for potential default or deteriorating credit conditions | Available | 1.0 |
| 1.32.171 | All loans/ financing should follow the SBP credit portfolio management and as per ECIB Parameters.( 1.3.11) | Available | 1.0 |
| 1.32.172 | Classification  of Loans as per time based criteria (1.3.11) | Available | 1.0 |
| 1.32.173 | Calculate provisions, the coverage ratio of provisions to NPLs, and any specific provisioning requirements based on regulatory guidelines. | Available | 1.0 |
| 1.32.174 | Classification of loans as per IFRS -09 staging criteria | Available | 1.0 |
| 1.32.175 | Enable Pop-up notification to calculate crop/ Livestock/ tractor( all eligible machinery) for insurance ( if e & geographical tagging of calamity hit areas, | Available | 1.0 |
| 1.32.176 | Provisioning as per IFRS9 /PRs | Available | 1.0 |
| 1.32.177 |  Maturity profile of the credit portfolio, analyzing the distribution of loans by remaining maturity, transitions from one risk category to another, indicating the upward migration (improvement in credit quality) or downward migration (deterioration in credit quality) of loans. | Available | 1.0 |
| 1.32.178 |  percentage of a loan amount compared to the appraised value of the collateral. | Available | 1.0 |
| 1.32.179 | Number of NPLs, the outstanding balance, classification by loan types, and trends over time. | Available | 1.0 |
| 1.32.180 | Number and value(amount) of loans that are overdue, the aging of delinquencies, and the classification by loan types | Available | 1.0 |
| 1.32.181 |  FSV benefit calculation as per collateral management system | Available | 1.0 |

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| 1.32.182 | System has ability to generate Early warning on Provisions and the Liquidity ratio | Available | 1.0 |
| 1.32.183 | Implementation of Obligor Risk Rating , Facility Risk Rating , and Environment Risk Rating; | Available | 1.0 |
| 1.32.184 | Calculate Debt Burden ratio | Available | 1.0 |
| 1.32.185 | Can capture FRC of the Borrower | Available | 1.0 |
| 1.32.186 | System should be able to maintain/record  Product rating as per Environment rating ** | Available | 1.0 |
| 1.32.187 | Facility Default Rate | Available | 1.0 |
| 1.32.188 | System should be able to mark Calamity Hit areas | Available | 1.0 |
| 1.32.189 | System may be enabled to record environmental restricted areas | Available | 1.0 |
| **1.33** | **Insurance-Services** | **I am Heading only** | **0.0** |
| 1.33.1 | System should be capable to provide premium payment fully configurable flexible and manageable centrally | Available | 1.0 |
| 1.33.2 | System should be capable to record bifurcated premium payment with separate accounting treatment | Available | 1.0 |
| 1.33.3 | System should be able to deduct premium amount in advance and hold till relevant season within due course of time | Available | 1.0 |
| 1.33.4 | System should be capable to record perils covered | Available | 1.0 |
| 1.33.5 | System should be capable to manage Takaful (Islamic insurance) for conventional products | Available | 1.0 |
| 1.33.6 | System should have capability to pass an auto adjustment entry against outstanding insurance premium hold by the system because of off-season | Available | 1.0 |
| **1.34** | **Anti-Money Laundering** | **I am Heading only** | **0.0** |
| 1.34.1 | System should have the ability to facilitate Customer Risk Profiling as per SBP | Available | 1.0 |
| 1.34.2 | System should have the ability to support risk profiling of customers based on country of origin, country of residence, occupation, STR filed, customer type, account type, KYC gaps etc. | Available | 1.0 |
| 1.34.3 | System should not allow wired transfer, with the black listed or sanctioned countries, individuals, organizations | Available | 1.0 |
| 1.34.4 | System should have the ability to prioritize results according to risk | Available | 1.0 |
| 1.34.5 | Filters any message type e.g. SWIFT etc. | Available | 1.0 |
| 1.34.6 | System based internal risk assessment report in line with SBP requirements | Available | 1.0 |
| 1.34.7 | Customer Risk Profiling CRP module & reporting in system | Available | 1.0 |
| 1.34.8 | Dashboard reporting (specifically to risk related to branch, zone, field office, regions and bank wide) | Available | 1.0 |
| 1.34.9 | Accounts monitoring system | Available | 1.0 |
| 1.34.10 | eKYC module as per industry practice and the integration with SBP/PBA system (National eKYC platform) | Available | 1.0 |
| 1.34.11 | Integration of AML Knowledge Management System (KMS) | Available | 1.0 |
| | | **Total Score** | **694.0** |

| Sr. No. | Feature (2-Branch Operations) | Feature Provision | Marks Obtained |
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| **2.1** | **Cheque Book Issuance** | **I am Heading only** | **0.0** |
| 2.1.1 | System allows option to place a new cheque book request (any branch/ digital channels) and map it to a specific customer. | Available | 1.0 |
| 2.1.2 | System allows to place Cheque book request of multiple leaves e.g. 5, 10, 25, 50, 100. | Available | 1.0 |
| 2.1.3 | In case the cheque book is issued for the first time, system prompts to confirm that "Letter of Thanks" has been marked received in the system. | Available | 1.0 |
| 2.1.4 | System shall support maintenance of stock and operation of cheque books. | Available | 1.0 |
| 2.1.5 | System restricts posting of duplicate Cheque book request. | Available | 1.0 |
| 2.1.6 | System shall support recording details of cheque series and numbers of cheque leaves issued/utilized to customer for each account separately. | Available | 1.0 |
| 2.1.7 | System shall support ability to mark lost/ Destroyed Cheque book | Available | 1.0 |
| 2.1.8 | System allows options to configure cheque book charges as per the defined Schedule of Chargs (SOC). | Available | 1.0 |
| 2.1.9 | System is able to define shredding Time line, prompt message for number of days / frequency for shredding for uncollected Cheque Books. | Available | 1.0 |
| 2.1.10 | System shall accept stop payment/revoke instruction from any branch with reason details. | Available | 1.0 |
| 2.1.11 | System shall disallow payment of a cheque under stop payment instruction. Notify teller end if cheque number is marked as "Stop payment". | Available | 1.0 |
| 2.1.12 | System shall have ability to mark stop payment for a series of cheques or various leaves under same books. | Available | 1.0 |
| 2.1.13 | System should have a capability to generate undelivered cheque book report with ageing. | Available | 1.0 |
| 2.1.14 | System should be able to deduct cheque book charges at the time of account opening and subsequently request for cheque book creation should also be raised | Available | 1.0 |
| **2.2** | **Teller Operations** | **I am Heading only** | **0.0** |
| 2.2.1 | System has an ability to post transactions to accounts in real time. These transactions including but not limited to : - Deposits -Withdrawal - Funds Transfers | Available | 1.0 |
| 2.2.2 | System has ability to monitor transaction timeliness i.e. Transaction start time, Transaction end time, Transaction hold time etc. | Available | 1.0 |
| 2.2.3 | System is able to issue system generated deposit receipt. | Available | 1.0 |
| 2.2.4 | System has ability to process stop payment orders of | Available | 1.0 |

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| | clients. | | |
| 2.2.5 | Ability to capture address and telephone number for the Call back confirmation and customer contact in case of any query. | Available | 1.0 |
| 2.2.6 | System allows automatic calculation and deduction of tax, bank charges for all credits made to customers. | Available | 1.0 |
| 2.2.7 | System is able to manage the access rights to users should cover various financial limits, various levels of static data. | Available | 1.0 |
| 2.2.8 | System provides functionality to validate Cheque number. | Available | 1.0 |
| 2.2.9 | System supports automated Inter-branch online transaction processing and automated/online inter-branch settlements. | Available | 1.0 |
| 2.2.10 | System allows automated issuance of advices/receipts to customers | Available | 1.0 |
| 2.2.11 | System should have a comprehensive fully integrated cash management module with ability for transfer cash from one till to another | Available | 1.0 |
| 2.2.12 | System is able to assign Cash in Premises (CIP) and Cash at Counter limits and related pop-up or reports in case limits breaches. | Available | 1.0 |
| 2.2.13 | System supports recording record Inward Clearing Instruments including Cheques (local and online customers), Payment Orders, Demand Draft, Bankers Cheque, Call Deposit Receipts, Image based Clearing (IBC) etc. | Available | 1.0 |
| 2.2.14 | In case of marking inward instruments as returned, system ensures selection of appropriate instrument return reason(s). | Available | 1.0 |
| 2.2.15 | System has an ability to deduct Inward Cheque return charges (Only on selective Cheque return reasons). | Available | 1.0 |
| 2.2.16 | System allows recording of Inward Clearing Transaction upon authorization (if required), resulting in settlement of transaction at HO or Branch (Cash or local Bank account) level. | Available | 1.0 |
| 2.2.17 | System is able to mark outward clearing instruments as returned ensuring selection of appropriate instrument return reason(s). | Available | 1.0 |
| 2.2.18 | System has ability to recover such freeze amounts in case(s) of credit transaction.This requirement is to inform the teller about any outstanding amounts on the credited account at the time of credit transaction | Available | 1.0 |
| 2.2.19 | System is able to show clearing register/scroll (branch & instrument wise) for verification and reconciliation. | Available | 1.0 |
| 2.2.20 | System is able to capture teller demographic information: -User ID -Name -Branch -Drawer | Available | 1.0 |
| 2.2.21 | System allows fucntion to define access rights for teller groups. | Available | 1.0 |

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| 2.2.22 | System has ability to define teller limits (by currency). These limits includes but not limited to the following :<br>- Cash limit.<br>- Cash receipt limit.<br>- Cash withdrawal limit. | Available | 1.0 |
| 2.2.23 | System has ability to define teller controls, including but not restricted to:<br>-Assume decimals when entering amount.<br>-Number of days when teller history is purged.<br>-Ability to define new teller transaction codes. | Available | 1.0 |
| 2.2.24 | System has a capability to view customer's data by :<br>- Customer Information File Number (CIF #)<br>-CNIC#<br>-Account #<br>-Any user defined search criteria | Available | 1.0 |
| 2.2.25 | Ability to maintain cash balances for different currencies. | Available | 1.0 |
| 2.2.26 | System allows teler to perform transfer between banks (IBFT). Additionally, Within a branch, network(Cross Location) or outside the network. | Available | 1.0 |
| 2.2.27 | System has fucntionality to support utility payments at any branch with ability to :<br>-Collate utility payments and prepare a consolidated list of payments received by the branch.<br>-Read bar code/ QR Code and related data input (auto).<br>-Print receipts / Vouchers or imprint on the payment bills of  the amount paid. | Available | 1.0 |
| 2.2.28 | System is able to generate the following reports :<br>-Fee  and Charge balancing report<br>-Clearing Report<br>-Teller Cash Summary<br>-Teller Cash transaction journal along with timestamp<br>-Teller transfer balancing report | Available | 1.0 |
| 2.2.29 | System restricts account information view in branches other than the parent branch (Except for current account balance and signature of the customer). | Available | 1.0 |
| 2.2.30 | System should allow ATM cash replinishment in teller module. | Available | 1.0 |
| 2.2.31 | System has the ability to mark or unmark special instructions given by the competent authorities time to time and this should pop up at the time of transaction on the teller's screen | Available | 1.0 |
| 2.2.32 | System should have the ability to perform authorizations over IBFT transactions | Available | 1.0 |
| 2.2.33 | System should have the ability to report pending IBFT transactions | Available | 1.0 |
| **2.3** | **Vault Management** | **I am Heading only** | **0.0** |
| 2.3.1 | System should support vault management functionalities which includes but not limited to :<br>-Denomination-wise amount withdrawn or deposited in the vault is entered in the system. | Available | 1.0 |

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| | -Drawer of Tellers are replenished with cash directly through Vaults after due authorization. Tellers can only be issued available denomination wise cash to the drawers. | | |
| 2.3.2 | System maintains denomination-wise amount for each teller whilst, updating the current vault Position. (Denomination-wise financial instruments such as Prize Bonds, Notes (Cut/soiled, outdated currency, local currency), Foreign Currency etc. is held in the vault. SYstem is also able to maintain prize bonds and foreign currency which is issued to the Tellers for dealing with customers. Cut Notes or Soiled Notes are received from customers over the counters. Cut/soiled noted are accounted for and sent to State Bank of Pakistan.). | Available | 1.0 |
| 2.3.3 | System provides option to assign vault and cashier limits in the system. | Available | 1.0 |
| 2.3.4 | System enforces segregation of duties, issuer of cash and receiver of cash should be separate.Further, Cashier cannot allow cash to be issued to themselves. | Available | 1.0 |
| 2.3.5 | Tellers are only able to perform transactions for the cash they have in their drawer. System restricts any transaction for which the transaction exceeds the cash available in the drawer/ till | Available | 1.0 |
| 2.3.6 | System allows the drawer of Tellers are replenished with cash by the Head Teller or Branch/Operations Manager. | Available | 1.0 |
| 2.3.7 | All activities performed at the counters is recorded in Daily Transaction Report. The report is updated instantly as transactions are made. At day end it is used to reconcile transactions with cash available at teller counter. | Available | 1.0 |
| 2.3.8 | Vault Position Report is updated when cash is replenished or retrieved from the vault.The report is updated on daily basis and can be printed for review as per the SBP defined format. | Available | 1.0 |
| **2.4** | **Cheque Processing** | **I am Heading only** | **0.0** |
| 2.4.1 | System is able to record Inward Clearing Instruments including Cheques (local and online customers), Payment Orders, Demand Draft, Bankers Cheque, Call Deposit Receipts etc. | Available | 1.0 |
| 2.4.2 | System allows to mark Inward instruments as returned ensuring selection of appropriate instrument return reason(s). | Available | 1.0 |
| 2.4.3 | System is able to validate Cheque number. | Available | 1.0 |
| 2.4.4 | Entry of cheques deposited by customers of other branches for direct credit to their accounts without any further manual intervention. | Available | 1.0 |
| 2.4.5 | System has ability to maintain the return charges in memorandum/freeze balance in case sufficient balance is not available to deduct the return charges at the time of transaction. | Available | 1.0 |
| 2.4.6 | System is capable to maintain and log of Unrealized | Available | 1.0 |

| | | Cheque of both normal and intercity. | | |
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| 2.4.7 | System is able to deduct available balance and mark the inward Cheque return amount as freeze in case(s) of low account balance. | Available | 1.0 |
| 2.4.8 | System validates the cheque number before processing. | Available | 1.0 |
| 2.4.9 | System maintains and generate cheque return memo. | Available | 1.0 |
| 2.4.10 | System generates alert on following events : <br> - Duplicate cheque <br> -"Out of Series" cheques | Available | 1.0 |
| 2.4.11 | System has capability to recover freeze amounts in case(s) of credit transaction. | Available | 1.0 |
| 2.4.12 | System is able to deduct outward Cheque return charges (Only on selective Cheque return reasons). | Available | 1.0 |
| **2.5** | **Journal Voucher** | **I am Heading only** | **0.0** |
| 2.5.1 | System allows defining Journal Voucher master code with option of 'Not Required', 'Optional' or 'Required' for all the fields available on JV screen. | Available | 1.0 |
| 2.5.2 | System provides feature to have single standardized COA (Chart Of accounts) which is applicable to all sites and applications/modules. However, Ledger can be tagged as per site, sub-branch, terminal and booth wise. Untagged ledger is available for all sites. | Available | 1.0 |
| 2.5.3 | System shall provide ability to mark dates Open/Close for recording along with Ability to Close/Open Accouting period/Financial year. | Available | 1.0 |
| 2.5.4 | Transaction recording in backdate shall be restricted in the system. However, provision is required at CBS GL level for audit and other adjustments. (Required, till extent of backoffice) | Available | 1.0 |
| 2.5.5 | System is able to perform reversal of JV transcation on same date | Available | 1.0 |
| 2.5.6 | System has provision of defining range of GLs to be alowed under JV master code with the seggregation of TR Code | Available | 1.0 |
| 2.5.7 | Provide drill-down facilities from Trial Balance to originating transaction. | Available | 1.0 |
| 2.5.8 | System can perform Auto debit and credit of cash GL in debit cash and credit cash master codes respectively | Available | 1.0 |
| 2.5.9 | System performs Mapping of interbranch originating master codes with responding master codes | Available | 1.0 |
| 2.5.10 | System provides options for Making of JV transaction by using predefined master codes | Available | 1.0 |
| 2.5.11 | System has options for Tagging of any loan related transaction (except disbursement & recovery) though JV. These transactions may be other charges, litigation charges etc. | Available | 1.0 |
| 2.5.12 | System provides options for making of JV transcation using any previous effective date of current month (Required, till extent of backoffice) | Available | 1.0 |
| 2.5.13 | System has a capability to enforce 4 eye principle before recording of the voucher in GL | Available | 1.0 |

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| 2.5.14 | Searching of any JV transcation of any date by providing any filter criteria | Available | | 1.0 |
| 2.5.15 | System records Branch, Zonal office and HO Unit expenses tagging using TR Code (expenses should be booked to each cost center), (Required, till extent of backoffice) | Available | | 1.0 |
| 2.5.16 | System should be able to link and provide interface to other systems to initiate accurate transfer of enteries from core banking GL to Enterprise level GL | Available | | 1.0 |
| 2.5.17 | System maintains audit log of Journal Voucher enteries | Available | | 1.0 |
| 2.5.18 | System shall be able to define the base operating currency of the Bank. | Available | | 1.0 |
| 2.5.19 | Feature to consolidate enteries at bank and region level with information from all branches. | Available | | 1.0 |
| 2.5.20 | System should support auto-generation of voucher number. (audit log of all financial & non-financial activities) | Available | | 1.0 |
| **2.6** | **Branch Bifurcation** | **I am Heading only** | | **0.0** |
| 2.6.1 | System shall be capable to allow shifting of loan cases (all relationships) from one branch to other with auto vouching of all transactions | Available | | 1.0 |
| 2.6.2 | Transactional impact in all relevant General Ledgers of responding and orginating branches must be acurately reflected for principle as well as priovisioning amounts. | Available | | 1.0 |
| 2.6.3 | System should allow to shift all charges associated to selected loans, provision, outstanding balances etc of bifurcated loan cases to new branch/circle automatically. | Available | | 1.0 |
| 2.6.4 | System provides options for allocation of new loan case numbers in new branch on the basis of pre-defined formula in the system (deliberations required for universal unique loan case which remain unchanged) | Available | | 1.0 |
| 2.6.5 | System shall provide Maker / checker functionality in branch bifurcation process | Available | | 1.0 |
| 2.6.6 | System provides searching of any branch bifurcation entry of any date by providing any filter criteria | Available | | 1.0 |
| 2.6.7 | System allows (transfer/shifting by Credit) Past Due, Current Due, Not Yet Due and complete portfolio of both branches after branch bifurcation process. | Available | | 1.0 |
| 2.6.8 | System allows circle Bifurcation - Shifting of loan cases from one circle of a branch to other circle in same branch | Available | | 1.0 |
| **2.7** | **Remittance** | **I am Heading only** | | **0.0** |
| 2.7.1 | Remittances facility in system should support- RTGS , Bankers Cheque (/ DD / PO / TT / MT) / Online / Internet / IBFT/Universal Cheque/CDR etc. | Available | | 1.0 |
| 2.7.2 | System should have the ability to provide real-time settlement of IBFT | Available | | 1.0 |
| 2.7.3 | For all types of instruments system should have the ability to allow issue, duplicate, cancel,revalidate, etc. | Available | | 1.0 |

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| | and authorization at every stage | | |
| 2.7.4 | System has the provision for separate sequencing of each type of remittance types | Available | 1.0 |
| 2.7.5 | System should have the ability to maintain stock concept for each of the remittance types – all remittance / instrument where security items are involved | Available | 1.0 |
| 2.7.6 | System has the ability to Stop Payment marking, | Available | 1.0 |
| 2.7.7 | System provides interface and workability of standing instructions – proceeds coming from any operative accounts/deposits to (inward and outward) Remittances | Available | 1.0 |
| 2.7.8 | System has remittance register – issue register – specific date / range of dates, branch specific / range of branches – to view on screen / to print | Available | 1.0 |
| 2.7.9 | System has ability to charge and collect extra exchange / commission for cash remittance type | Available | 1.0 |
| 2.7.10 | System register of cancelled / revalidated / duplicate issued/ Outstanding – with full details - for specific/range of date/branches/amount is maintained | Available | 1.0 |
| 2.7.11 | System allows parameter for accounting of remittance type charges in various GL/PL account heads | Available | 1.0 |
| 2.7.12 | System maintains full audit trail for remittance activities | Available | 1.0 |
| 2.7.13 | System maintains Signature storage / display for specimen signature of officers while paying the remittance type payments –for Bank's Officers and other Banks" designated officials | Available | 1.0 |
| 2.7.14 | System should validate drafts number & stop payment instructions before payment. | Available | 1.0 |
| **2.8** | **Locker Management** | **I am Heading only** | **0.0** |
| 2.8.1 | System should capture customer details upon entering customer ID in to locker register. | Available | 1.0 |
| 2.8.2 | System provides linking the deposit account or operative accounts for recovery rent | Available | 1.0 |
| 2.8.3 | System should calculate the rent to be charged based on defined rules e.g type / size of the locker / customer type | Available | 1.0 |
| 2.8.4 | System should waive off rent / charges at account level | Available | 1.0 |
| 2.8.5 | System maintains locker Operations – Time in , Time Out, Access Log Register, Officer handling the customer | Available | 1.0 |
| 2.8.6 | System allows multiple nominations in locker | Available | 1.0 |
| 2.8.7 | System should display locker numbers available to be allotted to the customer based on the type of locker selected | Available | 1.0 |
| 2.8.8 | System triggers warning message , if locker is being accessed after a gap of 'X' months | Available | 1.0 |
| 2.8.9 | System allows parameter to define various charges available in the account | Available | 1.0 |
| 2.8.10 | System has functionality for automatic recalculation rent in case of advance rent payment and refund to customer | Available | 1.0 |
| 2.8.11 | System has a functionality to settle the dues | Available | 1.0 |
| 2.8.12 | System should parameterize the reason for closure of the locker | Available | 1.0 |

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| 2.8.13 | System should define minimum deposit to be maintained for realization of yearly locker rent based on the location of the branch & rent also. | Available | 1.0 |
| 2.8.14 | System should maintain history of the lost keys | Available | 1.0 |
| 2.8.15 | System should provide triggers for alerting when locker for reported lost key is accessed by the customer | Available | 1.0 |
| 2.8.16 | System has ability to capture the investigator, witness and authorizing bank official details in the case of locker is "Break open" along with reason for "Break open" (e.g. for unrealized locker rent etc) | Available | 1.0 |
| 2.8.17 | System maintains rent due intimation, one month in advance of due date. Continuous notices till rent is recovered at periodical intervals. | Available | 1.0 |
| 2.8.18 | In case of locker surrender, system should maintain the record of the old keys. | Available | 1.0 |
| 2.8.19 | Locker Management: System should able to generate SMS, Email whenever locker is being operated by the customer i.e. (In-time & Out-time transactions). | Available | 1.0 |
| 2.8.20 | Locker Management: System should be able to provide feature to handle operating scenarios e.g. joint (either or survival, single mandatory, multiple mandatory etc.) | Available | 1.0 |
| **2.9** | **KYC** | I am Heading only | **0.0** |
| 2.9.1 | System has the ability to definition of customers to be on individual basis. Every individual in a joint account should be treated as a separate customer. | Available | 1.0 |
| 2.9.2 | System should be able to maintain and record customer information as per the regulatory requirements including but not limited to : <br> -First Name, Middle Name,Last Name,Maiden Name <br> - Passport Number, NTN,National Alien Registration Authority (NARA) Card, Pakistan Origin Card (POC),National Identity Card for Overseas Pakistanis (NICOP) | Available | 1.0 |
| 2.9.3 | Before creation of new account, system should check on the basis of CNIC if the record already exists in the system. | Available | 1.0 |
| 2.9.4 | Ability to handle CNIC expiry in major and minor accounts. | Available | 1.0 |
| 2.9.5 | System is capable to segment customers according to demographic and geographic locations | Available | 1.0 |
| 2.9.6 | Unique customer ID is maintained centrally throughout the banking system | Available | 1.0 |
| 2.9.7 | System has the ability to perform a context search on customer (by name, address, ID number etc.) and prompt user during automatic CIF creation. | Available | 1.0 |
| 2.9.8 | System has ability to define relationship for joint account holders/Nominee to the parent account holder. Such as : <br> -Spouse <br> -Guardian <br> -Introducer | Available | 1.0 |

| 2.9.9 | For corporate customers, the system must be able to record the following :<br><br>-Contact persons and their positions<br>-Name of directors<br>-Name of partners<br>-Name of members of executive committee of NGO/NPO/club/society / association / trust<br>-Identification number of directors / partners, members of executive committee of NGO/ NPO/ club/ society/ association/ trust<br>-Company type (e.g. Limited liability, partnership, sole proprietorship, etc.)<br>-Borrower / Non-borrower classification<br>-Industry segment<br>-Borrower risk<br>-Date of last balance sheet submission<br>-Sector<br>-Politically exposed person & public figure capturing<br>-Tax registration number | Available | 1.0 |
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| 2.9.10 | System has an ability to generate letter of Thanks on successful creation of account and record receiving of the letter.<br>Ability to have confirmation & delivery through Digital Channels/ means. | Available | 1.0 |
| 2.9.11 | System has an ability to generate alerts in case of ID expiration for follow-up. | Available | 1.0 |
| 2.9.12 | System has an ability to generate and print specific documents automatically with customer information, eliminating the need to fill-in manual forms.  Examples of such documents include but are not limited to:<br>-Loan Proposal<br>-Loan Application form<br>-Loan agreement contract<br>-Deposit /Withdrawal Reciept<br>-Quotes | Available | 1.0 |
| 2.9.13 | No Transaction (Credit/Debit) shall be allowed to be made in a fresh account until its KYC is performed and authorized. | Available | 1.0 |
| 2.9.14 | System is capable to integerate with NADRA  Biometric/ VeriSys for the verification of the CNIC.As per the SBP requirement, System should not allow transaction to the account in case the CNIC is not validated within 05 working days from the date of account opening. Image of CNIC should be displayed. | Available | 1.0 |
| 2.9.15 | System is able to block customer's account upon expiry of CNIC or laps of certain time after opening account on expired CNIC. | Available | 1.0 |
| 2.9.16 | The system should allow customer segmentation on CIF/ Account opening Screen | Available | 1.0 |
| 2.9.17 | All the changes to CIF including customer signatures should have authorization control before saving the changes. | Available | 1.0 |

| 2.9.18 | System should validate the customer details from OFAC, UN Sancation list and NAB list etc, and all others lists if any as per industry. | Available | 1.0 |
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| 2.9.19 | System should generate alerts upon transactions exceeding monthly transaction limits / number of transactions | Available | 1.0 |
| 2.9.20 | System should provide parameters to comply with KYC requirements of SBP | Available | 1.0 |
| 2.9.21 | System should have the ability to update customer profile/KYC from time to time | Available | 1.0 |
| **2.10** | **Day End / Month End / Year End/ Quarter/ Half-Year-End** | **I am Heading only** | **0.0** |
| 2.10.1 | System should have feature to execute branch day end and system day end procedures. | Available | 1.0 |
| 2.10.2 | System shall show the working date of that branch for confirmation. | Available | 1.0 |
| 2.10.3 | Before the execution of the procedure, system must ensure the following at a minimum : <br> - No loan transaction is pending <br> - No JV transactions is pending <br> - No remission/ Write off transaction is pending <br> - No reconciliation is pending with GLs <br> - No remittance is outstanding <br> (- Any financial transaction pending) <br> End of day processing not to restrict digital channel transactions. | Available | 1.0 |
| 2.10.4 | System shall perform accrued Markup Validation with respective GL when the EOD is executed | Available | 1.0 |
| 2.10.5 | Branch day end should not be allowed when there is pending responding entry available in the branch (where mandatory/ auto-generated transactions needs authorization) | Available | 1.0 |
| 2.10.6 | System shall restrict execution of day end process before pre-defined time | Available | 1.0 |
| 2.10.7 | As per the system configuration and parameters, profits must be calculate/disbursed to respective customer accounts (actual/shadow account) when the day end is successfully executed by the system (as per defined frequency) | Available | 1.0 |
| 2.10.8 | System shall maintain a Till count and at the end must check that the Till balancing has been performed | Available | 1.0 |
| 2.10.9 | System shall also provide options to execute EOD automatically | Available | 1.0 |
| 2.10.10 | System shall manage a specified limit for each teller and vault manager to retain the cash at EOD stage. In case the cash exceeds the limit, system must have capability to generate alerts | Available | 1.0 |
| 2.10.11 | System shall generate automatic reports on the successful completion of EOD,Month end Half-year and Year End. | Available | 1.0 |
| 2.10.12 | System shall enforce restriction on executing month end after month end of zonal head quarter branch (system | Available | 1.0 |

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| | should be flexible enough to handle different kind of business scenarios/requirements in this regard) | | |
| 2.10.13 | System shall support Error logging of End of Day / Begin of Day errors | Available | 1.0 |
| 2.10.14 | System shall be capable of generating NPL category of loans at month end (Day End) deliberations required | Available | 1.0 |
| 2.10.15 | System allows auto voucher of markup on central account for whole year (configurable to any frequency) (The system should capable of markup calculation on the interbranch balance (the cumulative balance for the transactions with other cost center / branches) on daily-basis for each cost center / branch and also support auto posting / reversal for any set frequency at every cost center / branch level.) | Available | 1.0 |
| 2.10.16 | System shall be able to maintain auto voucher of income and expense initialization (Soft and Printable) | Available | 1.0 |
| **2.11** | **Others** | I am Heading only | **0.0** |
| 2.11.1 | Free Services Application for various accounts including Free Chequebooks, ATM/ Debit Cards/ Free DD/PO etc. | Available | 1.0 |
| 2.11.2 | Special Profit Rates & Payment Terms for Specific/ Selected customers (Accounts & TDR) | Available | 1.0 |
| 2.11.3 | Single Profit Rate for Multiple Accounts of Single Customer | Available | 1.0 |
| 2.11.4 | Ability of Assaan Accounts with all Terms & Conditions | Available | 1.0 |
| 2.11.5 | Ability of Bakht Accounts (Women Empowerment) with all Terms & Conditions | Available | 1.0 |
| 2.11.6 | Ability of Locker Management | Available | 1.0 |
| 2.11.7 | Ability of Home Remittances | Available | 1.0 |
| 2.11.8 | Ability of Prize Bonds Management Module | Available | 1.0 |
| 2.11.9 | Ability of Collections (Utility Bills & Fees) | Available | 1.0 |
| 2.11.10 | Ability of Clearing through NiFT (including Image-Based Clearing) | Available | 1.0 |
| 2.11.11 | Ability of Clearing through Bankers Account | Available | 1.0 |
| 2.11.12 | Ability of Deposit Protection Corporations (DPC) features including Single Depositor View (SDV) | Available | 1.0 |
| 2.11.13 | Ability of eKYC, eCRP Model, CDD & Risk Management | Available | 1.0 |
| 2.11.14 | Ability of RTGS (MT101, MT102, MT103, MT202) Swift Codes | Available | 1.0 |
| 2.11.15 | Ability of RAAST-MPG (All Phases) | Available | 1.0 |
| 2.11.16 | Ability of Digital Onboarding as per SBP Framework | Available | 1.0 |
| 2.11.17 | Ability of Multifactor Authentication on logon | Available | 1.0 |
| 2.11.18 | Ability of Payroll Features for Corporate Customers | Available | 1.0 |
| 2.11.19 | Ability of all Centralized Account Opening Processes (CPU) with document viewing (non-editable) option as uploaded by branches. | Available | 1.0 |
| 2.11.20 | System has the ability to capture information from NADRA or ZTBL database upon entry of CNIC number or through  biometric ( thumb impression) for every account opening event | Available | 1.0 |
| 2.11.21 | Ability to provide alert on CNIC expiry and dormancy of accounts | Available | 1.0 |

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| 2.11.22 | Ability of handing of Unclaimed Accounts including Centralized payment of unclaimed deposits to SBP | Available | 1.0 |
| 2.11.23 | Ability to check active Active Taxpayers List (ATL) from FBR | Available | 1.0 |
| 2.11.24 | Ability to handle premature enchashment of TDRs | Available | 1.0 |
| 2.11.25 | Ability to handle TDRs with special rates & profit payment terms | Available | 1.0 |
| 2.11.26 | Ability to handle DD/ PO/ CDRs | Available | 1.0 |
| 2.11.27 | Ability to handle Hajj Applications Collection, Refunds & Payments | Available | 1.0 |
| 2.11.28 | Ability to handle ZAKAT deductions and marking exemption etc. | Available | 1.0 |
| 2.11.29 | Ability to handle Over the Counter (OTC) payments | Available | 1.0 |
| 2.11.30 | Ability of interbranch funds transfers (IBFT) | Available | 1.0 |
| 2.11.31 | Ability of transactions handling between Islamic & conventional banking system and vice versa | Available | 1.0 |
| 2.11.32 | Abiliyt of handling of Letter of Credit (LC), Bank Guarantees | Available | 1.0 |
| 2.11.33 | Callback confirmation for transactions being made | Available | 1.0 |
| 2.11.34 | Generation of Notices for Unclaimed, Dormant & CNIC expiry | Available | 1.0 |
| 2.11.35 | Handling of Deceased marking of customers with workflow | Available | 1.0 |
| 2.11.36 | Handling of Dormant & Inoperative accounts | Available | 1.0 |
| 2.11.37 | Branch Bifurcation (shifting of accounts/deposits between branches) | Available | 1.0 |
| 2.11.38 | Multilevel authorization of transactions, Batch transactions authorization (like bulk authorization of monthly Salary, Bonus, arrears Pension, posting) etc. | Available | 1.0 |
| **2.12** | **Home Remittances** | **I am Heading only** | **0.0** |
| 2.12.1 | Interfaces with Internal & External Systems | Available | 1.0 |
| 2.12.2 | Interface with Bank's Core Banking System | Available | 1.0 |
| 2.12.3 | Interface with SMS Gateway Email Exchange | Available | 1.0 |
| 2.12.4 | Company Profile Creation | Available | 1.0 |
| 2.12.5 | Account Type Management | Available | 1.0 |
| 2.12.6 | Beneficiary Bank Management | Available | 1.0 |
| 2.12.7 | ZTBL Branch Management | Available | 1.0 |
| 2.12.8 | Encashment and Proceed Realization Certificate Printing | Available | 1.0 |
| 2.12.9 | Exchange Company Management | Available | 1.0 |
| 2.12.10 | ZTBL Partners and Agents Management | Available | 1.0 |
| 2.12.11 | Rebate Claim Management | Available | 1.0 |
| 2.12.12 | Agent Interface Management | Available | 1.0 |
| 2.12.13 | System Checks & Controls | Available | 1.0 |
| 2.12.14 | IBAN Requirements | Available | 1.0 |
| 2.12.15 | SBP ITRS Codes Management | Available | 1.0 |
| 2.12.16 | Product Parameters Management | Available | 1.0 |
| 2.12.17 | Import Configuration Management | Available | 1.0 |
| 2.12.18 | Reports Generation | Available | 1.0 |
| 2.12.19 | User Management | Available | 1.0 |
| 2.12.20 | Exchange Rate Management | Available | 1.0 |

| Sr. No. | Feature | Feature Provision | Marks Obtained |
|---|---|---|---|
| 2.12.21 | Foreign Currency-Based Record Management | Available | 1.0 |
| 2.12.22 | Upload a SWIFT Transaction | Available | 1.0 |
| 2.12.23 | Inbound / Outbound RTGS Processing | Available | 1.0 |
| 2.12.24 | Inter Bank Funds Transfer (IBFT) | Available | 1.0 |
| 2.12.25 | Cancel a Remittance | Available | 1.0 |
| 2.12.26 | Remittance Instructions Amendments | Available | 1.0 |
| 2.12.27 | Making a Payment (Debit Transaction) | Available | 1.0 |
| 2.12.28 | ZTBL Account Credit | Available | 1.0 |
| 2.12.29 | Other Banks Account Credit | Available | 1.0 |
| 2.12.30 | ZTBL Branchless Banking Account Credit | Available | 1.0 |
| 2.12.31 | Import RTGS | Available | 1.0 |
| 2.12.32 | Return RTGS | Available | 1.0 |
| 2.12.33 | Authorize a Cancelled/Disputed Remittance | Available | 1.0 |
| 2.12.34 | Authorize a Disputed Transaction | Available | 1.0 |
| 2.12.35 | Partner Banks (Correspondents) Management | Available | 1.0 |
| 2.12.36 | Managing Disputed Transactions | Available | 1.0 |
| 2.12.37 | Remittance Instruction Upload (Cash Payout) | Available | 1.0 |
| 2.12.38 | Remittance Instructions Upload (Account Credit) | Available | 1.0 |
| 2.12.39 | Remittance Cash Payout | Available | 1.0 |
| 2.12.40 | Compliance & Control | Available | 1.0 |
| 2.12.41 | Correspondent Portal Management | Available | 1.0 |
| 2.12.42 | View Transaction Summary | Available | 1.0 |
| 2.12.43 | View Transaction Status | Available | 1.0 |
| 2.12.44 | Password Policy | Available | 1.0 |
| 2.12.45 | Web Service Based Remittance | Available | 1.0 |
| 2.12.46 | Disaster Management | Available | 1.0 |
| 2.12.47 | File Import Module | Available | 1.0 |
| 2.12.48 | Queue /Transaction Processing Management | Available | 1.0 |
| 2.12.49 | Foreign Currency complete formality, balancing & Reporting on daily basis. | Available | 1.0 |
| 2.12.50 | System based (Digitized) Account opening form | Available | 1.0 |
| 2.12.51 | Marking of customer profile for persons with disability/blind/mentally challenged | Available | 1.0 |
| 2.12.52 | Ability to provide Integration with Compliance Risk Management System (CRMS) | Available | 1.0 |
| | | Total Score | 256.0 |

| Sr. No. | Feature (3-Digital Banking) | Feature Provision | Marks Obtained |
|---|---|---|---|
| 3.1 | Alternate Delivery Channel: Commercial / Conventional / Islamic | I am Heading only | 0.0 |
| 3.1.1 | System has the ability to handle new / renewal / replacement of debit / credit card request | Available | 1.0 |
| 3.1.2 | System has the ability to deduct debit / credit card issuance charges as per bank's Schedule of Charges | Available | 1.0 |
| 3.1.3 | System has the ability to support ISO 8583 communication standard | Available | 1.0 |
| 3.1.4 | System has the ability to support minimum of 50 transactions per second | Available | 1.0 |
| 3.1.5 | System has the ability to support non-stop processsing (non-stop module) | Available | 1.0 |

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| 3.1.6 | System has the ability to send SMS alerts upon each transaction | Available | 1.0 |
| 3.1.7 | System has the ability to expose web services | Available | 1.0 |
| 3.1.8 | Core Banking should have integration mechanism through middleware or wrapper to integrate with ATM switch i.e. BPC and with all digital channels, Like ATMs, CDMs, Cheque Deposit Kiosks, POS, mobile & internet banking etc. as per market practice | Available | 1.0 |
| 3.1.9 | Inquiries, Cash withdrawals, CDM capability, self-service kiosk, Biometric Authentication, IBFT, UBPS, RAAST, Mobile Top-ups and provision of all features such as services request, Card / IB / MB activation, all billers including CDC/Corporate payments etc., IBFT 2.0, EFT compliance and any other as specified by regulators. | Available | 1.0 |
| 3.1.10 | FRMU and AML, complete module of ATM Reconciliation (Inter branch and Inter Banks) and DRU complete mechanism along with reporting | Available | 1.0 |
| 3.1.11 | Ability to automatically handle POS transaction and reversals (as per standard procedure of 1Link/member Banks) in case of failed transaction particularly. | Available | 1.0 |
| 3.1.12 | Ability to integrate with Services/API to fetch/process Account Balances, Customer demographics, Cards management, Funds Transfers, Bill Payments, Service Request & Surrounding Applications integration. | Available | 1.0 |
| 3.1.13 | Ability to integrate with Services/API to fetch/process Account Balances, Customer demographics, Cards management, Funds Transfers, Bill Payments, Service Request & Surrounding Applications integration. | Available | 1.0 |
| 3.1.14 | Ability to integrate with CRM through Middleware to handle Inbound/Outbound Call data, Complaint Management and Operational portal | Available | 1.0 |
| 3.1.15 | Ability to integrate with Sales Force Field Management to fetch customer details for Recovery Collection, Customer Eligibility, Biometric Verification, Credit worthiness of Customer, LOS etc. | Available | 1.0 |
| 3.1.16 | Ability to integrate with Banks SMS Gateway for all digital Channels Alerts, OTPs and Other informative and marketing Messages | Available | 1.0 |
| 3.1.17 | Ability to integrate with Banks email Gateway for all digital channels Alerts, OTPs and Other marketing emails | Available | 1.0 |
| 3.1.18 | To comply with SBP regulation system should prompt to branches that they must capture cash balancing/replenishment activity. | Available | 1.0 |
| 3.1.19 | Ability to integrate for Content management and Sales lead Generation and management. | Available | 1.0 |
| 3.1.20 | Ability to integrate with USSD SMS / mobile solution for financial and Non financial transactions such as:<br>1. Balance Inq.<br>2.Funds Transfer<br>3. Bill Payment<br>4.Topup etc. | Available | 1.0 |

| Sr. No. | Feature | Feature Provision | Marks Obtained |
|---|---|---|---|
| 3.1.21 | Core Banking should have module where Bank can initiate multiple branchless banking Products like Wallet, Low KYC, Account opening with complete agent management and Main features are as under:<br>1. Cash In<br>2. Cash Out<br>3. Sale Purchase<br>4. Mobile Top Up<br>5. ATM Withdrawal<br>6. FT<br>7. IBFT<br>8. Non-Financial (Balance Inquiry, Ministatement etc)<br>9. Online Shopping<br>10. eVoucher Purchase<br>11. Cash Back | Available | 1.0 |
| 3.1.22 | Ability to integrate with Whatsaap solution for financial and Non financial transactions. | Available | 1.0 |
| 3.1.23 | All types of cards (Debit/ Credit/prepaid etc.) | Available | 1.0 |
| 3.1.24 | All Channels MIS and Regulatory Reportings (Format will be shared by DBD later) | Available | 1.0 |
| 3.1.25 | System should be able to manage Corporate Internet Banking Services (backend). Core Banking System interface to be accessible on a handheld device for Relationship Managers to initiate loan applications | Available | 1.0 |
| | | **Total Score** | **25.0** |

| Sr. No. | Feature (5-Security) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **5.1** | **Security** | I am Heading only | 0.0 |
| 5.1.1 | System has the ability to offer secure access control through username and password | Available | 1.0 |
| 5.1.2 | System has Group wise security system – allowing access or denying access to specific processes or accounts based on group to which user belongs, and security clearance level. | Available | 1.0 |
| 5.1.3 | System has the ability to restrict access based on the workstation ID (Linked with Branches Code for Login Control). | Available | 1.0 |
| 5.1.4 | System has the ability to allow alphanumeric passwords. | Available | 1.0 |
| 5.1.5 | System has the ability of automatic session expiry at terminals | Available | 1.0 |
| 5.1.6 | System has the ability to enforce mandatory frequent change of password. | Available | 1.0 |
| 5.1.7 | System has the ability to enforce mandatory change of password for new users | Available | 1.0 |
| 5.1.8 | System has ability to limit access to particular accounts | Available | 1.0 |
| 5.1.9 | System has ability to limit access to particular types of accounts (e.g. Staff, VIP, Govt) | Available | 1.0 |
| 5.1.10 | System has the ability to display Access log showing date & time, function performed, location. | Available | 1.0 |

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| 5.1.11 | System has the ability to display reports of all amendments to standing data. Amended fields should be highlighted, or they should be the only fields printed. | Available | 1.0 |
| 5.1.12 | System has ability to specify multiple authorization requirements for revision of sensitive data like card spending limits and credit limits | Available | 1.0 |
| 5.1.13 | System has the ability to allow authorizations for reactivation of dormant/inoperative/(closed) and (deceased) accounts | Available | 1.0 |
| 5.1.14 | System has the ability to highlight withdrawals which reduce balance to a specified low amount | Available | 1.0 |
| 5.1.15 | System has the ability to allow printing of all requested reports directly in Audit Dept. | Available | 1.0 |
| 5.1.16 | System has the ability to maintain Audit trail of all Markup paid and earned | Available | 1.0 |
| 5.1.17 | System has ability to identify who posted each transaction, opened each account, amended standing data etc, with workstation no, location, date, and time | Available | 1.0 |
| 5.1.18 | System allows Maker / Checker controls should exist for transactions based on authority matrix. | Available | 1.0 |
| 5.1.19 | System enforces authorization by the supervisor required for loans cancellation. | Available | 1.0 |
| 5.1.20 | System offers Online access for customers should be username and password protected | Available | 1.0 |
| 5.1.21 | System has ability to configure the password policy as per bank's security policy | Available | 1.0 |
| 5.1.22 | System features password encryption during transmission and storage | Available | 1.0 |
| 5.1.23 | System maintains audit trail of sign on and sign off, password changes and all exception events. (With traceability information) | Available | 1.0 |
| 5.1.24 | System allows Each transaction to have a system-wide unique number allocated to it and to be date and time stamped | Available | 1.0 |
| 5.1.25 | System is able to to record user logon name who originated it against each transaction | Available | 1.0 |
| 5.1.26 | System offers User-defined restrictions on maximum monetary amounts allowed to be entered. | Available | 1.0 |
| 5.1.27 | System provide access to users based on specified access rights with respect to user profile / role to ensure segregation of duties principle. | Available | 1.0 |
| 5.1.28 | System has a System Administration module enabling controlled access to sensitive utilities and security profile. | Available | 1.0 |
| 5.1.29 | System has ability to encrypt data in the corresponding database(s) | Available | 1.0 |
| 5.1.30 | System to provide automatic detailed log of all changes to security / audit log file. | Available | 1.0 |
| 5.1.31 | (System has the ability to provide Biometric Login facility along with one alternate option if Biometric not working, it should be through configuration in the system.) System violation (e.g. failed login attempts) is separately logged, and violation is immediately notified to System Administrator / Supervisor (User defined). | Available | 1.0 |

| Sr. No. | Feature | Feature Provision | Marks Obtained |
|---|---|---|---|
| 5.1.32 | System provide ability to lock the user after a specified number of incorrect password attempts | Available | 1.0 |
| 5.1.33 | System allows Full details of transaction to be available, including user name, workstation location, date & time stamp, IP etc. | Available | 1.0 |
| 5.1.34 | System should be able to generate audit trail for Super Users / Administrators | Available | 1.0 |
| | | **Total Score** | **34.0** |

| Sr. No. | Feature (6-General) | Feature Provision | Marks Obtained |
|---|---|---|---|
| 6.1 | **General** | I am Heading only | 0.0 |
| 6.1.1 | System provides Multilingual capability (English/ Urdu/ Sindhi) | Available | 1.0 |
| 6.1.2 | System supports multi-currency | Available | 1.0 |
| 6.1.3 | System provides ability to define different periods (e.g. day-end, weekend, month-end, quarter-end, half-year, year-end) | Available | 1.0 |
| 6.1.4 | System should have the ability to define adjustment periods. (System has ability to declare / define public holidays and / or change a working day to a non-working day and non-working day to a working day to manage relevant transactions of Value dated adjustments) | Available | 1.0 |
| 6.1.5 | System has ability to declare / define public holidays and / or change a working day to a non-working day and non-working day to a working day. | Available | 1.0 |
| 6.1.6 | System has the ability to tag all customer accounts /customer portfolio to RM code, branch code, zone code etc. | Available | 1.0 |
| 6.1.7 | System to display default branch codes, RM Code, currency codes, GL heads, SBP Codes, Products, transaction codes, bank codes etc on each input screen, depending on the workstation location and application type. | Available | 1.0 |
| 6.1.8 | System should allow automatic calculation and deduction of tax for all credits / debits made to customers, and printing of tax deduction certificates, as required by the laws (Provincial & Federal). | Available | 1.0 |
| 6.1.9 | Customer profile should be maintained centrally and linked to a single and unique customer number / ID and capability to group customers at multiple levels. | Available | 1.0 |
| 6.1.10 | System should allow check digit verification of account numbers during data entry, This is a basic requirement to ensure there is no data entry error at the time of account number entry | Available | 1.0 |
| 6.1.11 | Ability to process and reflect transactions online & realtime | Available | 1.0 |
| 6.1.12 | Parameterized account numbering structure | Available | 1.0 |
| 6.1.13 | Ability to manage Customer codes system (e.g. corporate customer, regular, agri etc.) | Available | 1.0 |
| 6.1.14 | Ability to manage Transaction Coding structure | Available | 1.0 |

| 6.1.15 | Ability to define and manage Crop Codes (all types of codes being used at the organization) | Available | 1.0 |
|---|---|---|---|
| 6.1.16 | System allows to establish linkage between customer account numbers and the General Ledger | Available | 1.0 |
| 6.1.17 | All customer numbers of a group should be linked to a single group number. | Available | 1.0 |
| 6.1.18 | Different groupings to be available for Central ZTBL reports (e.g. family wise, geographical wise, social groups etc). | Available | 1.0 |
| 6.1.19 | System should have the ability to customize the software to cater to specific corporate customers needs such as bills/payments collection for large government and non-government organizations, i.e. sweep accounts, tax collections, utility bills payments, auto-payments. | Available | 1.0 |
| 6.1.20 | System is capable to link specific credit officers to corporate customers | Available | 1.0 |
| 6.1.21 | Customer master data to include location address, postal address, multiple address, villages/chaks/PO's, district code / tehsil code / union council, all type of phones such as mobile / resident/ non resident/ landline etc, email address, personal data about self and family members etc. | Available | 1.0 |
| 6.1.22 | System allows unlimited Transaction History enquiries, with search criteria | Available | 1.0 |
| 6.1.23 | System allows customer account enquiry by name / CNIC / account number/ CIF | Available | 1.0 |
| 6.1.24 | System should allow enquiry to be available for closed / deceased / dormant / unclaimed accounts | Available | 1.0 |
| 6.1.25 | System should have the ability to generate comprehensive -or customized customer behavioral response reports on banking products to help assess performance factors and to chart new business strategies. | Available | 1.0 |
| 6.1.26 | Physical transactions when input to the system should automatically generate all GL heads and Customer Account entries & update all databases accordingly | Available | 1.0 |
| 6.1.27 | System has the ability to allow transactions for another branch account in case of system outage at any other branch. | Available | 1.0 |
| 6.1.28 | System has the ability to block amounts from accounts – based on either manual input by users, or transactions from other systems – e.g. debit card system, credit card over-dues etc. | Available | 1.0 |
| 6.1.29 | System shows transaction journals showing all the related transaction of a voucher together. | Available | 1.0 |
| 6.1.30 | System ability to generate correspondence to Customers (English / Urdu / Local Languages) by incorporating data from different modules. The system should allow users to create customized letters for customers. | Available | 1.0 |
| 6.1.31 | System should automatically mark the account as dormant, unclaimed based on SBP regulation. | Available | 1.0 |
| 6.1.32 | System should have the capability to allow import and export of data. | Available | 1.0 |

| 6.1.33 | System should have the ability to round off up to at least 5 decimal places (where required) or otherwise as per SBP rquirements | Available | 1.0 |
|---|---|---|---|
| 6.1.34 | System provides capability to launch multiple/alternate delivery channels for customers: i.e. phone banking, email statement of accounts, utility bills collections/disbursement, branchless banking, SMS etc. | Available | 1.0 |
| 6.1.35 | System has the ability to extract specific, timely and comprehensive customers information to support faster decision support mechanisms, organizational performance analysis, cross-selling analysis and market/customer evaluations. | Available | 1.0 |
| 6.1.36 | System has the ability for seamless integration with banking services networks such as SWIFT, Verisys, regulator, FBR, Land Record System. | Available | 1.0 |
| 6.1.37 | System provides ability to integrate new / future banking product features into CRM . Also, any changes to existing products are reflected in the CRM. | Available | 1.0 |
| 6.1.38 | System has the ability to allow business users to view all products of the bank and the related product holding of the customers. | Available | 1.0 |
| 6.1.39 | System allows features to record targets versus achievements of personnel / units / department / division selling financial products, including full details of products, specifications etc. | Available | 1.0 |
| 6.1.40 | System should have the ability to allow memo fields to allow comments, messages, other facts about the customer relationship / transactions to be recorded by officers/ tellers, instantly retrievable at any point in time. | Available | 1.0 |
| 6.1.41 | System has the ability to segment customers according to demographics and geographic locations | Available | 1.0 |
| 6.1.42 | System should have the ability to automate batch runs (i.e. all the steps in the batch run are scheduled and run automatically one after the other, instead of each step having to be manually initiated e.g. ETL loading to Oracle Financials suite). Ability to rollback the batch jobs in case of failure etc. | Available | 1.0 |
| 6.1.43 | System maintains detail audit log against each step and batch (e.g. success, failure, journals). | Available | 1.0 |
| 6.1.44 | System provides ability to schedule and monitor day-end jobs. The system should identify any exceptions during the day-end process (e.g. unbalanced branch) and make it available to the Central Processing Unit at following Start of Day. Reason must be listed | Available | 1.0 |
| 6.1.45 | System should have the capability to recover from transaction deadlock scenarios. | Available | 1.0 |
| 6.1.46 | System should have the capability to define charges related to parameters for example, zakat exception, tax exemption, SBP prudential regulations & GoP laws. | Available | 1.0 |
| 6.1.47 | Availability of menu driven facilities for effective data administration. | Available | 1.0 |
| 6.1.48 | System should have the ability to record value date and post date for transactions | Available | 1.0 |

| 6.1.49 | System should have the ability to define rates of stamp duty on different documents. | Available | 1.0 |
|---|---|---|---|
| 6.1.50 | System should have the ability to charge stamp duty. | Available | 1.0 |
| 6.1.51 | System should have the ability to define all fields which have been defined in the business source documents namely CIR, Loan Application Form, Passbook, etc. | Available | 1.0 |
| 6.1.52 | System should be compliant with all current regulations and must be flexible to meet any future regulatory requirements. | Available | 1.0 |
| 6.1.53 | System should be able to define risk categorization based on the pre defined parameters | Available | 1.0 |
| 6.1.54 | System should not allow cheques on dormant accounts | Available | 1.0 |
| 6.1.55 | The should support STP for RTGS | Available | 1.0 |
| 6.1.56 | Rates of stamp duty on different documents. | Available | 1.0 |
| 6.1.57 | System should be able to restrict user access based on IP & MAC addresses | Available | 1.0 |
| 6.1.58 | All controls and validations available in existing in-house systems must be made available in the potential CBS | Available | 1.0 |
| 6.1.59 | All batch-processing, end of day routines, off-time procedures currently executed in inhouse developed systems, must be completed within existing batch-processing window by the potential CBS solution. | Available | 1.0 |
| 6.1.60 | System should be able to capture IP address for all financial and non-financial transactions | Available | 1.0 |
| 6.1.61 | System should be able to log all invalid logon attempts with IP address | Available | 1.0 |
| | **Total Score** | | **61.0** |

| Sr. No. | Feature (7-Trade) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **7.1** | **Trade Finance** | I am Heading only | 0.0 |
| 7.1.1 | Letter of Credit(Foreign/Inland) - Import Import Letter of Credit (Foreign / Inland) 1. Letter of Credit Opening all types including Syndicate L/C / Stand-by L/C 2. Integration of core-banking system with SWIFT 3. System generated MT-700 4. Letter of Credit Amendment 5. System generated MT-707 6. Letter of Credit Cancellation 7. Letter of Credit re-activation | Available | 1.0 |
| 7.1.2 | Bills Receivables (B.R.) | Available | 1.0 |

| 7.1.3 | Export L/C Advising<br>1. Export/Inland L/C Advising for customer / non-customer<br>2. Amendment advising<br>3. Transferable full / partial<br>4. Confirmation (effect on limit)<br>5. Advising Letter to customers / other banks<br>6. Cancellation / expiry pop-up<br>7. Recovery of charges from customer / non-customer<br>8. Customized Reports of all kinds<br>9. Integration with Swift for automatic entry of export/inland lc received through swift | Available | 1.0 |
|---|---|---|---|
| 7.1.4 | Export Bill under LC. (EBLC) LC / NLC / Collection/ Discounting / Purchase Inland Bills – LC / NLC / Collection / Discounting / Purchase. Inland LC establishment & Bill under the same.<br>Export Collection (DA / DP) (Inland / Foreign)<br>1.   Lodgment of documents<br>2.   Preparation of covering schedule<br>3.   Linked with "E" Form certification<br>4.   Reminder SWIFT after 15 days for payment / acceptance<br>5.   Acceptance on D/A basis / pop-up on maturity<br>6.   Payment to customer's account and recovery of charges (as per SOBC / basis of business / any other arrangement with customer) / Tax / EDS / FED etc.<br>7.   Daily EDS statement<br>8.   Preparation of Annexure "A" / PRC upon realization<br>9.   Reporting V-16 / V-17 to SBP<br>10.  Reminder letter to customers for repatriation of funds / acceptance<br>11. Customized reports specially Tax / commission / business/E Forms utilized<br>Export Collection (Sight / Usance LC)<br>1.   Lodgment of documents<br>2.   Preparation of covering schedule<br>3.   Linked with "E" Form certification<br>4.   Reminder SWIFT after 15 days for payment / acceptance<br>5.   Acceptance on Usance LC / pop-up on maturity<br>6.   Payment to customer's account and recovery of charges (as per SOBC / basis of business / any other arrangement with customer) / Tax / EDS / FED etc.<br>7.   Daily EDS statement<br>8.   Preparation of Annexure "A" / PRC upon realization<br>9.   Reporting V-16 / V-17 to SBP<br>10.  Reminder letter to customers for repatriation of funds / acceptance<br>11. Customized reports specially Tax / commission / business/E Form utilised<br>Export Negotiation / Purchase (DP/DA/Sight / Usance LC)<br>1.   Since we do not offer this product and neither have any modus-operandi. To be designed as per product (TBD) | Available | 1.0 |

| 7.1.5 | Outward Document Bill for Collection. (ODBC) | Available | 1.0 |
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| 7.1.6 | Export Discounting | Available | 1.0 |
| 7.1.7 | Guarantees – General | Available | 1.0 |
| 7.1.8 | Guarantees – Shipping | Available | 1.0 |
| 7.1.9 | Shipping Guarantee | Available | 1.0 |
| 7.1.10 | 1.  Issuance of Shipping Guarantee | Available | 1.0 |
| 7.1.11 | 2.  Cancellation of Shipping Guarantee | Available | 1.0 |
| 7.1.12 | Export Refinance | Available | 1.0 |
| 7.1.13 | Advance payment against Import / Export<br>1) Import Advance Payment<br>1.  Settlement of Import Advance Payment and recovery of charges (as per SOBC / basis of business / any other arrangement with customer)<br>2.  Generation of MT-103<br>3.  Return of Import Advance payment<br>4.  Receipt of documents<br>5.  Pop-up for non-receipt of documents<br>6.  Recovery of Penalty and payment to SBP (calculation)<br>2) Export Advance payment<br>1.  Lodgment and payment with charges (as per SOBC / basis of business / any other arrangement with customer)<br>2.  Utilization part / full (E Form certification / cancellation / short shipped)<br>3.  Endorsement of advance payment of other bank "E" forms part / full<br>4.  Issuance of PRC<br>5.  Submission of documents<br>6.  Submission letter to SBP<br>7.  Issuance of Annexure "A" / Charges<br>8.  Expiry pop-up<br>9.  Re-activation of advance payment for utilisation.<br>10.  Customized Report of all kinds. | Available | 1.0 |
| 7.1.14 | Contracts management | Available | 1.0 |
| 7.1.15 | Airway Bill | Available | 1.0 |
| 7.1.16 | Miscellaneous Exports<br>1.  R & D Service Charges<br>2.  DLTL Service Charges<br>3.  Issuance of NOC for IERS Charges<br>4.  Business / Performance / TAX Certificate issuance charges<br>5.  Misc. SWIFT / Courier / Postage Charges<br>6.  Any other charges<br>7.  Preparation of SWIFT of all related types | Available | 1.0 |
| 7.1.17 | Remittances<br>1.  Foreign TT's against Exports (Agency Commission / Weight Loss / Controller Fees etc.)<br>2.  Charges and FED Collection<br>3.  Preparation of SWIFT | Available | 1.0 |

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| 7.1.18 | Guarantees<br>1. Issuance of Guarantees<br>2. Amendment of Guarantees<br>3. Confirmation Letter for genuineness of guarantees / amendments<br>4. Cancellation of Guarantees<br>5. Expiry of Guarantees (not linked with the financial limit of the customer)<br>6. Auto activation of expired guarantees (in case of amendments / cancellation)<br>7. Encashment of Guarantees<br>8. Recovery of Cash Margin<br>9. Field for nature of Margin<br>10. Pop up for expiry of Guarantees<br>11. Follow up letters to customers for expired guarantees<br>12. Customized Reports (type of guarantee , security (lien on account /cash margin/collateral)<br>13. Preparation of SWIFT (cross border guarantees)<br>14. Preparation of SWIFT of all related types<br>15. In case of continuing guarantees pop up for recovery of commission<br>16. Report of paid guarantees, cancelled guarantees expired guarantees<br>17. Recovery of charges as per SOBC / basis of business / any other arrangement with customer. | Available | 1.0 |
| 7.1.19 | Import Contract<br>1. Registration of Import Contract<br>2. Generation of Registration contract as per format<br>3. Receipt of documents under Contract DA / DP<br>4. Settlement of Collection(costing of charges as per SOBC /basis of business / or any special arrangement with customer)<br>5. Generation of MT-202 / MT-103<br>6. Amendments in contract | Available | 1.0 |
| 7.1.20 | Import Direct Collection<br>1. Receipt of Inward Collection<br>2. Settlement of Inward Collection<br>3. Generation of MT-202 / MT-103 | Available | 1.0 |
| 7.1.21 | Margin<br>1. Allow capturing of margin against any transaction<br>2. Define nature of margin<br>3. Amendment in Margin amount<br>4. Release of cash margin partially / fully | Available | 1.0 |

| 7.1.22 | General<br>1. Posting of Misc. entries<br>2. Generation of MT-999 and MT-799 for general queries<br>3. Customized reports to gather information and apply in any formats / SBP format and management reports<br>4. Option to be available to incorporate any additional field at any point of time<br>5. Income reports based on customer business or any other criteria<br>6. Outstanding report on any format<br>7. Outstanding report for any specific date<br>8. Real-time GL report view<br>9. Export of data to MS Excel<br>10. Insurance company limit maintenance as per Bank's approved list<br>11. Allow Freezing of un-necessary fields<br>12. Daily Treasury reporting for Sale / Purchase<br>13. Event trigger based letter / advices<br>14. Recovery of charges as per SOBC / basis of business / any other arrangement with customer. | Available | 1.0 |
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| 7.1.23 | Automatic Calculation of Commission and other charges. | Available | 1.0 |
| 7.1.24 | Automatic printing of Accounting vouchers | Available | 1.0 |
| 7.1.25 | Multi-currency Operation | Available | 1.0 |
| 7.1.26 | Automatic Covering letters and advises. | Available | 1.0 |
| 7.1.27 | Comprehensive On-line Inquiry and Reporting | Available | 1.0 |
| 7.1.28 | Document Tracking Facilities | Available | 1.0 |
| 7.1.29 | MIS reports – for Decision support. | Available | 1.0 |
| 7.1.30 | Multi Branch Access | Available | 1.0 |
| 7.1.31 | Dual Processing Control | Available | 1.0 |
| 7.1.32 | OFAC Compliance / UNSC / NAB | Available | 1.0 |
| 7.1.33 | Collateral Management | Available | 1.0 |
| 7.1.34 | Full SWIFT Compliance and Interfacing | Available | 1.0 |
| 7.1.35 | For LC ability to track date of accepted bill payment/tickler guarantee | Available | 1.0 |
| 7.1.36 | Remote Client Access | Available | 1.0 |
| 7.1.37 | Extensive validation for better control on Data Input. | Available | 1.0 |
| 7.1.38 | Fully automatic creation of accounting entries at all stages of contact life cycle with auto generation of reports.<br>Limits utilized<br>Business booked<br>Income generated<br>Bills receivable<br>Export discounting<br>Inland bills discounting/collections etc. | Available | 1.0 |
| 7.1.39 | The outputs generated in various modules should be in compliance with Regulations, ICC, Entry should be done only at one time and all the necessary outputs should be generated when-ever required | Available | 1.0 |
| 7.1.40 | In order to monitor the income and expenditure on monthly basis, the system should bifurcate income earned between various months and pass necessary | Available | 1.0 |

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| | entries at the end of the month. | | |
| 7.1.41 | Monitor Client and Bank limits | Available | 1.0 |
| 7.1.42 | Reporting is a very important area in the area of trade finance.  Various reports should be generated as per internal, statutory,SBP requirements. | Available | 1.0 |
| 7.1.43 | Option to generate outputs like turnover reports like limits utilized, income generated, business booked for a said period. | Available | 1.0 |
| 7.1.44 | Diarising  due dates for making payment of bills, sending tracers, collecting payments, report's submission etc. | Available | 1.0 |
| 7.1.45 | List of LC's which are expired and not utilized.  System should generate letters to applicant of Bank Guarantee expired | Available | 1.0 |
| 7.1.46 | Export: e-Form (Customer-wise) | Available | 1.0 |
| 7.1.47 | Inter branch, countrywide online *LC's* processing with the option to process LC's centrally or distributed in regional processing centers. | Available | 1.0 |
| 7.1.48 | Inter branch online/automated payments + charges settlements (Inter-branch transactions refer to financial dealings or transactions that occur between different branches of the same bank or financial institution. These transactions involve the transfer of funds, assets, or liabilities from one branch to another within the same banking network or organization. For instance, if a customer from one branch wants to deposit money into an account held at another branch, the transaction is considered an inter-branch transaction. Similarly, transfers between branches for various purposes, such as loan disbursements, cash management, or internal reconciliations, also fall under this category. Inter-branch fund transfer refers to the movement of money from one branch of a bank to another branch within the same banking institution. This transfer allows customers or entities to move funds between their accounts held in different branches of the same bank.) | Available | 1.0 |
| 7.1.49 | Straight through processing (STP) and integration with payments/financial transaction services networks such as SWIFT, Fed-wire, CHIPS etc. | Available | 1.0 |
| 7.1.50 | Auto generation of all customer reports, bank MIS reports and schedule of (relevant) charges reports for internal as well as for use of regulators or external auditors. | Available | 1.0 |
| 7.1.51 | Capability to cater to all/ most kinds of industry and corporate customer needs and multi-currency processing. | Available | 1.0 |
| 7.1.52 | Seamless integration with bank's treasury operations and foreign exchange handling mechanisms. | Available | 1.0 |
| 7.1.53 | Capability to integrate with customer databases/networks i.e. shipping companies, customers, tax authorities etc. | Available | 1.0 |
| 7.1.54 | Capability to offer "E-commerce" services to customers | Available | 1.0 |
| 7.1.55 | Ability to configure and customize workflow for each type | Available | 1.0 |

| | | | |
|---|---|---|---|
| | of trade finance transactions | | |
| 7.1.56 | Ability to flag trade finance transactions with a status code to indicate where they are in workflow terms. | Available | 1.0 |
| 7.1.57 | Transactions should be fully integrated to include updates to NOSTRO projections, dealer positions and credit facilities, treasury reports and queries, and customer exposure. | Available | 1.0 |
| 7.1.58 | Release of any transaction (issuance, amendment, chaser, etc) should automatically cause the relevant SWIFT or telex messages to be released to SWIFT terminal. | Available | 1.0 |
| 7.1.59 | Release of any transaction should automatically cause the relevant General Ledger entries to be posted, both actual and contingent. This should include the ability to reduce outstanding and reflect undrawn balances. | Available | 1.0 |
| 7.1.60 | Release of any transaction should automatically cause the relevant balances and positions to be updated. | Available | 1.0 |
| 7.1.61 | Ability to see relevant balances and positions also with transactions yet to be authorized and released. | Available | 1.0 |
| 7.1.62 | Automatically convert payments to currency of account to be charged. | Available | 1.0 |
| 7.1.63 | Automatically update the exchange rate on payments made from BDT accounts as soon as the exchange rate for the day is known. | Available | 1.0 |
| 7.1.64 | Customer accounting integrated into other parts of the total system. | Available | 1.0 |
| 7.1.65 | Maintain customer and other banks exposure and limits. | Available | 1.0 |
| 7.1.66 | Automatic calculation and charging of service fees and charges at standard or customer specific rates | Available | 1.0 |
| 7.1.67 | The following standard management information and statistical reports will be required for Trade Finance: Daily listing of all transactions Customer Position - Current exposure against credit lines for a customer or group of customers. Country Position - Customers country position. Standard profitability reports Standard reports for commissions and charges collected and uncollected | Available | 1.0 |
| 7.1.68 | Following standard reports for L/Cs: L/Cs Processed Today L/Cs Awaiting Approval L/C Approval Requests. L/Cs Outstanding by Customer. Payments Not Received. Missing Negotiation Instructions. Outstanding balances by customer Expired L/C L/C due to expire within a user-defined period Acceptances outstanding by any combination of branch, amount, customer and maturity date. | Available | 1.0 |
| 7.1.69 | LTR report – overdue items, separated by Credit Officer | Available | 1.0 |
| 7.1.70 | Capture LC opening setup for user-defined types of LC's (Sight, Usuance, Revolving by amount, Revolving by | Available | 1.0 |

| | period, Deferred Payment, etc.) | | |
|---|---|---|---|
| 7.1.71 | Automatic generation of SWIFT messaging | Available | 1.0 |
| 7.1.72 | Issuance of LC (Predetermined checklist/ standardized items required for opening an LC) | Available | 1.0 |
| 7.1.73 | Complete status of LC | Available | 1.0 |
| 7.1.74 | Scope of scrutiny of original documents against original bills of lading | Available | 1.0 |
| 7.1.75 | Validate LC amount against authorized limit | Available | 1.0 |
| 7.1.76 | Provision for tracking of LC related collateral | Available | 1.0 |
| 7.1.77 | Scope of LC negotiation and related changes alongwith margin utilization with ability to handle multiple settlements | Available | 1.0 |
| 7.1.78 | Recovery of Commission on Export LC's | Available | 1.0 |
| 7.1.79 | Ability of system to calculate the profitability related analysis and MIS reporting of branches dealing with trade-finance products | Available | 1.0 |
| 7.1.80 | Capture issuance of various types of Letters of Guarantees | Available | 1.0 |
| 7.1.81 | Scope of recovery of claims under LCs / Reimbursement claim | Available | 1.0 |
| 7.1.82 | Scope of settlement of LCs | Available | 1.0 |
| 7.1.83 | Scope of reversal of LCs on expiry | Available | 1.0 |
| 7.1.84 | Features for Export | Available | 1.0 |
| 7.1.85 | Sector wise – non funded exposure limits Monitoring securities Federal Excise duties levies/ reports/ functionality | Available | 1.0 |
| 7.1.86 | Online internet banking facilities for corporate customers (E-Trade Finance) | Available | 1.0 |
| 7.1.87 | Ability to recover different charges based on annual volumes | Available | 1.0 |
| 7.1.88 | Features for comprehensive Work-flow Management | Available | 1.0 |
| 7.1.89 | Features for Limit Control and Monitoring | Available | 1.0 |
| 7.1.90 | Features for Document Management System and Electronic Filing (Trade Factory Concept) | Available | 1.0 |
| | | **Total Score** | **90.0** |

| Sr. No. | Feature (9-Reports) | Feature Provision | Marks Obtained |
|---|---|---|---|
| 9.20 | System Reports | I am Heading only | 0.0 |
| 9.1.1 | All the mandatory, Compliance, Regulatory reporting to SBP \ Bank Management are pre-requisite and shall be provided | Available | 1.0 |
| 9.1.2 | For any new mandatory or compliance reporting to SBP during 5 years during the implementation phase, the vendor is liable to develop the reports under Support & Maintenance agreement. | Available | 1.0 |
| 9.1.3 | MIS Dashboard for all New and Legacy reports for all branches migrated on New CBS & Legacy system. | Available | 1.0 |
| 9.1 | Legacy System Reports | I am Heading | 0.0 |

| | | only | |
|---|---|---|---|
| 9.1.2 | System should provide top 10 (configurable) Depositors and Defaulters reporters | Available | 1.0 |
| 9.1.3 | Monthly Statement of Basic Banking Accounts | Available | 1.0 |
| 9.1.4 | Monthly Statement of Accounts | Available | 1.0 |
| 9.1.5 | Specimen signature of postal address (DAP) | Available | 1.0 |
| 9.1.6 | Annual Statement of Un-claimed Deposits (Provisional) | Available | 1.0 |
| 9.1.7 | Annual Statement of Un-claimed Deposits (Final) | Available | 1.0 |
| 9.1.8 | Daily Position Excluding SAM | Available | 1.0 |
| 9.1.9 | Daily Position Including SAM | Available | 1.0 |
| 9.1.10 | Net Cash Flow Excluding SAM | Available | 1.0 |
| 9.1.11 | Net Cash Flow Including SAM | Available | 1.0 |
| 9.1.12 | Performance Indicator - Operational Overview | Available | 1.0 |
| 9.1.13 | Disbursement-(PRF-404) | Available | 1.0 |
| 9.1.14 | Recovery-(PRF403) | Available | 1.0 |
| 9.1.15 | Progressive Markup-(PRF402) | Available | 1.0 |
| 9.1.16 | PL NPL Balances | Available | 1.0 |
| 9.1.17 | NPL Default(PRF 206) | Available | 1.0 |
| 9.1.18 | Security Value of PL,NPL with Category | Available | 1.0 |
| 9.1.19 | NPL Rescheduled During the Year | Available | 1.0 |
| 9.1.20 | Recovery Out of NPL | Available | 1.0 |
| 9.1.21 | Charge off from NPL | Available | 1.0 |
| 9.1.22 | Charge Off From SAM (at time of implementation the name may be updated) (to be discussed with F&A on nomenclature of the report) | Available | 1.0 |
| 9.1.23 | Accrued Markup Party Wise | Available | 1.0 |
| 9.1.24 | SAM Refinance | Available | 1.0 |
| 9.1.25 | Principal is More than Markup | Available | 1.0 |
| 9.1.26 | Charge off from NPL(PRF-212) | Available | 1.0 |
| 9.1.27 | Charge Off from SAM(PRF-211) | Available | 1.0 |
| 9.1.28 | Advance Classified Security | Available | 1.0 |
| 9.1.29 | Accrued Markup, Yearly Recovery and Disbursement(402,403,404) | Available | 1.0 |
| 9.1.30 | Outstanding Loan portfolio GL Difference with PL,NPL(406) | Available | 1.0 |
| 9.1.31 | Branch Product wise Position of Advances(408) | Available | 1.0 |
| 9.1.32 | Statement of Affair (ACF 37) Part 1 & 2 | Available | 1.0 |
| 9.1.33 | NPL Category Branch Wise (PRF 204) | Available | 1.0 |
| 9.1.34 | IN-Out From NPL (PRF-407) | Available | 1.0 |
| 9.1.35 | Accrued Markup | Available | 1.0 |
| 9.1.36 | Movement in Provision for NPL(PV data) | Available | 1.0 |
| 9.1.37 | Form IV NPL Branch Wise | Available | 1.0 |
| 9.1.38 | Form IV Charge Off Branch Wise | Available | 1.0 |
| 9.1.39 | General Credit Disbursement - (Loan Size Wise) Production Farm Credit D01 | Available | 1.0 |
| 9.1.40 | General Credit Disbursement - (Security Wise) Production Farm Credit D02 | Available | 1.0 |
| 9.1.41 | General Credit Disbursement - (Econ. Group Wise) Production Farm Credit D03 | Available | 1.0 |
| 9.1.42 | General Credit Disbursement - (Rabi/Kharif Crops) Production Farm Credit D04 | Available | 1.0 |
| 9.1.43 | General Credit Disbursement - (Make Wise Tractors) | Available | 1.0 |

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|---|---|---|---|
| | Production Farm Credit D05 | | |
| 9.1.44 | General Credit Disbursement - (Holding Wise) Production Farm Credit D06 | Available | 1.0 |
| 9.1.45 | General Credit Recovery -Past Due R01 | Available | 1.0 |
| 9.1.46 | General Credit Recovery -Current Due R02 | Available | 1.0 |
| 9.1.47 | General Credit Recovery -Recoverable R03 | Available | 1.0 |
| 9.1.48 | General Credit Recovery -Outstanding R04 | Available | 1.0 |
| 9.1.49 | Form IV NPL (Monthly) | Available | 1.0 |
| 9.1.50 | Form IV Charge Off Country | Available | 1.0 |
| 9.1.51 | Statement 1, 2, 3, 4,7 and 10 | Available | 1.0 |
| 9.1.52 | Statement 1, 2, 3, 4, 7,9 and 10 | Available | 1.0 |
| 9.1.53 | Statement 1 and 2 | Available | 1.0 |
| 9.1.54 | Fast Track - Horticulture | Available | 1.0 |
| 9.1.55 | Fast Track - Fisheries | Available | 1.0 |
| 9.1.56 | Disbursement Targets | Available | 1.0 |
| 9.1.57 | Miscellaneous- Schemes | Available | 1.0 |
| 9.1.58 | Miscellaneous- NPL category Dues Scheme wise | Available | 1.0 |
| 9.1.59 | Miscellaneous- SAM (Outstanding) | Available | 1.0 |
| 9.1.60 | Miscellaneous- NPL (Outstanding) | Available | 1.0 |
| 9.1.61 | Miscellaneous- Regular (Outstanding) | Available | 1.0 |
| 9.1.62 | Miscellaneous- Agri Credit Disbursement (714-D) | Available | 1.0 |
| 9.1.63 | Miscellaneous- Recovery Position (714-R) | Available | 1.0 |
| 9.1.64 | Miscellaneous- Age Wise Past Due | Available | 1.0 |
| 9.1.65 | Miscellaneous- One Window Sada Bahar | Available | 1.0 |
| 9.1.66 | Miscellaneous- Loan availed by Employees | Available | 1.0 |
| 9.1.67 | Miscellaneous- NPL Category Schemes | Available | 1.0 |
| 9.1.68 | Miscellaneous- GL Head Balance Branch Wise | Available | 1.0 |
| 9.1.69 | Miscellaneous- SAM Refinance Party Wise | Available | 1.0 |
| 9.1.70 | Miscellaneous- GL Head Balances Zone Wise | Available | 1.0 |
| 9.1.71 | Miscellaneous- SAM Recovery Outstanding Zone Wise | Available | 1.0 |
| 9.1.72 | SBP New Format- Crop Loan Insurance | Available | 1.0 |
| 9.1.73 | SBP New Format- Loan Insurance | Available | 1.0 |
| 9.1.74 | Tractor Loan Insurance | Available | 1.0 |
| 9.1.75 | Miscellaneous- DISBURSMENT | Available | 1.0 |
| 9.1.76 | Miscellaneous- RECOVERY | Available | 1.0 |
| 9.1.77 | Miscellaneous- NPL Amount Due | Available | 1.0 |
| 9.1.78 | Miscellaneous- NPL Amount Not Yet Due | Available | 1.0 |
| 9.1.79 | Miscellaneous- Schemes | Available | 1.0 |
| 9.1.80 | Miscellaneous- NPL Category | Available | 1.0 |
| 9.1.81 | Agri Credit- Recoverable recovery with npl Markup(MIS720z) | Available | 1.0 |
| 9.1.82 | Agri Credit- Recoverable(without npl_int) recovery and advance recovery (MIS702A) | Available | 1.0 |
| 9.1.83 | Agri Credit- Recoverable recovery with npl_int (without resch) (MIS724R) | Available | 1.0 |
| 9.1.84 | Agri Credit- Recoverable recovery with npl_int (including resch) (MIS724Z) | Available | 1.0 |
| 9.1.85 | Agri Credit- Disbursement, recoverable, recovery (MIS702D) | Available | 1.0 |
| 9.1.86 | Credit revision and reschedulement Schemes | Available | 1.0 |
| 9.1.87 | Purpose wise Recovery | Available | 1.0 |
| 9.1.88 | Purpose wise Recovery Recoverable | Available | 1.0 |

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|---|---|---|---|
| 9.1.89 | Farm Holding(subsistence, Economic, Above Economic) | Available | 1.0 |
| 9.1.90 | None Farm size wise | Available | 1.0 |
| 9.1.91 | Loan Size wise | Available | 1.0 |
| 9.1.92 | Holding Acre wise | Available | 1.0 |
| 9.1.93 | Purpose wise NPL Addition (PRF-GLNPL) | Available | 1.0 |
| 9.1.94 | Production Development Category wise NPL | Available | 1.0 |
| 9.1.95 | Top 100 NPL principal | Available | 1.0 |
| 9.1.96 | Charge Off from NPL (PRF-212) | Available | 1.0 |
| 9.1.97 | NPL Category | Available | 1.0 |
| 9.1.98 | Recovery Recoverable Before reschedulement | Available | 1.0 |
| 9.1.99 | Recovery Recoverable AfterResch | Available | 1.0 |
| 9.1.100 | Recovery Position before re-schedulement | Available | 1.0 |
| 9.1.101 | Recovery Position after re-schedulement | Available | 1.0 |
| 9.1.102 | Form IV- NPL | Available | 1.0 |
| 9.1.103 | Form IV - Charge Off | Available | 1.0 |
| 9.1.104 | Zero Recovery SAM | Available | 1.0 |
| 9.1.105 | GL head balance | Available | 1.0 |
| 9.1.106 | Schedule Movement - GL Head Wise | Available | 1.0 |
| 9.1.107 | Schedule Movement General & Project | Available | 1.0 |
| 9.1.108 | Schedule Movement Combine Total | Available | 1.0 |
| 9.1.109 | Schedule Movement SAM Product Wise | Available | 1.0 |
| 9.1.110 | Schedule Movement SAM Product Wise Total | Available | 1.0 |
| 9.1.111 | Schedule Movement SAM Loans Outstanding General & Project | Available | 1.0 |
| 9.1.112 | Schedule Movement AM Loans Outstanding Term wise | Available | 1.0 |
| 9.1.113 | Schedule Movement SAM Year Wise | Available | 1.0 |
| 9.1.114 | Bases on GL Group 1 & 2 | Available | 1.0 |
| 9.1.115 | Based on LC Group 1 & 2 | Available | 1.0 |
| 9.1.116 | SAM addition during the year | Available | 1.0 |
| 9.1.117 | SAM default Age --Loan Case & Borrower counted once when have more then one GL Group 1 & 2 | Available | 1.0 |
| 9.1.118 | SAM default Age -Loan case & Borrower counted in each group when have more then one GL Group 1 & 2 | Available | 1.0 |
| 9.1.119 | SAM default Age -SAM Loan Outstanding | Available | 1.0 |
| 9.1.120 | SAM default Age -Expected Charge-Off | Available | 1.0 |
| 9.1.121 | SAM default Age -Write-Off Remission SAM | Available | 1.0 |
| 9.1.122 | SAM default Age -Write-Off Remission Activity (outstanding beginning of year) | Available | 1.0 |
| 9.1.123 | SAM default Age -Write-Off Remission Regular | Available | 1.0 |
| 9.1.124 | Production Development Disbursement | Available | 1.0 |
| 9.1.125 | Women Credit Program Report 1 & 2 | Available | 1.0 |
| 9.1.126 | Production and development Zone Branch Wise | Available | 1.0 |
| 9.1.127 | Purpose Wise Disbursement Targets | Available | 1.0 |
| 9.1.128 | Purpose Wise Recovery Position (714-R) | Available | 1.0 |
| 9.1.129 | Purpose Wise Agri Credit Disbursement (714-D) | Available | 1.0 |
| 9.1.130 | Agri credit revision and re-schedulement (Rescheduling) (705) | Available | 1.0 |
| 9.1.131 | Advance Classified by Security | Available | 1.0 |
| 9.1.132 | Markup Rate Wise Yearly Disbursement | Available | 1.0 |
| 9.1.133 | NPL Category (409 & PRF 202) | Available | 1.0 |
| 9.1.134 | Over Due Mark up | Available | 1.0 |
| 9.1.135 | Over Due Principal | Available | 1.0 |

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|---|---|---|---|
| 9.1.136 | disb in First / Second half | Available | 1.0 |
| 9.1.137 | Branch,Gl,Rate,Crop Code Wise LB Principal | Available | 1.0 |
| 9.1.138 | Outstanding with Zero Principal | Available | 1.0 |
| 9.1.139 | Day-End CBAS & CDMS | Available | 1.0 |
| 9.1.140 | Statement 4 ( Form IV) 202, 205, 204 and circle wise | Available | 1.0 |
| 9.1.141 | Purpose Wise Form 4 Charge Off | Available | 1.0 |
| 9.1.142 | Detail of loan cases paid during the period (year) | Available | 1.0 |
| 9.1.143 | Circle wise item wise disbursement, recovery, recoverable,outstanding | Available | 1.0 |
| 9.1.144 | Circle-Wise Bifurcation of Recovery Amount | Available | 1.0 |
| 9.1.145 | Summary Showing Recovery Recoverable (Including NPL Markup) | Available | 1.0 |
| 9.1.146 | Default/Demand/NYD List of the Borrowers for All Outstanding Cases | Available | 1.0 |
| 9.1.147 | SAM Village wise Defaulter List | Available | 1.0 |
| 9.1.148 | Circle wise summary of default amount | Available | 1.0 |
| 9.1.149 | Movement Scheduled of SAM Portfolio (PRF-301) | Available | 1.0 |
| 9.1.150 | Circle-Wise SAM Recovery During Year | Available | 1.0 |
| 9.1.151 | Circle-Wise Summary of SAM Default | Available | 1.0 |
| 9.1.152 | Branch Wise Recovery and Outstanding Amount of SAM Loans | Available | 1.0 |
| 9.1.153 | Head-Wise Detail of Loan Cases Paid | Available | 1.0 |
| 9.1.154 | Circle-Wise Borrower Served/ Disbursement During Year | Available | 1.0 |
| 9.1.155 | Weekly Telegram | Available | 1.0 |
| 9.1.156 | Zero Recovery Loan Case wise (Agri Loan) | Available | 1.0 |
| 9.1.157 | Zero Recovery  Loan Case Wise (SAM) | Available | 1.0 |
| 9.1.158 | NPL Category Production Development Wise | Available | 1.0 |
| 9.1.159 | Summary Showing Recovery Recoverable (Including NPL Markup) | Available | 1.0 |
| 9.1.160 | Bifurcation of Daily Recovery(Purpose wise) | Available | 1.0 |
| 9.1.161 | Daily NPL Category Production Development Wise | Available | 1.0 |
| 9.1.162 | SAM Addition in July | Available | 1.0 |
| 9.1.163 | SAM Addition in July--Current Position | Available | 1.0 |
| 9.1.164 | Customer Profile for Data Cleansing | Available | 1.0 |
| 9.1.165 | Customer Profile With Wrong CNIC | Available | 1.0 |
| 9.1.166 | Verified CNICs not Attached in CDMS | Available | 1.0 |
| 9.1.167 | KYC Data Cleansing | Available | 1.0 |
| 9.1.168 | Deposit (Pan-Pakistan) | Available | 1.0 |
| 9.1.169 | Account Status | Available | 1.0 |
| 9.1.170 | Detail of Dormant Accounts | Available | 1.0 |
| 9.1.171 | Consolidated Accounts Position | Available | 1.0 |
| 9.1.172 | Daily Opening of New Accounts | Available | 1.0 |
| 9.1.173 | Opening of Product Wise New Accounts | Available | 1.0 |
| 9.1.174 | Tier Wise Position (PLS-Saving) | Available | 1.0 |
| 9.1.175 | Tier Wise Position of PLS Accounts | Available | 1.0 |
| 9.1.176 | Tier Wise Position of PLS-Saving Accounts | Available | 1.0 |
| 9.1.177 | Tier wise current account position | Available | 1.0 |
| 9.1.178 | Tier Wise Position of Current Accounts | Available | 1.0 |
| 9.1.179 | Tier Wise Position of Current Account | Available | 1.0 |
| 9.1.180 | Customers with expired CNIC | Available | 1.0 |
| **9.2** | **F&A Reports** | **I am Heading** | **0.0** |

| | | | only | |
|---|---|---|---|---|
| 9.2.1 | System should be able to segregate deposit accounts into borrowers, employees, rest of all for any time frame. (new accounts, and total of all) | Available | 1.0 |
| 9.2.2 | Sbp requirements from compliance | Available | 1.0 |
| 9.2.3 | Minimum balance | Available | 1.0 |
| 9.2.4 | Average balance | Available | 1.0 |
| 9.2.5 | Rate wise | Available | 1.0 |
| 9.2.6 | Rate wise summary | Available | 1.0 |
| 9.2.7 | Tenure wise summary | Available | 1.0 |
| 9.2.8 | Product wise summary | Available | 1.0 |
| 9.2.9 | Tdrs as of any cutt-off dates | Available | 1.0 |
| 9.2.10 | Tdrs matured during any specified period | Available | 1.0 |
| 9.2.11 | Tdrs encashed during any specified period | Available | 1.0 |
| 9.2.12 | Tdrs early-encashed during any specified period | Available | 1.0 |
| 9.2.13 | Tdrs made/booked during any specified period | Available | 1.0 |
| 9.2.14 | Branchwise profitability | Available | 1.0 |
| 9.2.15 | Subjective provisions for any specific period | Available | 1.0 |
| 9.2.16 | Status of subjectively classified accounts for any subsequent period | Available | 1.0 |
| 9.2.17 | Status of rescheduled loans for any subsequent period | Available | 1.0 |
| 9.2.18 | Reports related to IFRS-9 as per SBP requirements | Available | 1.0 |
| 9.2.19 | Subsequent status of loan account disbursed during any specific period | Available | 1.0 |
| 9.2.20 | Subsequent movement of loan account (opening period) during any specific period | Available | 1.0 |
| 9.2.21 | Concentration of product wise loan portfolio (with classification status, geographic status) | Available | 1.0 |
| 9.2.22 | Frequent loan settled and disbursed to same customer | Available | 1.0 |
| 9.2.23 | Ibr reports | Available | 1.0 |
| 9.2.24 | Partywise report of fed/ sales tax for any specific period | Available | 1.0 |
| 9.2.25 | Details of security collatrels w.r.t loans | Available | 1.0 |
| 9.2.26 | Consolidated report of budgetry vs achievements | Available | 1.0 |
| 9.2.27 | Markup charged on sam portfolio during the period | Available | 1.0 |
| **9.3** | **For Funds Management;** | **I am Heading only** | **0.0** |
| 9.3.1 | live cash balances with HO/branches status report | Available | 1.0 |
| 9.3.2 | branch wise & zone wise Excess Cash (in hand & at Bank) status report (live as well as on specific date) | Available | 1.0 |
| 9.3.3 | IBFT Advices originated on ERP/CBAS by HO/branches status report (live) | Available | 1.0 |
| 9.3.4 | Funds remitted (for repayment of deposits, hajj fund, ATMs, Loan/advances, salary benefits) to branches/received from branches (due to recovery, deposits, utilities bills collections, Hajj, tractor DD etc.) date-wise, Branch-wise, Zone-wise, **purpose-wise** report. | Available | 1.0 |
| 9.3.5 | Cash book on daily (based on transactions posted on daily basis). | Available | 1.0 |
| 9.3.6 | Daily Cash position of the Bank | Available | 1.0 |
| 9.3.7 | Branch wise banker account status report (banker name, account number, branch city, etc. (current, savings | Available | 1.0 |

| | | | |
|---|---|---|---|
| | account) | | |
| 9.3.8 | Bank wise accounts summary report (like number of branches having current & savings account with HBL, UBL, BoP etc) along with total balance in current & saving account with them on specific day. | Available | 1.0 |
| **9.4** | **Budget preparation, Management & Monitoring expenditures** | **I am Heading only** | **0.0** |
| 9.4.1 | branch wise expenditure report under operational heads of accounts (quarter to date, year todate) | Available | 1.0 |
| 9.4.2 | statement of affairs of branch(es) (ACF-37) | Available | 1.0 |
| 9.4.3 | branch wise & zone wise number of (Mobile Credit Officer) MCOs posted report as on required date. | Available | 1.0 |
| 9.4.4 | branch wise & zone wise number of vehicles (car/pickup-double/single cabin, truck/motor cycle etc.), make, model, allocated report as on required date. | Available | 1.0 |
| 9.4.5 | branch wise & zone wise repair/maintenance expenditure on vehicles (year to date) of vehicles. | Available | 1.0 |
| 9.4.6 | branch wise & zone wise expenditure on POL (year to date) of vehicles. | Available | 1.0 |
| 9.4.7 | Branch wise & zone wise, vehicle wise expenditure ( maintenance & POL) (year to date) | Available | 1.0 |
| 9.4.8 | Branch wise & zone wise, inland travelling expenditure (year to date) | Available | 1.0 |
| 9.4.9 | Person wise & branch wise expenditure on inland travelling. | Available | 1.0 |
| 9.4.10 | Branch wise & loan case wise legal expenses (year to date) | Available | 1.0 |
| 9.4.11 | Branch wise & servicing Offices electric generators installed status report (with its size in KWA/HPs, run time – year to date, average fuel consumption per hour) as on required date | Available | 1.0 |
| 9.4.12 | branch wise installed ATMs status report as at required date. | Available | 1.0 |
| 9.4.13 | branch wise & Zone wise budget vs. actual results (business targets,  associated identifiable expenditure) | Available | 1.0 |
| 9.4.14 | portfolio wise (loan size wise) branch wise (large, medium & small branches) report | Available | 1.0 |
| **9.5** | **Business plan working and analysis** | **I am Heading only** | **0.0** |
| 9.5.1 | branch wise & Zone wise targets vs. actual results (business targets and actual targets achieved) | Available | 1.0 |
| 9.5.2 | country wide deposits (GL head wide) report | Available | 1.0 |
| 9.5.3 | branch wise & zone wise deposits status report (reconciled with GL balances) on specific date | Available | 1.0 |
| 9.5.4 | branch wise & zone wise CA, SA & Term Deposits status report (reconciled with GL balances) on specific date | Available | 1.0 |
| 9.5.5 | markup paid in excess of Rs. 10,000/- on savings (including RBAs) deposits to individuals (branch wise, zone wise & customer wise) report on half yearly basis. | Available | 1.0 |
| 9.5.6 | branch wise , Zone wise and product/scheme wise loan disbursement report (for required period)(current year & | Available | 1.0 |

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|---|---|---|---|
| | previous year) | | |
| 9.5.7 | branch wise , Zone wise and product/scheme wise loan recovery (principle & markup) (performing & NPL) report (for required period) | Available | 1.0 |
| 9.5.8 | product/scheme wise charged to SAM during period report | Available | 1.0 |
| **9.6** | **Treasury** | **I am Heading only** | **0.0** |
| 9.6.1 | - Money Market Blotter | Available | 1.0 |
| 9.6.2 | -CRR/SLR | Available | 1.0 |
| 9.6.3 | - Daily Dealers' Limit | Available | 1.0 |
| 9.6.4 | - O/s. Position of Govt. Security [PIBs/MTBs/Sukuk/Commercial Sukuk etc.] | Available | 1.0 |
| 9.6.5 | -  Fund Transfer Advice | Available | 1.0 |
| 9.6.6 | - Exposure Limits | Available | 1.0 |
| 9.6.7 | - Mark-to-Market [PIBs] | Available | 1.0 |
| 9.6.8 | - Mark-to-Market [MTBs] | Available | 1.0 |
| 9.6.9 | - Mark-to-Market [TFCs] | Available | 1.0 |
| 9.6.10 | - Mark-to-Market [Mutual Fund] | Available | 1.0 |
| 9.6.11 | - O/s. Maturity of Placements/Borrowings | Available | 1.0 |
| 9.6.12 | - Mode Wise | Available | 1.0 |
| 9.6.13 | -  Institution Wise | Available | 1.0 |
| 9.6.14 | -  Broker Wise | Available | 1.0 |
| 9.6.15 | - Dashboard of O/s. Investment and Placement/Borrowing | Available | 1.0 |
| 9.6.16 | - MM Inflows / Outflows | Available | 1.0 |
| 9.6.17 | -  Brokerage Details | Available | 1.0 |
| 9.6.18 | -  Brokerage Summary | Available | 1.0 |
| 9.6.19 | - Outstanding Institution Wise Borrowing | Available | 1.0 |
| 9.6.20 | -  Ageing Report [Weekly] | Available | 1.0 |
| 9.6.21 | -  Ageing Report [Monthly] | Available | 1.0 |
| 9.6.22 | -  Ageing Accrued Income Monthly | Available | 1.0 |
| 9.6.23 | - Deal Register Placements & Borrowings | Available | 1.0 |
| 9.6.24 | -  Institutions Wise | Available | 1.0 |
| 9.6.25 | - Mode Wise | Available | 1.0 |
| 9.6.26 | -  Brokers Wise | Available | 1.0 |
| **9.7** | **Islamic Treasury Front Office** | **I am Heading only** | **0.0** |
| 9.7.1 | Brokerage | Available | 1.0 |
| 9.7.2 | Blotter | Available | 1.0 |
| 9.7.3 | Mark to Market of Securities | Available | 1.0 |
| 9.7.4 | Profit and Loss summary | Available | 1.0 |
| 9.7.5 | Profit and Loss details | Available | 1.0 |
| 9.7.6 | Amortization report | Available | 1.0 |
| 9.7.7 | Broker Limits | Available | 1.0 |
| 9.7.8 | Interbank Limit | Available | 1.0 |
| 9.7.9 | Portfolio Limits | Available | 1.0 |
| 9.7.10 | Dealer Limits | Available | 1.0 |
| 9.7.11 | Portfolio Report | Available | 1.0 |
| 9.7.12 | CRR/SLR Report | Available | 1.0 |

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|---|---|---|---|
| 9.7.13 | *Calculator* | Available | 1.0 |
| 9.7.14 | Yield to Price | Available | 1.0 |
| 9.7.15 | Price to Yield | Available | 1.0 |
| 9.7.16 | CRR Calculation | Available | 1.0 |
| **9.8** | **Islamic Treasury Middle Office** | **I am Heading only** | **0.0** |
| 9.8.1 | Brokerage | Available | 1.0 |
| 9.8.2 | Profit and Loss | Available | 1.0 |
| 9.8.3 | Dealer Limit | Available | 1.0 |
| 9.8.4 | FI Limit | Available | 1.0 |
| 9.8.5 | Portfolio Limit | Available | 1.0 |
| 9.8.6 | Asset Liability Gap | Available | 1.0 |
| 9.8.7 | Maturity Profile | Available | 1.0 |
| 9.8.8 | Deal Tickets report | Available | 1.0 |
| 9.8.9 | Transaction report | Available | 1.0 |
| 9.8.10 | Mark to Market | Available | 1.0 |
| 9.8.11 | Value at Risk | Available | 1.0 |
| 9.8.12 | CRR/SLR | Available | 1.0 |
| 9.8.13 | Blotter | Available | 1.0 |
| 9.8.14 | Cash Flow report | Available | 1.0 |
| 9.8.15 | Duration Report | Available | 1.0 |
| 9.8.16 | Deal Edit report | Available | 1.0 |
| 9.8.17 | Deal Deletion report | Available | 1.0 |
| **9.9** | **Islamic Treasury Back Office** | **I am Heading only** | **0.0** |
| 9.9.1 | Brokerage | Available | 1.0 |
| 9.9.2 | Blotter | Available | 1.0 |
| 9.9.3 | Mark to Market of Securities | Available | 1.0 |
| 9.9.4 | Profit and Loss summary | Available | 1.0 |
| 9.9.5 | Profit and Loss details | Available | 1.0 |
| 9.9.6 | Amortization report | Available | 1.0 |
| 9.9.7 | Broker Limits | Available | 1.0 |
| 9.9.8 | Interbank Limit | Available | 1.0 |
| 9.9.9 | Portfolio Limits | Available | 1.0 |
| 9.9.10 | Dealer Limits | Available | 1.0 |
| 9.9.11 | Portfolio Report | Available | 1.0 |
| 9.9.12 | CRR/SLR Report | Available | 1.0 |
| **9.10** | **Withholding (Income) Tax Reports (Format Available)** | **I am Heading only** | **0.0** |
| 9.10.1 | Party-wise  Detail of Withholding Tax Deducted-Country | Available | 1.0 |
| 9.10.2 | Party-wise  Detail of Withholding Tax Deducted-Province | Available | 1.0 |
| 9.10.3 | Party-wise  Detail of Withholding Tax Deducted-Zone | Available | 1.0 |
| 9.10.4 | Party-wise  Detail of Withholding Tax Deducted-Branch | Available | 1.0 |
| 9.10.5 | Summary of Withholding Tax Deducted  - Country | Available | 1.0 |
| 9.10.6 | Summary of Withholding Tax Deducted - Province | Available | 1.0 |
| 9.10.7 | Summary of Withholding Tax Deducted - Zone | Available | 1.0 |
| 9.10.8 | Summary of Withholding Tax Deducted - Branch | Available | 1.0 |
| 9.10.9 | Summary of Withholding Tax Deducted - Customer/Party | Available | 1.0 |
| 9.10.10 | Customer/Party-wise and Transaction-wise Detail of | Available | 1.0 |

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|---|---|---|---|
| | Withholding Tax | | |
| 9.10.11 | Withholding Tax Remitted Report - Province | Available | 1.0 |
| 9.10.12 | Withholding Tax Remitted Report - Zone | Available | 1.0 |
| 9.10.13 | Withholding Tax Remitted Report - Branch | Available | 1.0 |
| 9.10.14 | Withholding Tax Remitted Report - Transaction wise | Available | 1.0 |
| 9.10.15 | Annual Consolidated Statement of Withholding Tax U/s 165(2) | Available | 1.0 |
| 9.10.16 | Detail of Annual Income Tax Withholding for Reconciliation u/s 165(8) | Available | 1.0 |
| 9.10.17 | Form-A Account Holders Deposit Statement u/s 165A | Available | 1.0 |
| 9.10.18 | Form-B CREDIT CARDS PAYMENTS STATEMENT u/s 165A | Available | 1.0 |
| 9.10.19 | Form-C Cash Withdrawals Statement u/s 165A | Available | 1.0 |
| 9.10.20 | Form-D Profit on Debt Statement u/s 165A | Available | 1.0 |
| 9.10.21 | Form-F Business Accounts Opened or Re-designated Statement u/s 165A | Available | 1.0 |
| 9.10.22 | Tax Deduction Certificate | Available | 1.0 |
| 9.10.23 | Branch-wise Profit Tax Data | Available | 1.0 |
| 9.10.24 | Tax Exempt Profit Data | Available | 1.0 |
| **9.11** | **Party-Wise Detail of Advance Income Tax Paid Zone Wise (Format Available)** | **I am Heading only** | **0.0** |
| 9.11.1 | Party-wise  Detail of Advance Income Tax Paid Country | Available | 1.0 |
| 9.11.2 | Party-wise  Detail of Advance Income Tax Paid Province Wise | Available | 1.0 |
| 9.11.3 | Party-wise  Detail of Advance Income Tax Paid Zone Wise | Available | 1.0 |
| 9.11.4 | Party-wise  Detail of Advance Income Tax Paid Branch Wise | Available | 1.0 |
| 9.11.5 | Summary of Section Wise Advance Income Tax Paid  - Country | Available | 1.0 |
| 9.11.6 | Summary of Section Wise Advance Income Tax Paid - Province Wise | Available | 1.0 |
| 9.11.7 | Summary of Section Wise Advance Income Tax Paid - Zone Wise | Available | 1.0 |
| 9.11.8 | Summary of Section Wise Advance Income Tax Paid - Branch Wise | Available | 1.0 |
| 9.11.9 | Summary of Advance Income Tax Paid - Customer/Party | Available | 1.0 |
| **9.12** | **Withholding (Sales) Tax Reports (Format Available)** | **I am Heading only** | **0.0** |
| 9.12.1 | Party-wise  Detail of Withholding Sales Tax Deducted - Federal (GL HEAD 3036) | Available | 1.0 |
| 9.12.2 | Party-wise  Detail of Withholding Sales Tax Deducted - Punjab (GL HEAD 3618) | Available | 1.0 |
| 9.12.3 | Party-wise  Detail of Withholding Sales Tax Deducted - Sindh (GL HEAD 3619) | Available | 1.0 |
| 9.12.4 | Party-wise  Detail of Withholding Sales Tax Deducted - KPK (GL HEAD 3620) | Available | 1.0 |
| 9.12.5 | Party-wise  Detail of Withholding Sales Tax Deducted - Baluchistan (GL HEAD 3621) | Available | 1.0 |
| 9.12.6 | Party-wise  Detail of Withholding Sales Tax Deducted - Gilgitbaltistan (GL HEAD 3630) | Available | 1.0 |
| 9.12.7 | Party-wise  Detail of Withholding Sales Tax Deducted - AJ | Available | 1.0 |

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|---|---|---|---|
| | & K (GL HEAD 3632) | | |
| 9.12.8 | Summary of Withholding Sales Tax Deducted -  GL Heads wise | Available | 1.0 |
| 9.12.9 | Summary of Withholding Sales Tax Deducted -  Zone wise | Available | 1.0 |
| 9.12.10 | Summary of Withholding Sales Tax Deducted - Branch wise | Available | 1.0 |
| 9.12.11 | Summary of Withholding Sales Tax Deducted - Customer/Party wise | Available | 1.0 |
| 9.12.12 | Customer/Party-wise and Transaction-wise Detail of Withholding Sales Tax | Available | 1.0 |
| 9.12.13 | Withholding Sales Tax Remitted Report - Province wise | Available | 1.0 |
| 9.12.14 | Withholding Sales Tax Remitted Report - Zone wise | Available | 1.0 |
| 9.12.15 | Withholding Sales Tax Remitted Report - Branch wise | Available | 1.0 |
| 9.12.16 | Withholding Sales Tax Remitted Report - GL Head-wise | Available | 1.0 |
| 9.12.17 | Withholding Sales Tax Deposited Statement - Transaction wise | Available | 1.0 |
| 9.12.18 | Withholding Sales Tax Deposited Statement - GL Heads Wise | Available | 1.0 |
| 9.12.19 | Withholding  Sales Tax Deposited Statement - Month wise | Available | 1.0 |
| 9.12.20 | Withholding Sales Tax Deposited Statement - Tax Year | Available | 1.0 |
| 9.12.21 | Withholding Sales Tax Deposited Statement - Revenue Authority | Available | 1.0 |
| 9.12.22 | Certificate of Withholding Sales Tax Deducted - Federal (GL HEAD 3036) | Available | 1.0 |
| 9.12.23 | Certificate of Withholding Sales Tax Deducted -  Punjab (GL HEAD 3618) | Available | 1.0 |
| 9.12.24 | Certificate of Withholding Sales Tax Deducted -  KPK (GL HEAD 3620) | Available | 1.0 |
| 9.12.25 | Certificate of Withholding Sales Tax Deducted - Baluchistan (GL HEAD 3621) | Available | 1.0 |
| 9.12.26 | Certificate of Withholding Sales Tax Deducted - Gilgitbaltistan (GL HEAD 3630) | Available | 1.0 |
| 9.12.27 | Certificate of Withholding Sales Tax Deducted -  AJ & K (GL HEAD 3632) | Available | 1.0 |
| **9.13** | **F.E.D/Provincial Sales Tax Reports (Format Available)** | **I am Heading only** | **0.0** |
| 9.13.1 | F.E.D/Provincial Sales Tax Remitted Report - Province | Available | 1.0 |
| 9.13.2 | F.E.D/Provincial Sales Tax Remitted Report - Zone | Available | 1.0 |
| 9.13.3 | F.E.D/Provincial Sales Tax Remitted Report - Branch | Available | 1.0 |
| 9.13.4 | F.E.D/Provincial Sales Tax Remitted Report - Transaction wise | Available | 1.0 |
| 9.13.5 | F.E.D/Provincial Sales Tax Deposited Statement - Transaction wise | Available | 1.0 |
| 9.13.6 | F.E.D/Provincial Sales Tax Deposited - Month wise | Available | 1.0 |
| 9.13.7 | F.E.D/Provincial Sales Tax Deposited - Tax Year wise | Available | 1.0 |
| 9.13.8 | F.E.D/Provincial Sales Tax Deposited - Revenue Authority | Available | 1.0 |
| 9.13.9 | F.E.D/Provincial Sales Tax Report - Province wise | Available | 1.0 |
| 9.13.10 | F.E.D/Provincial Sales Tax Report - Zone wise | Available | 1.0 |
| 9.13.11 | F.E.D/Provincial Sales Tax Report - Branch | Available | 1.0 |
| 9.13.12 | F.E.D/Provincial Sales Tax Report - Province wise | Available | 1.0 |

| Sr. No. | Feature | Feature Provision | Marks Obtained |
|---|---|---|---|
| 9.13.13 | F.E.D/Provincial Sales Tax Report - Zone wise | Available | 1.0 |
| 9.13.14 | F.E.D/Provincial Sales Tax Report - Branch | Available | 1.0 |
| 9.14 | **Audit Reports** | **I am Heading only** | **0.0** |
| 9.14.1 | User Activity Logging | Available | 1.0 |
| 9.14.2 | Data Access Logging | Available | 1.0 |
| 9.14.3 | Transaction Logging | Available | 1.0 |
| 9.14.4 | Configuration Change Logging | Available | 1.0 |
| 9.14.5 | Error Logging and Monitoring | Available | 1.0 |
| 9.14.6 | Security Event Logging | Available | 1.0 |
| 9.14.7 | Access Control and Privilege Logging | Available | 1.0 |
| 9.14.8 | Timestamps and User Identifiers | Available | 1.0 |
| 9.14.9 | Encryption and Integrity Protection | Available | 1.0 |
| 9.14.10 | Alerting and Notification | Available | 1.0 |
| | | **Total Score** | **394.0** |

| Sr. No. | Feature (10-Islamic Deposits) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **10.1** | **Deposit Set-up** | **I am Heading only** | **0.0** |
| 10.1.1 | System has the ability to support Sharia compliant deposits products in multicurrency's funding product and multi-currency | Available | 1.0 |
| 10.1.2 | System maintains check details for nostro accounts.  E.g., checks issued, outstanding, paid, lost… | Available | 1.0 |
| 10.1.3 | For term deposits, system allow the following details to be captured in the system:<br>Rate<br>Amount<br>Currency<br>Tenor<br>Renewal options (Auto with profit and without profit/ Single time)<br>Premature Encashment | Available | 1.0 |
| 10.1.4 | System has the capability for user to view current accruals and profit paid figures | Available | 1.0 |
| 10.1.5 | System allows to define accrual frequency (daily, monthly, etc. or other user defined) | Available | 1.0 |
| 10.1.6 | For savings accounts the system should allow that rate is tied to account balance. i.e. The rate may vary over the life of the account depending upon the current balance and defined mechanism. | Available | 1.0 |
| 10.1.7 | System should allow minimum threshold value for account balance. | Available | 1.0 |
| 10.1.8 | For term deposits: applicable funding rates are from a table which is a matrix of time and amount.  e.g. The rate for the life of the deposit as per agreed weightage mechanism. | Available | 1.0 |
| 10.1.9 | System allows tiered rate table enabling portions of the account balance to be linked with agreed formula/approved rates. | Available | 1.0 |

| 10.1.10 | System has plain tiered (whole balance assigned 1 rate, dependent upon balance) | Available | 1.0 |
|---|---|---|---|
| 10.1.11 | System allows step tiered (portions of the balance may be assigned different rates) | Available | 1.0 |
| 10.1.12 | System provides facility to process FDs with the following profit payment characteristics: | Available | 1.0 |
| 10.1.13 | System checks deposit fixed amount at opening and receive profit payments monthly and principal at maturity | Available | 1.0 |
| 10.1.14 | Deposit fixed amount at opening and receive principal and profit payments at maturity | Available | 1.0 |
| 10.1.15 | System has the capability for Rollovers to be handled automatically | Available | 1.0 |
| 10.1.16 | System is ability to transfer funds to TD account from Basic SA or Basic CA | Available | 1.0 |
| 10.1.17 | System has ability to transfer funds from TD account to Basic SA or Basic CA | Available | 1.0 |
| 10.1.18 | System is able to set the auto created account to be the default repayment account at maturity (although customer may opt to change) | Available | 1.0 |
| 10.1.19 | System shall support various type of maturity instructions for CCY TD must be supported including cap (lower and upper), profit and various types of instructions. | Available | 1.0 |
| 10.1.20 | System should support the following: <br>-Rate change on current date, value date basis <br>-Periodic Profit <br>-Early maturity option (partial/full) <br>-Facility to mark lien on a deposit <br>-Check for holiday date for rollover on the previous or next business day <br>-Carry forward of all associated instructions/ requests (sweeps, liens) | Available | 1.0 |
| 10.1.21 | System should be flexible to adjust the rate. | Available | 1.0 |
| 10.1.22 | System allows daily accrual & month-end booking support (Accrual and capitalization frequency should be parameterized) | Available | 1.0 |
| 10.1.23 | System allows handling of Profit frequency and 1st Profit payment date difference | Available | 1.0 |
| 10.1.24 | System provides deposit freezing and unfreezing at account level and amount level | Available | 1.0 |
| 10.1.25 | System support both restricted and un-restricted type of Mudarbah | Available | 1.0 |
| 10.1.26 | System should support both demand and time-bound Mudarbah investment including term deposits and savings | Available | 1.0 |
| 10.1.27 | System has the capability to accept various profit sharing ratios being set up to share profit between the shareholders and customers after setting aside a certain percentage as the Profit Equalization Reserve(PER), based on the type of product | Available | 1.0 |
| 10.1.28 | System support accrual of profit on daily basis and booking on monthly basis | Available | 1.0 |

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| 10.1.29 | System should support tracking the investments made from out of the fund or pool; Ability to capture various asset classes in case of Mudarabah investments according to bank parameters (for e.g. whether funds invested in Murabaha/Ijara or Sukuk investments) | Available | 1.0 |
| 10.1.30 | Support for flexibility in defining rules and parameters for profit distribution | Available | 1.0 |
| 10.1.31 | System provide support for Profit adjustment in case of adjustment dated / value date transactions | Available | 1.0 |
| 10.1.32 | System should support the partial withdrawal from deposits before the maturity date | Available | 1.0 |
| 10.1.33 | System should have profit rate penalty (i.e. Pay low rate such as the saving rate) for a customer who broke his investment deposit before the maturity date) or any other predefined rule to govern the penalties | Available | 1.0 |
| 10.1.34 | System to support generation of scheduled and adhoc statements for the accounts | Available | 1.0 |
| 10.1.35 | System should maintain history of the profit distribution rates and amounts on the accounts | Available | 1.0 |
| 10.1.36 | System supports setting up of Mudarib fees formula to automatically recover the same from the depositors, as applicable | Available | 1.0 |
| 10.1.37 | System support automatic computation and deduction of Zakat from customer accounts | Available | 1.0 |
| 10.1.38 | System support generation of reports on distributed profits (present and historical) for customer accounts | Available | 1.0 |
| 10.1.39 | System support generation of fund balance report providing details of asset, liabilities, income and expense for the current or specific period | Available | 1.0 |
| 10.1.40 | System has the ability to pay investment to linked account | Available | 1.0 |
| 10.1.41 | System has the ability to pay profit earned to linked account | Available | 1.0 |
| 10.1.42 | System support roll over of investments | Available | 1.0 |
| 10.1.43 | System has the ability to pay investment to linked account | Available | 1.0 |
| 10.1.44 | System has the ability to pay profit earned (at profit distribution date to linked account) | Available | 1.0 |
| 10.1.45 | System support roll over of investments - manual / automatic | Available | 1.0 |
| 10.1.46 | System has the ability to book profits at profit distribution date (subject to minimum deposit multiples) as a new deposit | Available | 1.0 |
| 10.1.47 | System should have the ability to upload, configure all Current\Future Products\Schemes, Policies, Controls as per Banks Credit manual definition. | Available | 1.0 |
| 10.1.48 | System should have the ability to upload, configure all Current\Future Policies\Schemes, Controls of SBP Directions & Prudential Regulations. | Available | 1.0 |
| 10.1.49 | System should allow parameters to limit and time bound the use of particular functionality for limited period of time and meet sharia regulations (e.g Murabaha for transformation time) | Available | 1.0 |

| | | | Total Score | 49.0 |
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| Sr. No. | Feature (11-Islamic Financing) | Feature Provision | Marks Obtained |
|---|---|---|---|
| 11.1 | **General Requirements** | I am Heading only | 0.0 |
| 11.1.1 | System should support financing for the following business area:<br>Retail<br>SME<br>Commercial<br>Agri<br>Corporate | Available | 1.0 |
| 11.1.2 | Buying and Selling of an asset/commodity as per the sharia concept. | Available | 1.0 |
| 11.1.3 | System should support financing for the following areas :<br>-Channeling Financing<br>-Syndicated Financing<br>-Islamic Overdraft Financing<br>-Commercial Financing<br>This requirement is to ensure a funding mechanism by which banks, venture capitalists or any other financial institute provides short-term working capital facilities to the supply chain stakeholders through the system. | Available | 1.0 |
| 11.1.4 | The system should cover a full range of financing products for a variety of consumer categories, including Murabaha, Mudarabah, Musharaka (Diminishing/Running Musharakh), Ijarah (Operational and Financing) and forward ijarah, Istisna'a, Salam, Tijarah(Musawamah) Qard Hassan, Bai Al Ajel, Tawarruq, Salam and Al Rahnu transactions<br>This requirement is to ensure the availability of all Islamic banking modes for e.g. Bai Al Ajel is an Islamic mode of trading which constitutes an absolute sale, i.e. the sale of "asset for price". More specifically, this sale involves the delivery of a commodity by the seller to the buyer whereby the title and possession are transferred to the buyer with the understanding that the agreed-on price will be paid at a specific future date | Available | 1.0 |
| 11.1.5 | System should have the ability to at classify contracts according to bank defined parameters for e.g. commercial/retail/ sector wise/ staff etc. The system should be able to create categories and sub categories | Available | 1.0 |
| 11.1.6 | System to support contract simulation (for initiation and payments) and calculator, This requirement is to ensure that the system generates auto calculated payment schedules. | Available | 1.0 |
| 11.1.7 | System parameterization should be possible for fields like account details, rates, profit accrual methods, borrower type, review dates etc. | Available | 1.0 |
| 11.1.8 | System should support recording of various collaterals offered by customers (e.g. including Agri Passbook as | Available | 1.0 |

| | | collaterals) | | |
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| 11.1.9 | System should be able to handle commitment, foreclosure, prepayments and manual payments | Available | 1.0 |
| 11.1.10 | System has the ability to define and levy multiple commissions and charges during a product's life cycle. | Available | 1.0 |
| 11.1.11 | System has the ability to parameterize repayments for e.g. amortized repayment, capitalized or normal repayments | Available | 1.0 |
| 11.1.12 | System has the ability to Add and parametrize new components to the Islamic product ( such as rebate rate, takaful ( insurance),… | Available | 1.0 |
| 11.1.13 | System is able to capture of guarantors and collection of funds for settlement of dues in case of default from customer. | Available | 1.0 |
| 11.1.14 | System has the ability to generate customer notifications during various events of the financing contract like delinquency, billing etc. | Available | 1.0 |
| 11.1.15 | System has the ability to process amendments like change in maturity date, repayment schedules etc.…on value date basis | Available | 1.0 |
| 11.1.16 | System should be able define parameters for Tax recording | Available | 1.0 |
| 11.1.17 | System should have the ability to upload, configure all Current\Future Products\Schemes, Policies, Controls as per Banks Credit manual definition. | Available | 1.0 |
| 11.1.18 | System should have the ability to upload, configure all Current\Future Policies\Schemes, Controls of SBP Directions & Prudential Regulations. | Available | 1.0 |
| **11.2** | **Murabaha Financing** | **I am Heading only** | **0.0** |
| 11.2.1 | System supports various consumer financing (products) (Murabaha deleted) like vehicle, goods, property, equipment etc. | Available | 1.0 |
| 11.2.2 | System has the ability to maintain inventory of assets (vehicles, goods etc.). Bank should be able to sell and extend finance to assets from the inventory. | Available | 1.0 |
| 11.2.3 | System is able to record information on the underlying commodity (E.g. - Vehicle details, Equipment detail, Property details etc.… based on the Murabaha financing type) | Available | 1.0 |
| 11.2.4 | System is able to finance more than a one asset in a single Murbaha financing contract | Available | 1.0 |
| 11.2.5 | System supports for grace periods prior to commencement of re-payments | Available | 1.0 |
| 11.2.6 | System has the ability to support accounting entries for both purchase and sale legs | Available | 1.0 |
| 11.2.7 | System ensures that payments are made only to the suppliers / payees (/ customer / agents) as defined in the Murahaba financing schedule. | Available | 1.0 |
| 11.2.8 | System allows facility to accept details for appraisal (such as income generation, Assets and Liabilities, .). | Available | 1.0 |
| 11.2.9 | System has the ability to levy penalty on late payments. | Available | 1.0 |

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| | Penalty amount to be accounted in charity accounts. | | |
| 11.2.10 | System is able to capture the following data at the time of Murabaha transaction:<br>-Cost of the asset<br>-Sale price of the asset<br>-Profit from the transaction | Available | 1.0 |
| 11.2.11 | System should generate the payment schedule for the payment by the Customer against the purchase of asset. | Available | 1.0 |
| 11.2.12 | Record all the security / collateral details of the financing. | Available | 1.0 |
| 11.2.13 | Generate the relevant documents upon occurrence of the related events such as:<br>Offer to sell<br>Confirmation<br>Acceptance | Available | 1.0 |
| **11.3** | **Ijarah Financing** | **I am Heading only** | **0.0** |
| 11.3.1 | System has the ability to support Ijarah (operating lease) and Ijarah Muntahia Bittamleek (financial lease) | Available | 1.0 |
| 11.3.2 | System has the ability to record the details of the leased asset in the bank's books | Available | 1.0 |
| 11.3.3 | The system should support calculation and generation of rental flows and payments | Available | 1.0 |
| 11.3.4 | The system should support accounting entries for accrual of rental installments as well as arrears processing | Available | 1.0 |
| 11.3.5 | Ability to process pre-payment towards financing contract. Additionally, should be able to levy penalty incase of pre-payment at discretion | Available | 1.0 |
| 11.3.6 | System should support following transaction types: asset classification, capitalization, depreciation, transfer and sale | Available | 1.0 |
| 11.3.7 | System should support for contract amendments including change in maturity date, payment frequency, rental rate etc. | Available | 1.0 |
| 11.3.8 | System should support for collection of advance rentals in case of Ijarah for assets in construction phase | Available | 1.0 |
| 11.3.9 | System has the capability to calculate the payment schedule for the asset purchased by the Bank (Amortization schedule for a financing transaction) | Available | 1.0 |
| 11.3.10 | System is able to record expected life of the asset | Available | 1.0 |
| 11.3.11 | Duration of lease is recorded in the system | Available | 1.0 |
| 11.3.12 | Residual value of the asset is recorded in the system | Available | 1.0 |
| **11.4** | **Mudarabah Financing** | **I am Heading only** | **0.0** |
| 11.4.1 | System should support processing for Mudarbah type Islamic financing | Available | 1.0 |
| 11.4.2 | System has the ability to record profit sharing details between the rab al maal (bank) and mudarib (Client) at the contract inception | Available | 1.0 |
| 11.4.3 | Bank's profit recognition at the end of the contracting period based on pre-agreed ratios. Should also support | Available | 1.0 |

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| | customer incentive from the declared profits in case of excess profit above the expected return. | | |
| 11.4.4 | The system should support syndicated Mudharabah where the Bank is the lead Bank / participating Bank. | Available | 1.0 |
| **11.5** | **Musharaka Financing (Shirkat ul Aqd, Shirkat ul Milk)** | **I am Heading only** | **0.0** |
| 11.5.1 | System has the ability to record partnership share between the bank and the customer. The sharing ratio at any point should reflect the representative equity of either parities (bank and customer) in the contract | Available | 1.0 |
| 11.5.2 | System record Profit and Loss sharing (based on contribution & ratios) for each of the participants | Available | 1.0 |
| 11.5.3 | Repayment installment  to consist towards acquisition of bank's share and rental profit in case of diminishing Musharaka | Available | 1.0 |
| 11.5.4 | System support for flexibility in defining payment terms: monthly, quarterly, semi-annually etc. | Available | 1.0 |
| 11.5.5 | System support for pre-payment including processing of penalty. | Available | 1.0 |
| **11.6** | **Salam Financing** | **I am Heading only** | **0.0** |
| 11.6.1 | System should be capable of maintaining commodity vendors account. Settlement against vendors and customer accounts should be directly supported in the financing contract | Available | 1.0 |
| 11.6.2 | System should be capable recording the details of the commodity involved in the transaction | Available | 1.0 |
| 11.6.3 | System should record price for the asset under Salam | Available | 1.0 |
| 11.6.4 | System should record delivery date of the asset | Available | 1.0 |
| 11.6.5 | System should support parallel Salam | Available | 1.0 |
| **11.7** | **Istisna Financing** | **I am Heading only** | **0.0** |
| 11.7.1 | System has the ability to record details of various third parties like contractors, consultants etc. involved in the project | Available | 1.0 |
| 11.7.2 | System should be capable of making multiple disbursements. The disbursement should be affected as payments to the various parties (vendors) involved in the financing deal | Available | 1.0 |
| 11.7.3 | Processing payment for third parties: Maintenance of planned release of capital on project status | Available | 1.0 |
| 11.7.4 | Discrete representation of construction and post-construction phases in the contract. Re-payment to start post-construction. | Available | 1.0 |
| 11.7.5 | System provides support for contract amendments including change in maturity date and payment frequency | Available | 1.0 |
| 11.7.6 | System calculates disbursements based on percentage completion basis. | Available | 1.0 |
| 11.7.7 | System provides computation of final sale price based on | Available | 1.0 |

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| | initial assessment of cash flow. | | |
| 11.7.8 | System allows provision to offer rebate based on actual flows | Available | 1.0 |
| **11.8** | **Syndication Financing** | **I am Heading only** | **0.0** |
| 11.8.1 | System support functionality when Bank as leader of syndication (facility agent) | Available | 1.0 |
| 11.8.2 | System is able to maintain bank participant data | Available | 1.0 |
| 11.8.3 | System is able to calculate profit sharing for each participant based on financing portion | Available | 1.0 |
| 11.8.4 | System is able to maintain profit sharing when Bank as participant of a financing syndication | Available | 1.0 |
| **11.9** | **Murabaha/Mudaraba Overdraft (This requirement is to ensure generation of auto calculations to support on overdraft based on Murabaha / Mudarabah)** | **I am Heading only** | **0.0** |
| 11.11.1 | System should support overdraft based on murabaha / mudarabah concepts | Available | 1.0 |
| **11.11** | **Fund Management** | **I am Heading only** | **0.0** |
| 11.11.1 | Ability to manage multiple investment funds or pools with distinct characteristics. | Available | 1.0 |
| 11.11.2 | Robust portfolio management features, including asset allocation, risk management, and rebalancing capabilities, pool creations etc. | Available | 1.0 |
| 11.11.3 | Support for various investment instruments such as Sukuk, Murabaha, Musharakah, Ijarah etc. | Available | 1.0 |
| 11.11.4 | Calculation and distribution of profits in accordance with the upto date SBP guidelines covering Shariah principles pertaining to Islamic Banking | Available | 1.0 |
| **11.12** | **Profit Distribution** | **I am Heading only** | **0.0** |
| 11.12.1 | Accurate calculation of profits and dividends based on predetermined formulas. | Available | 1.0 |
| 11.12.2 | Flexible profit distribution options, including periodic distribution, reinvestment, or client-defined preferences. | Available | 1.0 |
| 11.12.3 | Automatic generation of profit statements and reports for investors. | Available | 1.0 |
| **11.13** | **Sharia Compliance** | **I am Heading only** | **0.0** |
| 11.13.1 | Adherence to Sharia principles and guidelines, ensuring compliance with ethical and legal requirements. | Available | 1.0 |
| 11.13.2 | Mechanisms to monitor and enforce Sharia compliance in transactions, contracts, and investment activities. | Available | 1.0 |
| 11.13.3 | Integration with recognized Sharia boards or scholars for consultation and validation of product compliance. | Available | 1.0 |
| **11.14** | **Reporting and Analytics** | **I am Heading only** | **0.0** |
| 11.14.1 | Comprehensive reporting capabilities, including | Available | 1.0 |

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| | performance reports, fund valuations, and risk assessments. | | |
| 11.14.2 | Customizable reporting templates and dashboards to meet specific reporting requirements. | Available | 1.0 |
| 11.14.3 | Real-time monitoring of investment performance and key performance indicators (KPIs). | Available | 1.0 |
| **11.15** | **Client Management** | I am Heading only | 0.0 |
| 11.15.1 | Efficient onboarding and management of clients, including account opening, KYC (Know Your Customer) processes, and document management. | Available | 1.0 |
| 11.15.2 | Ability to maintain client profiles, investment preferences, and historical transactions. | Available | 1.0 |
| 11.15.3 | Investor portal or self-service options for clients to access their investment details, statements, and perform transactions. | Available | 1.0 |
| **11.16** | **Integration and Compatibility** | I am Heading only | 0.0 |
| 11.16.1 | Seamless integration with existing banking systems, core banking platforms, accounting systems, and other relevant software. | Available | 1.0 |
| 11.16.2 | Compatibility with industry-standard protocols for data exchange and interoperability. | Available | 1.0 |
| 11.16.3 | API (Application Programming Interface) support for integrating with third-party systems and services. | Available | 1.0 |
| **11.17** | **Workflow Automation** | I am Heading only | 0.0 |
| 11.17.1 | Streamlined and automated processes for investment approvals, profit calculations, and fund transfers. | Available | 1.0 |
| 11.17.2 | Workflow management features to ensure efficient collaboration among different teams and departments involved in investment activities. | Available | 1.0 |
| **11.18** | **Scalability and Performance** | I am Heading only | 0.0 |
| 11.18.1 | Ability to handle a large volume of transactions and support growth in the number of clients and investment funds. | Available | 1.0 |
| 11.18.2 | High system performance, responsiveness, and reliability to handle concurrent user activity and data processing. | Available | 1.0 |
| **11.20** | **Deployment Options** | I am Heading only | 0.0 |
| 11.20.1 | Support for both on-premises and cloud-based deployment models to accommodate organizational preferences and requirements. | Available | 1.0 |
| **11.21** | **Scalability and Performance** | I am Heading only | 0.0 |
| 11.21.1 | Ability to handle a large volume of transactions, user | Available | 1.0 |

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| | activity, and data processing with high performance and responsiveness. | | |
| 11.21.2 | Scalable architecture to accommodate the growth of investment funds and the number of clients. | Available | 1.0 |
| **11.22** | **Integration Capabilities** | **I am Heading only** | **0.0** |
| 11.22.1 | Seamless integration with existing banking systems, core banking platforms, accounting systems, and other relevant software.C121 | Available | 1.0 |
| 11.22.2 | Compatibility with industry-standard protocols for data exchange and interoperability. | Available | 1.0 |
| 11.22.3 | Support for API (Application Programming Interface) integration with third-party systems and services. | Available | 1.0 |
| **11.23** | **Security Measures** | **I am Heading only** | **0.0** |
| 11.23.1 | Robust security features to protect sensitive financial data, client information, and transactional details. | Available | 1.0 |
| 11.23.2 | Encryption of data at rest and in transit to ensure data privacy and confidentiality. | Available | 1.0 |
| 11.23.3 | Role-based access controls and user authentication mechanisms to enforce proper data access and prevent unauthorized activities. | Available | 1.0 |
| **11.24** | **Reporting and Analytics** | **I am Heading only** | **0.0** |
| 11.24.1 | Comprehensive reporting and analytics capabilities to generate various types of reports, including performance reports, fund valuations, and risk assessments. | Available | 1.0 |
| 11.24.2 | Customizable reporting templates and dashboards to meet specific reporting requirements. | Available | 1.0 |
| 11.24.3 | Real-time monitoring of investment performance and key performance indicators (KPIs). | Available | 1.0 |
| **11.25** | **Data Management** | **I am Heading only** | **0.0** |
| 11.25.1 | Robust data management capabilities, including data storage, retrieval, and backup mechanisms. | Available | 1.0 |
| 11.25.2 | Data cleansing and validation functionalities to ensure data accuracy and integrity. | Available | 1.0 |
| 11.25.3 | Support for data archival and retention requirements as mandated by regulatory guidelines. | Available | 1.0 |
| **11.26** | **User Interface and User Experience** | **I am Heading only** | **0.0** |
| 11.26.1 | Intuitive and user-friendly interface to facilitate ease of use for both administrators and end-users. | Available | 1.0 |
| 11.26.2 | Responsive design to support access from different devices such as desktops, laptops, tablets, and mobile devices. | Available | 1.0 |
| 11.26.3 | Customization options for the user interface to accommodate specific branding or user preferences. | Available | 1.0 |

| 11.27 | Workflow Automation | I am Heading only | 0.0 |
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| 11.27.1 | Workflow management features to streamline and automate investment approvals, profit calculations, and fund transfers. | Available | 1.0 |
| 11.27.2 | Configurable business rules and workflows to adapt to specific organizational processes and requirements. | Available | 1.0 |
| 11.28 | System Monitoring and Alerts | I am Heading only | 0.0 |
| 11.28.1 | Monitoring capabilities to track system performance, identify bottlenecks, and proactively address issues. | Available | 1.0 |
| 11.28.2 | Automated alerts and notifications for critical events, such as compliance breaches, system failures, or abnormal activities. | Available | 1.0 |
| 11.29 | Disaster Recovery and Business Continuity | I am Heading only | 0.0 |
| 11.29.1 | Robust disaster recovery mechanisms to ensure data backup, redundancy, and system availability in case of unforeseen events. | Available | 1.0 |
| 11.29.2 | Well-defined business continuity plans and procedures to minimize disruptions to banking operations. | Available | 1.0 |
| 11.31 | Prohibition of Interest (Riba) | I am Heading only | 0.0 |
| 11.31.1 | The solution should strictly enforce the prohibition of interest (riba) in all financial transactions and calculations. | Available | 1.0 |
| 11.31.2 | Ensure that the system does not engage in any form of interest-based lending or borrowing. | Available | 1.0 |
| 11.31.3 | Implement alternative financial mechanisms that comply with Islamic principles, such as profit-sharing, cost-plus financing, or leasing arrangements. | Available | 1.0 |
| 11.32 | Profit Distribution Mechanisms | I am Heading only | 0.0 |
| 11.32.1 | The solution should facilitate accurate and transparent calculation and distribution of profits to investors. | Available | 1.0 |
| 11.32.2 | Support various profit distribution models, including Mudarabah (profit-sharing), Musharakah (partnership), or Wakalah (agency) contracts. | Available | 1.0 |
| 11.32.3 | Allow flexibility in profit allocation, such as proportional distribution based on investment amounts or predetermined ratios. | Available | 1.0 |
| 11.33 | Sharia Compliance | I am Heading only | 0.0 |
| 11.33.1 | Ensure that the solution incorporates Sharia guidelines and principles in its operations and transactions. | Available | 1.0 |
| 11.33.2 | Implement mechanisms to validate compliance with Sharia requirements, including the involvement of | Available | 1.0 |

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| | recognized Sharia scholars or boards. | | |
| 11.33.3 | Enable configurable rules and parameters to enforce Sharia compliance in investment decisions, profit calculations, and transactions. | Available | 1.0 |
| **11.34** | **Ethical and Legal Guidelines** | **I am Heading only** | **0.0** |
| 11.34.1 | The solution should adhere to ethical and legal guidelines related to financial transactions, investment practices, and reporting requirements. | Available | 1.0 |
| 11.34.2 | Implement robust safeguards to prevent unethical practices, such as insider trading, market manipulation, or non-transparent transactions. | Available | 1.0 |
| 11.34.3 | Provide audit trails, transaction logs, and reporting capabilities to support compliance monitoring and regulatory reporting obligations. | Available | 1.0 |
| **11.35** | **Governance and Oversight** | **I am Heading only** | **0.0** |
| 11.35.1 | Include features that allow for effective governance and oversight of investment activities. | Available | 1.0 |
| 11.35.2 | Enable role-based access controls and permission levels to ensure appropriate segregation of duties and prevent unauthorized activities. | Available | 1.0 |
| 11.35.3 | Facilitate periodic audits and compliance reviews to ensure adherence to regulatory requirements and internal policies. | Available | 1.0 |
| **11.36** | **Sharia Board Integration** | **I am Heading only** | **0.0** |
| 11.36.1 | Provide integration capabilities with external Sharia boards or scholars for consultation, advice, and validation of product compliance. | Available | 1.0 |
| 11.36.2 | Allow for the inclusion of customized Sharia guidelines and preferences specific to the organization or jurisdiction. | Available | 1.0 |
| **11.37** | **Regulatory Compliance** | **I am Heading only** | **0.0** |
| 11.37.1 | Ensure that the solution meets all applicable regulatory requirements related to Islamic banking and financial services along with the flexibility to meet the latest regulatory guidelines. | Available | 1.0 |
| 11.37.2 | Support reporting obligations to regulatory authorities, including the submission of required reports, statements, and disclosures. | Available | 1.0 |
| **11.38** | **Takaful** | **I am Heading only** | **0.0** |
| 11.38.1 | System should have ability to define the Takaful rate / percentage. | Available | 1.0 |
| 11.38.2 | System should have ability to calculate and merge the | Available | 1.0 |

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| | Takaful rate / amount in the installment. | | |
| 11.38.3 | System should have ability to adjust / reduce the Takaful amount based on the principle value. | Available | 1.0 |
| 11.38.4 | System has the ability to configure multiple takaful companies and tagging with financing products along with configurable parameterization option to auto-tag the takaful company with financing in cases where multiple companies are configured for single branch/product. | Available | 1.0 |
| 11.38.5 | System should have the ability to automatically calculate takaful and other charges (fixed or a percentage of the loan) and post at time of opening the financing or on monthly installments. | Available | 1.0 |
| 11.38.6 | System has the ability to record claim intimation | Available | 1.0 |
| 11.38.7 | System has the ability to record confirmation of claim approval. | Available | 1.0 |
| 11.38.8 | System has the ability to record receipt of Cheque from the takaful company. | Available | 1.0 |
| 11.38.9 | System has the ability to mark and show claim as "Settled" or "Repudiated". | Available | 1.0 |
| **11.39** | **Others** | **I am Heading only** | **0.0** |
| 11.39.1 | System should be able to valuate the collaterals and credit limits be adjusted accordingly. | Available | 1.0 |
| 11.39.2 | System should be able to revaluate the collaterals and credit limits be adjusted accordingly. | Available | 1.0 |
| 11.39.3 | System shall allow calculation of profit rates according to the different slabs of deposits as well as time period of investments. | Available | 1.0 |
| 11.39.4 | System should be able to deduct taxes/ levies as per regulatory & legal requirements | Available | 1.0 |
| 11.39.5 | System should be capable to calculate accruals on multiple rates for a single Financing transaction as well as creation of relevant receivable heads for different accruals.(The example is currently going on PMY and Markup Subsidy financing schemes. In both kinds of financing, multiple rates are used. One to be charged from the customer and another through SBP.) | Available | 1.0 |
| 11.39.6 | System should be capable to calculate accruals on multiple rates for a Deposit transaction as well as creation of relevant receivable heads for different accruals. ( Its  deposit slab wise profit rates. Slabs are formed according to the different tiers of the deposit. For higher deposit amount, the profit rate will be different form the profit rate of the lower deposit amount. Example: for deposit upto Rs 1.000M, profit rate is 10% and for deposit above Rs 1.000M to Rs 5.000M, the profit rate is 12% and so on) | Available | 1.0 |
| 11.39.7 | System should be able to reverse the accruals made thereon after above mentioned transactions | Available | 1.0 |
| 11.39.8 | System should be capable to configure banking offered products as per their characteristics designed by the | Available | 1.0 |

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| | bank | | |
| 11.39.9 | Corporate Financing | Available | 1.0 |
| 11.39.10 | Intrabank transactions (between conventional & Islamic) | Available | 1.0 |
| 11.39.11 | Clearing settlements | Available | 1.0 |
| 11.39.12 | Segregation of Funds (clearing funds at treasury level) | Available | 1.0 |
| 11.39.13 | Accounting Entry of advance against Ijarah assets | Available | 1.0 |
| 11.39.14 | Accounting entry for Booking of Ijarah Against advance adjustment of assets | Available | 1.0 |
| 11.39.15 | Expenses on Ijarah assets procurement | Available | 1.0 |
| 11.39.16 | Musharka: | Available | 1.0 |
| 11.39.17 | Musharaka Financing (Shirkat ul Aqd, Shirkat ul Milk) | Available | 1.0 |
| 11.39.18 | System should be able to handle accounting entries of Shirkat ul Aqd, Shirkat ul Milk | Available | 1.0 |
| **11.40** | **Import LC** | **I am Heading only** | **0.0** |
| 11.40.1 | System has ability to support Murabaha LC : | Available | 1.0 |
| 11.40.2 | System allows LC - Sight | Available | 1.0 |
| 11.40.3 | System allows LC - Usance | Available | 1.0 |
| 11.40.4 | System allows LC - Mixed Payment (Sight and Usance) | Available | 1.0 |
| 11.40.5 | System has the ability to setup margin | Available | 1.0 |
| 11.40.6 | System has the ability to notify on arrival documents | Available | 1.0 |
| 11.40.7 | System should support the processing for letter of credit on Murabaha basis(/ Diminishing Musharka/ Ijarah etc.) | Available | 1.0 |
| 11.40.8 | System allows deferred collection of commission and administrative fee as part of  bill liquidation | Available | 1.0 |
| **11.41** | **Bills/ Import/ Export** | **I am Heading only** | **0.0** |
| 11.41.1 | Encashment of foreign/ export proceeds from Multiple Banks | Available | 1.0 |
| 11.41.2 | Payment of import proceeds from Multiple Bank | Available | 1.0 |
| 11.41.3 | System has functionality to amend and rectify the documents of import & export transactions | Available | 1.0 |
| 11.41.4 | System should be able to comply with the latest conditions of UCP of international trade | Available | 1.0 |
| 11.41.5 | System should give warning/reminder before the expiry of funding period to concerned departments for all kinds of financial transactions | Available | 1.0 |
| 11.41.6 | System should give warning/reminder before due date of installments as per days/ parameters set in the system | Available | 1.0 |
| 11.41.7 | System is able to handle the process flows of liability and asset sides (e.g. account opening etc.) both for conventional and Islamic sides | Available | 1.0 |
| 11.41.8 | System is able to handle communication between conventional and Islamic at time of issuing the NDC. | Available | 1.0 |
| 11.41.9 | System should be capable to cater tagging of accounts with marketing staff | Available | 1.0 |
| **11.42** | **Sharia Vetting** | **I am Heading only** | **0.0** |
| 11.42.1 | System may be sharia vetted from the Sharia scholars as | Available | 1.0 |

| Sr. No. | | Feature Provision | Marks Obtained |
|---|---|---|---|
| | far as Islamic Banking Transactions are concerned. | | |
| **11.43** | **Compliance (for all credit lines including Islamic banking & conventional)** | I am Heading only | **0.0** |
| 11.43.1 | System should be able to have an inbuilt credit application (with ability for digital signatures) and credit line proposal document | Available | 1.0 |
| 11.43.2 | System should be able to have Credit risk analysis (Qualitative, Quantitative) | Available | 1.0 |
| 11.43.3 | System should be able to have interface for compliance and risk function to observe business going on in field formation | Available | 1.0 |
| 11.43.4 | System should be able to have dashboard for Compliance users. | Available | 1.0 |
| 11.43.5 | System should be able to provide exceptions monitoring of transactions | Available | 1.0 |
| 11.43.6 | System should be able to have credit approval mechanism with respective authorities | Available | 1.0 |
| 11.43.7 | System should be able to have risk registers (facility wise, customer/ obligor wise, entity wise, assets/liability wise etc. - including but not limited to) | Available | 1.0 |
| 11.43.8 | System should be able to have ability to trigger the insurance expiry before or report generation | Available | 1.0 |
| 11.43.9 | System should be able to have debt/ loan/ finance management/ treasury management/investment management module (to provide surveillance for the credit portfolio) | Available | 1.0 |
| | | **Total Score** | **190.0** |

| Sr. No. | Feature (12-Islamic Trade Finance) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **12.1** | **LC (Inland)** | I am Heading only | **0.0** |
| 12.1.1 | System has ability to support Murabaha LC : | Available | 1.0 |
| 12.1.2 | System allows LC - Sight | Available | 1.0 |
| 12.1.3 | System allows LC - Usance | Available | 1.0 |
| 12.1.4 | System allows LC - Mixed Payment (Sight and Usance) | Available | 1.0 |
| 12.1.5 | System has the ability to setup margin | Available | 1.0 |
| 12.1.6 | System has the ability to notify on arrival documents | Available | 1.0 |
| 12.1.7 | System should support the processing for letter of credit on Murabaha basis(/ Diminishing Musharka/ Ijarah etc.) | Available | 1.0 |
| 12.1.8 | System allows deferred collection of commission and administrative fee as part of bill liquidation | Available | 1.0 |
| 12.1.9 | System supports for extension of finance through Murabaha financing for bills under Islamic LC | Available | 1.0 |
| **12.2** | **Import LC** | I am Heading only | **0.0** |
| 12.2.1 | System allows L/C Issue (including supporting variations like standby/transferable/revolving etc.). Printing draft/ multiple copies if required | Available | 1.0 |
| 12.2.2 | System capture of document details, ability to retrieve standard document type and advice generation for parties such as insurance company etc. | Available | 1.0 |

| 12.2.3 | System allows generation of contingent liability records - separate GLs to be used for normal letters of credit and Murahaba Letters of Credit | Available | 1.0 |
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| 12.2.4 | System allows automatic calculation and application of commissions and charges and the associated entries. Maintenance of various commission and charge rate structures. Advance/arrears/accrual/user defined frequencies of collection to be supported | Available | 1.0 |
| 12.2.5 | System support for accrual commission for Letters of credit | Available | 1.0 |
| 12.2.6 | System has the Interface to SWIFT/ Telex for delivery of outgoing L/C messages, confirmations, statements and advice. Interpretation and automatic capture of incoming messages. | Available | 1.0 |
| 12.2.7 | Multiple approval of the application (2 level or more approvals). | Available | 1.0 |
| 12.2.8 | Range of on-line enquiries to support status enquiries and enquiries on commitment history. | Available | 1.0 |
| 12.2.9 | System maintains Overdue bills under L/Cs | Available | 1.0 |
| **12.3** | **Export LC** | **I am Heading only** | **0.0** |
| 12.3.1 | System allows Export L/C pre-advising and advising | Available | 1.0 |
| 12.3.2 | System records Negotiation (sight or acceptance) | Available | 1.0 |
| 12.3.3 | System allows advice printing and printing acknowledgement to issuing bank via SWIFT | Available | 1.0 |
| 12.3.4 | System is able to Handling discrepant documents, printing advice, transmit to issuing bank | Available | 1.0 |
| 12.3.5 | System is able to provide Payment processing, printing advice and updating limits | Available | 1.0 |
| 12.3.6 | System supports transfer of export LCs | Available | 1.0 |
| **12.4** | **Bills** | **I am Heading only** | **0.0** |
| 12.4.1 | System capture details of instruments, settlement and message generation and transmission. Storing of standard text on system and retrieval at bill booking time | Available | 1.0 |
| 12.4.2 | System records Bills booked under L/C can be linked to the L/C on the system. Details of L/C automatically loaded onto bill | Available | 1.0 |
| 12.4.3 | System has automation of standard processes like commission fee, accrual/bill liquidation/change in status (due to overdue etc.) | Available | 1.0 |
| 12.4.4 | System allows automatic tracer generation with user defined frequency of tracers. | Available | 1.0 |
| 12.4.5 | System provides flexibility in defining commission fee collection - accrued/non-accrued, advance, arrears etc. | Available | 1.0 |
| 12.4.6 | System to support the operation: Negotiation under reserve and release of reserve with related messages. | Available | 1.0 |
| 12.4.7 | System has facility to rectify wrong input such as Negotiation Date, Value Date, Amount, Name of Negotiating Bank, etc. | Available | 1.0 |
| | | | **31.0** |

| Sr. No. | Feature (14-Sharia) | Feature Provision | Marks Obtained |
|---|---|---|---|
| **14.1** | **Sharia** | I am Heading only | 0.0 |
| 14.1.1 | System has the functionality to systematically process all the transactions that require input from sharia department including:·<br>a. Vetting of financing transactions (Murabaha, Ijarah, DM, Istisna', Salam, Wakalah and other Modes)<br>b. Approval on charity deferral or waiver·        Approval on grace period<br>c.Approval on early settlement rebate·        Stopping rentals for Ijara<br>d.Treasury Transactions (Commodity Murabaha, Purchasing of Shares etc.) | Available | 1.0 |
| 14.1.2 | System ensures that all the terminologies used in the system should be in line with the sharia principles i.e. Rentals, Musharka, Mudarba, Charity etc. | Available | 1.0 |
| 14.1.3 | System should have functionality to define and enforce sharia modus operandi(/ Process Flows) controls at various levels of transactions and operations | Available | 1.0 |
| 14.1.4 | System's Murabaha financing functionality should account for Bank's cost of fund during the funding period | Available | 1.0 |
| 14.1.5 | System should have functionality to handle Hiba as per sharia rules on Term (TDR) and Saving accounts | Available | 1.0 |
| 14.1.6 | System should not charge charity on the holidays | Available | 1.0 |
| 14.1.7 | System should give warning/reminder before the expiry of funding period to concerned departments | Available | 1.0 |
| 14.1.8 | Multiple reports with multiple parameter (date, client, product) wise transactions approved/rejected by the sharia department | Available | 1.0 |
| 14.1.9 | System should support adaptability to all defined Shariah compliant products and availability of fatawahs for embedded products in system. | Available | 1.0 |
| | | **Total Score** | **9.0** |

# Annexure-Z-D - Technical Requirements

| Sr. No. | Feature - Technical Requirements | Feature Provision | Marks Obtained |
|---|---|---|---|
| **1.1** | **General Design/Architecture** | I am Heading only | **0.0** |
| 1.1.1 | Be modular in design, utilize open-systems architecture, and be upgradeable by Core system module to accommodate changes in laws, regulations, best practices and new technology. | Available | 1.0 |
| 1.1.2 | Be a commercially available product, subject to regular maintenance based on vendor developed and scheduled software releases. | Available | 1.0 |
| 1.1.3 | Include internal transaction processing controls, including the capability in the event of a system failure to automatically: a. Back out incompletely processed transactions, b. Restore the system to its last consistent state before the failure occurred, c. Re-apply all incomplete transactions previously submitted by the user. Enforce internal database consistency during all online and batch update operations, including distributed databases, if applicable. d. Have fully documented restart capabilities for the application's online and batch processing components. | Available | 1.0 |
| 1.1.4 | Batch jobs must be segmented to facilitate their recovery in the event of a system failure. | Available | 1.0 |
| 1.1.5 | Include complete installation, operating, and system maintenance documentation covering: a. Product installation and configuration steps. b. Application access procedures, c. User screen layout and content. d. Transaction entry procedures. e. Batch job set-up, processing and recovery/re-start procedures, f. Error codes with full descriptions and recovery steps. g. Standard report layout and content. h. Internal processing controls. i. Application security. j. Operating specifications and system flowcharts. k. Database entity relationships, table formats and data element descriptions l. Program module description. | Available | 1.0 |
| 1.1.6 | Include revised documentation concurrent with the distribution of new software releases. | Available | 1.0 |
| 1.1.7 | Employ common error-handling routines across functional modules and present error messages that allow the user or system operator to respond to reported problems. | Available | 1.0 |
| 1.1.8 | Common error/ warnings message text must be | Available | 1.0 |

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| | customizable. | | |
| **2.1** | **Application Compatibility** | **I am Heading only** | **0.0** |
| 2.1.1 | Bidder will provide all ancillary licensed application along with their Core Solution. | Available | 1.0 |
| 2.1.2 | Support application client operation on a Windows compatible operating system. | Available | 1.0 |
| 2.1.3 | Provide the capability to accept bar-coded/ QR-coded documents. | Available | 1.0 |
| 2.1.4 | Include a report spooling capability to enable online viewing, re-printing, and permanent archiving of requested reports. | Available | 1.0 |
| **3.1** | **User Interfaces** | **I am Heading only** | **0.0** |
| 3.1.1 | Provide a consistent, Windows-compatible, on-line user interface to all modules and integrated subsystems. | Available | 1.0 |
| 3.1.2 | Interface consistency includes the use of common command entry syntax, dialog window styles, data entry structures, and information presentation. | Available | 1.0 |
| 3.1.3 | Incorporate common Graphical User Interface characteristics: a. Mouse activated icons, Buttons, Scroll bars, Drop-down lists, Check boxes, Menu bars, Text boxes, Tool tips, Resizable windows, and Cut, copy, and paste functions. | Available | 1.0 |
| 3.1.4 | Incorporate data entry features designed to reduce the amount of direct keying required to initiate transaction processing. | Available | 1.0 |
| **4.1** | **Interoperability** | **I am Heading only** | **0.0** |
| 4.1.1 | Include an application program interface (API) to accept financial data generated by external applications over the intranet using industry standard protocols. | Available | 1.0 |
| 4.1.2 | Standardized interface e.g. with Card systems. | Available | 1.0 |
| 4.1.3 | Include a listing of supported interfaces with existing banking systems for Debit \ Credit Cards, Payment Switches, CRM, Payroll, AML, Fraud Detection etc. | Available | 1.0 |
| 4.1.4 | Administration of web services should not require server downtime in production environments. It should provide zero downtime. | Available | 1.0 |
| 4.1.5 | Provide builtin adapter for ISO- 8583. Provide details. Is the support provided using message modelling or is there a need to write custom parsing? It is a built-in adapter required to integrate application to provide messages from CBS. Vendor to inform if the proposed system has the capability inbuilt like most of the systems e.g.  SWIFT, RTGS etc. or the vendor will provide custom parsers for integration to send messages. | Available | 1.0 |

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| 4.1.6 | The platform must provide capability to define the workload for the integration flows using policies. This should allow controlling processing capacity of integration flows and control load on back-end systems | Available | 1.0 |
| 4.1.7 | The solution should be able to integrate core banking with other banking solution. | Available | 1.0 |
| **5.1** | **Document Workflow/ Messaging** | **I am Heading only** | **0.0** |
| 5.1.1 | Provide an integrated workflow management capability, including generation and routing of internal forms, reports, and other financial documents for online approval or subsequent processing. | Available | 1.0 |
| 5.1.2 | Enable authorized (business/IT) users to define workflow processes and business rules, including approval levels, and to modify workflow (e.g., assigning a proxy approving authority). | Available | 1.0 |
| 5.1.3 | Provide the capability to establish multiple levels of document approvals based on user-defined criteria. | Available | 1.0 |
| 5.1.4 | Provide reusability of old processes by other newly created processes. | Available | 1.0 |
| 5.1.5 | Provide support for users to organize, search, prioritize, and sort their work items. | Available | 1.0 |
| 5.1.6 | Workflows should provide event-based notifications and alerts. Please elaborate alert notification channels. | Available | 1.0 |
| 5.1.7 | Provides process variations such as geographical regions, line of business and other variations without coding. | Available | 1.0 |
| 5.1.8 | Provides bundled Document / Content Management System. | Available | 1.0 |
| 5.1.9 | Provides prioritization of work items be by specific process rules and business conditions. | Available | 1.0 |
| 5.1.10 | Provides Management Dashboards and reports with drill down features. | Available | 1.0 |
| 5.1.11 | Should have ability to support scheduling of workflows based on triggers, alerts, timeframes, etc. | Available | 1.0 |
| 5.1.12 | Provides business users the capability to create / modify / select process rules at run time. | Available | 1.0 |
| 5.1.13 | Provide Process Monitoring, Simulation, and Analytics capabilities. | Available | 1.0 |
| 5.1.14 | Provides optimization tool offer process improvement recommendations based on historical and real-time data? It should provide features such as what if analysis, how did I do analysis. Furthermore it should support multi process simulation | Available | 1.0 |

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| 5.1.15 | Must include ad-hoc case management capabilities:<br>• Create and configure task and associate it with one or more collaboration tasks. (i.e. be able to invoke tasks not modeled and something that user needs to carry out on an ad hoc basis to complete the job)<br>• Configure the task for specific data if received, one or more ad hoc tasks are created and assigned to specific roles, groups, or users.<br>• Manually route task by one user to other for assistance<br>• Ad-hoc case activities<br>• Event based case progression<br>• Deep integration with embedded content management for case content<br>• Integration with other content management systems<br>• Flexible stakeholder model<br>• Implementation-independent activity definition<br>• Activity relevance recommendation<br>• Comprehensive Case policies | Available | 1.0 |
| 5.1.16 | Supports collaborative process mapping for use by non-technical users for the purpose of documentation, analysis and prioritization.  For example, a specific department may want to perform some high level process mapping, documentation and analysis of the processes to determine which process to focus on first. | Available | 1.0 |
| **6.1** | **Security** | **I am Heading only** | **0.0** |
| 6.1.1 | Have integrated security features that are configurable by the system administrator to control access to the application, functional modules, transactions, and data. | Available | 1.0 |
| 6.1.2 | Ensure that the access policies are consistently enforced against all attempts made by users or other integrated system resources including software used to submit ad-hoc data query requests or to generate standard reports. | Available | 1.0 |
| 6.1.3 | Require the use of unique user identifications and passwords for authentication purposes. Passwords must be non-printing and non-displaying. | Available | 1.0 |
| 6.1.4 | The application must allow the enforcement of password standards (e.g., minimum length and use of alpha, numeric and special characters.) The application must also allow for the establishment of a specified period for password expiration and accommodate prohibiting the user from reusing recent passwords. | Available | 1.0 |

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| 6.1.5 | Enable the system administrator to define functional access rights (e.g., to modules, transactions, approval authorities) and data access rights (e.g., record create, read, update and delete) by assigned user ID, functional role, etc. | Available | 1.0 |
| 6.1.6 | Permit the system administrator to assign multiple levels of approval to a single user, but prevent that user from applying more than one level of approval to a given document in order to conform to the principle of separation of duties. | Available | 1.0 |
| 6.1.7 | Allow the system administrator to restrict access to sensitive data elements. | Available | 1.0 |
| 6.1.8 | Maintain an audit logging capability to record access activity including:<br>a. All log-in/log-out attempts by user and workstation.<br>b. User submitted transactions, initiated processes, system override events and direct additions, changes or deletions to application maintained data.<br>c. Provide the ability to query the audit log by type of access, date and time stamp range, user identification, or terminal ID. | Available | 1.0 |
| 6.1.9 | Support the use of standard Public Key Infrastructure technology to control access to sensitive data over the Internet. | Available | 1.0 |
| 6.1.10 | Above security features should be extendable to non CBS applications for Single Sign-On. | Available | 1.0 |
| **7.1** | **System Administration and Performance** | **I am Heading only** | **0.0** |
| 7.1.1 | The application architecture must support scaling as the workloads will increase in future. | Available | 1.0 |
| 7.1.2 | Include a process scheduling capability that enables the operator to initiate, monitor, and stop scheduled processes (e.g., on-line availability, batch jobs, and system maintenance). | Available | 1.0 |
| 7.1.3 | Provide online status messages indicating job or transaction type and name, when requested processing starts, completes, and system errors. | Available | 1.0 |
| 7.1.4 | Allow reports to be produced in the background while other system processing takes place. | Available | 1.0 |
| 7.1.5 | Provide the system administrator the ability to control the archiving process. The system must include the capability to establish and maintain user-defined archival criteria, such as date, accounting period, closed items, and vendors inactive for a specific time period. | Available | 1.0 |

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| 7.1.6 | The Core financial system should:<br>a. Provide computing performance metrics, for platforms and systems environments that the application is certified to run on.<br>b. Performance metrics provided by the vendor should describe:<br>i. Transaction processing throughput capacity<br>ii. Expected workstation client response time by transaction type<br>iii. Data storage capacity<br>iv. Limitations on concurrent user connectivity. | Available | 1.0 |
| 7.1.7 | Complete routine batch processing (e.g., backups, nightly interface processing, postings, table updates, standard reporting, and systems assurance) within an agency defined batch-processing window. | Available | 1.0 |
| 7.1.8 | Maintain current and historical data (e.g., general ledger records, documents, transactions, lines, etc.) with no degradation to on-line or batch processing performance. | Available | 1.0 |
| 7.1.9 | Support concurrent access to modules by the user community. | Available | 1.0 |
| 7.1.10 | Disclose processing jobs, steps, and dependencies that are required to operate the system on a daily, weekly, monthly, quarterly, and annual basis. | Available | 1.0 |
| **8.1** | **General** | **I am Heading only** | **0.0** |
| 8.1.1 | The system should be designed to provide 24x7 availability and meet availability requirements to support seamless connectivity to concurrent users. | Available | 1.0 |
| 8.1.2 | The system should be three tier (Web/App/DB) web based. | Available | 1.0 |
| 8.1.3 | The solution should work successfully on all reputed web browsers with their current and future versions. | Available | 1.0 |
| 8.1.4 | The system should support load balancing and redundancy on multiple physical as well as virtual servers. | Available | 1.0 |
| 8.1.5 | The System should be able to operate in an environment where all data is maintained in a central database and processing is performed on central servers. | Available | 1.0 |
| 8.1.6 | The solution must be able to work smoothly even on low bandwidth and high latency links such as VSAT to support remote branches. | Available | 1.0 |
| 8.1.7 | The selected solution shall be scalable to meet the required system performance for the growth in the amount of processed data and the number of users. | Available | 1.0 |
| 8.1.8 | Should offer facility for load balancing w.r.t. application server and database server. Data | Available | 1.0 |

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| | replication functionality across databases. | | |
| 8.1.9 | The system should support recovery during business hours with minimal effect on functioning of branch and automated customer services. | Available | 1.0 |
| 8.1.10 | Support automatic switchover to alternate/standby/failover server. | Available | 1.0 |
| 8.1.11 | The application should be able to work with multiple servers with load balancing and redundancy capabilities. | Available | 1.0 |
| 8.1.12 | Proposed solution should be integrateable with any renowned SIEM Solution | Available | 1.0 |
| 8.1.13 | Bidder should apply all critical patches & security updates released by the OEM (Technology & applications) without any cost | Available | 1.0 |
| 8.1.14 | Vulnerability Assessment and Pen Testing report of the entire solution will be provided before Go live of CBS. | Available | 1.0 |
| **9.1** | **Data Migration** | **I am Heading only** | **0.0** |
| 9.1.1 | Migration of Assets side data (Conventional & Islamic) | Available | 1.0 |
| 9.1.2 | Migration of Liability side data (Conventional & Islamic) | Available | 1.0 |
| 9.1.3 | Migration of CWR (Conventional & Islamic) | Available | 1.0 |
| 9.1.4 | Migration of Customer Risk Ratings/ORR, Data from Centralized Cheque Book Requests Management System (CDMS) (Conventional & Islamic) | Available | 1.0 |
| 9.1.5 | Migration of data from Security Documents System (SDMS) (Conventional & Islamic) | Available | 1.0 |
| 9.1.6 | Migration of eCIB reporting system data | Available | 1.0 |
| **10.1** | **Interfaces & Integration** | **I am Heading only** | **0.0** |
| 10.1.1 | System has the ability to integrate with industry known Identity and access management systems and protocols. Including Treasury, AML, Pool Management System of Islamic Banking, National eKYC solutions. | Available | 1.0 |
| 10.1.2 | System has the ability to integrate with industry known Security Solutions I-e Multi factor authentication solutions, Privilege Access Management Solutions, Security Information and Event Management Solutions (SIEM). | Available | 1.0 |
| 10.1.3 | The system should integrate with Online Testing Service (OTS), Biometric Verification System BMVS, Nadra Identity Verification System - CVD (NIVS) | Available | 1.0 |
| 10.1.4 | The system should integrate with 1-Link/ ATM middleware/ Paypak | Available | 1.0 |
| 10.1.5 | The system should integrate with centralized payment of Tax to FBR etc. | Available | 1.0 |
| 10.1.6 | The system should integrate with PMD (Pakistan | Available | 1.0 |

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|---|---|---|---|
| | Mobile Data) networks for CNIC & cell number linkage | | |
| 10.1.7 | The system should integrate for SWSAM for Liveliness in Digital Onboarding Module | Available | 1.0 |
| 10.1.8 | The system should integrate with RAAST-MPG (All phases) | Available | 1.0 |
| 10.1.9 | The system should integrate with Solution for SMS Integration | Available | 1.0 |
| 10.1.10 | The system should integrate with ERP-EBS, Core HR, AP, CM GL, Payroll & all relevant integration as per existing and future needs. | Available | 1.0 |
| 10.1.11 | The system should integrate with Islamic & Conventional Banking | Available | 1.0 |
| 10.1.12 | The system should integrate with National Remittance Loyalty Program (NRLP) applications | Available | 1.0 |
| 10.1.13 | The system should integrate with Legal Cases Management System (LCMS) | Available | 1.0 |
| 10.1.14 | The system should integrate with Sanction Compliance Management System (SCMS-AML), (Knowledge Management System (KMS - AML) | Available | 1.0 |
| 10.1.15 | The system should integrate with Fraud Risk Management System (FRMS) | Available | 1.0 |
| 10.1.16 | The system should integrate with One Time Password (OTP) service | Available | 1.0 |
| 10.1.17 | The system should integrate with Customer Relationship Module (CRM) for customer's verification | Available | 1.0 |
| 10.1.18 | The system should integrate with ZTBL website for new Business Lead | Available | 1.0 |
| 10.1.19 | The system should integrate with ZTBL website for Product Key Fact Statement | Available | 1.0 |
| 10.1.20 | The system should integrate with Internal Audit System. | Available | 1.0 |
| 10.1.21 | The system should integrate with Punjab Land Records Authority (PLRA) for fee processing | Available | 1.0 |
| | | | **100.0** |

# Payment Schedule

1. **Core Banking Module Supply & Implementation Cost for Conventional & Islamic Banking and Support & Maintenance**

   For supply & implementation of each module of Core Banking system, the following payment schedule will be followed:

| Milestone | Amount |
|---|---|
| Successful delivery & installation of CBS licenses **(the activation of licenses will be made in presence of ZTBL team.)** | 100% of licenses |
| After successful Go-Live in 05 branches ( Conventional & Islamic Selected by ZTBL) (Selected branches with co-existence) | 50 % of Customization and implementation cost |
| After successful Go-Live in 45 branches (Conventional & Islamic Selected by ZTBL) (Selected branches with co-existence) | 50 % of Customization and implementation cost |
| SLA payment shall be made on quarterly basis for a period of 5 (five) years under Support & Maintenance. Support period will start after 05 pilot branches Go-Live | Quarterly payment |
| **Implementation Rollout Cost Per Branch (Optional for ZTBL)** | 100 % Payment of additional Selected branches through purchase order After successful Go-Live |

2. **Customization per hour**

The Bidder shall propose per man day rate for major customization /change management which shall be paid as per actual (mutually agreed at time of change request approval). Effort estimation will be performed by making use of formal software development tools / Bidders are required to propose the methodology for effort estimation. These will be after consumption of free man-days. The payment of CR will be made as per actual. Ancillary application (if any) CR rate would be the same as per CR rate quoted in price schedule.

## Bids Evaluation criteria and Technical Specification Compliance Sheet

Financial bids of firms who score at least 70% of the total marks in the Technical evaluation will be opened through EPADS in presence of bidder's representatives who wish to attend the financial bid opening.

Ratings for tender evaluation will be as follows:

| Sr # | Description | Evaluation Weightage |
|------|-------------|----------------------|
| 1 | Technical Evaluation (Functional + Technical) | 70% |
| 2 | Financial Evaluation | 30% |

70% weight-age will be given to technical proposals of responding organizations while 30% weight-age will be given to financial proposals. The formula for financial scoring is that the lowest bidder gets 30 points and the other bidders score 30 multiplied by the ratio of the lowest bid divided by the quoted price.

- ➢ Technical proposals will be evaluated using below criteria. The conditions must be understood in light of explanatory foot notes given at the end of the table.
- ➢ While evaluating the competing proposals, Bank will consider the information provided by the bidder in form of its bid, and or any other information obtained during presentation and through other sources.
- ➢ Bidders shall note that these criteria serve as the standard against which all technical information will be evaluated and serve to identify the significant matters which bidders shall address.
- ➢ Financial evaluation shall be made on relative marking basis.
- ➢ Proposals which fail to obtain total score of 70 shall be considered as "Technically Non-Responsive".

| Sr # | Description | Clarification | Marks |
|------|-------------|---------------|-------|
| 1 | Available | 100% feature is available | 1 |
| 2 | Not Available | 0% Available (Vendor will provide solution within the bid price) | 0 |
| 3 | Can be Developed | Partially available (with customization will get 100%) | 0.5 |

- • Sheet named "Annexure –ZC & Annexure - ZD" needs to be filled by each bidder with response only as above table. The calculation will be carried out by the marks obtained as per above table.
- • The sheet (Annexure –ZC & Annexure – ZD) is available on ZTBL website in excel format, same can be requested through email as well. Bidders are requested to fill and submit the same to ZTBL.

**Note:**
- • ZTBL will consider the marks as per filled sheets provided by bidders in their technical proposals. No clarification will be sought against the submitted proposals. **Bidders are advised not to amend the format of scoring sheet (Z-C & Z-D) and do not insert any additional column i.e. Remarks etc.**
- • It is the responsibility of the bidders to read and respond carefully to the requirements of the procuring agency. Any corrections in the bid to meet the requirements after bid opening are not allowed under PPRA regulatory framework.

*End of Document*