



REQUEST FOR PROPOSALS

Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

Quality & Cost Based Selection Method as Per Regulation 3(B) of Procurement of Consultancy
Services Regulations, 2010

(National Competitive Bidding)

July 2024



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PART I

Section I. Letter of Invitation

RFP No. GSD (Proc. II) /FISD-Perception Survey /92181/2024

for

Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

Date: 23/07/2024

1. This invitation for submission of proposals follows the Letter of Invitation for this Project which appeared in Print Media as well as posted on the websites of State Bank of Pakistan (SBP) and Public Procurement Regulatory Authority of Pakistan (PPRA) on March 23, 2024.
2. SBP Banking Services Corporation now invites proposals to provide the consulting services titled: *Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction*. More details are provided in the Terms of Reference.
3. This RFP has been addressed to the following shortlisted Consultants:
 - a. M/s AASA Consulting (Pvt) Ltd.
 - b. M/s APEX Consulting Pakistan
 - c. M/s Four Corners Group (Pvt) Ltd.
 - d. M/s GAT Consulting (Pvt) Ltd.
 - e. M/s IRIS Communications
 - f. M/s Pakistan Microfinance Network
4. Consultant will be selected under the Quality & Cost Based Selection method as per Regulation 3 (B) of Procurement of Consultancy Services Regulations (PCSR), 2010 and procedures described in this RFP.
5. The RFP includes the following documents:
 - Section 1** - Letter of Invitation
 - Section 2** - Instructions to Consultants and **Data Sheet**
 - Section 3** - Technical Proposal - Standard Forms
 - Section 4** - Financial Proposal - Standard Forms
 - Section 5** - Eligible Countries
 - Section 6** - Terms of Reference
 - Section 7** - Standard Forms of Contract (*Lump-Sum*)
6. Please submit hard copy of your proposals no later **August 20, 2024, 11:00 AM (Pakistan Standard Time)** at the following address:

Senior Joint Director

Procurement Division-II, General Services Department
4th Floor, BSC House, State Bank of Pakistan
I.I Chundrigar Road, Karachi
Tel: (021) 3311-5420/5963/5477
Email: gsd.proc2@sbp.org.pk

Yours sincerely,
(Aqsa Arshad)
Officer



Section II. Instructions to Consultants

A. GENERAL PROVISIONS

1. Definitions	1.1. Definitions a) “Affiliate(s)” means an individual or an entity that directly or indirectly controls, is controlled by, or is under common control with the Consultant. b) “Applicable Law” means the laws and any other instruments having the force of law in Pakistan, or in such other country as may be specified in the Data Sheet, as they may be issued and in force from time to time. c) “Authority” means Public Procurement Regulatory Authority, Pakistan. d) “Consultant” means a legally-established professional consulting firm or an entity that has been shortlisted as a result of response against Letter of Invitation. e) “Data Sheet” means an integral part of the Instructions to Consultants (ITC) that is used to reflect specific country and assignment conditions to supplement, but not to over-write, the provisions of the ITC. f) “Day” means a calendar day. g) “Experts” means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant or Sub-consultant (s). h) “ITC” means the Instructions to Consultants that provides the Consultants with all information needed to prepare their Proposals. i) “Key Expert(s)” means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose CV is taken into account in the technical evaluation of the Consultant’s proposal. j) “LOI” means the Letter of Invitation being advertised by the Procuring Agency. k) “Non-Key Expert(s)” means an individual professional provided by the Consultant or its Sub-consultant and who is assigned to perform the Services or any part thereof under the Contract and whose CVs are not evaluated individually. l) “Procurement Regulatory Framework” means Public Procurement Rules, 2004 and Procurement of Consultancy Services Regulations, 2010.
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	m) “Procuring Agency” means the SBP Banking Services Corporation hereinafter called the “Bank” which was set up in January 2002 through SBP Banking Services Corporation Ordinance, 2001. n) “Proposal” means the Technical and Financial Proposal of the Consultant. o) “RFP” means the Request for Proposals issued by the Procuring Agency for soliciting technical and financial proposals from the shortlisted Consultants. p) “Services” means the activities and tasks to be performed by the Consultant pursuant to the Contract. q) “Sub-consultant” means an entity to whom the Consultant intends to subcontract any part of the Services while remaining responsible to the Procuring Agency during the performance of the Contract. r) “TORs” means the Terms of Reference that explain the objectives, scope of services, respective responsibilities of the Procuring Agency and the Consultant, and deliverables of the assignment.
2. Introduction	2.1. The Procuring Agency named in the Data Sheet intends to select a Consultant from those listed in the Letter of Invitation, in accordance with the method of selection specified in the Data Sheet. The eligible Consultants are invited to submit a Technical Proposal and a Financial Proposal for consulting services named in the Data Sheet. The Proposal will be the basis for negotiating and ultimately signing the Contract with the highest ranked Consultant. 2.2. The Consultants should familiarize themselves with the local conditions and take them into account in preparing their Proposals, including attending a pre-proposal conference if one is specified in the Data Sheet. Attending any such pre-proposal conference is optional and is at the Consultants’ expense. 2.3. The Procuring Agency will timely provide, at no cost to the Consultants, the inputs, relevant project data, and reports required for the preparation of the Consultant’s Proposal if specified in the Data Sheet.
3. Conflict of Interest	3.1. The Consultant is required to provide professional, objective, and impartial advice, at all times holding the Procuring Agency’s interest paramount, strictly avoiding conflicts with other assignments or its own corporate interests, and acting without any consideration for future services. 3.2. The Consultant has an obligation to disclose to the Procuring Agency any situation of actual or potential conflict that impacts its capacity to serve the best interest of its Procuring Agency. Failure to disclose such situations may lead to the disqualification of the



	Consultant or the termination of its Contract and/or sanctions by the Procuring Agency. 3.3. Without limitation on the generality of the foregoing, the Consultant shall not be hired under the circumstances set forth below: (a) <u>Conflicting Activities:</u> A Consultant that has been engaged by the Procuring Agency to provide goods, works, or non-consulting services for a project, or any of its Affiliates, shall be disqualified from providing consulting services resulting from or directly related to those goods, works, or non-consulting services. Conversely, a firm hired to provide consulting services for the preparation or implementation of a project, or any of its Affiliates, shall be disqualified from subsequently providing goods or works or non-consulting services resulting from or directly related to the consulting services for such preparation or implementation. (b) <u>Conflicting Assignments:</u> A Consultant (including its Experts and Sub-consultants) or any of its Affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Consultant for the same or for another Procuring Agency. (c) <u>Conflicting Relationships:</u> A Consultant (including its Experts and Sub-consultants) that has a close business or family relationship with a professional staff of the Procuring Agency, who are directly or indirectly involved in any part of (i) the preparation of the Terms of Reference for the assignment, (ii) the selection process for the Contract, or (iii) the supervision of the Contract, may not be awarded a Contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Procuring Agency throughout the selection process and the execution of the Contract.
4. Unfair Competitive Advantage	4.1. Fairness and transparency in the selection process require that the Consultants or their Affiliates competing for a specific assignment do not derive a competitive advantage from having provided consulting services related to the assignment in question. To that end, the Procuring Agency shall indicate in the Data Sheet and make available to all eligible Consultants together with this RFP all information that would, in that respect, give such Consultant any unfair competitive advantage over competing Consultants.
5. Corrupt and Fraudulent Practices	5.1. The Procuring Agency requires compliance with the Public Procurement laws in regard to corrupt and fraudulent practices as set forth in Rule 2(1)(f) of the Public Procurement Rules, 2004 (PPR 2004). Under Rule 19 of PPR-2004, the Procuring Agency can inter alia blacklist the Consultants found to be indulging in corrupt or fraudulent practices. Such barring action shall be duly publicized and communicated to the Public Procurement Regulatory Authority (PPRA).



	5.2. In further pursuance of this Regulatory Framework, Consultants shall permit and shall cause their agents (where declared or not), sub-consultants, service providers, suppliers, and personnel, to permit the Procuring Agency to inspect all accounts, records and other documents relating to any shortlisting process, Proposal submission, and contract performance (in the case of award), and to have them audited by auditors appointed by the Procuring Agency.
6. Eligible Consultants	6.1. The Procuring Agency permits consultants as specified in Data Sheet to offer consulting services for the project. 6.2. Furthermore, it is the Consultant's responsibility to ensure that its Experts, Sub-consultants, agents (declared or not), service providers, suppliers and/or their employees meet the eligibility requirements. 6.3. As an exception to the foregoing Clauses 6.1 and 6.2 above: (a) <u>Sanctions:</u> A firm or an individual declared blacklisted by the Procuring Agency/Authority shall be ineligible to participate in the procurement process or to be awarded a contract, during such period. The list of debarred firms and individuals is available at the electronic address specified in the Data Sheet. Similarly, a firm sanctioned by UN shall also be considered as ineligible to participate in the procurement process or to be awarded the contract. UN Sanction regimes can be accessed at electronic address specified in Data Sheet. (b) <u>Prohibitions:</u> Firms and individuals of a country may be ineligible if so indicated in Section V (Eligible Countries). (c) <u>Restrictions for Public Employees:</u> Government officials and civil servants of Pakistan are not eligible to be included as Experts in the Consultant's Proposal unless such engagement does not conflict with any employment or other laws, regulations, or policies of the Government of Pakistan, and they (i) are on leave of absence without pay, or have resigned or retired; (ii) are not being hired by the same agency they were working for before going on leave of absence without pay, resigning, or retiring (iii) in case of resignation or retirement, for a period of at least two years, or the period established by statutory provisions applying to civil servants or government employees whichever is longer. Experts who are employed by the government-owned universities, educational or research institutions are not eligible unless they have been full time employees of their institutions for a year or more prior to being included in Consultant's Proposal.; and

	(iv) their hiring would not create a conflict of interest.
B. PREPARATION OF PROPOSALS	
7. General Considerations	7.1. In preparing the Proposal, the Consultant is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the Proposal.
8. Cost of Preparation of Proposal	8.1. The Consultant shall bear all costs associated with the preparation and submission of its Proposals, and the Procuring Agency shall not be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. The Procuring Agency is not bound to accept any proposal, and reserves the right to annul the selection process in accordance with the procurement regulatory framework at any time prior to Contract award, without thereby incurring any liability to the Consultant.
9. Language	9.1. The Proposal, as well as all correspondence and documents relating to the Proposals exchanged between the Consultant and the Procuring Agency, shall be written in the language(s) specified in the Data Sheet .
10. Documents Comprising the Proposal	10.1. Each Proposal shall comprise the documents and forms listed in the Data Sheet .
11. Only One Proposal	11.1. The Consultant shall submit only one Proposal. If a Consultant, submits or participates in more than one proposal, all such proposals shall be disqualified and rejected. This does not, however, preclude a Sub-consultant, or the Consultant's staff from participating as Key Experts and Non-Key Experts in more than one Proposal when circumstances justify and if stated in the Data Sheet and subject to regulatory instructions, if any.
12. Proposal Validity	12.1. Proposals shall remain valid for the period specified in the Data Sheet after the Proposal submission deadline prescribed by the Procuring Agency. To ensure the validity of proposal, it shall contain Proposal Security having the validity twenty-eight (28) days more than the proposal validity period. 12.2. During this period, the Consultant shall maintain its original Proposals without any change, including the availability of the Key Experts and the total price. 12.3. If it is established that any Key Expert nominated in the Consultant's Proposal was not available at the time of Proposal submission or was included in the Proposal without his/her confirmation, such Proposal shall be disqualified and rejected for further evaluation, and may be subject to blacklisting and debarment in accordance with Clause 5 of this ITC. (a) <u>Extension of Validity Period</u> (i) If considered necessary, an extension can be made in case of exceptional circumstances (beyond the control of the procuring agency) after recording the reason(s) in writing. Such extension shall be only once, and the period



	of the extension should be determined keeping in view of the circumstances under which such extension is deemed to be necessary, however, the same shall not be more than the original bid validity period. The request and the responses shall be made in writing. Moreover, any such extension shall be solicited and procured in advance prior to the expiry of original (or initial) bid validity period. Proposal Security shall also be extended in conformity with the period of extension. (ii) If the Consultant agrees to extend the validity of its Proposal, it shall be done without any change in the original Proposal and with the confirmation of the availability of the Key Experts. (iii) The Consultant has the right to refuse to extend the validity of its Proposals in which case such Proposal will not be further evaluated. (b) <u>Substitution of Key Experts at Validity Extension</u> (i) If any of the Key Experts become unavailable for the extended validity period, the Consultant shall provide a written adequate justification and evidence satisfactory to the Procuring Agency together with the substitution request. In such case, a replacement Key Expert shall have equal or better qualifications and experience than those of the originally proposed Key Expert. The technical evaluation score, however, will remain to be based on the evaluation of the CV of the original Key Expert. (ii) If the Consultant fails to provide a replacement Key Expert with equal or better qualifications, or if the provided reasons for the replacement or justification are unacceptable to the Procuring Agency, such Proposal will be rejected.
13. Proposal Security	13.1. The proposal security shall be denominated in the currency of the proposal price: - at the Consultant's option, be in the form of either demand draft/call deposit or an unconditional bank guarantee either issued by a local bank in Pakistan; - shall be in accordance with one of the forms of proposal security included in RFP documents or other form approved by the Procuring Agency prior to proposals submission; - be payable promptly upon written demand by the Procuring Agency; - be submitted in its original form; copies will not be accepted; - remain valid for a period of at least 28 days beyond the original validity period of proposals, or at least 28 days beyond any extended period of proposal validity subsequently requested. - proposals submitted with insufficient proposal security will be rejected. - proposal security of unsuccessful consultants will be released/ returned after the conclusion of the procurement process, as soon



	as possible, upon receipt of the authority letter for receiving the instrument. h) the highest ranked Consultant's proposal security will be released/ returned upon the submission of performance guarantee. i) the proposal security shall be issued in the name of the consultant submitting the proposal and prepared in favor of SBP Banking Services Corporation. 13.2. The proposal security may be forfeited: i. if a Consultant withdraws its proposal during the period of proposal validity specified by the Consultant on the Bid Form; or ii. in the case of highest ranked Consultant, if the Consultant fails to sign the Contract or fails to provide Performance Guarantee within specified time limit.
14. Clarification and Amendment of RFP	14.1. The Consultant may request a clarification of any part of the RFP during the period indicated in the Data Sheet before the Proposals' submission deadline. Any request for clarification must be sent in writing/via email, to the Procuring Agency's address indicated in the Data Sheet. The Procuring Agency will respond in writing/via email (including an explanation of the query but without identifying its source) to all Consultants. 14.2. At any time before the proposal submission deadline, the Procuring Agency may amend the RFP by issuing an amendment in writing/via email. The amendment shall be directly sent to all shortlisted Consultants to whom the RFP document has been issued by the Procuring Agency. The amendment(s) will be binding on all consultants. (a) If the amendment is substantial, the Procuring Agency may extend the proposal submission deadline to give the Consultants reasonable time to take an amendment into account in their Proposals. (b) The Consultant who has already submitted the proposal prior to any amendments in the RFP, may submit a modified Proposal or a modification to any part of it based on the respective amendment in the RFP at any time prior to the proposal submission deadline. No modifications to the Technical or Financial Proposal shall be accepted after the deadline.
15. Technical Proposal Format and Content	15.1. The Technical Proposal shall not include any information regarding Financial Proposal. A Technical Proposal containing material financial information shall be declared non-responsive. 15.2. The consultants will submit the proposals by using the Standard Forms provided in Section III of the RFP.
16. Financial Proposal	16.1. The Financial Proposal shall be prepared using the Standard Forms provided in Section IV of the RFP. It must include all costs associated with the assignment. No subsequent price adjustment shall be made except to the provision given in 16.1 (a).



	(a) <u>Taxes:</u> The Consultant and its Sub-consultants and Experts are responsible for meeting all tax liabilities arising out of the Contract unless stated otherwise in the Data Sheet. Information on taxes in the Procuring Agency's country is provided in the Data Sheet. (b) <u>Currency of Proposal:</u> The Consultant may express the price for its Services in the currency or currencies as stated in the Data Sheet. (c) <u>Currency of Payment:</u> Payment under the Contract shall be made in the currency or currencies as stated in the Data Sheet.
C. SUBMISSION, OPENING AND EVALUATION	
17. Submission, Sealing, and Marking of Proposals	17.1. The Consultant shall submit a signed and complete Proposal, comprising the documents and forms in accordance with Clause 10 (Documents Comprising Proposal). The submission can be done through surface mail or by hand. 17.2. An authorized representative of the Consultant shall sign the original submission letters in the required format for both the Technical Proposal and the Financial Proposal and shall initial all pages of both. The authorization shall be in the form of a written power of attorney attached to the Technical Proposal. 17.3. Any modifications, revisions, interlineations, erasures, or overwriting shall be valid only if they are signed or initialed by the person signing the Proposal. 17.4. The signed Proposal shall be marked "ORIGINAL", and its copies marked "COPY" as appropriate. The number of copies is indicated in the Data Sheet. All copies shall be made from the signed original. If there are discrepancies between the original and the copies, the original shall prevail. 17.5. The original and all the copies of the Technical Proposal shall be placed inside of a sealed envelope clearly marked "TECHNICAL PROPOSAL", "NAME OF THE ASSIGNMENT, REFERENCE NUMBER, NAME AND ADDRESS OF THE CONSULTANT", and with a warning "DO NOT OPEN BEFORE <SUBMISSION DEADLINE>" as given in the Bid Data Sheet. 17.6. Similarly, the original Financial Proposal shall be placed inside of a sealed envelope clearly marked "FINANCIAL PROPOSAL" followed by the NAME OF THE ASSIGNMENT, REFERENCE NUMBER, NAME AND ADDRESS OF THE CONSULTANT, and with a warning "DO NOT OPEN WITH THE TECHNICAL PROPOSAL." 17.7. The sealed envelopes containing the Technical and Financial Proposals shall be placed into one outer envelope and sealed. This outer envelope shall bear the SUBMISSION ADDRESS, RFP REFERENCE NUMBER, THE NAME OF THE ASSIGNMENT, CONSULTANT'S NAME AND THE ADDRESS, and shall be clearly marked "DO NOT OPEN BEFORE <SUBMISSION DEADLINE>".



	17.8. If the envelopes and packages with the Proposal are not sealed and marked as required, the Procuring Agency will assume no responsibility for the misplacement, loss, or premature opening of the Proposal. 17.9. The Proposal or its modifications must be sent to the address indicated in the Data Sheet and received by the Procuring Agency no later than the deadline indicated in the Data Sheet, or any extension to this deadline. Any Proposal or its modification received by the Procuring Agency after the deadline shall be declared late and rejected, and promptly returned unopened. 17.10. Prior to the deadline for submission of Proposal, a Consultant may withdraw, substitute or modify its Proposal(s) after it has been submitted, provided that written notice is received by the Procuring Agency.
18. Confidentiality	18.1. Information relating to evaluation of Proposals and recommendations concerning to award of the contract shall not be disclosed by the Procuring Agency to the consultants or to any other person who is not officially concerned with the process, until the announcement of the result of evaluation. 18.2. The consultant shall not disclose or attempt to make public any information relating to the RFP Documents, bidding process and award of the contract to any person or entity without the Procuring Agency's prior written consent. 18.3. In case of any disclosure related to the bidding process and contractual obligations at any stage by any Consultant, the Procuring Agency may reject its Proposals and/or terminate the contract.
19. Opening of Proposal (Technical Proposals)	19.1. The Procuring Agency will open all Proposals, in public, in the presence of Consultants' or their representatives who choose to attend, on the date and at the time, specified in the Data Sheet. The Consultant' representatives present shall sign attendance sheet. 19.2. First, envelopes marked "WITHDRAWAL" shall be opened and read out and the envelope with the corresponding Proposal shall not be opened, but returned to the Consultant. No Proposal withdrawal shall be permitted unless the corresponding Withdrawal Notice contains a valid authorization to request the withdrawal and is read out at bid opening. 19.3. Second, outer envelopes marked "SUBSTITUTION" shall be opened. The inner envelopes containing the Substitution Proposal shall be exchanged for the corresponding Original Proposal being substituted, which is to be returned to the Consultant unopened. No envelope shall be substituted unless the corresponding Substitution Notice contains a valid authorization to request the substitution and is read out and recorded at bid opening.



	19.4. Next, outer envelopes marked “MODIFICATION” shall be opened. No Technical Proposal and/or Financial Proposal shall be modified unless the corresponding Modification Notice contains a valid authorization to request the modification and is read out and recorded at the opening of the Proposal. The Technical Proposal, both Original as well as Modification, are to be opened, read out, and recorded at the opening. Financial Proposal, both Original and Modification, will remain unopened till the prescribed financial Proposal opening date. 19.5. The Procuring Agency’s evaluation committee shall conduct the opening of the Technical Proposals in the presence of the Participating Consultants’ authorized representatives who choose to attend (in person, or online if this option is offered in the Data Sheet). The opening date, time and the address are stated in the Data Sheet. The envelopes with the Financial Proposal shall remain sealed until they are opened in accordance with Clause 22 of the ITC. 19.6. At the opening of the Technical Proposals the following shall be read out: (a) the name of the Consultant; (b) the presence or absence of a duly sealed envelope of the Financial Proposal; (c) any modifications to the Proposal submitted prior to proposal submission deadline; and (d) any other information deemed appropriate or as indicated in the Data Sheet.
20. Proposals Evaluation	20.1. The evaluators of the Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded. 20.2. The Consultant is not permitted to alter or modify its Proposal in any way after the proposal submission deadline. While evaluating the Proposals, the Procuring Agency will conduct the evaluation solely on the basis of the submitted Technical and Financial Proposals.
21. Evaluation of Technical Proposals	21.1. The Procuring Agency’s evaluation committee shall evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and the RFP, applying the evaluation criteria, sub-criteria specified in the Data Sheet. A Proposal shall be rejected at this stage if it does not respond to important aspects of the RFP or if it fails to comply with the evaluation criteria indicated in the Data Sheet.
22. Public Opening of Financial Proposals	22.1. After the completion of technical evaluation, the Procuring Agency shall issue Technical Evaluation Report. The Financial Proposals of non-responsive consultants will be returned unopened after completing the selection process and Contract signing. The



(Quality & Cost Based Selection)	Procuring Agency shall notify in writing to technically responsive and compliant Consultants about the date, time and location for the opening of the Financial Proposals. The opening date should allow the Consultants sufficient time to make arrangements for attending the opening. The Consultant's attendance at the opening of the Financial Proposals (in person, or online if such option is indicated in the Data Sheet) is optional and is at the Consultant's choice and cost. 22.2. The Financial Proposals shall be opened by the Procuring Agency's evaluation committee in the presence of the representatives of those Consultants whose proposals are technically responsive and compliant. At the opening, the names of the Consultants, and the overall technical scores shall be read aloud. The Financial Proposals will then be inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall be then opened, and the total prices read aloud and recorded. 22.3. To facilitate evaluation and comparison, the Procuring Agency will convert all proposals prices expressed in the amounts in various currencies in which the proposal prices are payable. For the purposes of comparison of proposals quoted in different currencies, the price shall be converted into a single currency specified in the Data Sheet. The rate of exchange shall be the selling rate, prevailing on the date of opening of (financial part of) bids specified in the RFP documents, as notified by the State Bank of Pakistan on that day. 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 Data Sheet
23. Correction of Errors	23.1. Activities and items described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, and no corrections are made to the Financial Proposal. 23.2. The Procuring Agency's evaluation committee will correct any computational or arithmetical errors. 23.3. In case of discrepancy between (i) a partial amount (sub-total) and the total amount, or (ii) between the amount derived by multiplication of unit price with quantity and the total price, or (iii) between words and figures, the former will prevail.
24. Taxes	24.1. The Consultant is subject to local applicable taxes on amounts payable by the Procuring Agency under the Contract. Procuring Agency will state in the Data Sheet if the Consultant is subject to payment of any additional taxes a. The proposals will be subject to all admissible Federal & Provincial taxes and duties on consultancy & services etc. unless exempted by the relevant tax authority for which Consultants will be required to provide necessary documentation regarding tax exemption from relevant tax authorities.



	b. Procuring Agency assumes no responsibility whatsoever to undertake tax exemption cases on behalf of Consultants. c. Whenever applicable, it is the responsibility of the Consultant, before completing proposals, to contact the relevant tax authorities to determine the tax amount to be paid by the Consultants under the Contract. d. Federal and Provincial taxes shall be deducted at the prevailing tax rate at the time of making payments to the Consultant as per applicable laws. 24.2. If a Consultant submits a proposal inclusive of non-applicable/admissible taxes, the amount stated in the 'Bid Form' & 'Price Schedule' will be adjusted accordingly.
25. Final Evaluation (Quality & Cost Based Selection)	25.1. The total score will be calculated by weighting the technical and financial scores and adding them as per the formula and instructions in the Data Sheet. The Consultant achieving the highest combined technical and financial score will be declared as highest ranked/successful consultant.
D. NEGOTIATIONS AND AWARD	
26. Negotiations	26.1. The Procuring Agency may hold negotiations, if specified in the Data Sheet, with the Consultant's representative(s) who must have written power of attorney to negotiate and sign a Contract on behalf of the Consultant. 26.2. The Procuring Agency shall prepare minutes of negotiations that are signed by the Procuring Agency and the Consultant's authorized representative. (a) <u>Availability of Key Experts</u> (i) The invited Consultant shall confirm the availability of all Key Experts included in the Proposal as a pre-requisite to the negotiations, or, if applicable, a replacement in accordance with Clause 12 of the ITC. Failure to confirm the Key Experts' availability may result in the rejection of the Consultant's Proposal and the Procuring Agency proceeding to negotiate the Contract with the next-ranked Consultant. (ii) Notwithstanding the above, the substitution of Key Experts at the negotiations may be considered if due solely to circumstances outside the reasonable control of and not foreseeable by the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall offer a substitute Key Expert within the period of time specified in the letter of invitation to negotiate the Contract, who shall have equivalent or better qualifications and experience than the original candidate. (b) <u>Technical negotiations</u> (i) The negotiations include discussions of the Terms of Reference (TORs), the proposed methodology, the Procuring Agency's inputs, the special conditions of the



	Contract, and finalizing the “Description of Services” part of the Contract. These discussions shall not alter the original scope of services under the TORs or the terms of the contract, lest the quality of the final product, its price, or the relevance of the initial evaluation be affected. (c) <u>Financial Negotiations</u> (i) There shall be no financial negotiations, however, it may include only the clarification of the Consultant’s tax liability and how it should be reflected in the Contract.
27. Conclusion of Negotiations	27.1. The negotiations are concluded with a review of the finalized draft Contract, which then shall be initialed by the Procuring Agency and the Consultant’s authorized representative. 27.2. If the negotiations fail, the Procuring Agency shall inform the Consultant in writing of all pending issues and disagreements and provide a final opportunity to the Consultant to respond. If disagreement persists, the Procuring Agency shall terminate the negotiations informing the Consultant of the reasons for doing so; and the Procuring Agency may invite the next-ranked Consultant to negotiate a Contract. Once the Procuring Agency commences negotiations with the next-ranked Consultant, the Procuring Agency shall not reopen the earlier negotiations.
28. Award of Contract	28.1. Subject to ITC 26, the Procuring Agency will award the Contract to the Consultant whose Proposal has been determined to be substantially responsive to the RFP Documents and who has been declared as highest ranked Consultant, provided that such Consultant has been determined to be: (a) eligible in accordance with the provisions of ITC 6; (b) is determined to be qualified to perform the Contract satisfactorily; and (c) Successful negotiations have been concluded, if any.
29. Grievance Redressal Mechanism	29.1. Procuring agency shall constitute a <u>Grievance Redressal Committee (GRC)</u> comprising of odd number of person with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. 29.2. Before the bid submission deadline, any party can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the RFP Documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the GRC. 29.3. Any Consultant 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 (05) days after issuance of final evaluation report.



	29.4. In case, the complaint is filed against the technical evaluation report, the GRC shall suspend the procurement proceedings. 29.5. In case, the complaint is filed after the issuance of the final evaluation report, the complainant cannot raise any objection on technical evaluation report. 29.6. The GRC shall investigate and decide upon the complaint within ten (10) days of its receipt. 29.7. Any Consultant or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the fee as prescribed in “Redressal of Grievance Regulations, 2021” 29.8. The Appellate Committee, upon receipt of the Appeal against the decision of the GRC complete in all respect shall serve notices in writing upon all the parties to Appeal. 29.9. The Appellate Committee shall call the record from the concerned procuring agency or the GRC as the case may be, and the same shall be provided within prescribed time. 29.10. The Appellate Committee may after examination of the relevant record and hearing all the concerned parties, shall decide the complaint within fifteen (15) days of receipt of the Appeal. 29.11. The decision of the Appellate Committee shall be in writing and shall be signed by the Head and each Member of the Committee. The decision of the committee shall be final.
30. Blacklisting	30.1. 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, the Consultant who either: (a) Involved in corrupt and fraudulent practices as defined in Rule-2 of PPR-2004; (b) Fails to perform his contractual obligations; and (c) Fails to abide by the Proposal security; 30.2. The show cause notice shall contain: (a) precise allegation, against the Consultant; (b) the maximum period for which the Procuring Agency proposes to debar the Consultant 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 Consultant from participating in public procurements of all the procuring agencies. 30.3. The Procuring Agency shall give minimum of seven (07) days to the Consultant for submission of written reply of the show cause notice. 30.4. In case, the Consultant fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal



	hearing to the Consultant/authorize representative of the Consultant and the procuring agency shall decide the matter on the basis of available record and personal hearing, if availed. 30.5. In case the Consultant 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 Consultant for personal hearing. 30.6. The Procuring Agency shall give minimum of seven (07) days to the Consultant 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 Consultant, if availed. 30.7. The Procuring Agency shall decide the matter within fifteen (15) 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. 30.8. The Procuring Agency shall communicate to the Consultant the order of debarring the Consultant from participating in any public procurement with a statement that the Consultant may, within thirty (30) days, prefer a representation against the order before the Authority. 30.9. Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective consultant(s) 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. 30.10. The Consultant may file the review petition before the Review Petition Committee Authority within thirty (30) days of communication of such blacklisting or barring action after depositing the prescribed fee and in accordance with Regulations for "Procedure for Filing & Disposal of Review Petition under Rule 19(3) of Public Procurement Rules, 2004". The Committee shall evaluate the case and decide within ninety (90) days of filing of review petition. 30.11. 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. 30.12. The Authority on the basis of decision made by the committee either may debar a Consultant from participating in any public procurement process of all or some of the procuring agencies for
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	such period as the deemed appropriate or acquit the Consultant from the allegations. The decision of the Authority shall be final.
31. Performance Guarantee	31.1. The Successful Consultant shall provide Performance Guarantee to the Procuring Agency no later than twenty-eight (28) days from the date of signing of contract. The Performance Guarantee shall be issued in an amount and form acceptable to the Procuring Agency and denominated in the currency in which the Contract Price is payable. The performance guarantee shall be issued either by a local bank in Pakistan.
32. Dispute Resolution	32.1. In case of any dispute arises between the procuring agency and consultant (hereinafter referred to as parties) in connection with or arising out of the RFP, the dispute shall be resolved amicably by the parties. 32.2. In case if the parties fail to resolve the dispute amicably, such dispute shall be resolved through Arbitration in accordance with Arbitration Act 1940.
33. Applicable law	33.1. This RFP is issued as per the Public Procurement Rules 2004 and Procurement of Consultancy Services Regulations, 2010.

Section II. Data Sheet

ITC	Description
2.1	Name of the Procuring Agency: <u>SBP Banking Services Corporation</u> Method of selection: <u>Quality & Cost Based Selection Method as Per Regulation 3(B) of Procurement of Consultancy Services Regulations, 2010</u> Technical and Financial Proposals are to be submitted in separate envelopes (each) as per the <u>Single Stage Two Envelope Bidding Procedure</u> The name of the assignment is: <u>Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction</u>
2.2	A Pre-Proposal Conference will be held: Yes, The meeting shall be held online on July 30, 2024, 11:00 AM (PST) via Zoom Meeting Application. Consultants are encouraged to attend the meeting. The meeting details are given below; Join Zoom Meeting: https://us05web.zoom.us/j/84381472663?pwd=5aB09DHZqf92kpUf8VW2KkgAQI5AgY.1 Meeting ID: 843 8147 2663 - Passcode: sbp1234 In case of any related queries, please drop an email at gsd.proc2@sbp.org.pk.
6.3 (a)	A list of debarred firms and individuals is available at the PPRA website: Black List Firm of Pakistan (ppra.org.pk) - https://ppra.org.pk/blacklist.asp Detail of UN Sanctioned regimes is accessible at Sanctions United Nations Security Council - https://www.un.org/securitycouncil/sanctions/information
9.1	- The language of the Bid is English/Urdu - All correspondence shall be in English/Urdu - The language for translation of supporting documents and printed literature is English.
10.1	The Proposal shall comprise the following: 1st Inner Envelope with the Technical Proposal Standard Forms (Section III) - TECH-1: Authorization Form for Consultant's Representative - TECH-2: Technical Proposal Submission Form - TECH-3: Consultant's Organization and Experience - TECH-4: Description of Approach, Methodology and Work Plan - TECH-5: Curriculum Vitae - TECH-6: Proposal Security Form/Bank Guarantee - TECH-7: Beneficial Ownership Form - TECH-8: Technical Compliance Form, - TECH-9: Supplier Creation Form, And



ITC	Description
	(10) Supporting Documents against 21.1 of Data Sheet (Technical Evaluation Criteria) 2nd Inner Envelope with the Financial Proposal Standard Forms (Section IV of RFP) (1) FIN-1: Financial Proposal Submission Form (2) FIN-2: Price Schedule
11.1	Participation of Sub-consultants, Key Experts and Non-Key Experts in more than one Proposal: <u>Not Allowed</u>
12.1	Proposals shall be valid until <u>One Hundred & Eighty (180) days from the Proposal submission deadline.</u>
13	Proposal Security of Rs. 200,000/- in favor of SBP Banking Services Corporation (FTN# 9022604-6) shall be enclosed along with the Technical proposal. Proposal security can be submitted in the form of Pay Order / Bank Draft / Call Deposit/Bank Guarantee drawn in favor of SBP Banking Services Corporation along with Technical Proposal in sealed envelope. Proposals found deficient or without proposal security will be rejected. Proposal security should be prepared in favor of SBP Banking Services Corporation. <i>*In case of Bank Guarantee, the validity of guarantee should be 28 days beyond proposal's validity period.</i>
14.1	Clarifications may be requested no later than <u>Seven (07) days</u> prior to the submission deadline. The contact information for requesting clarifications is: Senior Joint Director, Procurement Division II General Services Department (GSD) BSC House, State Bank of Pakistan I.I. Chundrigar Road, Karachi Tel: +92-21-3311-5420/5963/5477 gsd.proc2@sbp.org.pk
16.1 (a)	Information on the Consultant's tax obligations can be found at the websites of relevant revenue authorities such as FBR, SRB, etc. The contract amount is "NOT" subject to price adjustment. However, any subsequent legislation enacted, changes in the rate of any indirect tax, levy of additional tax or duty during the currency of contract that impacts the contract price would be equally accounted for by both the parties i.e. in case of increase or decrease in the rates of the said taxes and duties or levy of any new tax or duty, the contract price would be adjusted accordingly.
16.1 (b)	The Financial Proposal shall be stated in <u>PKR only</u>



ITC	Description										
17.1	The Consultants shall NOT have the option of submitting their Proposals electronically.										
17.5	The Consultant must submit: (a) Technical Proposal: one (1) original and One copy; (b) Financial Proposal: one (1) original.										
17.7 and 17.8	The Proposals must be submitted no later than: August 20, 2024, 11:00 AM (PKT). The Proposal submission address is: Senior Joint Director, Procurement Division II General Services Department (GSD) BSC House, State Bank of Pakistan I.I. Chundrigar Road, Karachi Tel: +92-21-3311-5420/5963/5477 gsd.proc2@sbp.org.pk										
19.5	An online option of the opening of the Technical Proposals is offered: No The opening shall take place at: Learning & Resource Center/Heritage Meeting Room, State Bank of Pakistan, I.I. Chundrigar Road, Karachi Date & Time of Proposal Opening: August 20, 2024, 11:30 AM (PKT)										
19.6 (d)	In addition, the following information will be read aloud at the opening of the Technical Proposals <u>Not Applicable.</u>										
21.1	Technical Evaluation Criteria <table><tr><th>Sr.#</th><th>Evaluation Parameter</th><th>Means of Verification</th><th>Maximum Score</th><th>Minimum Qualifying score</th></tr><tr><td>1</td><td>Period of Experience: Experience of conducting Consumer / Market Research and/or Surveys: <i>Less than 5 years of experience= 0 point;</i> <i>Equal to 5 years of experience =2.5 points;</i> <i>Each year of experience exceeding 5 years=0.5 points</i></td><td>Copies of previous contract(s) / NOA / PO of completed assignments / Sufficient documentary proof acceptable to the Procuring Agency</td><td>5</td><td>2.5</td></tr></table>	Sr.#	Evaluation Parameter	Means of Verification	Maximum Score	Minimum Qualifying score	1	Period of Experience: Experience of conducting Consumer / Market Research and/or Surveys: <i>Less than 5 years of experience= 0 point;</i> <i>Equal to 5 years of experience =2.5 points;</i> <i>Each year of experience exceeding 5 years=0.5 points</i>	Copies of previous contract(s) / NOA / PO of completed assignments / Sufficient documentary proof acceptable to the Procuring Agency	5	2.5
Sr.#	Evaluation Parameter	Means of Verification	Maximum Score	Minimum Qualifying score							
1	Period of Experience: Experience of conducting Consumer / Market Research and/or Surveys: <i>Less than 5 years of experience= 0 point;</i> <i>Equal to 5 years of experience =2.5 points;</i> <i>Each year of experience exceeding 5 years=0.5 points</i>	Copies of previous contract(s) / NOA / PO of completed assignments / Sufficient documentary proof acceptable to the Procuring Agency	5	2.5							

ITC	Description			
	2	Number of Projects: Experience of handling, designing and conducting surveys during last 05 years. Scale: Face-to-face surveys of large sample size with at least 500 respondents. Complexity: Geographical coverage of more than 02 provinces. <i>Less than 5 projects= 0 point; Equal to 5 projects= 5 points; For each project exceeding 5 projects= 1 point</i>	Copies of previous contract(s) / NOA / PO of completed assignments / Sufficient documentary proof detailing sample size and scope of survey, acceptable to the Procuring Agency	10 5
	4	Qualification and Team skills (a) Project Leader: Qualification: (5) In Economics / Statistics / related social science discipline: <i>PhD = 5 18 years of education = 4 16 years of education = 3 Less than 16 years education = 0 mark</i> Experience: (15) Experience & expertise in conducting different kind of market/household Surveys during last 10 years: <i>Less than 4 assignments = 0 mark 4 or more assignments: 1.5 mark for each assignment Maximum marks= 15</i>	Detailed CVs on Consultant's letter head as per format given at Tech Form 5 and Copies of Certificates	20 10

ITC	Description				
	5	<u>Team Leader - 1</u> Qualification: (5) In Economics / Statistics / related social science discipline: <i>PhD = 5</i> <i>18 years of education = 4</i> <i>16 years of education = 3</i> <i>Less than 16 years education = 0 mark</i> Experience: (5) Experience & expertise in handling different kind of surveys during past 5 years: <i>Less than 1 assignment = 0 mark</i> <i>1 or more assignments=1mark for each assignment</i> <i>Maximum marks= 05</i>	Detailed CVs on Consultant's letter head as per format given at Tech Form 5 and Copies of Certificates	10	5
	6	<u>Team Leader - 2:</u> Qualification: (5) In Economics / Statistics / related social science discipline: <i>PhD = 5</i> <i>18 years of education = 4</i> <i>16 years of education = 3</i> <i>Less than 16 years education = 0 mark</i> Experience: (5) Experience & expertise in handling different kind of surveys during past 5 years: <i>Less than 1 assignment = 0 mark</i> <i>1 or more assignments=1mark for each assignment</i> <i>Maximum marks= 05</i>	Detailed CVs on Consultant's letter head as per format given at Tech Form 5 and Copies of Certificates	10	5
	7	<u>Team Leader - 3:</u> Qualification: (5)	Detailed CVs on Consultant's letter head as per format given at	10	5



ITC	Description			
	In Economics / Statistics / related social science discipline: <i>PhD = 5</i> <i>18 years of education = 4</i> <i>16 years of education = 3</i> <i>Less than 16 years education = 0 mark</i> Experience: (5) Experience & expertise in handling different kind of surveys during past 5 years: <i>Less than 1 assignment = 0 mark</i> <i>1 or more assignments = 1 mark for each assignment</i> <i>Maximum marks= 05</i>	Tech Form 5 and Copies of Certificates		
	<u>Team Member (Psychologist):</u> Qualification: (2.5) Psychology: <i>18 years of education = 2.5</i> <i>16 years of education = 1.25</i> <i>Less than 16 years education = 0 mark</i> Experience: (2.5) Experience & expertise in handling different kind of surveys during past 3 years: <i>Less than 1 assignment = 0 mark</i> <i>1 or more assignments=0.5 marks for each assignment</i> <i>Maximum marks= 2.5</i> <i>Note: This Team Member shall provide assistance in all three surveys (particularly while designing questionnaires, result analysis etc.) as mentioned in TORs.</i>	Detailed CVs on Consultant's letter head as per format given at Tech Form 5 and Copies of Certificates	5	2.5
	Total Score		70	35



ITC	Description
	Note: The minimum technical score (St) required to qualify for the next phase of opening of Financial Proposals is 35 points subject to NO ZERO in any parameter.
22.1	An online option of the opening of the Financial Proposals is offered: No
24.1	Amounts payable by the Client to the Consultant under the agreement to be subject to local taxation: Yes Fifteen Percent (15%) Sindh Sales Tax on Services (SST) is applicable to Consultancy Services rendered by Consultant firms in Sindh province as per prevailing tax rates. The contract amount is “NOT” subject to price adjustment. However, any subsequent legislation enacted, changes in the rate of any indirect tax, levy of additional tax or duty during the currency of contract that impacts the contract price would be equally accounted for by both the parties i.e. in case of increase or decrease in the rates of the said taxes and duties or levy of any new tax or duty, the contract price would be adjusted accordingly by both i.e. the Consultant and the Bank.
25.1	The lowest evaluated Financial Proposal (Fm) is given the maximum financial score (Sf) of 100. The formula for determining the financial scores (Sf) of all other Proposals is calculated as following: $Sf = 100 \times Fm / F$, in which “Sf” is the financial score, “Fm” is the lowest price, and “F” the price of the proposal under consideration. The weights given to the Technical (T) and Financial (P) Proposals are: • T = 60, and • P = 40 Proposals are ranked according to their combined technical (St) and financial (Sf) scores using the weights (T = the weight given to the Technical Proposal; P = the weight given to the Financial Proposal; T + P = 1) as following: $S = St \times T\% + Sf \times P\%$.
31.1	Performance Guarantee @5% of the total contract cost, in the shape of a Pay Order/Bank Draft or an un-conditional Bank Guarantee. In case of Bank Guarantee, it must remain valid 28 days beyond the contract's expiry date.

Section III. Technical Proposal – Standard Forms

CHECKLIST OF REQUIRED FORMS FOR TECHNICAL PROPOSAL

Form	Description	Page Limit
TECH-1	Authorization Form for Consultant's Representative	
TECH-2	Technical Proposal Submission Form	
TECH-3	Consultant's Organization and Experience	
TECH-4	Description of the Approach, Methodology, and Work Plan	
TECH-5	Curriculum Vitae (CV)	
TECH-6	Proposal Security Form/Bank Guarantee	
TECH-7	Beneficial Ownership Form	
TECH-8	Technical Compliance Form	
TECH-9	Supplier Creation Form	
-	Supporting Documents against 21.1 of Data Sheet	

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



(On Official Letterhead)

RFP No: RFP No. GSD (Proc. II) /FISD-Perception Survey /92181/2024
Title: Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

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

Official Seal & Signature of Consultant: _____

Date: _____



(On Official Letterhead)**To:**

The Director,
General Services Department,
SBP Banking Services Corporation
I.I. Chundrigar Road,
Karachi

Dear Sir,

We, the undersigned, offer to provide the consulting services for ***Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction*** in accordance with your Request for Proposals dated **23/07/2024** and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal and a Financial Proposal sealed in a separate envelope.

We hereby declare that:

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

We undertake, if our Proposal is accepted and the Contract is signed, to initiate the Services related to the assignment no later than **twenty eighty (28) days** from the date of signing of the contract.

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

We remain,

Yours sincerely,

Authorized Signature {In full and initials}: _____

Name and Title of Signatory: _____

Name of Consultant: _____

Address: _____

Contact information (phone and e-mail): _____



A brief description of the Consultant's organization and an outline of the recent experience of the Consultant that is most relevant to the assignment. For each assignment, the outline should indicate the names of the Consultant's Key Experts and Sub-consultants who participated, the duration of the assignment, the contract amount and the Consultant's role/involvement.

A - Consultant's Organization

1. Provide here a brief description of the background and organization of your company,
2. Include organizational chart and a list of Board of Directors,

B - Consultant's Experience

1. List only similar assignments successfully completed previously.
2. List only those assignments for which the Consultant was legally contracted by the Procuring Agency as a company. Assignments completed by the Consultant's individual experts working privately or through other consulting firms cannot be claimed as the relevant experience of the Consultant, or that of the Consultant's partners or sub-consultants, but can be claimed by the Experts themselves in their CVs. The Consultant should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references if so requested by the Procuring Agency.

Duration	Assignment name/& brief description of main deliverables/outputs	Name of Procuring Agency & Country of Assignment	Approx. Contract value (PKR)	Role on the Assignment

Form TECH-4: a description of the approach, methodology and work plan for performing the assignment, including a detailed description of the proposed methodology and staffing for training, if the Terms of Reference specify training as a specific component of the assignment.

(Suggested structure of your Technical Proposal)

- a) **Technical Approach and Methodology.** {Please explain your understanding of the objectives of the assignment as outlined in the Terms of Reference (TORs), the technical approach, and the methodology you would adopt for implementing the tasks to deliver the expected deliverable(s)/output(s), and the degree of detail of such deliverable/output. Please do not repeat/copy the TORs in here.}
- b) **Work Plan.** {Please outline the plan for the implementation of the main activities/tasks of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Procuring Agency), and tentative delivery dates of the deliverables/reports. The proposed work plan should be consistent with the technical approach and methodology, showing your understanding of the TOR and ability to translate them into a feasible working plan. A list of the final deliverables (including data analysis, reports, etc.) to be delivered as final output(s) should be included here. The work plan should be consistent with the Work Schedule Form.}
- c) **Organization and Staffing.** {Please describe the structure and composition of your team, including the list of the Key Experts, Non-Key Experts and relevant technical and administrative support staff.}

FORM TECH-5: CURRICULUM VITAE

Position Title and No.	{e.g., K-1, TEAM LEADER}
Name of Expert	{Insert full name}
Date of Birth	{day/month/year}
Country of Citizenship/Residence	

Education: {List college/university or other specialized education, giving names of educational institutions, dates attended, degree(s)/diploma(s) obtained}

Employment record relevant to the assignment: {Starting with present position, list in reverse order. Please provide dates, name of employing organization, titles of positions held, types of activities performed and location of the assignment, and contact information of previous Procuring Agency's and employing organization(s) who can be contacted for references. Past employment that is not relevant to the assignment does not need to be included.}

Period	Employing organization and your title/position. Contact info for references	Country	Summary of activities performed relevant to the Assignment
[e.g., May 2005-present]	[e.g., Ministry of, advisor/consultant to... For references: Tel...../e-mail.....; Mr. Hbbbbbb, deputy minister]		

Membership in Professional Associations and Publications:

Language Skills (indicate only languages in which you can work):

Adequacy for the Assignment:

Detailed Tasks Assigned on Consultant's Team of Experts:	Reference to Prior Work/Assignments that Best Illustrates Capability to Handle the Assigned Tasks
{List all deliverables/tasks as in TECH-5 in which the Expert will be involved}	

Expert's contact information: (e-mail, phone.....)

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available, as and when necessary, to undertake



the assignment in case of an award. I understand that any misstatement or misrepresentation described herein may lead to my disqualification or dismissal by the Procuring Agency.

{day/month/year}

Name of Expert
Date

Signature

{day/month/year}

Name of authorized
Representative of the Consultant
(the same who signs the Proposal)
Date

Signature



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

Beneficiary: [insert: **Name and Address of Bank**]

Date: [insert: **date**]

PROPOSAL GUARANTEE No.: [insert: **Proposal Guarantee Number**]

Whereas, M/s ----- (hereinafter called "the Consultant") has submitted its Proposal dated --
----- for **Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction** (hereinafter called "the Proposal").

KNOW ALL MEN BY THESE PRESENTS that in pursuance of the terms of the Proposal. We the Guarantor [**name of Financial Institution**] having our registered office at [**address of Financial Institution**] (hereinafter called "the Commercial Bank"), are bound unto *SBP Banking Services Corporation (SBP BSC)* (hereinafter called "the Bank") in the sum stated [Proposal Security Amount], for the payment of which sum well and truly to be made, we bind ourselves, our heirs, executors, administrators and successors, jointly and severally, firmly by these presents.

Sealed with the Common Seal of the said Commercial Bank this ____ day of _____ 2024.

THE CONDITIONS of this obligation are:

1. If the Consultant

- a) has withdrawn or modified our Proposal during the period of Proposal Validity specified in the Form of Proposal;
- b) disagreement to an arithmetical correction made to the Proposal price; or
- c) having been notified of the acceptance of our Proposal by the Bank during the period of Proposal Validity, (i) failure to sign the contract if required by Bank to do so or (ii) fail or refuse to furnish the Performance Guarantee or to comply with any other condition precedent to signing the contract specified in the RFP Documents.

2. We undertake to pay to the Bank up to the above amount upon receipt of its first written demand, without the Bank having to substantiate its demand, provided that in its demand the Bank states the amount claimed by it is due to it, owing to the occurrence of one or any of the conditions, specifying the occurred condition or conditions.

This guarantee shall remain in force up to and including twenty-eight (28) days after the period of Proposal Validity, and any demand in respect thereof should reach the Commercial Bank not later than the above date.

Name: in the capacity of

Signed: _____ [Signature of the Commercial Bank]

Dated on day of 2024



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

Name	
Father's Name/Spouse's Name	
CNIC/NICOP/Passport no.	
Nationality	
Residential address	
Email address	
The date on which shareholding, control, or interest was acquired in the business.	

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

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

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

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



Total number of shares taken (in figures and words)	
---	--

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

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

Name of Authorized Person: _____

Title of the person signing the Response: _____

Signature of the person named above: _____

Date: _____



FORM TECH-8: TECHNICAL COMPLIANCE FORM

(On Official Letterhead)

Sr.#	Description	Consultant's Response (Yes/No)
1.	All the requirements mentioned in Section VI "Terms of Reference"	
2.	All the stated Terms and Conditions of the Contract.	
3.	The proposal is unconditional.	

Seal and Signature of Consultant: _____

Note: *The Financial Proposal of the only technically qualified consultant will be opened and the proposal found to be the Most Advantageous (highest ranked based on combined technical and financial score) shall be accepted and will be awarded the contract*



FORM TECH-9: SUPPLIER CREATION FORM

	STATE BANK OF PAKISTAN				S-2
	STRATEGIC & CORPORATE AFFAIRS DEPARTEMENT				
	Supplier Bank Account (IBAN) Details Form				
1. For Office use:					
*Office/Deptt				*Supplier No.	(Mandatory if already exists)
Supplier	New	Update		*Liability A/C	
*Supplier Type	i.e. Hospital, Labs, University, General etc.			*Prepayment A/C	
2. Supplier Information					
*Supplier Name					
*Supplier NTN		CNIC No.	(If NTN not available)		
Supplier Address					
		Supplier City			
Contact No.		Mobile			
E-mail Address		Fax No.			
3. Bank Account Information					
*Bank Name					
*IBAN (24 Characters)					*Supplier Stamp & Signature
*Branch Type	Islamic	Commercial			
*Title of Account					
(For Office use only)					
Forwarded By	Verified By		Entered By (Supplier Mgt User)		
(Procurement Function)					
			Date		
Note: In order to comply with AML, CFT & CPF Compliance Policy issued on 31-Dec-2020 by CMD-HOK, respective office/department shall ensure that supplier (individual/entity) is not included in the list of proscribed individuals and entities (Refer to Para 8.6 of policy ibid.) - Field marked with * are mandatory. - Information without complete Bank Account Details (IBAN) & NTN/ CNIC will not be accepted. - Any changes in Supplier's particulars should be conveyed immediately to SBP BSC. SBP BSC will not be responsible for credit into wrong account of supplier due to change in bank account details not conveyed to SBP BSC or delay in settlement of supplier's claims.					



Section IV. Financial Proposal - Standard Forms

FIN-1 Financial Proposal Submission Form
FIN-2 Price Schedule



(On Official Letterhead)

To:

The Director,
General Services Department,
SBP Banking Services Corporation
I.I. Chundrigar Road,
Karachi

Dear Sir,

We, the undersigned, offer to provide the consulting services for ***Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction*** in accordance with your Request for Proposals and our Technical Proposal.

Our attached Financial Proposal is for the amount of {Insert amount(s) in words and figures}, "inclusive" of all indirect local taxes in accordance with **Clause 24.1 in the Data Sheet**. The amount of local indirect taxes is {Insert currency} {Insert amount in words and figures}. {Please note that all amounts shall be the same as in Form FIN-2}.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations (if any), up to the expiration of the validity period of the Proposal, i.e. before the date indicated in **ITC 12.1**.

We understand you are not bound to accept any Proposal you receive.
We remain,

Yours sincerely,

Authorized Signature {In full and initials}: _____
Name and Title of Signatory: _____
In the capacity of: _____
Address: _____
E-mail: _____
Date: _____



FORM FIN-2 PRICE SCHEDULE

Name of Consultant: _____

Title: Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

Reference No: RFP No. GSD (Proc. II) /FISD-Perception Survey /92181/2024

#	Description	Consultancy Charges	Applicable Indirect Taxes	Total Charges
		A	B = A * SST@15%	C = A + B
A	Survey-I: Consultancy charges for Conducting survey to assess public perceptions about quality of Pakistani banknotes available in the market			
B	Survey-II: Consultancy charges for conducting customer satisfaction survey to gauge existing level of satisfaction/engagement of customers availing National Savings Scheme /Currency/ Banking Products/ Services in Banking Halls of 16 procuring agency's Field Offices across Pakistan			
C	Survey-III: Consultancy charges for conducting a survey for gauging external stakeholders' satisfaction who are using, providing, and facilitating its services, directly or indirectly, either at Head Office or field office level			
Total				

Notes:

1. Payments will be made in Pakistani Rupees only.
2. Payment shall be made against satisfactory completion of each milestone.
3. The prices shall be quoted in the bid inclusive of all taxes, duties, and levies applicable in Pakistan.
4. The prices must be provided for all surveys and total cost of all three surveys will be considered for evaluation purpose.
5. Before filling this form kindly read the required Terms of Reference given in Section VI.
6. The prices should include the price of incidental services. No separate payment shall be made for the incidental services.

Authorized Signature {In full and initials}: _____

Name and Title of Signatory: _____

In the capacity of: _____

Address: _____

E-mail: _____

Date: _____



Section V. Eligible Countries

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

Following countries are ineligible to participate in the procurement process:

1. India
2. Israel

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

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

Further, the countries listed under UN sanctioned regimes are also ineligible to participate. Information can be accessed at [Sanctions | United Nations Security Council](#).

1. Objective

The primary objective of this survey is to assess public perceptions about quality of Banknotes circulating in the country and the satisfaction level of external stakeholders of the procuring agency who are using its services, directly or indirectly, either at Head Office or Field Offices level.

2. Scope of Work

The firm will be required to conduct the following surveys;

2.1 Conduct a survey to assess public perceptions about quality of Pakistani banknotes available in the market. The scope of work includes:

2.1.1 Design the questionnaire

Design the questionnaire structure in a way that it is appropriate and sensitive to the perception of the public regarding Pakistani banknotes. The questionnaire sections will revolve around appearance, color schemes, security features, counterfeits circulating in the economy, quality of notes in circulation and availability of notes (regularly and on religious festivals) etc.

The questionnaire will be refined after conducting a pilot survey.

2.1.2 Sampling/Target population

- Target consumers and general public across Pakistan in a way that is representative of the population distribution.
- Survey frame to be population of Pakistan.
- A sample of minimum 4000 respondents is required.
- 10% of the total sample will be of power users in geographically diverse marketplaces.
- Use stratified random sampling based on census population distribution, by ensuring that each division in Pakistan is covered including Gilgit Baltistan and Azad Jammu & Kashmir. Multi layered stratification is required based on:
 - Geography (as per division population distribution)
 - Urban:Rural (60:40)
 - Male:Female (70:30)
- Any person over the age of 18 years.

2.1.3 Conduct field survey on face-to-face basis (Survey plan to be approved with procuring agency in writing).

2.1.4 Tabulation of the data

2.1.5 Question-wise Response Rate Analysis

2.1.6 Final Analytical Reports inclusive of all compiled raw data and scanned copies/soft copies of all filled in surveys.

2.1.7 Presenting the results to Senior Management of SBP & SBP-BSC

2.2 Conduct customer satisfaction survey to gauge existing level of satisfaction/engagement of customers availing National Savings Scheme/Currency/Banking Products/Services in Banking Halls of 16 procuring agency's Field Offices across Pakistan. The scope of work includes:

2.2.1 Design the questionnaire



- i. Design a questionnaire along service delivery themes in consultation with procuring agency's business departments. The themes and associated questions will be prepared by the selected Consultant in consultation with the procuring agency's business departments. Furthermore, the Project Manager/Team Lead of the selected Consultant will be required to conduct mystery shopping exercise at each office of the Bank before finalizing the questionnaire design.
- ii. All observations during the mystery shopping exercises will be documented and submitted to the Bank, along with recommendations for the questionnaire design.

2.2.2 Survey Methodology to be designed under coordination with the Bank's Business Departments, including but not limited to:

- i. Target Stakeholders are customers visiting 16 procuring agency field offices.
- ii. The sample sizes and distribution will be as given below:

	Office name	Sample size
1	Karachi Office	300
2	Lahore Office	300
3	Faisalabad Office	200
4	Rawalpindi Office	200
5	Peshawar Office	200
6	Multan Office	200
7	NN Office	200
8	Peshawar Office	100
9	Gujranwala Office	100
10	Islamabad Office	100
11	Hyderabad Office	100
12	Sukkur Office	100
13	Quetta Office	100
14	Sialkot Office	100
15	Muzaffarabad Office	100
16	D.I Khan Office	100
Total		2500

2.2.3 Conduct field survey in 16 procuring agency field offices across Pakistan on face-to-face basis (Survey plan to be approved with procuring agency in writing). The selected Consultant will communicate the location of its central on-site/off-site team office at either Karachi, Lahore or Islamabad.

2.2.4 Tabulation of the data

2.2.5 Question-wise Response Rate Analysis

2.2.6 Final Analytical Reports reflecting field office-wise / service-wise as well as collective levels of Customer satisfaction inclusive of all compiled raw data and scanned copies/soft copies of all filled in surveys.

2.2.7 Presenting the results to Senior Management of SBP & SBP-BSC

2.3 Conduct a survey for gauging external stakeholders' satisfaction who are using, providing, and facilitating its services, directly or indirectly, either at Head Office or field office level. The scope of work includes:

2.3.1 Design the questionnaire

Design the questionnaire structure in a way that it is appropriate and sensitive to the perceptions of the procuring agency's stakeholders (indirect and direct) for face-to-face interviews of such a survey.

The questionnaire will be refined after conducting a pilot survey

2.3.2 Survey Methodology including but not limited to:

- i. The target population is SBP-BSC's external stakeholders
- ii. Sample size and distribution from the provided list of external stakeholders (Annexure X)

2.3.3 Conduct field survey on face-to-face basis (Survey plan to be approved by procuring agency in writing). The selected Consultant will communicate the location of its central on-site/off-site team office at either Karachi, Lahore or Islamabad.

2.3.4 Tabulation of the data

2.3.5 Question-wise Response Rate Analysis

2.3.6 Final Analytical Reports inclusive of all compiled raw data and scanned copies/soft copies of all filled in surveys. Analytics to be approved by the Procuring Agency in writing.

2.3.7 Presenting the results to Senior Management of SBP & SBP-BSC.

3. Expected Project Deliverables

Based on the scope of work defined above, it is expected that the Firm hired for this project will deliver the following to procuring agency for approval before proceeding to next milestone:

3.1. Inception Reports:

The selected consultant shall submit **Three (one per survey type)** Inception Reports within 02 weeks after the commencement of services. The reports will be discussed and agreed with the team of Procuring Agency before conducting the final survey. The report should contain:

- 1) Detailed project work plan with specific timelines. The procuring agency is conducting the requisite surveys as per its Strategic Plan, which envisages the procuring agency emerging into a dynamic, technology driven and customer centric organization in the near future. The project plan will be compiled in line with procuring agency's Strategic Plan and under consultation of the business departments of the procuring agency
- 2) Design & methodology for conducting the survey. The procuring agency intends to conduct a deep-dive into the perception on Pakistani Banknotes, customer experience at procuring agency field offices & perception of external stakeholders of procuring agency in line with the Scope of Work defined in section 2 above. The methodology will be designed in line scope of work defined in section 2 above and will be approved by the procuring agency in writing.
- 3) Analysis mechanism/technique. The selected Consultant will implement globally accepted analysis techniques to analyze the survey results. The analyses will include:



- i. A theme wise in-depth understanding of any issues/short comings highlighted in procuring agency's current service delivery and propose practical and implementable recommendations;
 - ii. An in-depth understanding of the current perception of Pakistani banknotes by the general public as per Scope of Work defined in section 2 above.
 - iii. A thorough analysis of all the external (direct and indirect) stakeholders of procuring agency, their current perception and satisfaction with the procuring agency and propose practical and implementable recommendations to address any gaps.
- 4) Formats of the Survey report
 - 5) Profile of the project team along with broad areas of responsibilities of the assignment.

3.2. Final Report:

The selected consultant shall submit **Three (one for each survey type)** final reports including comprehensive coverage of the elements outlined in section 3.1 above. The final reports should include the following key aspects:

Survey to assess public perceptions about quality of Pakistani banknotes available in the market.

- i. Public perceptions about quality of banknotes.
- ii. Awareness about publically known security features of banknotes. The list of security features available for the public will be shared with the selected consultant after award of contract. The same will be used to develop the survey pertaining to perception of banknote quality amongst the general public.
- iii. Feedback on availability of good quality currency notes issued by SBP (denomination-wise). This will be prepared after conducting a comparative analysis of banknote features available in the region.
- iv. Level of trust in banking system to filter out counterfeit banknotes. This will include a section regarding general public's perception of counterfeit banknotes circulating in the economy and their assumption of the most counterfeited denominations.
- v. Any other finding / analysis
- vi. Recommendations which are practical, implementable and data backed for each survey type.

Customer satisfaction survey in Banking Halls of 16 procuring agency Field Offices across Pakistan (F.O.-wise, product/service-wise and collective)

- i. The awareness levels of procuring agency functions.
- ii. Level of customer satisfaction on the quality of services rendered by Field Offices.
- iii. Level of Satisfaction on infrastructure facilities provided to the customers (helpdesk, seating arrangements, lighting, cleanliness, information display, overall ambiance etc.)
- iv. Level of customer satisfaction on dealing staff, their conduct, expertise, professionalism and behavior.
- v. Customers' awareness of and satisfaction with procuring agency's Website with respect to its layout, accessibility of relevant information, etc.

- vi. Awareness and effectiveness of complaint management and helpdesk.
- vii. Any other finding / analysis
- viii. Recommendations which are practical, implementable and data backed for each survey type.

Survey for gauging External Stake holders' Satisfaction

- i. Feedback on products and services offered by procuring agency.
- ii. Awareness about SBP Schemes issued from time to time
- iii. Stakeholders' satisfaction of Foreign Exchange Operations.
- iv. Perception about SBP and procuring agency by public, banks, academia, chambers, federal and provincial departments.
- v. Stakeholders' experiences paying government taxes using conventional channels and Alternative Delivery Channels, banking counters, exchange note facility etc.
- vi. Feedback from any other direct or indirect stakeholder identified in consultation with the procuring agency's business departments.
- vii. Any other finding / analysis
- viii. Recommendations which are practical, implementable and data backed for each survey type.

3.3. Primary Data, Final Consolidated Report and Presentation

- 1. The selected Consultant shall also submit all data collected by whatever means used to compile the report including but not limited to original hard copies of the filled questionnaire, soft copy of all responses obtained via electronic means, audio and/or video recordings of all responses obtained through this channel.
- 2. All data used for the report in tabulated form on Microsoft Excel or CSV format.
- 3. Structured details of survey frame and the sample used for the survey.
- 4. The selected Consultant shall submit final consolidated report upon the completion of all three surveys and deliver a final presentation to the Procuring Agency.

4. Time Frame / Duration and Final Presentation

Provision of all services mentioned above expected to complete within 03 months from the date of commencement of services.

The selected Consultant will be required to deliver a monthly presentation on the status of the project as per agreed milestones. A final presentation will be delivered upon completion of the project tasks. Once approved by the Procuring agency, the final reports shall be submitted by the selected Consultant to the procuring agency within the stipulated timelines.



(Payment of applicable stamp duty as per local stamp act will be responsibility of successful consultant)

PART II

Section VII – Standard Forms of Contract

RFP No. GSD (Proc. II) /FISD-Perception Survey /92181/2024



Contract for Consulting Services

Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

Between

SBP Banking Services Corporation

And

(Name of the Highest Ranked Consultant)

Dated: _____

Form of Contract

This CONTRACT (hereinafter called the "Contract") is made the _____ day of the month of [month], [year], between the **SBP Banking Services Corporation** (hereinafter called the "Client") having its registered office I.I. Chundrigar Road, Karachi.

AND

(Name of the Highest Ranked Consultant) (hereinafter called the "**Consultant**") having its registered office _____ (address) _____.

WHEREAS

- (a) the Client has requested the Consultant to provide certain consulting services as defined in this Contract (hereinafter called the "**Services**");
- (b) the Consultant, having represented to the Client that it has the required professional skills, expertise and technical resources, has agreed to provide the Services on the terms and conditions set forth in this Contract;

NOW THEREFORE the parties hereto hereby agree as follows:

- 1. The following documents attached hereto shall be deemed to form an integral part of this Contract:
 - (a) The General Conditions of Contract
 - (b) The Special Conditions of Contract;
 - (c) Appendices:
 - Appendix A:** Terms of Reference
 - Appendix B:** Key Experts
 - Appendix C:** Contract Price
 - Appendix D:** Payment Schedule
 - Appendix E:** Notification of Award
 - Appendix F:** Acceptance Letter
 - Appendix G:** Integrity Pact
 - Appendix H:** Non-Disclosure Agreement (NDA)
 - Appendix I:** Form of Performance Guarantee

In the event of any inconsistency between the documents, the following order of precedence shall prevail: the Special Conditions of Contract; the General Conditions of Contract, including all Appendices.

- 2. The mutual rights and obligations of the Client and the Consultant shall be as set forth in the Contract, in particular:
 - (a) the Consultant shall carry out the Services in accordance with the provisions of the Contract; and
 - (b) the Client shall make payments to the Consultant in accordance with the provisions of the Contract.

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

For and on behalf of the SBP Banking Services Corporation	For and on behalf of (Name of the Highest Ranked Consultant)
Authorized Representative <i>(Name, Designation/Official Stamp and Signature)</i>	Authorized Representative <i>(Name, Designation/Official Stamp and Signature)</i>
Witness 1	Witness 1
Name: _____ CNIC# _____ Signature: _____	Name: _____ CNIC# _____ Signature: _____
Witness 2	Witness 2
Name: _____ CNIC# _____ Signature: _____	Name: _____ CNIC# _____ Signature: _____

General Conditions of the Contract

A. General Provisions

1. Definitions

Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:

- (a) **“Applicable Law”** means the laws and any other instruments having the force of law in Pakistan or as may be specified in the **Special Conditions of Contract (SCC)**, as they may be issued and in force from time to time.
- (b) **“Authority”** means Public Procurement Regulatory Authority.
- (c) **“Consultant’s Personnel”** means personnel whom the Consultant utilizes in the execution of its contract, including the staff, labor and other employees of the Consultant and each sub-consultant; and any other personnel assisting the Consultant in the execution of the contract to be supervised by the Consultant (if applicable).
- (d) **“Contract”** means an agreement enforceable by law;
- (e) **“Client”** means SBP Banking Services Corporation
- (f) **“Consultant” means an individual consultant or a consulting firm as the case may be.**
- (g) **“Day”** means calendar day unless indicated otherwise.
- (h) **“Effective Date”** means the date on which this Contract comes into force and effect pursuant to **Clause GCC 11**.
- (i) **“Experts”** means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant, Sub-consultant or JV member(s) assigned by the Consultant to perform the Services or any part thereof under the Contract.
- (j) **“GCC”** means the General Conditions of Contract.
- (k) **“Government”** shall include Federal Government and any Provincial Government.
- (l) **“Key Expert(s)”** means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose Curricula Vitae (CV) was taken into account in the technical evaluation of the Consultant’s proposal.
- (m) **“Local Currency”** means the currency of Pakistan
- (n) **“Non-Key Expert(s)”** means an individual professional provided by the Consultant or its Sub-consultant to perform the Services or any part thereof under the Contract.
- (o) **“Party”** means the Client or the Consultant, as the case may be, and **“Parties”** means both of them.
- (p) **“SCC”** means the Special Conditions of Contract by which the **GCC** may be amended or supplemented but not over-written.



	(q) “Services” means the activities and tasks to be performed by the Consultant pursuant to the Contract. (r) “Sub-consultants” means an entity to whom/which the Consultant subcontracts any part of the Services while remaining solely liable for the execution of the Contract. (s) “Third Party” means any person or entity other than the Government, the Client, the Consultant or a Sub-consultant.
2. Relationship between the Parties	2.1. Nothing contained herein shall be construed as establishing a relationship of master and servant or of principal and agent between the Client and the Consultant. The Consultant, subject to this Contract, has complete charge of the Experts and Sub-consultants, if any, performing the Services and shall be fully responsible for the Services performed by them or on their behalf hereunder.
3. Law Governing Contract	3.1. The contract shall be governed and interpreted in accordance with the laws of Pakistan, unless otherwise specified in SCC .
4. Language	4.1. The Contract as well as all correspondence and documents relating to the Contract exchanged between the Consultant and the Client, shall be written in the English language unless otherwise stated in the SCC . Supporting documents and printed literature that are part of the Contract may be in another language provided these are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the Contract, this translation shall govern.
5. Headings	5.1. The headings shall not limit, alter or affect the meaning of this Contract.
6. Communications	6.1. Any communication required or permitted to be given or made pursuant to this Contract shall be in writing in the language specified in Clause GCC 4. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SCC. 6.2. A Party may change its address for notice hereunder by giving the other Party any communication of such change to the address specified in the SCC.
7. Location	7.1. The Services shall be performed at such locations as are specified in Appendix A hereto and, where the location of a particular task is not so specified, at such locations, whether in the Client’s country or elsewhere, as the Client may approve.
8. Authority of Member in Charge	8.1. In case the Consultant is a Joint Venture, the members hereby authorize the member specified in the SCC to act on their behalf in exercising all the Consultant’s rights and obligations towards the Client under this Contract, including without limitation the receiving of instructions and payments from the Client.

9. Authorized Representatives	9.1. Any action required or permitted to be taken, and any document required or permitted to be executed under this Contract by the Client or the Consultant may be taken or executed by the officials specified in the SCC .
10. Fraud and Corruption	10.1. Public Procurement Regulatory Authority requires that Procuring Agencies (including beneficiaries of Government funded projects) as well as Consultants under Government financed contracts, observe the highest standard of ethics during the procurement and execution of such contracts. 10.2. The Consultant shall permit and shall cause their agents (whether declared or not), sub-consultants, service providers, suppliers, and their personnel, to permit the Client to inspect all accounts, records and other documents relating to any, Proposal submission, Contract performance and to have them audited by auditors appointed by the Client. 10.3. Any communications between the Consultant and the Client related to matters of alleged corrupt and fraudulent practices must be made in writing/via email that provide record of the content of communication. 10.4. Client will terminate the contract and may blacklist the Consultant under Rule 19 of PPR-2004 if it is established that the Consultant was engaged in corrupt and fraudulent practices in competing for the contract.
B. Commencement, Completion, Modification and Termination of Contract	
11. Effectiveness of Contract	11.1. This Contract shall come into force and effect on the signing date or as specified in the SCC (to be called as effective date).
12. Commencement of Services	12.1. The Consultant shall confirm availability of Key Experts and begin carrying out the Services not later than the number of days after the Effective Date specified in the SCC .
13. Expiration of Contract	13.1. Unless terminated earlier pursuant to Clause GCC 18 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SCC .
14. Entire Contract	14.1. This Contract contains all covenants, stipulations and provisions agreed by the Parties. No agent or representative of either Party has authority to make, and the Parties shall not be bound by or be liable for, any statement, representation, promise or agreement not set forth herein.
15. Modifications or Variations	15.1. Any modification or variation of the terms and conditions of this Contract, including any modification or variation of the scope of the Services, may only be made by written agreement between the Parties. However, each Party shall give due consideration to any proposals for modification or variation made by the other Party. 15.2. In cases of any modifications or variations, the prior written consent of the Client is required.
16. Force Majeure	



a) Definition	16.1. For the purposes of this Contract, “Force Majeure” means an unforeseeable event which is beyond the reasonable control of a Party, is not foreseeable, is unavoidable, and makes a Party’s performance of its obligations hereunder impossible or so impractical as reasonably to be considered impossible under the circumstances, and subject to those requirements, includes, but is not limited to, war, riots, civil disorder, earthquake, fire, explosion, storm, flood or other adverse weather conditions, strikes, lockouts or other industrial action confiscation or any other action by Government agencies. 16.2. Force Majeure shall not include (i) any event which is caused by the negligence or intentional action of a Party or such Party’s Experts, Sub-consultants or agents or employees, nor (ii) any event which a diligent Party could reasonably have been expected to both take into account at the time of the conclusion of this Contract, and avoid or overcome in the carrying out of its obligations hereunder. 16.3. Force Majeure shall not include insufficiency of funds or failure to make any payment required hereunder.
b) No Breach of Contract	16.4. The failure of a Party to fulfill any of its obligations hereunder shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event has taken all reasonable precautions, due care and reasonable alternative measures, all with the objective of carrying out the terms and conditions of this Contract.
c) Measures to be Taken	16.5. A Party affected by an event of Force Majeure shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall take all reasonable measures to minimize the consequences of any event of Force Majeure. 16.6. A Party affected by an event of Force Majeure shall notify the other Party of such event as soon as possible, and in any case not later than fourteen (14) days following the occurrence of such event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible. 16.7. Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure. 16.8. During the period of their inability to perform the Services as a result of an event of Force Majeure, the Consultant, upon instructions by the Client, shall either: (a) demobilize, in which case the Consultant shall be reimbursed for additional costs they reasonably and necessarily incurred, and, if required by the Client, in reactivating the Services; or (b) continue with the Services to the extent reasonably possible, in which case the Consultant shall continue to be paid under the

	terms of this Contract and be reimbursed for additional costs reasonably and necessarily incurred. 16.9. In the case of disagreement between the Parties as to the existence or extent of Force Majeure, the matter shall be settled according to Clauses GCC 38.
17. Suspension	17.1. The Client may, by written notice of suspension to the Consultant, suspend all payments to the Consultant hereunder if the Consultant fails to perform any of its obligations under this Contract, including the carrying out of the Services, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the Consultant to remedy such failure within a period not exceeding thirty (30) days after receipt by the Consultant of such notice of suspension.
18. Termination	18.1. This Contract may be terminated by either Party as per provisions set up below:
a) By the Client	18.1.1. Client may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (f) of this Clause. In such an occurrence the Client shall give at least thirty (30) days' written notice of termination to the Consultant in case of the events referred to in (a) through (d); at least sixty (60) days' written notice in case of the event referred to in (e); and at least five (5) days' written notice in case of the event referred to in (f): a) If the Consultant fails to remedy a failure in the performance of its obligations hereunder, as specified in a notice of suspension pursuant to Clause GCC 17; b) If the Consultant becomes (or, if the Consultant consists of more than one entity, if any of its members becomes) insolvent or bankrupt or enter into any agreements with their creditors for relief of debt or take advantage of any law for the benefit of debtors or go into liquidation or receivership whether compulsory or voluntary; c) If the Consultant fails to comply with any final decision reached as a result of arbitration proceedings pursuant to Clause GCC 38. d) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) days; e) If the Client, in its sole discretion and for any reason whatsoever, decides to terminate this Contract; f) If the Consultant fails to confirm availability of Key Experts as required in Clause GCC 12. 18.1.2. If the Consultant, in the judgment of the Client has engaged in Fraud and Corruption, in competing for or in executing the



	Contract, then the Client may, after giving fourteen (14) days written notice to the Consultant, terminate the Contract.
b) By the Consultant	18.1.3. The Consultant may terminate this Contract, by not less than sixty (60) days' written notice to the Client, in case of the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause. a) If the Client fails to pay any money due to the Consultant pursuant to this Contract and not subject to dispute pursuant to Clauses GCC 38 within forty-five (45) days after receiving written notice from the Consultant that such payment is overdue. b) If, as the result of Force Majeure, the Consultant is unable to perform a material portion of the Services for a period of not less than sixty (60) days. c) If the Client fails to comply with any final decision reached as a result of arbitration pursuant to Clause GCC 38. d) If the Client is in material breach of its obligations pursuant to this Contract and has not remedied the same within forty-five (45) days (or such longer period as the Consultant may have subsequently agreed in writing) following the receipt by the Client of the Consultant's notice specifying such breach.
c) Cessation of Rights and Obligations	18.1.4. Upon termination of this Contract pursuant to Clause GCC 18 hereof, or upon expiration of this Contract pursuant to Clause GCC 13, all rights and obligations of the Parties hereunder shall cease, except (i) such rights and obligations as may have accrued on the date of termination or expiration, (ii) the obligation of confidentiality set forth in Clause GCC 21, (iii) the Consultant's obligation to permit inspection, copying and auditing of their accounts and records set forth in Clause GCC 24 and to cooperate and assist in any inspection or investigation, and (iv) any right which a Party may have under the Applicable Law.
d) Cessation of Services	18.1.5. Upon termination of this Contract by notice of either Party to the other pursuant to Clauses GCC 18a or 18b, the Consultant shall, immediately upon dispatch or receipt of such notice, take all necessary steps to bring the Services to a close in a prompt and orderly manner and shall make every reasonable effort to keep expenditures for this purpose to a minimum. With respect to documents prepared by the Consultant and equipment and materials furnished by the Client, the Consultant shall proceed as provided, respectively, by Clauses GCC 25 or GCC 26.
e) Payment upon Termination	18.1.6. Upon termination of this Contract, the Client shall make the following payments to the Consultant:

	a) payment for Services satisfactorily performed prior to the effective date of termination, and pursuant to Clause 35; b) in the case of termination pursuant to paragraphs (d) and (e) of Clause GCC 18.1.1, reimbursement of any reasonable cost incidental to the prompt and orderly termination of this Contract.
C. Obligations of the Consultant	
19. General	19.1. The Consultant shall perform the Services and carry out the Services with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. The Consultant shall always act, in respect of any matter relating to this Contract or to the Services, as a faithful adviser to the Client, and shall at all times support and safeguard the Client's legitimate interests in any dealings with the third parties. 19.2. The Consultant shall employ and provide such qualified and experienced Experts and Sub-consultants as are required to carry out the Services. 19.3. The Consultant may subcontract part of the Services to an extent and with such Key Experts and Sub-consultants as may be approved in advance by the Client. 19.4. The Consultant shall perform the Services in accordance with the Contract and in accordance with the Law of Pakistan and shall take all practicable steps to ensure that any of its Experts and Sub-consultants, comply with the Applicable Law.
20. Conflict of Interests	20.1. The Consultant shall hold the Client's interests paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.
a) Consultant Not to Benefit from Commissions, Discounts, etc.	20.1.1. The payment of the Consultant pursuant to GCC F (Clauses GCC 34 through 37) shall constitute the Consultant's only payment in connection with this Contract and, subject to Clause GCC 20.1.3, the Consultant shall not accept for its own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or in the discharge of its obligations hereunder, and the Consultant shall use its best efforts to ensure that any Sub-consultants, as well as the Experts and agents of either of them, similarly shall not receive any such additional payment. 20.1.2. Furthermore, if the Consultant, as part of the Services, has the responsibility of advising the Client on the procurement of goods or services. Any discounts or commissions obtained by the Consultant in the exercise of such procurement responsibility shall be for the account of the Client.
b) Consultant and Affiliates	20.1.3. The Consultant agrees that, during the term of this Contract and after its termination, the Consultant and any entity



Not to Engage in Certain Activities	affiliated with the Consultant, as well as any Sub-consultants and any entity affiliated with such Sub-consultants, shall be disqualified from providing goods, works or non-consulting services resulting from or directly related to the Consultant's Services for the preparation or implementation of the project, unless otherwise indicated in the SCC .
c) Prohibition of Conflicting Activities	20.1.4. The Consultant shall not engage, and shall cause its Experts as well as its Sub-consultants not to engage, either directly or indirectly, in any business or professional activities that would conflict with the activities assigned to them under this Contract.
d) Strict Duty to Disclose Conflicting Activities	20.1.5. The Consultant has an obligation and shall ensure that its Experts and Sub-consultants shall have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Consultant or the termination of its Contract.
21. Confidentiality	21.1. Information relating to evaluation of Proposals and recommendations concerning to award of the contract shall not be disclosed by the Client to the Consultants or to any other person who is not officially concerned with the process, until the announcement of the result of evaluation. 21.2. The Consultant shall not disclose or attempt to make public any information relating to the RFP Documents, bidding process and award of the contract to any person or entity without the Client's prior written consent. 21.3. In case of any disclosure related to the bidding process and contractual obligations at any stage by the Consultant, the Client may reject its Proposal and/or terminate the contract.
22. Liability of the Consultant	22.1. Subject to additional provisions, if any, set forth in the SCC, the Consultant's liability under this Contract shall be as determined under the Applicable Law. 22.2. With respect to Professional Liability of the Consultant, Regulation 11 of Procurement of Consultancy Services Regulations -2010 (PCSR- 2010) would be applicable. However, to the extent of the liability under Regulation 11(1) of PCSR-2010 would be twice of the total contract's price as agreed in the contract.
23. Insurance to be Taken out by the Consultant	23.1. The Consultant (i) may take out and maintain, and shall cause any Sub-consultants to take out and maintain, at its (or the Sub-consultants', as the case may be) own cost, insurance against the risks and (ii) at the Client's request, shall provide evidence to the Client showing that if any such insurance has been taken out and maintained and that the current premiums therefore have been paid.

24.Accounting, Inspection and Auditing	24.1. The Consultant shall keep, and shall make all reasonable efforts to cause its Sub-consultants to keep, accurate and systematic accounts and records in respect of the Services in such form and detail as will clearly identify relevant changes. 24.2. The Consultant shall permit and shall cause its agents (where declared or not), sub-consultants, service providers, suppliers, and personnel, to permit, the Client to inspect the site and/or the accounts, records and other documents relating to the procurement process, selection and/or contract execution, and to have such accounts, records and other documents. The Consultant's or its sub-consultant's acts intended to materially impede the exercise of the Client's inspection and audit rights shall constitute a prohibited practice that may lead to contract termination.
25.Reporting Obligations	25.1. The Consultant shall submit to the Client the reports and documents, in the form, in the numbers and within the time periods as specified in Appendix A.
26.Proprietary Rights of the Client in Reports and Records	26.1. Unless otherwise indicated in the SCC, all reports and relevant data and information such as designs, security features, diagrams, plans, databases, other documents and software, supporting records or material compiled or prepared by the Consultant for the Client in the course of the Services shall be confidential and become and remain the absolute property of the Client. The Consultant shall, not later than upon termination or expiration of this Contract, deliver all such data and other supporting material to the Client, together with a detailed inventory thereof. 26.2. If license agreements are necessary or appropriate between the Consultant and third parties for purposes of development of the plans, drawings, specifications, designs, databases, other documents and software, the Consultant shall obtain the Client's prior written approval to such agreements, and the Client shall be entitled at its discretion to require recovering the expenses related to the development of the program(s) concerned.
27.Code of Ethics	27.1. The Consultant and its sub-consultants are bound to follow the Code of Ethics issued by the Client or Public Procurement Regulatory Authority.
D. Consultant's Experts and Sub-Consultants	
28.Description of Key Experts	28.1. The detail of Key Experts is given in Appendix B.
29.Replacement of Key Experts	29.1. Except as the Client may otherwise agree in writing, no changes shall be made in the Key Experts. 29.2. Notwithstanding the above, the substitution of Key Experts during Contract execution may be considered only based on the Consultant's written request and due to circumstances outside the reasonable control of the Consultant, including but not limited to death or medical incapacity. In such case, the Consultant shall forthwith provide as a replacement, a person of equivalent or

	better qualifications and experience, and at the same rate of remuneration.
30. Removal of Experts	30.1. If the Client finds that any of the Experts has committed serious misconduct or has been charged with having committed a criminal action, or shall the Client determine that a Consultant's Expert has engaged in Fraud and Corruption while performing the Services, the Consultant shall, at the Client's written request, provide a replacement. 30.2. In the event that any of Key Experts, Non-Key Experts is found by the Client to be incompetent or incapable in discharging assigned duties, the Client, specifying the grounds therefore, may request the Consultant to provide a replacement. 30.3. Any replacement of the removed Experts shall possess better qualifications and experience and shall be acceptable to the Client. 30.4. The Consultant shall bear all costs arising out of or incidental to any removal and/or replacement of such Experts.
E. Obligations of the Client	
31. Assistance to the Consultant	31.1. Unless otherwise specified in the SCC, the Client shall use its best efforts to: a) Assist the Consultant by providing requisite information / documents as shall be necessary to enable the Consultant to perform the Services. b) Provide to the Consultant any such other assistance as may be specified in the SCC.
32. Change in the Applicable Law Related to Taxes and Duties	32.1. If, after the date of this Contract, there is any change in the applicable laws of Pakistan with respect to taxes and duties which increases or decreases the cost incurred by the Consultant in performing the Services, then the contract price shall be adjusted accordingly by agreement between the Parties hereto, and corresponding adjustments shall be made to the contract price specified in Clause GCC 34.1.
33. Payment Obligation	33.1. In consideration of the Services performed by the Consultant under this Contract, the Client shall make such payments to the Consultant and in such manner as is provided by GCC F below.
F. Payments to the Consultant	
34. Contract Price	34.1. The Contract price is fixed and is set forth in the SCC. 34.2. Any change to the Contract price specified in Clause 34.1 can be made only if the Parties have agreed to the revised scope of Services pursuant to Clause GCC 15 and have amended in writing the Terms of Reference in Appendix A.
35. Taxes and Duties	35.1. The Consultant, Sub-consultants and Experts are responsible for meeting any and all tax liabilities arising out of the Contract unless it is stated otherwise in the SCC.

	35.2. As an exception to the above and as stated in the SCC , all local identifiable indirect taxes (itemized and finalized at Contract negotiations) are reimbursed to the Consultant or are paid by the Client on behalf of the Consultant.
36.Currency of Payment	36.1. Any payment under this Contract shall be made in the currency specified in the SCC .
37.Mode of Billing and Payment	37.1. Billings and payments in respect of the Services shall be made as follows: 37.2. The total payments under this Contract shall not exceed the Contract price set forth in Clause GCC 34.1. 37.3. The payments under this Contract shall be made in lump-sum installments against deliverables specified in Appendix A or as mentioned in SCC. The payments will be made according to the payment schedule stated in the SCC. 37.4. The Lump-Sum Installment Payments. The Client shall pay the Consultant within thirty (30) days after the receipt by the Client of the deliverable(s) and the cover invoice for the related lump-sum installment payment. The payment can be withheld if the Client does not approve the submitted deliverable(s) as satisfactory in which case the Client shall provide comments to the Consultant within the same thirty (30) days period. The Consultant shall thereupon promptly make any necessary corrections, and thereafter the foregoing process shall be repeated. 37.5. All payments under this Contract shall be made to the accounts of the Consultant specified in the SCC. 37.6. With the exception of the final payment, payments do not constitute acceptance of the whole Services nor relieve the Consultant of any obligations hereunder.
G. Settlement of Disputes	
38.Amicable Settlement	38.1. In case of any dispute arises between the client and consultant (hereinafter referred to as parties) in connection with or arising out of the contract, the dispute shall be resolved amicably by the parties. 38.2. In case if the parties fail to resolve the dispute amicably, such dispute shall be resolved through Arbitration in accordance with Arbitration Act 1940. 38.3. Notwithstanding any reference to the arbitration herein, the parties shall continue to perform their respective obligations under the Contract unless they otherwise agree that the Client shall pay the Consultant any monies due the Consultant.
H. Performance Guarantee	
39. Performance Guarantee	39.1. The Most Advantageous Consultant shall provide Performance Guarantee to the Client no later than twenty-eight (28) days from the date of Notification of Award. The Performance Guarantee shall



	be issued in an amount and form by a Commercial Bank acceptable to the Client and denominated in the currency in which the Contract Price is payable.
40.Liquidated Damages	40.1. The Consultant shall pay liquidated damages to the Client at the rate stated in the SCC. The total amount of liquidated damages shall not exceed the amount defined in the SCC. The Client may deduct liquidated damages from payments due to the consultant. Payment of liquidated damages shall not affect the Consultant's liabilities.

Special Conditions of Contract

GCC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of the Contract
1.1(a) and 3.1	The Contract shall be construed in accordance with the laws of the Islamic Republic of Pakistan.
4.1	The language is: Urdu/English
6.1 and 6.2	The addresses are: Client: Attention: E-mail (where permitted): Consultant: Attention: E-mail (where permitted) :
8.1	Joint Venture is Not Applicable .
9.1	The Authorized Representatives are: For the Client: <i>[name, title]</i> For the Consultant: <i>[name, title]</i>
11.1	The contract will be effective from the date of signing of contract.
12.1	Commencement of Services: <u>Fifteen (15) days</u> from the date of the signing of the contract. Confirmation of Key Experts' availability to start the Assignment shall be submitted to the Client in writing as a written statement signed by each Key Expert.
13.1	Expiration of Contract: <u>dd-mm-yyyy</u>
34.1 & 34.2	The contract price is: _____ The contract amount "is not" subject to price adjustment. However, any subsequent legislation enacted, changes in the rate of any indirect tax, levy of additional tax or duty during the currency of contract that impacts the contract price would be equally accounted for by both the parties i.e. in case of increase or decrease in the rates of the said taxes and duties or levy of any new tax or duty, the contract price would be adjusted accordingly.
36.1	Payment will be made in Pak. Rupees.

GCC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of the Contract																
37.3	The currency of payment shall be same as the currency of the proposal (PKR). The payments, will be made according to the following payment schedule: <table data-bbox="358 342 1377 663"> <tr> <th>Payment Criteria</th><th>% of Contract Price</th></tr> <tr> <td>Inception Report</td><td>25%</td></tr> <tr> <td>Final Report (External Stakeholder Survey)</td><td>15%</td></tr> <tr> <td>Final Report (Customer Satisfaction Survey)</td><td>15%</td></tr> <tr> <td>Final Report (Public Perception Survey on Banknote Quality)</td><td>15%</td></tr> <tr> <td>Final Consolidated Report</td><td>15%</td></tr> <tr> <td>Review of Final Consolidated Report and Presentation</td><td>15%</td></tr> <tr> <td>Total</td><td>100%</td></tr> </table> Note: Amount is percentage (%) of lump sum contract price and all the payments shall be subject to verification of deliverables by an authorized official(s) of FISD-SBP BSC.	Payment Criteria	% of Contract Price	Inception Report	25%	Final Report (External Stakeholder Survey)	15%	Final Report (Customer Satisfaction Survey)	15%	Final Report (Public Perception Survey on Banknote Quality)	15%	Final Consolidated Report	15%	Review of Final Consolidated Report and Presentation	15%	Total	100%
Payment Criteria	% of Contract Price																
Inception Report	25%																
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Final Report (Customer Satisfaction Survey)	15%																
Final Report (Public Perception Survey on Banknote Quality)	15%																
Final Consolidated Report	15%																
Review of Final Consolidated Report and Presentation	15%																
Total	100%																
37.5	Following account detail to be provided; <table data-bbox="326 863 1398 936"> <tr> <td>Account Title</td><td></td></tr> <tr> <td>IBAN</td><td></td></tr> </table> The Client may require additional details for internal supplier creation as per its approved format.	Account Title		IBAN													
Account Title																	
IBAN																	
38	Dispute Resolution: In case of a dispute arising between the Parties regarding the terms under this Agreement, if not resolved amicably, shall be referred to arbitration in accordance with the Arbitration Act, 1940 of Pakistan.																
39	Performance Guarantee @5% of the total contract amount in the shape of a Pay Order /Bank Draft/ Call Deposit or an un-conditional Bank Guarantee that must remain valid Twenty Eight (28) days beyond the contract's expiry																
40	Client can impose liquidated damages @ 0.01% of contract price in case of non-compliance of any requirement defined in Terms of Reference. Decision of the Client for imposition of liquidated damages will be final and binding on the consultant. The maximum amount of liquidated damages is 10% of the cost quoted by the consultant. Once the maximum amount is reached, the Client may consider termination of the contract.																

Appendices

- **Appendix A:** Terms of Reference
- **Appendix B:** Key Experts
- **Appendix C:** Contract Price
- **Appendix D:** Payment Schedule
- **Appendix E:** Notification of Award
- **Appendix F:** Acceptance Letter
- **Appendix G:** Integrity Pact
- **Appendix H:** Non-Disclosure Agreement (NDA)
- **Appendix I:** Form for Bank Guarantee

*Insert the text based on the **Section VI (Terms of Reference)** of the ITC in the RFP.*

APPENDIX B - KEY EXPERTS

Insert a table based on Form TECH-5 of the Consultant's Technical Proposal.



APPENDIX D – PAYMENT SCHEDULE

Payment Criteria	% of Contract Price
Inception Report	25%
Final Report (External Stakeholder Survey)	15%
Final Report (Customer Satisfaction Survey)	15%
Final Report (Public Perception Survey on Banknote Quality)	15%
Final Consolidated Report	15%
Review of Final Consolidated Report and Presentation	15%
Total	100%

Note: Amount is percentage (%) of lump sum contract price and all the payments shall be subject to verification of deliverables by an authorized official(s) of FISD-SBP BSC.



Over Stamp Paper

Integrity Pact pursuant to Rule 7 Public Procurement Rules 2004
**Declaration of Fees, Commissions and Brokerage, etc. Payable by the Suppliers of Goods,
Services & Works**

(Name of the Highest Ranked Consultant) hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege, or other obligation or benefit from the Government of Pakistan (GoP) 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 the Highest Ranked Consultant)** represents and warrants that it has fully declared the brokerage, commission, fees, etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or 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 the Highest Ranked Consultant) certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

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

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

Over Stamp Paper

Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction

THIS AGREEMENT made on _____ between **SBP Banking Services Corporation** having its registered office on I.I Chundrigar Road, Pakistan hereinafter referred to as the **DISCLOSING PARTY**

-and-

The **(Name of the Highest Ranked Consultant)** a company having its registered office at -----, hereinafter referred to as the **RECEIVING PARTY** the (hereinafter together referred to as "the parties")

WHEREAS, the parties have entered into a contract titled *Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders' Satisfaction* (hereinafter referred to as contract) and believe that they would mutually benefit by sharing certain **Confidential/Proprietary Information** (as defined herein) and believe it is in the interest of both the parties to ensure that all such confidential/proprietary information of the **DISCLOSING PARTY** will be safeguarded and carefully protected by the **RECEIVING PARTY**.

NOW, THEREFORE, for consideration the adequacy of which is hereby acknowledged and intending to be legally bound, the parties hereby agree as follows:

1. Purpose of this Non-Disclosure Agreement

This Non-Disclosure Agreement serves to protect all confidential information and intellectual property to which Receiving Party shall have access to and/or developed for State Bank of Pakistan (SBP).

2. Confidentiality and Acknowledgement

"Confidential Information" means any information directly or indirectly concerning, or related to them:

- Information about the activities of the SBP Banking Services Corporation.
- Information including but not limited to:
 - Policies
 - Procedures
 - Business Rules and Plans
 - Validation Checks, all project-related information
 - Process followed etc.
- Any other information that the recipient obtained from SBP Banking Services Corporation deliberately or otherwise during this exercise.

Whereas parties have agreed that the Disclosing Party has disclosed or may disclose certain confidential and proprietary information (*including, without limitation, internal policies & procedures, computer programs, technical drawings, algorithm, know-how (whether oral, in writing, machine readable or in any other form), formulas, processes, ideas (whether patent or not) and other technical, business, financial, customer and product development plans, forecast, strategies and information*



(whether electronically recorded, in writing or otherwise) which to the extent previously, presently or subsequently disclosed to the Receiving Party is hereinafter referred to as the **Confidential/Proprietary Information** of the Disclosing Party) to the Receiving Party as per the agreed scope of work. Confidential Information also includes proprietary or confidential information of any third party that may disclose such information to either party in the course of the other party's business.

The Receiving Party agrees to treat the above types of information as secret and shall not at any time for any reason is permitted to be disclosed to any person or otherwise use any unpublished information relating to the State Bank.

Further, the Receiving Party agrees:

- (i) To hold the DISCLOSING PARTY's PROPRIETARY INFORMATION in confidence and take reasonable precautions to protect such PROPRIETARY INFORMATION (including, without limitation, all precautions the RECEIVING PARTY employs with respect to its confidential materials).
- (ii) Not to divulge any such PROPRIETARY INFORMATION or any information derived therefrom to any third person.
- (iii) Not to make any use whatsoever at any time of such PROPRIETARY INFORMATION except to evaluate internally its relationship with the DISCLOSING PARTY
- (iv) Not to copy or reverse-engineer any such PROPRIETARY INFORMATION,
- (v) To provide Disclosing Party, upon request, a list of all such persons who have been given access to Confidential Information.
- (vi) Shall take the same care in protecting the Disclosing Party's Information as it takes in protecting its confidential information and in any event not less than that which a reasonable person or business would take in protecting its confidential information.
- (vii) Only disclose Information on a need-to-know basis to such of its employees, agents, and consultants as are under similar obligations of confidentiality as contained in this Agreement including, but not limited to, the use of the Information for the contract only.
- (viii) That any information shared by the disclosing party shall not be disclosed even after termination of the contract between the parties. If any disclosure is required under the applicable laws, the same shall be intimated to the disclosing party before any disclosure is made.

3. Term of agreement

This agreement shall commence as of the effective date and shall remain in full force and effect for 10 years from the effective date.

4. Remedies

The RECEIVING PARTY acknowledges that in case of breach of this Agreement, Disclosing Party may, in addition to terminating the RECEIVING PARTY consultancy contract can take other actions available to it, obtain preliminary and permanent court injunctions to stop the breach, and may also sue to recover from the Receiving Party an amount equal to the damages that may be caused by the breach together with all costs and expenses, including attorney's fees incurred by the Disclosing Party.

5. Applicable laws

This agreement shall be governed by and constructed in accordance with the laws of the Islamic Republic of Pakistan.

6. Dispute Resolution:

In case of a dispute arising between the Parties regarding the terms under this Agreement, if not resolved amicably, shall be referred to arbitration in accordance with the Arbitration Act, 1940 of Pakistan.

This Agreement constitutes the sole understanding of the parties about this subject matter and may not be amended or modified except in writing signed by each of the parties to the Agreement.

For and on behalf of the SBP Banking Services Corporation	For and on behalf of (Name of the Highest Ranked Consultant)
Authorized Representative <i>(Name, Designation/Official Stamp and Signature)</i>	Authorized Representative <i>(Name, Designation/Official Stamp and Signature)</i>
Witness 1	Witness 1
Name: _____ CNIC# _____ Signature: _____	Name: _____ CNIC# _____ Signature: _____
Witness 2	Witness 2
Name: _____ CNIC# _____ Signature: _____	Name: _____ CNIC# _____ Signature: _____

Over Stamp Paper

To:

Director,
General Services Department
SBP Banking Services Corporation
4th Floor BSC House, I. I. Chundrigar Road,
Karachi –Pakistan

WHEREAS **(Name of the Highest Ranked Consultant)** (hereinafter called “the Consultant”) has undertaken, in pursuance of Contract **RFP No. GSD (Proc. II) /FISD-Perception Survey /92181/2024** to “**Engagement of Services of a Firm for Conducting Perception Surveys for Assessing Banknotes Quality and External Stakeholders’ Satisfaction**” (hereinafter called “the Contract”).

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

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

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Consultant, up to a total of **Rs. (Figures & Words)** and we undertake to pay you, upon your first written demand declaring the Consultant to be in default under the Contract and without cavil or argument, any sum or sums within the limits of amount of Security as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This Security is valid until the ____ day of _____ 202__.

Signature and seal of the Guarantors

[name of commercial bank or financial institution]

[address]

ANNEXURE X

Organizational Surveys		
List of External Stakeholders		
No.	Name of Stakeholder	Nature of Service Provider/Facilitator
1	NIFT	Clearing services for Inward & Outward Cheques
2	Commercial Banks & NBFIs	Current Account/SGLA/Banker to the Banks
3	Central & Provincial Govt.	Safe Custody of Deposits
4	Central & Provincial Govt. (including but not limited to AG / AGPR / TO / DAO / Railway / Military / NSO / FBR / Excise / Taxation / Zakat)	Banker to the Govt.
5	PWC & Co	Annual Audit
6	BDO Ebrahim & Co	Annual Audit
7	Auditor General Pakistan	Govt. Audit
8	Finance Division, Islamabad	Cash Balance Reporting/ Release of Funds
9	Finance Department, Sindh	Cash Balance Reporting/ Release of Funds
10	Finance Department, Punjab	Cash Balance Reporting/ Release of Funds
11	Finance Department, Balochistan	Cash Balance Reporting/ Release of Funds
12	Finance Department, KP	Cash Balance Reporting/ Release of Funds
13	Finance Department, AJK	Cash balance Reporting
14	Accountant General (Punjab, Sindh, KP, Balochistan, GB, AJK)	Cash Balance Reporting/ inter-government adjustments
15	AGPR (Islamabad, Karachi, Lahore, Quetta, Peshawar, Gilgit)	Cash Balance Reporting/ inter-government adjustments
16	Pakistan Railways	Cash Balance Reporting/ inter-government adjustments
17	Ministry of Foreign Affairs (MOFA)	Correspondence for Verification of Customers Affidavits
18	Commercial Banks	Processing of unclaimed deposits cases
19	DFIs	Processing of unclaimed deposits cases
20	CDNS	Provides instructions /advice / circulars pertaining to Operations of NSS. Obtains reports pertaining to prize bond & NSS operations.
21	MoF	
22	Pakistan Railways	Provides transportation for remittance
23	Police	Provides security for remittance
24	SOS	Provides cash in transit service
25	Currency Contractor	Communication regarding currency operations
26	PSPC	Printing facility for banknotes, prize bonds, saving certificates, forms, etc.
27	NADRA	VERISYS & BIOSYS Service
28	Commercial Banks	Obtains instructions / advice / circulars pertaining to operations of NSS & currency.
29	Soulco Pakistan Pvt. Ltd.	Supply and Service Provider
30	Perfect ref & Elect serv	Supply and Service Provider
31	Ayan traders	Supply and Service Provider
32	Secure tech	Supply and Service Provider



33	Al Nokhba General contracting	Supply and Service Provider
34	Al-Rehman enterprises	Supply and Service Provider
35	Brian enterprise	Supply and Service Provider
36	Baari enterprises	Supply and Service Provider
37	Greaves Airconditioning	AC repair and Maintenance
38	Ehsan International Gases	Supply provider
39	Rahma Engineering services	Supply and Service Provider
40	S. M Jaffer & co.	Diesel Generator Supply and Services
41	Marquise Link	Supply and Service Provider
42	Iceberg Industries	Outsource Contractor
43	SMR Associate (Pvt) Ltd	Outsource Contractor, supply and service provider
44	Top Cool Air Conditioning	Outsource Contractor
45	Al Hamd Traders	Supply and Service Provider
46	Smart Power Systems Pvt Ltd	Supply and Service Provider
47	Al-Jadid Construction	Supply and Service Provider
48	Adeel Enterprises	Supply and Service Provider
49	Al Rehman Enterprises	Supply and Service Provider
50	Target Scientific Laboratory Pvt. Ltd.	Oil Testing of Transformers
51	Brian Enterprises	Supply and Service Provider
52	Green Appliances Pvt. Ltd.	Supplier of AC's
53	Reliance Engineering Services	Operation and Maintenance of Lifts
54	Breeze Marketing	Engineering Services
55	Akber Ali & Sons	Supply and Service Provider
56	Jay Ray & Associates	Civil Works and Services
57	Ayan Trader	Supply and Service Provider
58	Tahir Engineers & Contractors	Engineering Works and Services
59	Abia Engineering	Engineering Works and Services
60	Waterseal Corporation	Waterproof services
61	Young Associates	Consultant
62	Pak Multi Services	Janitorial Services and Gardening Services
63	Swift Property management services Pvt Ltd	Janitorial Services and Gardening Services
64	Mus international	Fumigation Services
65	Pestrap Pvt. Ltd.	Fumigation Services
66	CM Pak Ltd	Telephone Services
67	PTCL	Telephone and Internet Services
68	NTC	Telephone Services
69	Cyber Internet	Internet Provider
70	AA Network	Internet Provider
71	PPRA	Procurement Authority
72	News Publication Private Limited	Newspaper Publication of Engineering Tenders
73	Daily Ausaf Pvt. Ltd.	Newspaper Publication of Engineering Tenders

74	Super Vision Pvt Ltd	Newspaper Publication of Engineering Tenders
75	Daily Sahafat Islamabad	Newspaper Publication of Engineering Tenders
76	Daily Sarkaar Islamabad	Newspaper Publication of Engineering Tenders
77	Daily Outcome	Newspaper Publication of Engineering Tenders
78	Awami Awaz	Newspaper Publication of Engineering Tenders
79	Express Publication	Newspaper Publication of Engineering Tenders
80	Jehan Publication	Newspaper Publication of Engineering Tenders
81	Patel decoration services	Decoration Services
82	Darga Noor Pur Nursery	Providing Plants
83	XPO Advertising Marketing and Event Solutions	Advertising and Marketing Agency
84	National Logistic Cell	Supply of sweet water at various premises at SBP
85	K-Electric	Providing Electricity
86	SSGC	Providing Gas Services
87	Karachi Water and Sewerage Board	Providing Water Services
88	Pakistan Beverage Limited	Drinking Water Supplier
89	Ziafco Engineers and contractors	Engineering Works and Services
90	Outriders Pvt Ltd	Janitorial Services
91	Greaves Pakistan Pvt Ltd	Outsource Contractor and service provider
92	Expert Tech Solutions	Supply and Service Provider
93	NESPAK	Consultant
94	Arham Associate	Construction Services
95	Amal Trader	Diesel Provider
96	National Oil Trader	Diesel Provider
97	Fabtech Services	Supply and Service Provider
98	Usman Builder	Civil Works and Services
99	Amisco	Supply and Service Provider
100	Sky air Marketing	AC Provider
101	Kamran Brothers	Civil Works and Services
102	Muhammad Ali & Brothers	Civil Works and Services
103	H&S Construction	Civil Works and Services
104	Cool Equipment	Electrical and Mechanical Services
105	Tariq & Brothers	Water Tanker Services
106	Ahmed Hussain Jagirani	Civil Works and Services
107	Electrosystem Pvt. Ltd.	Electrical and Mechanical Services
108	Fahad Khan Co.	Civil Works and Services
109	Bahria Foundation	Civil Works and Services
110	Eleken Associates	Electrical and Mechanical Services
111	Avent Garde	Civil Works and Services
112	Aaqib Builders	Civil Works and Services
113	Sound Engineering	Electrical and Mechanical Services
114	Insiyabi Pakistan Pvt. Ltd.	Electrical and Mechanical Services



115	Lawyers	Adjudication
116	Commercial Banks/Banker	Adjudication
117	Exporters	Adjudication
118	FERAB	Legal Assistance
119	High Court	Legal Assistance
120	Commercial Banks	Facilitating business entities for FX transactions under SBP regulations and reporting all FX data to SBP
121	Business Entities	All entities conducting any FX transaction including Companies & Individuals
122	Shipping Companies	Issuing shipping documents which are required for trade operations & monitoring
123	Govt. Ministries	PM Office, Ministry of Interior, Ministry of IT & Telecom, Ministry of Commerce, Ministry of Food & Production etc.; correspondence for data acquisition & verification
124	FBR/Pakistan Customs/PSW	Govt. authority engaged in goods trade; sharing & receiving data from SBP
125	Trade Development Authority of Pakistan (TDAP)	Data acquisition, dispute resolution etc.
126	FIA	Correspondence regarding fraud related cases
127	Financial Monitoring Unit	Correspondence regarding STRs
128	Chambers of Commerce	Representative bodies of businesses often engaged for FX related initiatives & actions
129	Trade Associations	Representative bodies of traders
130	Board of Investment	
131	External Legal Counsels/office of the attorney for Pakistan	Facilitating external legal counsels regarding FX related litigation cases to defend the interests of the bank.
132	Commercial Banks & NBFIs	Subsidy Claims Partner in implementation of various FI initiatives including financial literacy and access to finance
133	Ministry of Finance	Subsidy Claims
134	AGPR	Subsidy Claims
135	Agri Extension Dept.	Collaboration and Coordination
136	Livestock and Fisheries Dept.	Collaboration and Coordination
137	Revenue Dept.	Management of Land Record
138	Agri Techs	Consultation & application of modern Tech
139	Academia & Research Institutes	Consultation & Research
140	National Government Organizations	Collaborate for sustainable financial inclusion initiatives and activities
141	International Organizations	Collaborate for sustainable financial inclusion initiatives and activities
142	DFIs	Target Monitoring & Management of SBP Refinance Scheme
143	Sindh Enterprise Development Fund (SEDF)	Management of Funds
144	Exporters	Complaint Handling/Grievances
145	Private Organizations	Awareness sessions and consultation to enhance outreach
146	Local networks, incl. NGOs, etc.	Assist in mobilizing participants for FISD awareness sessions

147	Chambers, etc.	Assist in mobilizing participants for FSD awareness sessions
148	Consultants	Surveys/studies/assessments such as compensation and workload exercise are conducted through external consultants.
149	Universities	To engage interns, arrange professional trainings and promote the bank among the talent in market.
150	Legal Advisors	Engaged to assist in HR related litigations.
151	Public Procurement Regulatory Authority	Regulator/Facilitator for procurement.
152	Prime Human Resource Services (Pvt.) Ltd.	Service Provider
153	CATCOS (Pvt.) Ltd.	Service Provider
154	Imran Enterprises	Service Provider
155	State Life Insurance Corporation of Pakistan	Service Provider
156	Safety & Security Services	Service Provider
157	Task Team, FIIP, World Bank	Stakeholder
158	Ministry of Finance, GOP	Stakeholder
159	Pakistan Remittance Initiative	Being facilitated in provision of outsourced services
160	Deposit Protection Corporation	Being facilitated in provision of outsourced services
161	PSPC	Procurement facilitation, if any
162	NIBAF	Procurement facilitation, if any
163	Various other service providers for various support services	Service Provider
164	RBS Associates (Pvt.) Ltd.	Service Provider
165	Engineering Pakistan International (Pvt.) Ltd.	Service Provider
166	Amir Evaluators and Consultants	Service Provider
167	International Design Group	Service Provider
168	Zafar Iqbal & Company	Service Provider
169	Mujeeb-ur-Rehman Associates	Service Provider
170	Iqbal A. Nanjee Company	Service Provider
171	Harvester Services Pvt. Ltd	Service Provider
172	National Insurance Company Limited	Service Provider
