



Expression of Interest (EOI) Document

Procurement of Services of a Consulting Firm for “Development of Content and Integration of Financial Literacy into National Curriculum of Pakistan”

National Institute of Banking and Finance Pakistan


January 16, 2025

National Institute of Banking & Finance Pakistan, Pitras Bukhari road, Sector H-8/1, Islamabad
www.nibaf.gov.pk

TABLE OF CONTENTS

SECTION I: REQUEST FOR EXPRESSION OF INTEREST.....	3
SECTION II: INSTRUCTIONS TO CONSULTANTS	5
SECTION III: ELIGIBILITY/QUALIFICATION CRITERIA.....	8
SECTION IV: TERMS OF REFERENCE	10
1. Introduction.....	10
2. Objective.....	10
3. Scope of Work.....	11
4. Key Deliverables.....	11
5. Time Frame /Duration and Final Report:.....	13
SECTION V – GUIDELINES FOR SUBMISSION OF EXPRESSION OF INTEREST (EOI).....	14
SECTION VI. LETTER OF SUBMISSION OF INTEREST	15
SECTION VII. CONSULTANT INFORMATION FORM.....	16
SECTION VIII. FORMAT OF UNDERTAKING.....	17

SECTION I: REQUEST FOR EXPRESSION OF INTEREST

 <p>NIBAF Pakistan FINANCIAL LITERACY</p>	<p>NATIONAL INSTITUTE OF BANKING AND FINANCE – PAKISTAN (NIBAF - PAKISTAN)</p>
<p>Request for Expression of Interest (EOI)</p>	
<p>EOI No.FLIP/0001/2024</p> <p>National Institute of Banking & Finance Pakistan (NIBAF Pakistan), a subsidiary of the State Bank of Pakistan, is launching Financial Literacy Integration Project (FLIP) of country. Basic aim of this program is to integrate Financial Literacy into the National Curriculum (across Pakistan in all the provinces including GB & AJK).</p> <p>NIBAF Pakistan invites Expression of Interest (EOI) from the prospective consultants through E-PADS (www.eprocure.gov.pk) for <i>“Development of Content and Integration of Financial Literacy into National Curriculum of Pakistan”</i>. Bidding will be conducted pursuant to <i>Regulation-3 (B) - Quality and Cost Based Selection (QCBS)</i> method of Procurement of Consultancy Services Regulations, 2010. Request for Proposal (RFP) Documents soliciting Technical and Financial Proposals will be issued only to shortlisted consultants.</p> <p>Expressions of Interest (EOI) Document regarding requirements, description of assignment, and evaluation criteria are available on E-PADS at (www.eprocure.gov.pk).</p> <p>A pre-submission meeting will be held on January 28, 2025 at 11:00 AM at NIBAF Pakistan, Islamabad.</p> <p>The electronic EOI responses, prepared in accordance with the instructions provided in the EOI Document, must be submitted by using E-PADS on or before February 11, 2025 at 11:00 AM which shall be opened on the same day at 11:30 AM in the presence of the representatives of the consultancy firms who may choose to be present. Responses in hard form shall not be accepted. This advertisement is also available on NIBAF Pakistan website & Public Procurement Regulatory Authority (PPRA) websites at: www.nibaf.gov.pk & www.ppra.org.pk</p> <p style="text-align: center;">Project Director National Institute of Banking & Finance - Pakistan Pitras Bukhari Road, Sector H-8/1, Islamabad, Pakistan No: (051) 9269850-58 Email: salman.shehzad@sbp.org.pk</p>	

SECTION II: INSTRUCTIONS TO CONSULTANTS

<p>1. Scope of Expression of Interest (EOI)</p>	<p>1.1 National Institute of Banking & Finance Pakistan (NIBAF Pakistan), a subsidiary of the State Bank of Pakistan, hereinafter referred to as the “Procuring Agency”, having its principal place of business at Pitras Bukhari Road, Sector H-8/1, Islamabad, Pakistan, invites sealed Expression of Interest (EOI) for “Integration of Financial Literacy Content in the National Curriculum of Pakistan”.</p>																								
<p>2. Qualification & Eligibilities of Consultant</p>	<p>2.1 The Firm (hereinafter referred to as the “Consultant”) fulfilling the following criteria are eligible to participate in the procurement process.</p> <p><u>Eligibility/Qualification Criteria:</u></p> <table border="1" data-bbox="414 588 1518 1913"> <thead> <tr> <th data-bbox="414 588 511 646">Sr#</th> <th data-bbox="511 588 885 646">Parameter</th> <th data-bbox="885 588 1518 646">Mandatory Eligibility Criteria</th> </tr> </thead> <tbody> <tr> <td data-bbox="414 646 511 735">1</td> <td data-bbox="511 646 885 735">Active Taxpayers List</td> <td data-bbox="885 646 1518 735">The Consultant must be registered with FBR and appear on Active Taxpayers List (ATL) of FBR.</td> </tr> <tr> <td data-bbox="414 735 511 814">2</td> <td data-bbox="511 735 885 814">Consultant Registration/ Incorporation</td> <td data-bbox="885 735 1518 814">The Consultant should be registered in Pakistan.</td> </tr> <tr> <td data-bbox="414 814 511 894">3</td> <td data-bbox="511 814 885 894">Consultant Experience (General)</td> <td data-bbox="885 814 1518 894">The Consultant must have 10 years of experience</td> </tr> <tr> <td data-bbox="414 894 511 1087">4 (a)</td> <td data-bbox="511 894 885 1087">Consultant Experience (Relevant)</td> <td data-bbox="885 894 1518 1087">The Consultant must have 10 years of experience related to content development with education departments, education ministry or other national & international government stakeholders.</td> </tr> <tr> <td data-bbox="414 1087 511 1558">4 (b)</td> <td data-bbox="511 1087 885 1558">Consultant Experience (Relevant)</td> <td data-bbox="885 1087 1518 1558">Minimum two assignments of development of content for curriculum from ECD to Grade 12 (process of planning, creating, and managing content across various platforms and formats to meet specific goals, such as engaging an audience, driving traffic, or supporting marketing initiatives. This process often involves a series of steps, including research, writing, editing, and optimizing content to align with Student Learning Outcomes-SLOs- here we are not referring to training material developed for trainings).</td> </tr> <tr> <td data-bbox="414 1558 511 1751">4 (c)</td> <td data-bbox="511 1558 885 1751">Consultant Experience (Relevant)</td> <td data-bbox="885 1558 1518 1751">Minimum two assignments of development of supplementary material (includes extra reading materials or exercises that support the main curriculum, it may involve training material developed).</td> </tr> <tr> <td data-bbox="414 1751 511 1913">4 (d)</td> <td data-bbox="511 1751 885 1913">Consultant Experience (Relevant)</td> <td data-bbox="885 1751 1518 1913">Minimum two assignments of development of IT based education material (i.e. E-Learning Platforms & Learning Management Systems (LMS), Online Courses and Tutorials, Interactive</td> </tr> </tbody> </table>	Sr#	Parameter	Mandatory Eligibility Criteria	1	Active Taxpayers List	The Consultant must be registered with FBR and appear on Active Taxpayers List (ATL) of FBR.	2	Consultant Registration/ Incorporation	The Consultant should be registered in Pakistan.	3	Consultant Experience (General)	The Consultant must have 10 years of experience	4 (a)	Consultant Experience (Relevant)	The Consultant must have 10 years of experience related to content development with education departments, education ministry or other national & international government stakeholders.	4 (b)	Consultant Experience (Relevant)	Minimum two assignments of development of content for curriculum from ECD to Grade 12 (process of planning, creating, and managing content across various platforms and formats to meet specific goals, such as engaging an audience, driving traffic, or supporting marketing initiatives. This process often involves a series of steps, including research, writing, editing, and optimizing content to align with Student Learning Outcomes-SLOs- here we are not referring to training material developed for trainings).	4 (c)	Consultant Experience (Relevant)	Minimum two assignments of development of supplementary material (includes extra reading materials or exercises that support the main curriculum, it may involve training material developed).	4 (d)	Consultant Experience (Relevant)	Minimum two assignments of development of IT based education material (i.e. E-Learning Platforms & Learning Management Systems (LMS), Online Courses and Tutorials, Interactive
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			Multimedia Content, E-Books and Digital Textbooks, Gamification and Educational Games, Virtual Labs and Simulations, Educational Podcasts and Audio Resources etc.).
	5	Annual Turnover	Must have annual average turnover of PKR 50 Million, during the last three years, as per financial statements/ Income Tax return filed with FBR.
	6	Not Blacklisted, Debarred and Not on NACTA Sanctioned list	The firm should submit an affidavit that it has never been blacklisted or debarred by any organization and is not in the sanctioned list of NACTA (National Counter Terrorism Authority).
3. One EOI per Consultant	3.1	The Consultant shall submit only one Proposal, only in its own name as JV is not allowed. However, the consulting firm may engage the services of other consulting firm/s through sub-consultancy arrangement after prior concurrence of the Procuring Agency for the execution of contract.	
4. Cost of EOI	4.1	The Consultant shall bear all costs associated with the preparation and submission of its EOI, and the Procuring Agency will in no case be responsible or liable for such costs whether or not the consultant qualifies for the award of contract.	
5. Contents of EOI	5.1	<p>The contents of EOI Documents are listed below. These should be read in conjunction with any addenda that may be issued before the closing date.</p> <ul style="list-style-type: none"> i. Request for EOI ii. Instructions to Consultants iii. Eligibility/Qualification Criteria iv. Terms of Reference (TOR) v. Guidelines for Submission of Interests vi. Letter of Submission of Interest vii. Consultant's Information Form viii. Format of Undertaking 	
6. Amendment of EOI Documents	6.1	At any time prior to the deadline for submission of EOI, the Procuring Agency may, for any reason, whether at its own initiative or in response to a clarification requested by a consultant, amend the EOI document. Amendments will modify or replace/supersede earlier ones.	
	6.2	Amendments will be provided in the form of Addenda to the EOI document, which will be uploaded on the E-PADS. The consultants will be bounded to the uploaded Addenda. It will be assumed that the amendments contained in such Addenda will have been taken into account by the consultants in its EOI.	
	6.3	To allow the Consultants reasonable time to take the amendment into account in preparing their EOI, the Procuring Agency may, at its discretion, extend the deadline for the submission of EOI.	
A. Preparation of Interests			
7. Language of EOI	7.1	The EOI prepared by the Consultants, as well as all the correspondence and documents relating to the EOI exchanged by the Consultant and the Procuring	

	Agency shall be written in English or Urdu.
8. Documents Comprising the EOI	8.1 The EOI submitted by the Consultant shall comprise of all the documents to establish their Eligibility/Qualification including incorporation/registration documents as per prevailing laws which includes but is not limited to copies of incorporation certificates, tax registration certificates, active taxpayer proof etc.
B. Submission of Interests	
9. Sealing & Marking of EOI	9.1 The Consultant shall submit EOI documents through E-PADS.
10. Deadline for Submission of EOI	10.1 EOI must be received by Procuring Agency through E-PADS as per the deadline given in the Request for Expression of Interest.
11. Late Submission of EOI	11.1 E-PADS portal will not entertain the EOI responses after the prescribed deadline.
C. Evaluation of Interests	
12. Evaluation and Comparison of EOI	<p>12.1 Pursuant to Evaluation Criteria contained in this document, EOIs submitted by the Consultant as per Guidelines for Submission of EOI (Section V) shall be evaluated in detail as per criteria given in Section III.</p> <p>12.2 Under the provision of Rule 48 of Public Procurement Rules 2004 (PPR-2004) any Consultant may file its written complaint against the eligibility parameters or any other terms and conditions as prescribed in the EOI Document, if found contrary to the provisions of the procurement regulatory framework, the same shall be addressed by the Grievance Redressal Committee (GRC) well before the EOI submission deadline. The details of Grievance Redressal Committee (GRC) is given on the PPRA website: www.ppra.org.pk.</p>
13. Overriding Effect	13.1 Whenever there is any conflict in these documents the stipulations of PPR-2004 and PCSR-2010 shall prevail.

SECTION III: ELIGIBILITY/QUALIFICATION CRITERIA

The Evaluation of Interests will be ascertained based on the following parameters: - **Make sure the following table is placed as the first page of the interest submitted by the consultant**

Sr#	Parameter	Mandatory Eligibility/Qualification Criteria	Means of Verification
1	Active Taxpayers List	The Consultant must be registered with FBR and appear on Active Taxpayers List (ATL) of FBR.	Valid copy of NTN Certificate & proof of Active Taxpayer List.
2	Consultant Registration/ Incorporation	The Consultant should be registered in Pakistan.	Copy of Certificate of Registration/ Incorporation
3	Consultant Experience (General)	The Consultant firm must have 10 years of experience.	Copies of Contract / work order / project sign off/ completion certificate(s) or any other relevant documentary proof acceptable to the Procuring Agency .
4 (a)	Consultant Experience (Relevant)	The Consultant firm must have 10 years of experience related to content development with education departments, education ministry or other national & international government stakeholders.	Copies of Contract / work order / project sign off/ completion certificate(s) or any other relevant documentary proof acceptable to the Procuring Agency .
4 (b)	Consultant Experience (Relevant)	Minimum two assignments of development of content for curriculum (process of planning, creating, and managing content across various platforms and formats to meet specific goals, such as engaging an audience, driving traffic, or supporting marketing initiatives. This process often involves a series of steps, including research, writing, editing, and optimizing content to align with Student Learning Outcomes-SLOs- here we are not referring to training material developed for trainings)	Copies of Contract / work order / project sign off/ completion certificate(s) or any other relevant documentary proof acceptable to the Procuring Agency .
4 (c)	Consultant Experience (Relevant)	Minimum two assignments of development of supplementary material (include extra reading	Copies of Contract / work order / project sign off/ completion certificate(s) or any other relevant documentary proof

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		materials or exercises that support the main curriculum, it can involve training material developed)	acceptable to the Procuring Agency .
4 (d)	Consultant Experience (Relevant)	Minimum two assignments of development of IT based education material (i.e. E-Learning Platforms & Learning Management Systems (LMS), Online Courses and Tutorials, Interactive Multimedia Content, E-Books and Digital Textbooks, Gamification and Educational Games, Virtual Labs and Simulations, Educational Podcasts and Audio Resources etc.)	Copies of Contract / work order / project sign off/ completion certificate(s) or any other relevant documentary proof acceptable to the Procuring Agency .
5	Annual Turnover	Must have annual average turnover of PKR 50 Million, during the last three years, as per financial statements/ Income Tax return filed with FBR.	Copy of Audited Financial Statement/details of Tax Return
6	Not Blacklisted, Debarred and Not on NACTA Sanctioned list	The firm should submit an affidavit that it has never been blacklisted or debarred by any organization and is not in the sanctioned list of NACTA (National Counter Terrorism Authority).	Affidavit on Rs. 100 stamp paper as per the format provided at Section VIII of EOI document.

Note:

- 1- The shortlisted Consultant will be issued the Request for Proposal (RFP) documents soliciting sealed Technical and Financial Proposals under **Regulation-3(B) "Quality and Cost Based Selection Method"** as per the **Procurement of Consultancy Services Regulations, 2010 (PCSR-2010)**.
- 2- The EOI should be submitted through E-PADS.
- 3- Only the interests submitted through E-PADS will be entertained.

SECTION IV: TERMS OF REFERENCE (TOR)

1. Introduction

The State Bank of Pakistan in its initiative towards financial inclusion launched the National Financial Literacy Program for Youth (NFLP-Y) under the flagship of the Procuring Agency. NFLP-Y has made considerable gains in the five years of the program and has successfully completed 1.0 million target (of training students on financial literacy) by reaching 60+ Districts across all provinces of Pakistan including AJK and GB. In addition, the target of reaching out to 600,000 students through online platform has also been achieved. More encouragingly, in line with our commitment with SBP, 50% of all the students that NFLP-Y trained were female.

In order to scale up the efforts to excel financial literacy among children and youth, to make them beneficial economic agents and develop entrepreneurship skills, SBP in collaboration with NIBAF, is endeavoring to inculcate financial literacy content in the national curriculum of Pakistan.

2. Objective

The assignment will impart basic financial education to an estimated 50 million Pakistani school-enrolled children from grade 1 to 12. The integrated curriculum will serve as a medium or bridge to close the financial literacy gap at the grass root level and connect children with banking and financial institutions.

The assignment will mainly target school-enrolled children and adolescents. The key objectives are:

- a. Strengthen and improve money management knowledge, skills and behaviors.
- b. Engage children to set financial goals, saving and planning for their financial future (employment or entrepreneurship).
- c. Orient children to their rights and responsibilities as future consumers of financial services, to protect them against potential risks.

To meet the objectives of the FLIP, NIBAF Pakistan intends to hire a Consultant that can provide content, technological and logistical assistance to design and implement a sustainable and tiered, financial literacy content integration into national curriculum.

The overall objective of the Consultant is that at the end of the consultancy Financial Literacy becomes part of curriculum of every province including GB & AJK through proper documentation and notifications and is taught via course books and supplementary material across Pakistan in public schools, private schools and Madaris that fall under the education departments.

3. Scope of Work

The consultancy aims to integrate Financial Literacy into the formal education curriculum across Pakistan, including GB & AJK, ensuring it becomes a sustainable part of school education. This involves reviewing, designing, documenting, and finalizing financial literacy content aligned with local education standards. The consultant will:

- Assess the Student Learning Outcomes (SLOs) for grades 1–12 developed by NIBAF Pakistan.
- Identify gaps and areas for improvement in the SLOs.
- Map areas where entrepreneurship and Islamic finance topics can be seamlessly incorporated into model chapters and supplementary materials for grades 1–12.
- Engage with provincial education departments to formalize and notify the adoption of financial literacy SLOs across all regions, including GB & AJK.
- Finalize outlines of model chapters in consultation with relevant stakeholders.
- Draft detailed, pedagogically sound chapters covering financial literacy, entrepreneurship, and Islamic finance.
- Create SLO-aligned supplementary content for grades 1–12.
- Ensure the content is compatible with online and offline learning environments, including printed and digital formats.
- Align content with provincial curriculum standards and educational best practices.
- Adapt resources for diverse student populations and teaching methods.
- Provide guidance for integrating the content into classroom teaching.
- Develop resources for both in-person and remote learning environments.

4. Key Deliverables

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

4.1 **Inception Reports:**

The selected consultant shall submit inception report **within 1 month** after commencement of service. The inception report will include:

- Detailed work plan and methodology for achieving objectives.
- An initial review of existing financial literacy SLOs.
- Identification of stakeholders and engagement strategy.
- Proposed mapping for integrating entrepreneurship and Islamic finance content.

4.2 Notification and Integration Report:

The selected consultant shall submit the Notification and Integration Report within **1 and half years** after submitting final model chapters and supplemental material, this includes:

- Confirmation of SLO notifications from all the provinces including GB & AJK.
- Guidance documents for integrating content into public, private schools and madaris.

4.3 Draft Content Development:

The selected consultant shall submit draft content development report **based on agreed timelines** after commencement of service. This will include:

- Comprehensive review report of NIBAF SLOs with recommendations.
- A detailed mapping of entrepreneurship and Islamic finance topics.
- Draft outlines of model chapters for grades 6–12.
- Draft supplemental materials for grades 1–12.
- The content should be tested and evaluated at different grade levels.

4.3 Final Model Chapters and Supplemental Material:

The selected consultant shall submit final model chapters and supplemental material **within agreed timelines** after commencement of service. This will include:

- Finalized model chapters for grades 6–12.
- Assessment framework for grade 6 to 12.
- Complete SLO-aligned supplementary content for grades 1–12, ready for printing and digital publication.
- The supplementary material should be based on behaviors change communications and should have offline and interactive online version (gamified or e-books etc.). The online material should also be tested and evaluated at different grade levels.

4.5 Final Report:

The selected consultant shall submit final report **within 2 years** after commencement of service. This will include:

- An overview of the consultancy activities and achievements.
- Documentation of stakeholder consultations and feedback.
- Recommendations for monitoring and sustaining financial literacy education.
- A roadmap for scaling and further content development.

5. Time Frame /Duration and Final Report:

Provision of all services mentioned above expected to complete within 2 years from the date of commencement of services.

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

SECTION V – GUIDELINES FOR SUBMISSION OF EXPRESSION OF INTEREST (EOI)

1. Only Consultant registered in Pakistan are eligible to submit the EOI for the **Integration of Financial Literacy Content in the National Curriculum of Pakistan**.
2. Eligible Consultant(s) should submit **Expression of Interest (EOI)** in English/Urdu language along with relevant complete details of their qualifications and experiences as requested under **Section IV – Eligibility/Qualification Criteria**.
3. A pre-submission meeting will be held on **January 28, 2025** at **11:00 AM** at NIBAF-Pakistan, Islamabad. Consultant is encouraged to attend the meeting to gain clarity about the procurement process, scope, evaluation criteria or any other related aspects. Official minutes of the Pre-submission meeting shall be issued to all participating applicants besides uploading on the SBP website.
4. Consultant must provide unambiguous and clear information as per the above requirements and must provide only material that would be specific to the proposed services, and to avoid submitting generic promotional material.
5. Any further information/clarification by procuring agency can be sought.

SECTION VI. LETTER OF SUBMISSION OF INTEREST

Over Firm's Letterhead

Date: dd-mm-yyyy

EOI Title:

To:

**The Project Director
Financial Literacy Integration Project (FLIP)
National Institute of Banking and Finance Pakistan,
Sector H-8/1, Pitras Bukhari Road, Islamabad, Pakistan**

We, the undersigned, apply to be shortlisted for the referenced Request for EOI and declare that:

- (a) **No reservations:** We have examined and have no reservations to the EOI Documents, including Addendum(s) No(s), issued in accordance with Instructions to Applicants (ITA): *insert the number and issuing date of each addendum*.
- (b) **No conflict of interest:** We have no conflict of interest;
- (c) **Eligibility:** We meet the eligibility requirements; we have not been suspended by the Procuring Agency based on execution of a Bid/Proposal Securing Declaration;
- (d) **State-owned enterprise or institution:** *[select the appropriate option and delete the other] [We are not a state-owned enterprise or institution] / [We are a state-owned enterprise or institution];*
- (e) **Not bound to accept:** We understand that you may cancel the shortlisting process at any time without incurring any liability to the Applicants. Only applicants who have been shortlisted shall be entitled to participate further in the procurement proceedings.
- (f) **True and correct:** All information, statements and description contained in the Application are in all respect true, correct and complete to the best of our knowledge and belief.

Signed: [insert signature(s) of an authorized representative(s) of the Applicant]

Name: [insert full name of the person signing the Application]

In the capacity of [insert capacity of the person signing the Application]

Duly authorized to sign the Application for and on behalf of: [insert full name of the Applicant]

Address: _____

Dated: _____

SECTION VII. CONSULTANT INFORMATION FORM

Over Firm's Letterhead

Date: dd-mm-yyyy

EOI Title:
Reference:

Consultant's Name:	<i>[insert full name]</i>
Consultant's Country of Registration:	<i>[indicate country of Constitution]</i>
Consultant's year of Incorporation:	<i>[indicate the year of Constitution]</i>
Tax Registration Details	
Consultant's legal address:	<i>[insert street/ number/ town or city/ country]</i>
E-mail Address:	
Telephone/Mobile Number:	
Official Web Site:	
Consultant's Authorized Representatives' Information	<p>Name: <i>[insert full name]</i></p> <p>Address: <i>[insert street/ number/ town or city/ country]</i></p> <p>Telephone/Fax numbers: <i>[insert telephone/fax numbers, including country and city codes]</i></p> <p>E-mail address: <i>[indicate e-mail address]</i></p>
Attached are Copies of Original Documents of	<ul style="list-style-type: none"> • Articles of Incorporation (or equivalent documents of constitution or association), and/or documents of registration of the legal entity named above, in accordance with ITA 4.5. • Included are the organizational chart, a list of Board of Directors, and the beneficial ownership.

SECTION VIII. FORMAT OF UNDERTAKING

Over Stamp Paper of Rs. 100/-

Undertaking For Non-Blacklisting/Non-Debarment & Non-Sanctioning

Date: dd-mm-yyyy

EOI Title:

Dear Concern,

I/We hereby confirm and declare that I/We, M/s -----, has never been blacklisted/debarred under Rule 19 of PPR-2004 by any government/semi-government organization.

Detection of false declaration/statement at any stage of the entire application/Bidding Process / Currency of the Contract shall lead to disqualification and forfeiture of Bid Security or Performance Guarantee, as the case may be, and termination of the contract.

Seal & Signature of Firm:

Date:

Signature along with the stamp of authorized representative.