

S. No.	Criteria	Score	Maximum Score	Information Provided	Score obtained	Information Provided	Score obtained
				BAFL	BAFL	HBL	HBL
1	No. of Branches in Pakistan as on 31st December, 2023						
	More than 1100 branches	6.00	6.00		5.00	1728	6.00
	More than 1000 branches but less than 1100 branches	5.00		1013			
	More than 900 branches but less than 1000 branches	4.00					
	More than 800 branches but less than 900 branches	3.00					
	More than 700 branches but less than 800 branches	2.00					
	More than 600 branches but less than 700 branches	1.00					
2	No. of ATMs in Pakistan as on 31st December, 2023						
	More than 1200 ATMs	5.00	5.00		4.00	2327	5.00
	More than 1100 ATMs but less than 1200 ATMs	4.00		1132			
	More than 1000 ATMs but less than 1100 ATMs	3.00					
	More than 900 ATMs but less than 1000 ATMs	2.00					
	More than 800 ATMs but less than 900 ATMs	1.00					
3	Call Center with dedicated lines for EOBI						
	Call Center with 4 dedicated lines for EOBI	5.00	5.00	CC (1) DL (90)	5.00	DL(4)	5.00

[Handwritten signature]

[Handwritten signatures and initials: HBM, etc.]

	Call Center with 3 dedicated lines for EOBI	4.00					
	Call Center with 2 dedicated lines for EOBI	3.00					
	Call Center with 1 dedicated lines for EOBI	2.00					
4	Average Monthly Technology based bulk Disbursement during the last financial year ended December 31, 2023						
	Above 500k beneficiaries	5.00	5.00	2.5 M Beneficiaries	5.00	40,789,492 Beneficiaries	5.00
	Above 400k beneficiaries	4.00					
	Above 300k beneficiaries	3.00					
	Above 200k beneficiaries	2.00					
	Less than 200k beneficiaries	1.00					
5	Cumulative No. of CDMs & CCDMs as on 31st December, 2023						
	More than 300machines	6.00	6.00	398	6.00		2.00
	More than 250 but less than 300machines	5.00					
	More than 200 but less than 250machines	4.00					
	More than 150 but less than 200machines	3.00					
	More than 100 but less than 150 machines	2.00				124	
	More than 50 but less than 100 machines	1.00					
6	Latest Long term Credit rating as per PACRA/JCR-VIS						
	AAA	7.00	7.00	AAA	7.00	AAA	7.00
	AA+	6.00					
	AA	5.00					
	AA-	4.00					

[Handwritten signature]

[Handwritten mark]

[Handwritten signature]

[Handwritten initials]

[Handwritten initials]

3 | Page
[Handwritten signature]

	A+	3.00					
7	Contribution Collections through:						
	1. All Bank Branches	4.00	10.00	Certificate attached	4.00	Certificate attached	4.00
	2. Online Collection through gateways such as ILink/NIFT	4.00		Certificate attached	4.00	Certificate attached	4.00
	3. 24/7 collection service via all Cash Deposit Machine (CDM) Cheque Deposit Machine (CCDM)	2.00		Certificate attached	2.00	Certificate attached	2.00
8	Proof of Life (POL) verification through:						
	1. Biometric and Physical verification in Bank branches.	4.00	10.00	Certificate attached	4.00	Certificate attached	4.00
	2. Video call for Physically Challenged Pensioners.	4.00		Certificate attached	4.00	Certificate attached	4.00
	3. Face Detection/Virtual Call and Biometric through Mobile App available 24/7	2.00		Certificate attached	2.00	Certificate attached	2.00
9	Value added services for EOBI Pensioners:						
	1. POS	3.00	3.00	Certificate attached	3.00	Certificate attached	3.00
10	Data Exchange and Integration (specimen to be provided)		6.00	Certificate attached	6.00	Certificate attached	6.00
	APIs for integration with EOBI systems						

Handwritten signature

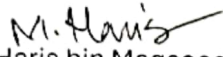
Handwritten signatures and initials

	Real-time processing						
	Data formats like JSON, XML, CSV supported						
11	User Interface and Accessibility (specimen to be provided)		6.00	Certificate attached	6.00	Certificate attached	6.00
	On-line portal for EOBI users						
	Mobile application capabilities for beneficiaries like accessing account info and transactions history, etc.						
12	Reporting and Analytics (specimen to be provided)		6.00	Certificate attached	6.00	Certificate attached	6.00
	Customize dashboard and reports as per EOBI requirements						
		Total	75.00		73.00		71.00

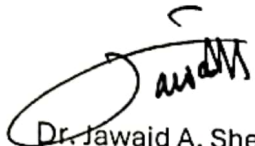
Note: Minimum technical qualification score was 45.00 (i.e., 60%), both the bidder BAFL & HBL meets minimum technical qualification criteria.

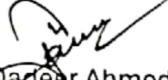

Shafique Ahmed
Director (GA)
Member


Asma Aziz
Director (Recon)
Member


Haris bin Maqsood
DDG (IT)
Member


M. Ajmal Khan
DDG(IA)
Member


Dr. Jawaid A. Sheikh
DDG (B&C-I)
Convener


Qadeer Ahmed
AD(GA)-Procurement