National Rural Support Programme
Registered Office: UBL Building, 7th Floor, Jinnah Avenue, Blue Area, Islamabad.
Tel# 051-2822319
Programme Support Unit: IRM Complex, 7, Sunrise Avenue, Park Road, Chak Shehzad,
Near COMSATS University, Islamabad. Ph:051-8746170-3

Date: October 25, 2025

Request for Proposals (RFP)

For

Group life Insurance/Takaful for NRSP Staff

Ref No. RQ-2328

Newspaper Advertisement

NRSP
National Rural Support Programme

REQUEST FOR PROPOSALS

National Rural Support Programme (NRSP) invites sealed proposals from reputed and experienced Insurance / Takaful companies for Group Life Insurance/Takaful coverage of its approx. 5714 employees.

Details of required services and terms & conditions are available in the RFP documents that can be downloaded free of cost from the NRSP web site **www.nrsp.org.pk/tenders/.** Last date for submission of sealed proposals is **November 05, 2025 till 3:00pm** to the undersigned office at Islamabad. NRSP reserves the right to accept or reject any/all proposals without any reason thereof or funding constraints.

In-charge Procurement, National Rural Support Programme,
IRM Complex, #7 Sunrise Avenue, Park Road, Chakshahzad,
Near COMSATS University, Islamabad,
Ph: 051-8746170-3, **nrspprocurement@nrsp.org.pk**

Published on 25th Oct, 2025 in daily the News and daily the Jang.

RFP Details		
1.	Date of RFP (to be uploaded on NRSP website)	**October 25, 2025**
2.	Last date for sending queries/question or clarifications	**October 29, 2025**
3.	Last date for reply of queries/question or clarifications by NRSP and pre proposal meeting	**October 31, 2025**
4.	Last date, time and address for receipt of Proposals (in hard copies)	**November 05, 2025 by 3:00 p.m.(PST)** National Rural Support Programme, #7 Sunrise avenue, Near COMSATS University, Park Road, Chak Shahzad, Islamabad, Tel:+92(51) 8746170-173
5.	Date and Time of Opening of Technical Proposals	**November 05, 2025 by 3:30p.m.(PST)**
6.	Place of opening	National Rural Support Programme, #7 Sunrise avenue, Near COMSATS University, Park Road, Chak Shahzad, Islamabad, Tel:+92(51) 8746170-173
7.	Contact for Queries/ Communications	Interested companies are requested to send their queries/questions (if any) on the following email: nrspprocurement@nrsp.org.pk. The email query should clearly mentioned the following details, so that in case of any clarification, the same maybe issued to them: • Name of Company, Contact person, Mailing address, Telephone No. Email address, Mobile No. etc

Note: Technical Proposals will be opened in presence of the companies' representative who choose to attend the events.

1. Introduction

Established in 1991, NRSP is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not for profit organization registered under Section 42 of Companies Act 2017 (repealed Companies Ordinance 1984).

NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 72 Districts in all the four Provinces and Islamabad Capital Territory including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.8 million poor households organized into a network of 255,831 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development.

2. Scope of Services

To provide Group Life Insurance/Takaful to around **5,713** NRSP employees across four provinces and Azad Jammu and Kashmir region. Details are provided in **Annex A.**

3. Submission of Proposals

a) All the Proposals shall be furnished on **Single Stage two Envelope Procedure**

b) One Technical Proposal complete in all respect along with Separate Financial Proposal with complete details should be submitted in the sealed envelopes, clearly marked as "Proposal for Hiring of Insurance/Takaful Services for Group life Insurance/Takaful RQ-2328".

c) Prices should be inclusive of all applicable taxes, services etc.

d) Prices quoted will be firm for the entire period of Contract. All prices to be quoted in Pak Rupees, and must clearly state all applicable taxes/services which must be included in quoted price.

e) NRSP has the right to accept the complete proposal or may remove any rider.

f) The applicant should take care in submitting the proposal and ensure that enclosed papers will be properly numbered and submitted in a file in proper manner.

g) The proposals to this RFP must be submitted latest by November 05, 2025, 3:00pm. Electronic proposals will not be entertained. Any proposals delivered after due date and time will be considered non- responsive and disqualified from further consideration. The Proposals should be addressed to:

Procurement Department
National Rural Support Programme,
#7 Sunrise Avenue, Near COMSATS University,
Park Road, Chak Shahzad, Islamabad.
Tel:+92(51) 8746170-173

h) The offer will remain valid for a period of 60 days from the closing date of the Proposal. Any offer falling short of the validity period is liable for rejection.

i) No offer can be withdrawn by the vendor subsequent to the closing date and time for submission of offers.

j) Full disclosure of policy.

k) NRSP will sign contract/agreement with successful Insurance/Takaful company on approved rate for the initial period of one year and may extend for next year(s) with mutual consultation of both parties.

4. Eligibility/Evaluation Criteria

The eligibility/criteria for applying to the RFP is as follows. Insurance/Takaful company qualifying technically with 50 or more marks would be technically qualified. Minimum marks need to be achieved for all the lines/criteria, in case if any company total marks is 50 or above but could not score the minimum marks in any line/criteria, such proposal would be technically rejected. Offering lowest premium/contribution by the technically qualified Insurance/Takaful company would be shortlisted for award of contract.

A	Criteria		Min Marks	Details
1	Registered with Companies Ordinance & Licensed as Insurance/Takaful Company by SECP	20	20	If available then full Marks (Un registered companies would be ineligible.)
2	Experience with NGO/INGO/ Microfinance Institutions /Microfinance Banks	10	05	2.5 marks for each year (Companies having no experience would be ineligible)
3	Evidence of experience in the similar nature group life insurance/takaful in the last 5 years (covering more than 3000 employees)	30	10	5 marks for each policy (maximum 30 marks) No such polices 0 marks & ineligible
4	Number of lives served (Per Year, average of last three years)	10	5	More than 200,000= 10 marks 50,000 to 200,000= 7 marks Less than 50,000= 5 mark (provide complete details for the last three years as evidence)
5	No of Clients (Active Clients for group life insurance)	10	5	5-10 Client=05, 11-20 client=08, 21 and above full marks
6	Rating of Company as per PACRA	20	5	AAA (full Marks), AA++, AA+ (16,12 Marks), A++,A+, (8, 5 Marks), below A+ (0 Mark) (companies with 0 marks would be ineligible)
Total		100	50	
Insurance/Takaful company need to score minimum score for each line otherwise will be technical disqualified.				

5. Deliverables

Insurance/Takaful cover against mentioned details in section 2 for Group life for NRSP employees.

6. Proposal Security

All applicants shall furnish Proposal Security Deposit equivalent to **2% of the total Cost of Deliverables/financial proposal** in the form of Call deposit/Pay Order/Demand Draft/cashier cheque in favor of NRSP. Cheque will not be accepted in any case. After selection of successful insurance/Takaful company, NRSP will return/release the proposal security to the unsuccessful applicants.

NRSP will forfeit the proposal security in following cases.

- If insurance/Takaful company withdraw its proposal during opening time of proposals.
- If successful insurance/Takaful company withdraw its proposal prior to the contract/agreement or refuse to sign the contract/agreement.

7. Specific Terms & Conditions

a) The number of employees is tentative and may change. Final list will be considered at the time of finalization of proposal. NRSP has right to reject any or all proposals without assigning any reason or cancel the process at any time without shortlisting any company or signing the contract.

b) NRSP reserves the right to increase/decrease the quantity of items/scope of the work. Insurance/Takaful company has no right to challenge the decision in Court.

c) An effort by an insurance/Takaful company to influence NRSP, directly or indirectly THROUGH UNFAIR MEANS may result in the blacklisting for any future requirements of NRSP.

d) List of employees to be covered on yearly basis and any addition/deletion would be shared on quarterly basis. Any additional premium or refund would be made on quarterly basis if required.

e) A Contract/agreement will be signed with successful insurance/Takaful company initially for one year with an option to renew the same for next year(s) for timely provision of appropriate services and method of payment. Failure to meet the conditions of the agreement will result in cancellation of the contract/agreement at the risk and cost of the insurance/Takaful company.

f) Payment against premium bill on annually basis or as agreed at the time of contract/agreement.

g) NRSP may review the Service delivery (settlement of claims and duration of settlement of 2 years along with proof)

8. General Terms & Conditions

a) The NRSP does not bind itself to accept the lowest or any Proposal and reserves the right to reject any or all Proposals at any point of time prior to the signing the contract/agreement without assigning any reasons whatsoever.

b) Good track-record and references from previous clients including documentary evidence in shape of agreements/contract with other national/international organizations for last five years for similar nature of work.

c) NRSP reserves the right to initiate proposal process without providing any reason whatsoever. NRSP shall not incur any liability on account of such rejection.

d) NRSP reserves the right to modify any terms, conditions, quantity or specifications for submission of offer and to obtain revised Proposals from the insurance/Takaful companies due to such changes, if any.

e) Supplier code of conduct is attached for required compliance as **Annex D**.

9. Submission of Proposal and required Documents

a) The offer should be completed in all aspects and incomplete proposal (s) will be rejected.

b) Any Proposal, submitted with incorrect / false information will be rejected. Further, if any insurance/Takaful company is found to have submitted incorrect / false information at any time, he may be debarred from participation in the future procurement processes.

c) Insurance/Takaful companies must provide the below mentioned documents as minimum with the **Technical Proposal.**

i. Covering letter.
ii. Company Profile (brief and updated)
iii. CTC of SECP registration certificate
iv. List of NGO/INGO/MF Institutions/MF Banks with no. of years of business relation
v. List of clients with copies of polices or appreciation letters covering more than 3000 employees in the last 5 years. List must have the contact details for verification.
vi. Undertaking on letter head with number of lives served in the last three years.
vii. List of Group life insurance/takaful clients only having contact details for verification.
viii. CTC of current/latest PACRA Rating
ix. Copy of NTN and GST/PST certificates,
x. Declaration of eligibility as per **Annex C**
xi. any other document which can be helpful in technical evaluation etc.

(No financial would be attached with the technical proposal)

d) Insurance/Takaful companies must provide the below mentioned documents as minimum with the **Financial Proposal.**

i. Financial proposal/ proposal in detail and complying with terms and conditions as pre format provided as **<u>Annex B.</u>**
ii. Proposal Security as per clause 6 with financial proposal.
iii. Any other document which can be helpful in the financial evaluation.

e) Once the proposal is submitted in sealed cover by the insurance/Takaful company, the NRSP will not accept any addition / alterations / deletions in the Proposal. However, the NRSP reserves the right to seek clarification or call for supporting documents from any of the insurance/Takaful company, for which the concerned insurance/Takaful company will submit the documentary evidence(s) as required by the NRSP.

f) NRSP will scrutinize the offers to determine whether it is completed or errors made in the offer and the documents have been properly signed. Offers with incorrect information or not supported by documentary evidence, would be rejected. However, the NRSP, at its sole discretion, may waive any minor non-conformity or any minor irregularity in an offer. NRSP reserves the right for such waivers and this shall be binding on all insurance/Takaful companies.

g) Deviation from required scope of work stipulated may make the proposal liable for rejection.

h) For proper scrutiny, evaluation and comparison of offers, NRSP may, at its discretion, ask some or all insurance/Takaful companies providers for clarification of their offer. The request for such clarifications and the response will necessarily be in writing.

10. Proposal Currency & Language

All prices shall be expressed in Pakistani Rupees only and the language is English

11. Cost of PFP

The insurance/Takaful companies shall bear all the costs associated with the preparation and submission of proposal.

12. PFP Document

a) The insurance/Takaful company is expected to examine all instructions, forms, Terms and Conditions in this RFP Document.

b) Insurance/Takaful company should not add, omit, or change any item, term or condition in the original paper.

c) If the insurance/Takaful company has any additional terms & conditions or services this shall be stipulated in a separate letter accompanying the proposal.

d) Insurance/Takaful company are requires to attached this RFP documents duly signed and stamped of company with proposal.

13. Deadline for Submission of Proposals

a) Proposals must be received by NRSP at the address specified in the RFP not later than the specified date and time as mentioned in the RFP. In the event of the specified date of submission of proposals being declared a holiday for NRSP, the proposals will be received up to the appointed time on next working day.

b) NRSP may, at its discretion, extend this deadline for submission of proposals by amending the RFP documents.

14. Confidentiality Statement

All data and information received from NRSP for the purpose of this assignment is to be treated confidentially and is to be used ONLY in connection with the execution of this assignment. All intellectual property rights arising from the execution of this assignment are assigned to NRSP. The contents of written materials obtained and used in this assignment may not be disclosed to any third parties without the expressed advance written authorization of NRSP. NRSP may then disclose the draft, final report and/or any related information to any person and for any purpose they may deem appropriate.

15. Rejection of the Proposal

The Proposal is liable to be **rejected** if:

a) The document doesn't bear signature of authorized person.

b) It is received through E-mail/whatsapp.

c) If the proposal is submitted without the proposal security deposit.

d) It is received after expiry of the due date and time stipulated for Proposal submission.

e) Incomplete Proposals, including non-submission or non-furnishing of requisite documents / Conditional Proposals / Proposals not conforming to the terms and conditions stipulated in this RFP document are liable for rejection by the NRSP.

16. Modifications and Withdrawal of Proposals

a) No proposal will be modified after the deadline for submission of proposals. Proposals once submitted will be treated, as final and no further correspondence will be entertained on this.

b) No insurance/Takaful company shall be allowed to withdraw the proposal, if the insurance/Takaful company happens to be a successful insurance/Takaful company.

17. Proposal Opening and Evaluation

a) The NRSP will open the proposals, in the presence of Insurance/Takaful company's and their representative(s) if any, authorized by the insurance/Takaful company to attend, at the time, date mentioned in Proposal document and at the address mentioned in RFP details.

b) The insurance/Takaful compnay's representatives who are present shall sign the sheet evidencing their attendance. In the event of the specified date of proposal opening being declared a holiday for NRSP, the proposals shall be opened at the appointed time and place on next working days.

c) Insurance/Takaful company satisfying the technical requirements as determined by the NRSP and accepting the Terms and Conditions of this document shall be short-listed.

d) Decision of the NRSP in this regard shall be final and binding for the insurance/Takaful companies.

e) The contract/agreement will be awarded only to the successful responsive insurance/Takaful company scoring the highest marks in the evaluation.

f) NRSP reserves the right to negotiate with first, second, third insurance/Takaful company etc. if offer is above the available budget or successful insurance/Takaful company is not able to provide the services or.

18. NRSP’s Right to Accept or Reject Any proposal Or All proposals

NRSP reserves the right to accept or reject any proposal and annul the process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected insurance/Takaful company or any obligation to inform the affected insurance/Takaful company of the ground for NRSP's action.

19. Governing Laws and Disputes

All disputes or differences whatsoever arising between the parties out of or in relation to the meaning and operation or effect of these RFP Documents or breach thereof shall be settled amicably. If however the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the applicable Pakistani Laws, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award.

20. Authorized Signatory

The insurance/Takaful company should indicate the **authorized officials from their organization** who can discuss, correspond, sign agreements / contracts, raise invoice and accept payments and also to correspond. The insurance/Takaful company should **furnish proof of signature of the authorized personnel** for above purposes *as* required by the NRSP.

21. Appeals

Insurance/Takaful companies believing that they have been harmed by an error or irregularity during the award process may file a complaint to NRSP at complaints@nrsp.org.pk.

Annex- A

Scope of Services

NRSP is looking for a well reputed insurance/Takaful company to cover all of its employees regardless their contract status under Group Life Insurance/Takaful.

a. The current staff of NRSP employees are estimated 5,713. (The number may change slightly), details are given below:

Salary Category	Age Bracket	# of Employees
A	<30	8
	30-40	14
	40-50	27
	50-60	31
	Sub Total	**80**
B	<30	5
	30-40	53
	40-50	91
	50-60	46
	Sub Total	**195**
C	<30	52
	30-40	136
	40-50	177
	50-60	49
	Sub Total	**414**
D	<30	230
	30-40	548
	40-50	288
	50-60	115
	Sub Total	**1,181**
E	<30	2,544
	30-40	969
	40-50	276
	50-60	54
	Sub Total	**3,843**
Grand Total		**5,713**

b. Shortlisted insurance/takaful company would need to arrange a presentation for our HR Officers regarding the Life Insurance/Takaful/Disability Cover.
c. The start date of the policy will be 1st November, 2025 till 31st October, 2026.
d. Free cover limit required is Rs. 3,000,000/-.
e. Age limit is 65 years.
f. The current policy will be expiring on 31st October,2025. Effective 1st November till the finalization of insurance/takaful company, all the claims to be entertained by the shortlisted/selected insurance/takaful company.
g. Claim history for the last three years is given below: -

S.No	Benefit	Member Name	Event Date	Claim Amount
1	LIF	Saeed Ahmed	07-11-2022	1,200,000
2	LIF	Yasmeen Rafique	01-11-2022	1,200,000
3	LIF	Rasheed Masih	21-01-2023	1,500,000
4	LIF	Faisal Mukhtar	07-02-2023	1,200,000
5	ADB	Asghar Hussain	04-04-2023	1,000,000
6	LIF	Asghar Hussain	04-04-2023	1,000,000
7	LIF	Munib Sohail	10-05-2023	3,000,000
8	MEX	Syed Muhammad Saqib	03-06-2023	89,068
9	PTD	Wajid Mahmood Janjua	03-04-2023	1,500,000
10	MEX	Muola Bakhash	22-06-2023	120,000
11	LIF	Shahid Ilyas	17-10-2023	1,000,000
12	ADB	Shahid Ilyas	17-10-2023	1,000,000
13	MEX	Muhammad Javed	15-06-2023	120,000
14	LIF	Rukhsar Anjum	18-02-2024	1,200,000
15	LIF	Muhammad Yaseen	26-02-2024	1,200,000
16	MEX	Rahber Ali	13-04-2024	200,000
17	MEX	Abdul Rasheed	17-10-2023	66,325
18	MEX	Muhammad Rashid Iqbal	18-11-2023	97,272
19	LIF	Abdul Razzaq	29-05-2024	2,000,000
20	LIF	Muhammad Zeeshan	08-06-2024	1,200,000
21	ADB	Muhammad Zeeshan	08-06-2024	1,200,000
22	LIF	Yameen Lohar	23-08-2024	1,500,000
23	ADB	Shahnawaz Ahmed	26-09-2024	1,200,000
24	LIF	Shahnawaz Ahmed	26-09-2024	1,200,000
25	LIF	Muhammad Ayoob Kessar	21-10-2024	1,200,000
26	LIF	Ghulam Ali Samoon	14-11-2024	1,200,000
27	MEX	Muhammad Iftikhar	05-11-2024	88,599
28	LIF	Karam Ali Babar	23-02-2025	1,200,000
29	LIF	Raja Ashfaq Ahmed	20-03-2025	1,200,000
30	ADB	Imtiaz Hussain	27-03-2025	1,500,000
31	LIF	Imtiaz Hussain	27-03-2025	1,500,000
32	PTD(Nat)	Muhammad Shakir Nadeem	27-12-2023	2,500,000
33	MEX	Ghulam Rasool	25-04-2025	59,103
34	LIF	Fiaz Ahmed	14-04-2025	1,200,000
35	LIF	Rasool Bux	10-05-2025	1,200,000
36	ADB	Rasool Bux	10-05-2025	1,200,000
37	LIF	Amjad Ali	29-03-2025	2,000,000
38	LIF	Shabana Akbar	22-06-2025	1,200,000
39	LIF	Ghulam Ali	09-07-2025	1,200,000
40	MEX	Meh Ru Nisa	12-11-2024	59,748
41	LIF	Muhammad Ahmed Ismail	25-07-2025	1,500,000
42	LIF	Zubair Ali	01-09-2025	1,200,000
43	ADB	Zubair Ali	01-09-2025	1,200,000
44	LIF	Sher Baz	08-10-2025	1,500,000

h. The coverage required for employees are as under:-

S.No	Salary Range (Rs.)	Salary Category	Coverage		
			Normal Death (Rs.)	**Accidental (Rs.)**	**Monthly Benefit Pay Cont.**
1	200,000 and Above	A	3,000,000	6,000,000	120,000
2	100,000 to 199,999	B	2,500,000	5,000,000	85,000
3	60,000 to 99,999	C	2,000,000	4,000,000	45,000
4	40,000 to 59,999	D	1,500,000	3,000,000	36,000
5	Upto 39,999	E	1,200,000	2,400,000	25,000

i. Continuation of monthly benefit for the period of 1 year upto age of 65 whichever is earlier, maximum sum assured of 2,400,000

List of riders is given below, which are required :

S.No.	Family Term Insurance/Takaful
1	Accidental Disability (PTD/PPD)
2	Accidental Disability (TTD)
3	Natural Disability (PTD-N)
4	Accidental Medical Expense
5	Pay continuation for the period of one year

Note: NRSP may remove any rider in the final selection due to any reason.

Annex-B

Format for Financial Proposal

Required Benefits	**Offered Benefits (need to be filled by the Insurance/Takaful Company)**
Group Insurance/Takaful Death (due to any reason)	
Accidental Group Insurance/Takaful Death (additional)	
Accidental Disability (PTD/PPD)	
Accidental Disability (TTD)	
Natural Disability (PTD-N)	
Accidental Medical Expense (10% of ADB or maximum of Rs.300,000)	
Pay Continuation for 12 months	
Any other additional benefit	

Proposed Premium/Contribution (Category wise)

Lot No.	**Description of coverage**	**Individual Sum**	**Rate (per Thousand)**	**Insurance/Takaful Sum**	**Premium/ Contribution (Rs.)**
1	Group Insurance/Takaful Death (due to any reason)				
2	Accidental Group Insurance/Takaful Death (additional)				
3	Accidental Disability (PTD/PPD)				
4	Accidental Disability (TTD)				
5	Natural Disability (PTD-N)				
6	Accidental Medical Expense				
7	Pay Continuation				
Total Annual Premium PKR.					

Validity: 60 days from the date of opening.

Age Limit: 65 years

We undertake and agree to entertain all claims from 1st Nov, 2025 till the finalization of Insurance/Takaful company.

Taxes/Services: The offered rates are inclusive all applicable taxes and services (Federal or Provincial)

Any other details or terms & conditions:-

Authorized Signature: ________________________

Stamp: ______________________________________

Date: _______________________________________

Annex C

DECLARATION OF ELIGIBILITY

(SHOLD BE SUBMITTED ON RS.100- STAMP PAPER DULLY ATTESTED BY NOTARY PUBLIEC)

In the response to your RFP/Tender No.RQ-2328, I/We, the undersigned, hereby declare that:

- Our bid is valid for a period of 90 days from the last date for the submission.
- We agree to adhere to all of the terms and conditions as given in the RFP/Tender documents of the NRSP and other documents as provided in the RFP/Tender documents.
- We confirm that we are not engaged in any corrupt, fraudulent, collusive or coercive practices and acknowledge that if evidence contrary to this exists, NRSP reserves the right to reject our bid or terminate the contract with immediate effect.
- We are not bankrupt or being wound up, are having our affairs administered by the courts, have not the subject of proceedings concerning those matters, or are in any analogous arising from the a procedure provided for in national legislation or regulations.
- We have not been convicted of an offence concerning professional conduct by any judgment.
- We have not been guilty of grave professional misconduct proven by any means which the NRSP can justify.
- We have fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with legal provision the country in which we are established or with those of the country where the contract is to be performed.
- Have no relation, direct or indirect, with proscribed individual/entities/political exposed person/s or terrorists organizations.
- Not or never prosecuted under Schedule 4 of the proscribed persons under NACTA for AML/CFT.
- We have not been the subject of the judgment for any fraud, corruption, involvement in criminal/terrorist organization or any other illegal activity detrimental to Pakistani Law.
- I/We as sole proprietorship, authorized dealers, Association of Persons (AOP), partnership firms, private or public limited companies or other do not have any kind of relationship with the NRSP Staff; and if later my this statement is not found in conformity with reality i.e. relationship is found, I would stand liable to NRSP as per the rules mentioned in the RFP/Tender documents.
- Are not guilty of serious misinterpretation in supplying information.
- Are not in situations of conflict of interest (with prior relationship to project or family or business relationship to parties in NRSP).
- Have no relation, direct or indirect, with any terrorist or banned organizations.
- Are not blacklisted by any Local/International organization, PPAR, SPPRA, Government/semi Government department, NGO or any other company/organization.
- Have no relation, direct or indirect, with proscribed individual/entities/political expose person(s).
- Are not on any list of sanctioned parties issued by the Pakistan Government, DIFD, USAID, UN agencies, UNSCR, NACTA, European Union and others.
- Have not been reported for/under litigation for child abuse.

Full official Name: ___________________

CNIC No: ___________________

Name of Company: ____________________

Signature: ____________________

Company Stamp: ____________________

(Should be attested by Notary Public)

Annex D

Code of Conduct and Ethics

(Non-Employee, consultants, vendors and third parties)

Upholding ethical standards protects the integrity, fairness, and transparency of the procurement process. As a consultant/Vendor professional objective is to assist NRSP to add value to their enterprise, whether that enterprise takes the form of a business, a not-for-profit organization or any element of government.

As a consultant/vendor requires adherence to this Code of Conduct and Ethics as a condition of relation. All consultants/vendors have pledged to abide by the NRSP's Code of Conduct and Ethics and their voluntary adherence to the Code signifies the self-discipline of the profession.

All individuals (non-employees) contracted or functionally related to NRSP, including executing entities and third party vendors: -

1. Will serve NRSP with integrity, competence, objectivity, independence and professionalism.
2. Will only accept assignments that they are competent to perform; and will only assign staff or engage colleagues with knowledge and expertise relevant to the assignment.
3. Before accepting any assignment will establish with NRSP realistic expectations of the objectives, scope, expected benefits, work plan and fee structure of the assignment.
4. Will treat all confidential NRSP information appropriately; will take reasonable steps to prevent access to confidential information by unauthorized people and will not take advantage of proprietary or privileged information, for use by them or others, without the NRSP's permission.
5. Will avoid conflicts of interest, or the appearance of such, and will disclose to NRSP immediately any circumstances or interests that they believe may influence their work, judgment or objectivity.
6. Will not contact NRSP during the any pre-solicitation or evaluation phase in which participated, unless NRSP contact for any information.
7. Will offer to withdraw from assignment when they believe their objectivity or integrity may be impaired.
8. Will inform NRSP immediately if there is any change is contact person, email, address, directors, release of any of his/her employee or any such information which could be necessary for NRSP record.
9. Will represent the profession with integrity and professionalism in their relations with NRSP, colleagues and the general public.
10. Will report to appropriate authorities within or external to NRSP organization any occurrences of malfeasance, dangerous behavior or illegal activities discovered during the course of an assignment.
11. Will not offer commissions, gift, bribe, remuneration, or other benefits from himself or from a third party in connection with any assignment to NRSP, and will disclose in advance any financial interests.
12. Will promote adherence to the Code of Conduct and Ethics by all other staff working on their behalf.
13. Strive to treat all persons of NRSP with respect and courtesy in accordance with applicable international and national conventions and standards of behavior;
14. Never intentionally commit any act or omission that could result in physical, sexual or psychological harm to the beneficiaries we serve, or to their fellow workers;
15. Not condone or intentionally participate in corrupt activities or illegal activities. While respecting and adhering to these broader frameworks of behavior,
16. Shall not harass, discriminate, or retaliate against any other consultant/vendor or any member of society.

17. Shall make themselves available and fully participate in all administrative inquiries with completely honesty.
18. No NRSP employees shall solicit anything of value from a citizen or business for services that the NRSP is expected to provide.
19. Shall not remove NRSP property from its assigned place for personal use. Defacing or destroying NRSP property is vandalism and shall be dealt strictly.
20. Will not permit considerations of race, gender, nationality, religion, politics, sexual orientation or social status to influence professional behavior or advice.
21. Will be respectful of those whose wellbeing may be contingent. Will diligently apply objective judgment to all consulting assignments, based on the best information available. Will conduct independent research and analysis where possible, and will consult with colleagues and others who can help inform the judgment.
22. Will not use any services, goods, materials, technology and/or equipment provided by or paid for by NRSP for illegal, inappropriate, or otherwise disruptive activities, or in support of such activities.
23. Shall not place or display non-official notices in NRSP premises without prior written approval from the appropriate authority.
24. Shall not possess unauthorized weapons, illegal drugs, or alcohol on NRSP premises.
25. Shall strictly follow the NRSP's workplace policies while on any NRSP premises.
26. Will uphold NRSP's commitment to gender equality, non-discrimination, and the prevention of Sexual Exploitation, Abuse, and Harassment (SEAH) at all times in the course of their work.
27. Will maintain a working environment that is free from all forms of SEAH& gender-based violence, in alignment with NRSP's Gender Mainstreaming Policy

This Code of conduct is not exhaustive and may not anticipate every situation which may morally, ethically, professionally, legally compromise the employees or NRSP interests. In this regard NRSP expects to use sound judgment. However, compliance with this Code is a mandatory obligation owed by all consultants, third party vendors etc. Breach of this Code or any requirements mentioned in these Rules will result in disciplinary action and may lead up to cancellation of work order/registration including legal action or other appropriate disciplinary actions.

Anti-Money Laundering and Anti-Terrorism Financing Policy Policy

"It is the policy of the NRSP to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorism or criminal activities" by complying with all applicable requirements under the **Anti-Money Laundering Act 2010** (Act No. VII of 2010 - an Act to provide for prevention of money laundering) and **Anti-Terrorism (Second Amendment) Act, 2014** and its implementation regulations. Recently under the national action plan and SECP regulations money laundering has been identified as a major cause for corruption and criminal activities. Therefore, NRSP is very sensitive to ensuring that our platform is not used for any such purposes.