



Request for Proposal

Appointment of I.T. Consultant to Review Existing Core Banking System

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1. OBJECTIVE

Sindh Bank Limited (SNDB) is seeking consultancy services for carrying out detailed review and assessment of the Bank's Core Banking Conventional, Islamic and Associated Applications (CBS) such as trade finance, treasury, loan modules, fixed assets, HRM etc in order to meet the following objectives:

- Be at par or above the peer banks to provide / offer banking products & services
- Improving customer satisfaction;
- Alignment with business objectives and legal/regulatory requirements;
- Well-integrated applications environment, including MIS for internal and regulatory reporting;
- High availability and quality services for all stakeholders (External, Internal); with best / optimum performance handling large number of transactions particularly on B2P funds & G2P funds distribution;
- Use of latest technology for providing services;
- Highly customizable and flexible applications to cater to the frequent changes in the rules and regulations;
- Compatibility with national / international standards;
- Security features and controls as per global best IT governance practices;and
- Architectural Fitness/ Functional flexibility / Functional reliability / Usability and efficiency / Configurability and long-term supportability.
- Review / assessment of ADCs and payment system included but not limited to card systems, RTGS, SWIFT, Internet / mobile banking and branchless banking.

Purpose of this exercise is to make an informed decision with regard to following:-

- I. Continue with the same Core Banking System (Conventional and Islamic)with few changes;
- II. Perform / Update existing system to cater all the existing and future needs of the bank ; and
- III. Procurement of off-the-shelf new banking solution.

If warranted by the review/assessment, provide guidance to the Bank in the selection of an appropriate Core Banking System (CBS) Conventional & Islamic and associated modules, keeping in view the above-stated objectives.

2. SCOPE OF WORK

In order to achieve the above stated objectives, Sindh Bank intends to appoint well reputed Consulting firms, with required competence and proven track record of carrying out similar assignments/engagements.

Due to the highly technical/complex nature of the engagement as well as the need to perform a detailed review and assessment of the existing Core Banking & associated Applications (CBS), SNDB expects the Bidder(s) to commit competent resources to carry out this engagement.

The scope of work for this engagement is provided below:

1. Perform analysis and review of SNDB's business, operational and control requirement vis-a-vis functionalities available in the CBS;
2. Review CBS system support 24x7 for real time transactions via ATM, Internet, mobile banking and other current and emerging digital channels;

3. CBS readiness for integration with third party/in-house application(s) including assessment of existing integration components and how sufficient these components are in achieving services integration;
4. Perform a review of bank's Business and IT Strategy, and other existing/emerging e-banking technologies (not included therein) and determine whether the CBS provides a suitable platform for hosting such services and fulfill Bank's future needs;
5. Conduct assessment of business process controls with respect to State Bank of Pakistan's (SBP) Regulations and Guidelines;
6. Sindh bank has several associate systems with the core banking application such as treasury, trade finance, fixed assets, human resource management, Islamic pool management, central processing unit for account opening, call center etc. Bidder should conduct walkthrough testing of all associated system(s) with core banking application, and to determine if these are adequately implemented and documented;
7. Perform and review CBS application(s) architecture, analyze the application(s) logic flows, according to best practices and evaluate the information security controls in place;
8. Review of Security Controls implemented over the core banking and associated applications, database (i.e. Logical security controls, user management process, systems administration, access control measures, login process, sessions handling, cookies, input validations, hardening etc.) preferably using application security testing (AST) and other tools (as per best practices and regulatory authority (SBP) guidelines); and
9. Any other tasks which might not be mentioned explicitly in this Request for Proposal (RFP) but are necessary from the Bidder's perspective (industry best practices) to meet the objectives of this tender.
10. Review and assessment of the existing IT systems, including alternate delivery channels (ADCs), payment systems, card systems, RTGS, SWIFT, branchless banking and internet/mobile/SMS banking etc.

Deliverables:

The Bidder, as a minimum, is expected to deliver the following.

1. Gaps analysis report of business requirements and current status/functionality available in core banking and associated systems;
2. Gaps analysis report identifying security and control shortcomings, as per SBP guidelines and industry best practices;
3. Gaps analysis report identifying whether the core banking Conventional, Islamic and associated applications, support real time transactions via, ATM, mobile banking, internet banking and other digital channels;
4. Gaps analysis report identifying integration of core banking Conventional, Islamic application with other third party/In-house applications and whether existing components are sufficient in achieving the services;
5. Gaps analysis report identifying whether the existing CBS will be able to fulfil Bank's future business & IT plans and strategy for addressing and fulfilling such requirements;

6. Gaps analysis report identifying business process and controls as per SBP regulations and guidelines;
7. Gaps analysis report identifying associated systems are adequately implemented and documented with core banking system Conventional, Islamic;
8. Gaps analysis report on application architecture, logic flow, security measure are according to the best practices;
9. Gaps analysis report identifying security controls implemented in core banking system (i.e. database, logical security controls, user management process, systems administration, access control measures, login process, sessions handling, cookies, input validations, hardening etc.);
10. Comprehensive report with cost / benefit analysis based on the three scenarios mentioned above under Objectives, to enable the management to make a decision; and
11. Recommendation to fill the gaps identified with respect to future technology in Banking Sector, on what to keep, what to discard and, more importantly, on how to allocate future IT investments
12. Gaps analysis report of of ADCs and payment system, RTGS, SWIFT, Internet / mobile banking branchless banking.

3. EVALUATION CRITERIA AND SCORING SYSTEM

Mandatory Requirements

Following are the mandatory requirements; failing to meet which will lead to disqualification of the Bidder:

- Experience of the Bidding Firm from its date of incorporation/registration on the last date for Submission of Bids must be at least 5 years of local or international experience of projects of similar nature; and
- The Bidder must be registered as Active taxpayer and is required to submit evidence of such registration in Pakistan. (Not required if Bidder is registered outside Pakistan).
- The Bidder must be a profit-making organization for the last three years with annual turnover not less than PKR 10 Million (per year). The Bidder should provide a copy of last three years audited financial statements, including sales revenue and net profit figures for the last three (3) years.

Technical Evaluation:

S. No

Technical Domain Description

Company Profile

Detailed company profile; Company must have at least One operational/partner office in Karachi, Pakistan;

Management Structure (Senior management, Managers, Team Lead(s); Number of Full Time Employees

Capability Credentials

The Bidder should have a track record of Core Banking Applications review/assessment of scheduled Banks in Pakistan. Following minimum (but not limited to) information of at projects of similar nature should be provided:

- Name of the client;
- Project Start and Completion dates;
- Project Team Details;
- Certificate of completion of Project (signed by the client).
-

Team Profiling

The Bidder(s) are required to propose the project team having experience in review/assessment of Core Banking Application(s) and associated infrastructure with extensive knowledge about commercial banking needs and project management.

Detailed CVs of the resources with their previous experience in Core Banking Application review are required to be submitted. SNDB may invite the Engagement staff for interview sessions to assess their capabilities in relevant areas.

Tools & Methodologies

The Bidder must provide a high-level time based execution plan and demonstration keeping in view the detailed scope of work. Chronology of activities for each phase with sufficient details would be required to assess the Interested Party's competency.

The Bidder must provide their detailed methodology and approach towards Core Banking Application and related infrastructure assessment.

SNDB will review each Technical Proposal to determine compliance with mandatory requirements as stated above. SNDB reserves the right, at its sole discretion, to request bidder for clarification of a Technical Proposal or to conduct discussions related thereto with any or all bidders. Any such clarification or discussion shall be limited to specific sections of the proposal identified by SNDB. The subject bidder shall put any resulting clarification in writing as may be required by SNDB.

Evaluation Criteria

The evaluation of the technical and financial bids shall be held under the Quality and Cost Based Selection (QCBS). The total score of the technical and financial evaluation shall be 100, out of which 70% weight-age shall be for the technical and remaining 30% weight-age shall be for the financial.

1. Evaluation of Technical Proposals

1.1 The Technical Proposal will be evaluated on the basis of Consultants' relevant experience, its understanding of assignment, proposed methodology, financial capability and work plan, the experience of Key Professional Staff. Only those Consultants' whose Technical Proposals score 70 marks or more shall qualify for further consideration, and shall be ranked from highest to lowest on basis of their raw technical score (RTS). Financial proposals of those Consultants who secure less than 70 marks shall be returned un-opened to the firm/Consortium.

1.2 The total score of the technical and financial evaluation shall be 100, out of which 70% weight-age shall be for the technical and remaining 30% weight-age shall be allocated to the financial evaluation.

1.3 The technical proposals shall be assigned marks/ score without weight-age as RTS on the basis of the criteria mentioned at Section 6B.

1.4 The final technical score (TSw) shall be calculated in the following manner: $TSw = RTS \times 0.70$.

2. Financial Bid opening

- 2.1 A public Financial Bid opening shall be held at the time, date and venue which shall be communicated to all technically qualified Bidder(s).
- 2.2 Confirm submission of bid security shall be checked first. In case the bid security is not submitted along with the financial proposal in the same sealed envelope, such proposal(s) shall be rejected without being evaluated.
- 2.3 The financial proposals shall first be checked for arithmetic errors. Financial scores shall be computed on the basis of following formula: $FS = 100 \times (RFS_{min}/RFS)$. Where 'RFS min' is the lowest bid price and 'RFS' is the bid price of the proposal under consideration. The financial scores thus obtained shall be assigned weight-age (30%) and final weighted score will be arrived at $FSw = FS \times 0.30$, FSw is weighted financial score.

Combined Score

- 2.4 The combined technical and financial proposal (CS) shall be calculated in the following manner, namely: $CS = TS_w + FSw$.
- 2.5 Bid obtaining maximum combined score shall be declared as the Best Evaluated Bid and the Consultants offering the Best Evaluated Bid shall be declared as the successful Bidder and issued Letter of Acceptance, containing invitation for contract negotiation. Any factor having a bearing on the quoted price shall not be subject to negotiations.
- 2.6 The agreement shall however, be signed after getting the same duly vetted and approved from the competent authority.

Technical Proposal Scoring Sheet

The Technical Proposal will be evaluated on the basis of the criteria given below:

No.	Evaluation Factors and Description	Marks Obtained	Total Marks	Max Marks	Total Marks and Distribution ranking
1	Organization Financial Strength (audited accounts to be provided as evidence)		20	20	Firm has more than Rs. 20 million annual Turnover for last Three (03) years
				15	Firm has more than Rs. 15 million annual Turnover for last Three (03)
				10	Firm has more than Rs. 10 million annual Turnover for last Three (03)
2	Similar projects completed within the last 5 years		30	30	Five or more projects
				20	Three-Four projects
				10	One-Two projects

No.	Evaluation Factors and Description	Marks Obtained	Total Marks	Max Marks	Total Marks and Distribution ranking
	PROJECT TEAM				Weightage
3	Allocated Project Manager Experience in related projects with proofs and certificates				Designated Project Team's experience of successfully handling related projects with proof and certificate to be reviewed and assigned by Technical Evaluation Committee by reviewing CVs, details of completed projects, relevant documents and other means.
3	Team Leader		15		Qualification: Chartered Accountant or Masters in Computer Science (10 marks) ACCA or Bachelors in Computer Science/IT Related (5 marks) Relevant Experience Experience of working on Core Banking Applications 7-10 years 5 marks 5-7 years 3 marks Less than 5 years 2 marks
4	IS Auditor		15		Qualification: Chartered Accountant or Masters in Computer Science (10 marks) ACCA or Bachelors in Computer Science/IT Related (5 marks) Relevant Experience Experience of working in Chartered Accounting firm 7-10 years 5 marks 5-7 years 3 marks Less than 5 years 2 marks
5	Understanding of the Assignment and Proposed Methodology (presentation will be required)		20	6	Appreciation of TOR and understanding of the assignment
				7	Proposed Methodology
				7	Work Plan and Manning Schedule

* In the dedicated Project Team for this project one member must be Chartered Accountant with experience of working on similar projects in commercial bank.

The Bidders will be required to make a Presentation during the Technical evaluation phase.

Financial Evaluation:

Financial proposals submitted will be evaluated according to Quality and Cost based selection under full and open competition and known market conditions.

30 points will be awarded to the lowest responsive bidder while rest of the bids will be allocated points according to following formula:

- Points of a Bidder= $(P1/ P2) * 30$

Where:

- P1= Price of Lowest Responsive Bidder
- P2= Price of the Bidder

Total Evaluation:

Description	Score Percentage
Technical Proposal – Total	70 %
Financial Proposal – Total	30 %
Grand Total	100 %

4. Instructions to Bidders

Technical Proposal Format and Content

While preparing the Technical Proposal, the Consultants must give particular attention to the following:

- i. It is desirable that majority of the Key Professional Staff proposed be permanent employees of the firm or have an extended and stable working relationship with it.
- ii. The proposed Key Professional Staff must, at a minimum, have the experience indicated in the Evaluation Criteria as given in Section 6, preferably working under similar geographical condition.
- iii.
- iv. Alternative professional staff shall not be proposed, and only one curriculum vitae (CV) shall be submitted for each position.

The Technical Proposal shall provide the following information using the attached Standard Forms (Section 3):

- i. A brief description of the Consultant organization and an outline of recent experience on assignments (Form Tech-2) of a similar nature. For each assignment, the outline should indicate, inter alia, the profiles of the staff, duration of the assignment, contract amount, and firm's involvement.
- ii. Any comments or suggestions on the Terms of Reference and on the data, a list of services, and facilities to be provided by the Procuring Agency (Form Tech-3).
- iii. A detailed description of the proposed methodology, work plan for performing the assignment, staffing (Form Tech-4).
- iv. The list of the proposed Key Professional Staff team by specialty, the tasks that would be assigned to each staff team member, and their timing (Form Tech-5).
- v. CVs recently signed by the proposed Key Professional Staff and the authorized representative submitting the Proposal (Form Tech-6). Key information should include number of years of relevant experience and degree of responsibility held in various assignments.
- vi. Any additional information requested in the Data Sheet.

The Technical Proposal shall not include any financial information.

Financial Proposals

The Financial Proposal shall be prepared using the attached Standard Forms (FIN-1 and FIN-2). It shall list all costs associated with the Assignment. All activities and items described in the Technical Proposal must be priced separately; activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the prices of other activities or items.

5. CONDITIONS OF CONTRACT

5.1 Definitions

In this Contract, the following terms shall be interpreted as indicated:

“Applicable Law” means the Sindh Public Procurement Act 2009 and the Sindh Public Procurement Rules 2010(Amended 2019).

“Procuring Agency” or “PA” means Sindh Bank Limited.

“Contract” means the Contract signed by the Parties and all the attached documents listed in it and includes the General Conditions (GC) and Special Conditions (SC).

“Contract Price” means the price to be paid for the performance of the Services.

“Effective Date” means the date on which this Contract comes into force.

“GC” mean these General Conditions of Contract.

“Currency” means Pak Rupees.

“Member” means any of the entities that make up the joint venture/consortium/association, and “Members” means all these entities.

“Party” means the PA , as the case may be, and “Parties” means both of them.

“Personnel” means person(s) hired by the Bidder’s and assigned to the performance of Services or any part thereof.

“Services” means the services to be performed by the Bidder’s pursuant to this Contract, as described in the scope of services.

“In writing” means communicated in written form with proof of receipt.

5.2 Law Governing Contract

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the laws of the Islamic Republic of Pakistan.

5.3 Notice

Any notice, request or consent required or permitted to be given or made pursuant to this Contract shall be in writing. 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 Contract.

A Party may change its address for notice hereunder by giving the other Party notice in writing of such change to the address specified in the Contract.

5.4 Authorized Representative

Any action required or permitted to be taken, and any document required or permitted to be executed under this Contract by SNDB or the selected Bidder may be taken or executed by their authorized officials.

5.5 Taxes and Duties

The appointed Bidder shall pay such direct or indirect taxes, duties, fees, and other impositions levied under the Applicable Law, the amount of which is deemed to have been included in the Contract Price.

5.6 Effectiveness of Contract

This Contract shall come into effect on the date the Contract is signed by both Parties. The date the Contract comes into effect is defined as the Effective Date.

5.7 Expiration of Contract

Unless terminated earlier pursuant to section 5.12.1 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the Contract.

5.8 Modifications or Variations

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.

5.9 Force Majeure

The failure on the part of the parties to perform their obligation under the contract will not be considered a default if such failure is the result of natural calamities, disasters and circumstances beyond the control of the parties.

5.10 No Breach of Contract

The failure of a Party to fulfil any of its obligations under the contract 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 (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

5.11 Extension of Time

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

5.12 Termination

5.12.1 Termination by SNDB

SNDB may terminate this Contract in case of the occurrence of any of the events specified in sub-sections (a) through (d) below by giving a written notice of termination to the appointed Bidder not less than fifteen (15) days' and in the case of the event referred to in (e) below, a notice of not less than thirty (15) days.

- a. If the appointed Bidder does not remedy the failure in the performance of its obligations under the Contract, within fifteen (15) days after being notified or within any further period as the SNDB may have subsequently approved in writing;
- b. If the appointed Bidder becomes insolvent or bankrupt;
- c. If the appointed Bidder, in the judgment of SNDB has engaged in corrupt or fraudulent practices in competing for or in executing the Contract;

- d. If, as the result of Force Majeure, the appointed Bidder is unable to perform a material portion of the Services for a period of not less than thirty (30) days; and
- e. If the SNDB, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

5.12.2 Termination by the Bidder

The appointed Bidder may terminate this Contract, by give a written notice to SNDB of not less than thirty (30) days', such notice to be given after the occurrence of any of the events specified below:

- a. If SNDB fails to pay any money due to the appointed Bidder pursuant to this Contract without appointed Bidder's fault.
- b. If, as the result of Force Majeure, the Bidder unable to perform a material portion of the Services for a period of not less than thirty (30) days.

5.13 Payment upon Termination

Upon termination of this Contract pursuant to sections 5.12.1 or 5.12.2, SNDB shall make the following payments to the appointed Bidder :

- a. Payment for Services satisfactorily performed prior to the effective date of termination;
- b. except in the case of termination pursuant to paragraphs (a) through (c) of section 9.12.1, reimbursement of any reasonable cost incidental to the prompt and orderly termination of the Contract.

5.14 Good Faith

The Parties undertake to act in good faith with respect to each other's rights under this Contract and to adopt all reasonable measures to ensure the realization of the objectives of this Contract.

5.15 Settlement of Disputes

5.15.1 Amicable Settlement

The Parties agree that the avoidance or early resolution of disputes is crucial for a smooth execution of the Contract and the success of the assignment. The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or its interpretation.

5.15.2 Arbitration

If SNDB and the Bidder fail to amicably settle any dispute arising out of or in connection with the Contract within ten (10) days of commencement of such informal negotiations, the dispute shall be referred to arbitration of two arbitrators, one to be appointed by each party, in accordance with the Arbitration Act, 1940. Venue of arbitration shall be Karachi, Pakistan and proceedings of arbitration shall be conducted in English.

5.15.3 Data Ownership

The data related to the Assignment including that in the Computer System in use shall at all times remain the exclusive property of SNDB. The Bidder is hereby required to transfer all necessary passwords, access codes or other information required for full access to the data to SNDB upon successful completion of the Transaction.

5.15.4 Obligations of the Service Provider

The Bidder' shall perform the Assignment and carry out their obligations hereunder with due diligence, efficiency and economy, in accordance with International Standards on Auditing, and other applicable regulations, standards etc.,

5.15.5 Conflict of Interest

The Bidder' shall hold SNDB's interests paramount, without any consideration for future work, and strictly avoid conflict with other assignments or their own corporate interests.

5.15.6 Confidentiality

Except with the prior written consent of SNDB and/or required under Law, the Bidder' and its Personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the Services, nor shall the Bidder' and its Personnel make public the recommendations formulated in the course of, or as a result of the Assignment.

5.15.7 Special Conditions of Contract

Special Conditions of Contract shall supplement the General Conditions of Contract. Whenever there is a conflict, the provisions herein shall prevail over those in the General Conditions of Contract.

5.15.8 Price

Schedule of fees / charges shall be the amount to be entered in the Contract as quoted and agreed based on the Financial Proposal submitted by the successful Bidder.

5.15.9 Contract

The contents of the formal agreement between the successful Bidder and SNDB will be vetted by the legal department of SNDB and will be signed by the representatives of SNDB and the successful Bidder.

5.15.10 Payment Terms

- Invoices will be cleared upon receiving the invoice along with necessary documentations and project
- Milestones. Incomplete claims shall be returned to vendor.
- All payments shall be made through Pay order in the Pak Rupees.
- Taxes will be deducted at source as per government rules at the time of payment.
- If the progress of the work is not to the satisfaction of the SNDB Management, SNDB Management has the right to cancel the order in accordance with the SPPRA rules.

Payment schedules

Project Phase	Payment Plan (%age of Contract Value)
Advance	20%
Core Banking Business Application & Audit Report(Gaps)	20%
Cost Benefit Analysis and Performance Testing	20%
Develop/Update Policy/Procedures and Road Map etc.	20%
Validation Audit with final assessment Report/Project Completion	10%
3 months after Completion of Project	10%

5.15.11 Complete Pricing

The respondent / bidder should mention all the charges in financial bid deem necessary to complete the scope of work, should include all incidental expenses in the project pricing. This includes travel expenses, printing or reproduction, communications, etc. Any invoices for expenses beyond those **itemized (listed)** in the RFP response will not be entertained by SNDB.

6. Submission Timeline and Location

SNDB reserves the right to modify below timeline at any time. Should the due date for proposals be changed, all prospective respondents shall be notified. The proposal must follow as per the following high level schedule.

Bids/Proposals must be delivered to the SNDB, on or before, **06/08/2020 1100 Hours** and only technical proposals will be opened on the same date at Sindh Bank, Head Office 3rd Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi 75600.

Milestone Date & Time

Milestone	Date & Time
RFP Released	14-07-2020
RFP Bid Submission Date and Time	06-08-2020 up to 1100 Hours
Opening of Technical Bids	06-08-2020 1200 Hours
Opening of Financial Bids	To be decided

As a result of this Request for Proposal, SNDB may do one of the following at its discretion:

1. Award a contract for this Request for Proposal on the basis of prescribed evaluation criteria.
2. Cancel the whole process.

7. LETTER OF INVITATION

Advertisements for Request for Proposals (RFPs) were published in the newspapers and on Sindh Public Procurement Regulatory Authority's ("Authority") website in accordance with Rules 17 and 18 of Sindh Public Procurement Rules 2010 as (Amended 2019).

Technical and Financial Proposals ('Proposals') are invited from the Interested Parties ('IPs') in accordance with the requirements of this document on the following address:

Address

SINDH BANK LTD, Head Office
Basement-2 Floor, Federation House,
Abdullah Shah Ghazi Road, Clifton
Karachi 75600
UAN 92-21-111333225

Technical and Financial Proposals ('Proposals') are invited from the Interested Parties (IPS) comprising of I.T. Consulting firms engaged in rendering professional services who meet the criteria as stipulated in this document.

8. Bid Security

SNDB shall require the Interested Parties to furnish Bid Security equal to 5% of the Financial Proposal. Bid Security shall be in the form of a pay order or demand draft or in the form of an Irrevocable Bank Guarantee issued by a commercial bank acceptable to SNDB, which shall remain valid for a period of 28 days beyond the validity period for bids.

Bid Security shall be attached with the Financial Proposal. Bidders are also required to submit affidavit that the Bid Security has been attached with the Financial Proposal.

Bid security shall be released to the unsuccessful parties once the contract is signed with the successful party or the validity period has expired.

The bid security shall be forfeited:

- If an Interest Party withdraws its bid during the period of its validity specified on the Bid Form (Annexure A); or
- In the case of successful IT Consulting firm, provided the party/parties fail to sign the contract accordingly or furnish performance security.

9. Performance Security

Within 7 days of receipt of the notification of award from SNDB, the successful IT Consulting firm shall furnish to SNDB Performance Security at the rate of 5% of the Financial proposal which shall be valid for at least ninety (90) days beyond the date of completion of contract. Performance Security shall be in the form of a pay order or demand draft or an irrevocable bank guarantee issued by a commercial bank, acceptable to SNDB.

Failure of the successful Bidder to comply with the requirement of signing of contract shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event SNDB may call for new bids.

Performance Security will be discharged by SNDB and returned to the selected IT Consulting firm not later than thirty (30) days following the date of successful completion of the firm's performance obligation under the Contract.

TECHNICAL PROPOSAL – STANDARD FORMS

Form TECH-1. Technical Proposal Submission Form

Form TECH-2. Consultant's Organization and Experience
A – Consultant's Organization
B – Consultant's Experience

Form TECH-3. Comments and Suggestions on the Terms of Reference

Form TECH-4. Description of Approach, Methodology and Work Plan for Performing the Assignment

Form TECH-5. Team Composition and Task Assignment

Form TECH-6. Curriculum Vitae (CV) for proposed Key Professional Staff

FORM TECH-1. TECHNICAL PROPOSAL SUBMISSION FORM

Date: _____

To:
Head of IT,
Sindh Bank,
Government of Sindh.

Dear Sirs:

We, the undersigned, offer to provide the consulting services for [Insert title of assignment] in accordance with your Request for Proposal dated [Insert Date] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal, and a Financial Proposal sealed under a separate envelope.

We are submitting our Proposal in association with: *[Insert a list with full name and address of each associated Consultant]*

We hereby declare that all the information and statements made in this Proposal are true and accept that any misinterpretation contained in it may lead to our disqualification.

If negotiations are held during the period of validity of the Proposal, i.e., before the date indicated in the Data Sheet, we undertake to negotiate on the basis of the proposed staff. Our Proposal is binding upon us and subject to the modifications resulting from Contract negotiations.

We undertake, if our Proposal is accepted, to initiate the consulting services related to the assignment not later than the date indicated in the Data Sheet.

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: _____

Name of Firm: _____

Address: _____

A – Consultant's Organization

[Provide here a brief (two pages) description of the background and organization of your firm/entity and each Consortium member for this assignment.]

B – Consultant's Experience

[Using the format below, provide information on each assignment for which your firm, and each associate for this assignment, was legally contracted either individually or as a corporate entity or as one of the

major companies within an association, for carrying out consulting services similar to the ones requested under this assignment.]

Assignment Name:

Country:

Location within Country :

Professional Staff Provided by your firm

Name of Client :

No. of Staff deployed by the Consultant for the assignment:

Authorized Representative:
(Name & Designation)

Telephone:

Email:

Address :

No. of Staff Months :

Start Date
(Month / Year)

Completion Date
(Month / Year)

Approx. Value of Services : (in current
PKR) :

Name of Association Firm(s) if
any :

No. of Months of Professional

Staff provided by Associated Firm(s)

Name of Senior Staff (Project Director / Coordinator, Team Leader) involved and functions performed:

Narrative Description of Project :

Description of actual services provided by your staff within the assignment:

Firm's Name: _____

On the Terms of Reference (TORs)

Due to the highly technical and business nature of this study as well as the need to perform to streamline the Bank's policies, procedures and processes, detail review and assessment of the existing infrastructure, review SNDB IT systems, including Core Banking Application, IT Infrastructure, alternate delivery channels (ADCs), payment systems, card systems, RTGS, SWIFT, Digital Banking and internet/mobile/SMS banking and etc. for compliance of "Enterprise Technology Governance & Risk Management Framework as per SBP BPRD Circular No. 5 of 2017".

Delivery & Completion Schedule

List of Services

The consultant firm shall perform all tasks / supply required deliverables and achieve relevant milestones in accordance with "Scope of Work of Consultancy Assignment" specified under "Terms of Reference (ToRs)".

Project Team for Consultancy Assignment

- The consultancy firm shall deploy a team for the consultancy assignment, in the premises of Sindh Bank Head office Karachi.
- The consultancy firm shall deploy the same team which has been proposed in the bid. The team shall remain un-changed during currency of the consultancy contract with successful bidder. If any change in project team becomes unavoidable, the consultant firm shall provide replacement having similar qualification, skills and experience duly approved by procuring agency.

Timelines of Consultancy Assignment

- The consultancy firm shall complete the assignment as soon as possible
 - a. Phase 01: Preferably not later than 2 month from award of contract.
 - b. Phase 02: Preferably not later than 3 months from award of contract.
- A bid shall be rejected if more than 6 months are proposed as total timelines of the consultancy assignment.
- The timelines shall be followed in letter & spirit and delivery of services shall be made in timely manner however, at any time during performance of the Contract, if the Consultant encounter conditions

Understanding of the Assignment

FORM TECH-4. DESCRIPTION OF APPROACH, METHODOLOGY AND WORK PLAN FOR PERFORMING THE ASSIGNMENT

The approach and methodology will be detailed precisely under the following topics.

[Technical approach, methodology and work plan are key components of the Technical Proposal. You are suggested to present your Technical Proposal divided into the following three chapters:

- 1) **Technical Approach and Methodology.** *In this chapter you should explain your understanding of the objectives of the assignment, approach to the services, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach.*
- 2) **Work Plan.** *In this chapter you should propose the main activities of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Procuring Agency), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents, including reports, drawings, and tables to be delivered as final output, should be included here. The work plan should be consistent with the Work Schedule of Form-VIII.*
- 3) **Organization and Staffing.** *In this chapter you should propose the structure and composition of your team. You should list the main disciplines of the assignment, the key expert responsible, and proposed technical and support staff.]*

FORM TECH-5. TEAM COMPOSITION AND TASK ASSIGNMENT

I. Key Professional Staff

S. No	Name	Firm	Area of	Position	Task Assignment
-------	------	------	---------	----------	-----------------

expertise

1

2

3

4

..

...

FORM TECH-6. FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED KEY PROFESSIONAL STAFF

1. **Proposed Position** [*only one candidate shall be nominated for each position*]: _____

2. **Name of Firm** [*Insert name of firm proposing the staff*]: _____

3. **Name of Staff** [*insert full name*]: _____

4. **Date of Birth:** _____

5. **Nationality:** _____

6. **Educational Qualification:** [*Summarize college/university and other specialized education of staff member, giving names of schools, dates attended and degrees obtained*]: _____

7. **Membership of Professional Societies:** _____

8. **Other Training** [*indicate significant training since degrees under 6 – Education were obtained*]: _____

9. **Countries of Work Experience:** [*list countries where staff has worked*]: _____

10. **Languages** [*for each language indicate proficiency: good, fair, or poor in speaking, reading and writing*]: _____

11. Employment Record:

[*Starting with present position, list in reversed order, every employment held by staff member since graduation, giving for each employment (see format here below): dates of employment, name of employing organization, position held*]:

From [Year]: _____ To [Year]: _____

Employer: _____

Position held: _____

12. Detailed Tasks Assigned [*List all tasks to be performed under this assignment*]:

13. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned

[*Among the assignments in which the staff has been involved, indicate the following information for those assignments that best illustrate staff capability to handle the tasks listed under point 12*]:

Name of assignment or project: _____

Year: _____

Location: _____

Line Department: _____

Main project features: _____

Positions held: _____

Activities performed: _____

14. Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes me, my qualification and my experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

_____ Date: _____
[Signature of staff member or authorized representative of the staff] Day/Month/Year

Full name of authorized representative: _____

FINANCIAL PROPOSAL – STANDARD FORMS

Financial Proposal Standard Forms shall be used for the preparation of the Financial Proposal according to the instructions provided under Section 2. Such Forms are to be used as per the selection method.

Form FIN-1. Financial Proposal Submission Form
Form FIN-2. Summary of Costs

FORM FIN-1. FINANCIAL PROPOSAL SUBMISSION FORM

Date: _____

To:
Head of Admin,
Sindh Bank,

Subject: Core Business Application Rationalization, Underlying IT Infrastructure and IT Governance Assessment

Dear Sirs:

We, the undersigned, offer to provide the transaction advisory services for **Core Business Application Rationalization, Underlying IT Infrastructure and IT Governance Assessment** in accordance with your Request for Proposal dated [Insert Date] and our Technical Proposal. Our attached Financial Proposal is for the sum of [Insert amount(s) in words and figures¹].

Our Financial Proposal shall be binding upon us up to expiration of the validity period of the Proposal, i.e. before the date indicated in the Data Sheet.

Yours faithfully,

Authorized Signature [*In full and initials*] _____
Name and Title of Signatory _____
Name of Firm _____
Address _____

[*The Financial Proposal is to be filled strictly as per the format given in RFP.*]

1 Amounts must coincide with the ones indicated under Total Cost of Financial proposal in Form FIN-2.

Description	Amount (in PKR)
Total Costs inclusive of Taxes	

** Total Costs net of taxes shall be considered for financial evaluation

Notes:

Total Cost will be considered for Bid evaluation purposes

- If the item is not provided/installed after 30 days of issuance of Purchase Order, a fine of Rs.3,000/-per day will be deducted from the bill.
- All quotes should be inclusive of all applicable taxes, levies, stamp duties etc. as applicable in Pakistan.
- Calculation of bid security. 5% of the Total Amount will be submitted with the tender document as bid security in the shape of Pay Order/Demand Draft /Bank Guarantee in favor of Sindh Bank Ltd.
- No conditional bids shall be accepted.
- No escalation shall be payable during the services
- In case it is reviled at any stage after commencement of assignment that the asked specification of the tender have not been met, the amount of the total contract awarded will be fined to the vendor with appropriate action as deemed necessary by the procurement committee
- Pre Bid Meeting will be conducted at Sindh Bank Ltd, Head Office, Basement – 2, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi within a week time before opening of tender to further clarify the assignment/scope of work given in tender documents and at the same time, queries will be addressed if any by the interested bidder.
- Alternate Bids are not allowed.
- Attachment of Affidavit (specimen attached as Annexure “G”) on stamp paper from the owner of the company is mandatory.
- GST/Income Tax Registration/Registration With Sindh Revenue Board is compulsory

We, hereby accept all the terms and conditions as given above.

 (Signature of bidder with name, Designation and Company Seal)

Dated: _____

Annexure "A"

Bid Form

Dated: _____, 201__

To,
Head of Administration Division
SINDH BANK LTD
Head Office
Basement-2 Floor, Federation House,
Abdullah Shah Ghazi Road, Clifton
Karachi 75600

Dear Sir(s),

Having examined the bidding documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer, in conformity with the said bidding documents for the sum of currency _____ [total bid amount in words and figures].

We undertake, if our Bid is accepted, to provide the related services that will be in accordance with the terms defined in the proposal and / or contract.

If our Bid is accepted, we will obtain the Bank Guarantee/Pay order in a sum equivalent to Five percent (5%) of the Contract Price for the due performance of the Contract, in the form prescribed by SNDB.

We agree to abide by this Bid for a period of ninety (90) days from the date fixed for Bid Opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

Commissions or gratuities, if any, paid or to be paid by us to agents relating to this Bid and to contract execution if we are awarded the contract, are listed below:

Name & Address of Agent

Amount and Currency

(If none, State none)

We understand that you are not bound to accept the lowest or any bid you may receive.

Dated this _____ day of _____ 201__.

[Signature]

[In the Capacity of]

Duly authorized to sign Bid for and on behalf of _____

Annexure "B"

Bid Security Form

Whereas [name of the Bidder] has submitted its bid dated [date of submission of bid] for _____.

KNOW ALL PEOPLE by these presents that WE [Name of the Bank][Name of Country], having our registered office at [Address of the Bank] (hereinafter called "_____"), are bound unto SNDB (hereinafter called "the Purchaser") in the sum of for which payment well and truly to be made to the said Purchaser, the "_____" binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this ____ day of ____ 201____.

THE CONDITIONS of this obligation are:

1. If the Bidder withdraw its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
2. If the Bidder, having been notified of the acceptance of its Bid by the SNDB during the period of bid validity:
 - (i) fails or refuses to execute the Contract, if required; or
 - (ii) fails or refuses to furnish the performance security, in accordance with the Instructions to Bidders;

We undertake to pay to the Purchaser up to the above amount upon receipt of its written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including twenty eight (28) days after the period of bid validity and any demand in respect thereof shall reach the Bank not later than the above date.

[Signature and Seal of the Bank]

Performance Security Form

To,

Head of Administration
SINDH BANK LTD
3rd Floor, Federation House,
Abdullah Shah Ghazi Road,
Clifton,
Karachi 75600

WHEREAS [name of Bidder] (hereinafter called "Service provider") has undertaken, in pursuance of Contract No. _____ [reference number of the contract] dated ____ 201__ to _____ [details of task to be inserted here] (hereinafter called "the Contract").

AND WHEREAS we have agreed to give the guarantee as required pursuant to the bidding document and the contract:

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

This guarantee is valid until the _____ day of _____ 201__.

Signature and Seal of the Guarantors

Name of Bank

Address

Date

Integrity Pact

Declaration of Fees, Commissions and Brokerage etc Payable by the Suppliers of Services Pursuant To Rule 89 of the Sindh Public Procurement Rules, 2010

_____ [the Supplier / Service Provider] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Sindh Bank Limited (SNDB) or any other entity owned or controlled by it through any corrupt business practice.

Without limiting the generality of the foregoing, [the Supplier / Service Provider] 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, Bidder, 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 SNDB, except that which has been expressly declared pursuant hereto.

[The Supplier / Service Provider] 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 SNDB and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty. [The Supplier] 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 SNDB under any law, contract or other instrument, be voidable at the option of SNDB.

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

For and On Behalf Of

Signature: _____

Name: _____

CNIC No: _____

Schedule of Availability, Submission & Opening of Bids

Please refer to Advertisement for Request for Proposals dated _____ for information on the subject matter.

Non-Disclosure Agreement

This Mutual Non-Disclosure Agreement ("Agreement") is made and entered into between Sindh Bank Ltd, and [Supplier / Service Provider Name], individually referred to as a 'Party' and collectively referred to as the 'Parties'. The Parties wish to exchange Confidential Information (as defined below in Section 2) for the following purpose(s): a) to evaluate whether to enter into a contemplated consulting/business transaction; and b) if the Parties enter into an agreement related to such consulting/business transaction, to fulfill each Party's confidentiality obligations to the extent the terms set forth below are incorporated therein (the "Purpose").

The Parties have entered into this Agreement to protect the confidentiality of information in accordance with the following terms:

3. The Effective Date of this Agreement is _____ 201__.
4. In connection with the Purpose, a Party may disclose certain information it considers confidential and/or proprietary ("Confidential Information") to the other Party including, but not limited to, tangible, intangible, visual, electronic, present, or future information such as:
 - (i) Trade secrets;
 - (ii) Financial information, including pricing;
 - (iii) Technical information, including research, development, procedures, algorithms, data, designs, and know-how;
 - (iv) Business information, including operations, planning, marketing interests, and products;
 - (v) The terms of any agreement entered into between the Parties and the discussions, negotiations and proposals related thereto; and
 - (vi) Information acquired during any facilities tours.
5. The Party receiving Confidential Information (a "Recipient") will only have a duty to protect Confidential Information disclosed to it by the other Party ("Discloser"):
 - (i) If it is clearly and conspicuously marked as "confidential" or with a similar designation;
 - (ii) If it is identified by the Discloser as confidential and/or proprietary before, during, or promptly after presentation or communication; or
 - (iii) If it is disclosed in a manner in which the Discloser reasonably communicated, or the Recipient should reasonably have understood under the circumstances, including without limitation those described in Section 2 above, that the disclosure should be treated as confidential, whether or not the specific designation "confidential" or any similar designation is used.

6. A Recipient will use the Confidential Information only for the Purpose described above. A Recipient will use the same degree of care, but no less than a reasonable degree of care, as the Recipient uses with respect to its own information of a similar nature to protect the Confidential Information and to prevent:
- (i) Any use of Confidential Information in violation of this agreement; and/or
 - (ii) Communication of Confidential Information to any unauthorized third parties.
 - (iii) Confidential Information may only be disseminated to employees, directors, agents or third party recipient with a need to know and who have first signed an agreement with either of the Parties containing confidentiality provisions substantially similar to those set forth herein.
7. Each Party agrees that it shall not do the following, except with the advanced review and written approval of the other Party:
- (i) Issue or release any articles, advertising, publicity or other matter relating to this Agreement (including the fact that a meeting or discussion has taken place between the Parties) or mentioning or implying the name of the other Party; or
 - (ii) Make copies of documents containing Confidential Information.
8. This Agreement imposes no obligation upon a Recipient with respect to Confidential Information that:
- (i) Was known to the Recipient before receipt from the Discloser;
 - (ii) Is or becomes publicly available through no fault of the Recipient;
 - (iii) Is independently developed by the Recipient without a breach of this Agreement;
 - (iv) Is disclosed by the Recipient with the Discloser's prior written approval; or
 - (v) Is required to be disclosed by operation of law, court order or other governmental demand ("Process");

provided that (i) the Recipient shall immediately notify the Discloser of such Process; and (ii) the Recipient shall not produce or disclose Confidential Information in response to the Process unless the Discloser has: (a) requested protection from the legal or governmental authority requiring the Process and such request has been denied, (b) consented in writing to the production or disclosure of the Confidential Information in response to the Process, or (c) taken no action to protect its interest in the Confidential Information within 14 business days after receipt of notice from the Recipient of its obligation to produce or disclose Confidential Information in response to the Process.

EACH DISCLOSER WARRANTS THAT IT HAS THE RIGHT TO DISCLOSE ITS CONFIDENTIAL INFORMATION. NO OTHER WARRANTIES ARE MADE. ALL CONFIDENTIAL INFORMATION DISCLOSED HEREUNDER IS PROVIDED "AS IS".

Unless the Parties otherwise agree in writing, a Recipient's duty to protect Confidential Information expires [YEARS] from the date of disclosure. A Recipient, upon Discloser's written request, will promptly return all Confidential Information received from the Discloser, together with all copies, or certify in

writing that all such Confidential Information and copies thereof have been destroyed. Regardless of whether the Confidential Information is returned or destroyed, the Recipient may retain an archival copy of the Discloser's Confidential Information in the possession of outside counsel of its own choosing for use solely in the event a dispute arises hereunder and only in connection with such dispute.

This Agreement imposes no obligation on a Party to exchange Confidential Information, proceed with any business opportunity, or purchase, sell, license and transfer or otherwise make use of any technology, services or products.

Each Party acknowledges that damages for improper disclosure of Confidential Information may be irreparable; therefore, the injured Party is entitled to seek equitable relief, including injunction and preliminary injunction, in addition to all other remedies available to it.

This Agreement does not create any agency or partnership relationship. This Agreement will not be assignable or transferable by Participant without the prior written consent of the other party.

This Agreement may be executed in two or more identical counterparts, each of which shall be deemed to be an original including original signature versions and any version transmitted via facsimile and all of which taken together shall be deemed to constitute the agreement when a duly authorized representative of each party has signed the counterpart.

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof, and supersedes any prior oral or written agreements, and all contemporaneous oral communications. All additions or modifications to this Agreement must be made in writing and must be signed by the Parties. Any failure to enforce a provision of this Agreement shall not constitute a waiver thereof or of any other provision.

Sindh Bank Limited

Firm/Company Name:

Registered Address:

Registered Address:

Name: _____

Name: _____

Signature: _____

Signature: _____

Title: _____

Title: _____

Date: _____

Date: _____

UNDERTAKING/AFFIDAVIT

To be typed on Rs.100/- Stamp Paper

AFFIDAVIT / DECLARATION
(AS REQUIRED BY THE STATE BANK OF PAKISTAN THROUGH
BPRD CIRCULAR NO.13, DATED DECEMBER, 11, 2014)

I, _____ S/o _____, Proprietor/Authorized
Representative/Partner/Director of M/s _____, having NTN # _____, holding
CNIC # _____, do hereby state on solemn affirmation as under:-

1. That the above named firm/company has not been adjudged an insolvent from any Court of law.
2. That no execution of decree or order of any Court remains unsatisfied against the firm/company.
3. That the above named firm/company has not been compounded with its creditors.
4. That my/our firm/company has not been convicted of a financial crime.

That whatever stated above is true and correct as to the best of my knowledge and belief.

City: _____

Dated. _____

DEPONENT

(PROPRIETOR / REPRESENTATIVE)/DIRECTOR

Solemnly affirmed and stated by the above named deponent, personally, before me, on this
_____ day of _____ 201 , who has been identified as per his CNIC.

COMMISSIONER FOR TAKING AFFIDAVIT

VISIT REPORT

1	Date of Visit	
2	Name of Visiting Official from the Bank	
3		
4	Designation	
5	Department	
6	Name of Business /Shop	

8	Owner's Name & Designation	
9	Name of CEO	
10	Nature of Business	
11	Business Inception Date	
12	Business / Shop Address	

13	Phone PTCL						
14	Email address						
15	Details of Business	<table border="1"> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> </table>					
16	Number of Employees in country wide region.	<table border="1"> <tr><td>Head Office+</td></tr> <tr><td>City-1</td></tr> </table>	Head Office+	City-1			
Head Office+							
City-1							

		City-2
		City-3
17	Details of Business	
18	Addresses of Offices in countrywide region.	Office.1.
		Address:
		Email:
		Telephone No:
		Office.2.

	Address:
	Email:
	Telephone No:
	Office 3:
	Address:
Email:	
Telephone No:	

	Office.4.
	Address:
	Email:
	Telephone No:
	Office.5.
	Address:
Email:	

		Telephone No:
19	Detail of Machinery / Equipment installed	1
		2
		3
		4
		5
20	Name / Designation of the Representative with whom the meeting was held.	
	(Visiting Card Attached)	

21	Assessment of visiting officer	
22	It is confirmed that I have personally met with the person named above at the above mentioned business running address.	
23	<u>Signature of Bank's visiting officials</u> Date: _____ Stamp: _____	<u>Signature of vendor / representative of</u> Date: _____ Stamp: _____