

**Punjab Human Capital Investment Project
Punjab Social Protection Authority**



**REQUEST FOR EXPRESSIONS OF INTEREST
(CONSULTING SERVICES – FIRMS SELECTION)**

Country: Pakistan
Project Name: Punjab Human Capital Investment Project (PHCIP)
Credit No.: 6548-PK
Assignment Title: Hiring of Firm for the Development of Social Protection ERP System
Reference No. PK-PSPA-307012-CS-LCS

The Government of Pakistan has received financing from the World Bank toward the cost of the Punjab Human Capital Investment Project (PHCIP), and intends to apply part of the proceeds for consulting services.

The consulting services (“the Services”) is development of Social Protection Enterprise Resource Planning System (SP-ERPS) to automate social protection service delivery processes. The detailed Terms of Reference (TOR) for the assignment can be found at the websites: <https://pspa.punjab.gov.pk/> after filling out contact details mandatory form or can be obtained at the address given at the end.

The PMU-Punjab Human Capital Investment Project (PHCIP)-Punjab Social Protection Authority (PSPA) now invites eligible consulting firms to indicate their interest in providing the required services. Interested firms should provide the following information demonstrating that they have the required qualifications and relevant experience to perform the services. Key Experts will not be evaluated at the shortlisting stage. The shortlisting criteria are:

Qualification and Experience	
a)	The firm should have post registration experience in similar business for past ten (10) years.
b)	The firm should demonstrate that it has necessary human resources available to carry out specialized task stated in TORs with relevant certifications/qualifications/experience.
c)	The firm should have designed/implemented/executed IT solution/product having capacity of database size of 50 million records.
d)	The firm must have at least three (03) end to end ERP implementation in last five years with planning, designing, building, deploying.

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank’s “Procurement Regulations for IPF Borrowers -” July 2016 (Revised November 2017 & August 2018) (“Procurement Regulations”), setting forth the World Bank’s policy on conflict of interest.

Consultants may associate with other firms to enhance their qualifications, but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected. Firms interested to participate in JV should submit information for each partner, which will be assessed independently regardless of capacity/experience of the other partner. Payments shall only be made into JV account

Project Director
Punjab Human Capital Investment Project
PSPA - P&D Board
Government Of The Punjab

5/8/2022

A Consultant will be selected in accordance with the **Least Cost Based Selection (LCS) Method** set out in the Procurement Regulations (link: <https://ppfdocuments.azureedge.net/083b3f94-a932-4395-a410-834f8bc14f8c.pdf>).

Further information may be obtained at the address given at the end during office hours from 0900 to 1700 hours.

Expressions of interest must be delivered in written form to the address below (in person, email or by post) by or before 1700 hours on **29th August, 2022**. For EOIs sent through email you will receive a confirmation receipt from PMU within 24 hours. In absence of such a confirmation please seek confirmation on address given at the end.

The assignment title of the consultancy should be clearly written on the front of the envelope or in the subject line.

Project Director

Project Management Unit (PMU)
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5, 8, 2022
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PSPA - P&D Board
Government Of The Punjab



Punjab Social Protection Authority
Government of the Punjab



Hiring of Firm for the Development of Social Protection ERP System

Under

“Punjab Human Capital Investment Project”

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Instructions

1. PMU-Punjab Human Capital Investment Project (PHCIP)-Punjab Social Protection Authority (PSPA) invites eligible consultancy firms with specific and proven competence and experience to indicate their interest in providing the intended services. Eligible firm(s) should submit Expression of Interest (**EOI**) in English language along with relevant complete details of their qualification and experience as requested hereunder: -
 - i. Name, address, Phone, Fax and E-mail address along with postal and telegraphic address for the head office, branch offices and contact personnel;
 - ii. National firms are required to submit certificate of Incorporation/Registration with authorized government department(s) of consulting firm/Joint Venture, as Legal Entity. The registration shall be provided in respect of each associating firm of a joint venture;
 - iii. Corporate Profile providing sufficient information/details in following, but not limited to, areas in respect of a consultancy firm/each associating firm of a Joint venture: -
 - a) Years of operations;
 - b) Management Structure/Organogram & Systems of the firm with relevant information about Board/Directors etc.;
 - c) Core competencies related information etc.;
 - iv. List of Technical Personnel with Qualifications in Permanent Employment of the Firm(s) as per the following detail:
 - a) Name of Employee
 - b) Designation
 - c) Qualification
 - d) Years of Services
 - e) Experience
 - f) Responsibility
 - v. Data Sheets of relevant (similar and specific experiences) assignments/works, duly substantiated, by the Firm/Joint venture's either completed or in progress, with the following details:
 - a) Name of the Project
 - b) Location Province / Country
 - c) Client
 - d) Cost of the Project
 - e) Name and address of the Client
 - f) If case of association of service providers, the names and address of all the partners
 - g) Start & Completion Date
 - h) Number of staff-months provided by the firm (in case of association/JV, by other partner firms)
 - i) Brief description of the services rendered

- vi. The firm must provide the documentary evidence of the assignments carried out.
 - vii. Any additional documents to support relevant experience of consultancy Firm/Joint venture;
 - viii. In case of Firms, participating in an association or JV, original Letter(s) of Association from each associating partner, confirming the Lead Partner/Partner in Charge, on the letter head of a Firm/Partner duly signed and stamped, must be provided;
2. Interested firm(s) must provide lucid information as per above requirements indicating that they are qualified to perform above services and must provide only materials that would be specific to the proposed services, and to avoid submitting generic promotional material.
 3. If the EOI response consists of more than one volume, the applicant must clearly number the volumes constituting the EOI and provide an indexed table of contents for each volume. All documents should be securely bound.
 4. Clarification meeting will be held on **16 August, 2022 at 11:30 am** in the PSPA office at the address given below:
 5. Expressions of interest complete in all respects must be delivered in a written form to the address below (in person, email or by post) up to **29 day of August 2022 by 1700 hours**.

Project Director

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Acronyms

BHU	Basic Health Unit
CCT	Conditional Cash Transfer
ECE	Early Childhood Education
ECD	Early Childhood Development
EI	Economic Inclusion
ERP	Enterprise resource planning
FS	Functional Specifications
SIE	Social Inclusion for Education
H&N CCT	Health & Nutrition Conditional Cash Transfer
HCI	Human Capital Index
IA	Implementation Agency
LIP	Livelihood Investment Plan
LMR	Labour Market Readiness
M&E	Monitoring & Evaluation
MIS	Management Information System
NFS	Non-Functional Specifications
NSER	National Socio-Economic Registry
P&D	Planning and Development Department
PCC	Project Coordination Committee
PD	Project Director/Project Directorate
PHCIP	Punjab Human Capital Investment Project
PHFMC	Punjab Health Facility Management Company
PLW	Pregnant & Lactating Women
PMIU	Project Management & Implementation Unit
PMU	Project Management Unit
POM	Project Operational Manual
PSC	Project Steering Committee
P&SHD	Primary & Secondary Health Department
PSPA	Punjab Social Protection Authority
RHC	Rural Health Center
SED	School Education Department
IP	Implementation Partner
UC	Union Council
FS	Functional Specifications
NFS	Non-Functional Specifications

Terms of Reference

1. Introduction

Punjab Social Protection Authority as an autonomous body has been striving to achieve its mandate to provide an effective, comprehensive and efficient social protection system to the poorest of the poor. Punjab Social Protection Authority in its five-year journey has taken many initiatives by targeting the poor and vulnerable community of Punjab province for providing them with financial or in-kind unconditional and conditional assistance.

The Authority was constituted with the mandate to formulate social protection policy for the province, to consolidate and coordinate all social protection initiatives, to ensure equitable allocation of resources, to formulate policies for effective and efficient mechanisms, to formulate and execute policies for social protection covering food, education, health, social assistance, social inclusion and labour market regulations, to conduct research and formulate proposals for new interventions, and to monitor existing social protection programs.

2. Introduction of PSPA Programmes

PSPA has provided cash assistance around one million beneficiaries through different conditional and unconditional cash transfer and asset transfer programs e.g. Zewar-e-Taleem, UCT for Persons with Disabilities, and Ba-himmat Bazurg Programme.

i. Zewar-e-Taleem Programme

It is a conditional cash transfer programme in collaboration with PMIU, School Education Department, looking to improve enrolment and retention of secondary school girls (grade 6-10) in 16 low-literacy districts of Punjab. Under this programme, a monthly stipend of Rs. 1,000 is being given to the girls of secondary government schools.

ii. Income Generation Programme for Persons with Disabilities (PWDs)

This programme looks to enable vulnerable groups to achieve self-sustenance through microenterprises supported by interest-free loans provided by PSPA. PSIC acts as the fund manager for this programme and Akhuwat implements the scheme as the service provider. PSPA has provided a total of Rs.250 million funds for loan disbursement.

iii. Humqadam Programme for Persons with Disabilities

Persons with Disabilities (PWDs) are vulnerable to multiple financial and non-financial shocks and they need the state's assistance to lead a happy life. Under this programme, Rs. 2,000 are being given to each PWDs.

iv. Sila-e-Funn Programme

This is a programme in collaboration with Information and Culture Department, aiming at providing financial assistance to those elderly and needy artists who have made a notable contribution in their fields has been started. Under this programme, PSPA is disbursing Rs 5,000 per month to those artists with monthly income below Rs. 15,000.

v. Ba-himmat Buzurg Programme

Ba-himmat Buzurg Programme helps those elderly people who are not part of Benazir Income Support Programme to protect themselves against livelihood risks and lead a dignified life. 125,000 people above the age of 65. Rs. 2,000 per month will be given to the beneficiaries.

- vi. **Masawaat Programme for Transgender Persons' Welfare**
PSPA drafted Pakistan's first Transgender Persons' Welfare Policy. Under this policy, Masawaat programme is being initiated with an outlay of Rs. 50 million, comprising conditional cash transfers for skill building, unconditional cash transfers for elderly transgender persons and micro credit for promoting entrepreneurship among transgender persons.
- vii. **Nayee Zindagi Programme for Acid Victims**
With the help of Rs. 200 million, the victims of the heinous crime of throwing acid will be financially assisted and fully rehabilitated at the government's expense, including the skin grafting treatment, followed by skill-building and interest-free loans for livelihood support. The outlay of this programme is of Rs. 200 million.
- viii. **Punjab Human Capital Investment Project (PHCIP)**
The Punjab Human Capital Investment Project (PHCIP) is a project financed by World Bank credit to the Government of Pakistan to achieve qualitative and quantitative improvements in Punjab's Human Capital Index by increasing the access to quality health services, and by promoting economic and social inclusion programs of the poor and vulnerable households in selected districts in Punjab.

PHCIP has the following components:

- a. **Component-1: Quality of and Access to Healthcare Services:**
 - i. **Quality of Health Services:** Strengthening the primary health-care facilities in the provision of good quality services and their adherence to Minimum Service Delivery Standards (MSDS).
 - ii. **Utilization of Health Services:** Increasing the utilization of key healthcare services among poor pregnant and lactating women and/or parents of children up to 2 years of age, through: (a) a conditional cash transfer program; (b) outreach, social mobilization and information dissemination campaigns; and (c) undertake motivational and educational interventions for positive behavioural change such as counselling on mother and child health, birth spacing, hygiene and sanitation.
- b. **Component-2: Social and Economic Inclusion:**
 - i. **Economic Inclusion (EI):** Promoting the economic inclusion of poor, young parents through the provision of Labor Market Readiness (LMR) training, productive assets (e.g. livestock) and; and coaching through mentors and social mobilization of staff aimed at improving adaptive and productive behavior.
 - ii. **Social Inclusion for Education (SIE):** Strengthening the Early Childhood Education (ECE) through: (a) conducting an initial needs assessment; (b) filling the gaps in learning through training of school-related staff; (c) developing detailed lessons; (d) conducting specialized ECE social mobilization campaign; (e) upgrading classroom facilities to make them conducive to Early Childhood Learning; and (f) establishing and building

capacity for a special Foundational Learning Cell in the School Education Department.

- c. **Component-3: SP Service Delivery Platform:** Modernizing and improving coordination and interoperability of Punjab's social protection systems and programs by strengthening the administrative, operational, policy and planning functions and capabilities of PSPA.

3. Objectives and Scope of the Assignment

PSPA invites an IT firm to perform consultancy services for the development of Social Protection Enterprise Resource Planning System (SP-ERPS) to automate social protection service delivery processes.

The firm will identify processes (the firm will hold discussions, for instance, with PSPA staff and organizations like NADRA, BISP, allied departments, etc. for developing deep understanding of these processes), modules, functionality and connectivity requirements, prepare a document with the functionality description of modules, estimation of effort, time and budget to develop this system, necessary active & passive infrastructure and human resource needs, and any other associated requirement(s).

More details on the task elements mentioned above is given below. The nature of these task elements can experience change over the time and this flexibility should be considered while designing the specifications and the system.

The overall assignment could be considered as spanning two stages:

- Stage-I: Business processes mapping and automation needs assessment: The firm will map business processes with the consultation of different wings of the PSPA and other social protection organizations (government departments, attached bodies, etc.) in the Punjab. In light of these processes, detailed System Requirement Specifications Solutions will be prepared.
- Stage-II: Development of SP-ERP: The SP-ERP will be developed to facilitate the operations of different wings of PSPA (the same SP-ERP should have the flexibility to facilitate automation of business processes of other social protection organizations).

The system is expected to support existing programmes but will have the scalability for the on-boarding of the other programmes in future.

3.1. Categories of functionalities:

The SP-ERP will help PSPA and other SP agencies (provincial departments, autonomous bodies, etc.) in terms of digitization/automation/connectivity of the following functionalities¹:

- Programme Design (specification of programmes' parameters such as eligibility and registration conditions, benefit sizes and types, etc.)
- Benefit provision/transfer (from entitlement/application to utilization/uptake of benefits such as cash transfers, in-kind transfers, labour market programmes, social services, etc.)
- System integrations (linkages with payment service providers, NADRA, implementation partners, other social protection agencies etc.)
- Grievance redress management
- Referral services
- Monitoring & Evaluation
- Communication/ Customer Relationship Management (Call-centre, SMS broadcast other communication channels)
- Data Analytics

¹ Digitization here refers to only the Programme Design part; other functions will need automation/processing. For programme design, only pre-defined information (such as eligibility criteria, benefit size, etc.) will be stored to act as input needed to process decision making in other modules.

The SP-ERP will automate processes and reporting functions of all existing programmes as well as facilitating future programmes executed by PSPA and other social protection organizations (e.g., Social Welfare Department, School Education, Health departments etc.). This will be done through developing various modules, the details of which is given below:

3.2.Details of Various Modules

3.2.1. Programme Design Module

This module will contain specifications of programmes' parameters such as budget, eligibility and registration conditions, benefit sizes and types, targets, etc.

3.2.2. Benefit Transfer Module

This module will have the following component:

Case Generation

- Entitlement (pre-loaded data as per eligibility criteria)
- Applications from prospective beneficiaries (through either of the multiple application channels such as SMS, web-forms, paper-based application)

Case Management

- Applicants' data acquisition
The applicants will provide data through different channels (e.g. mobile apps, PSPA website, SMS, WhatsApp, etc.). The data will be consolidated at one platform.
- Access to various databases/ registries
The SP-ERP will access various databases for:
 - a. validation of the data provided by the applicant: The SP-ERP will be linked with National Database and Registration Authority (NADRA), National Socio-Economic Registry (NSER)/Benazir Income Support Program (BISP), etc. for verification of identity and personal/household data of the applicants.
 - b. compliance verification for conditional cash transfers² (CCT): before benefit transfer in case of CCTs, compliance verification through different data e.g. health record from Health Department and attendance record from School Education Department will be checked.

The detail on the databases that will form part of the SP-ERP is provided later in this document.

- Decision making
The SP-ERP will analyse data as per certain criteria (specified in the programme design module or elsewhere) to make decisions on eligibility, enrolment requirements, referral, other feedback, etc. Some decisions and calculations performed are indicated below:
 - Eligibility determination
 - Benefit calculation
 - Deduction calculation
 - Payment calculation (gross and net)
 - Other payments related decisions e.g. holding payments, reverse transfer of funds to PSPA
 - Programme exit decision

² CCTs are programmes where benefit is provided only if certain conditions (e.g. a certain percentage of attendance in schools are fulfilled).

- Information to Applicant
The SP-ERP will provide details to the applicant regarding the status of the application and information about the next steps e.g. payment amount, withdrawal details, etc.

There will be sub-modules in the Benefit Transfer Module that will use the information in the main module and will add/process additional data specific to the peculiar needs of the sub-modules. The details of these modules are as under:

Cash transfer sub-module (for managing cash transfer programmes/interventions)

- Preparation of payment file
 - Payment File preparation checks
- Approvals (Fund Disbursement Committee)
- Linkage with Financial Module: Eligible beneficiaries will be linked with PSPA payment service provider (PSP)
- Data available for registration on PSP Portal
- Screening data download from PSP Portal

In-kind/Productive asset transfer sub-module (for managing provision of assets/in-kind assistance to the beneficiaries)

- Asset procurement/receipt
- Asset particulars: specifications, insurance details, etc.
- Asset inventory management
- Asset delivery (handing over to the beneficiaries)

Training sub-module

- Pre-programme skill set
- Training need assessment
- Trainings record (type of training provided, training institutions, training duration, successful completion of the training, etc.)

Microfinance sub-module

This module would manage the loans provided to the beneficiaries.

- Loans provided
- recovery received
- balance recovery
- loan recovery schedule
- decision on business models/ plans

Jobs sub-module

- Previous job experience, job applications, job placements, job durations, wages/salaries, no. of interviews/offers, rejection reasons, etc.
- Available jobs
- Job matching decision

Business sub-module

- Business details (type, duration, income, etc.)
- Mentorship/Follow-ups

Social Care Sub-module

This module will manage data of citizen who avails (temporary/permanent) social care benefits provided by various government entities.

- Type of service provided
- Duration

Further sub-modules e.g. insurance module may be added later.

3.2.3. Referral Module

- Referral to SP and social services
- Referral to law enforcement/legal/prosecution Authorities

3.2.4. GRM Module

- GRM system to uptake complaints/queries from stakeholders through different means (i.e. e-mails, telephone, social media Sites, mobile apps, PSPA website, complaint portal, field teams, staff and any visitor etc.) and make a unified record of these complaints
- System to have inbound & outbound call function, broadcast SMS, make robo-calls, upload scanned documents/complaints received in hard form/mail, can be integrated with Email, Mobile Apps, WhatsApp, Chatbot, Social Media Sites and with a toll-free/short code and Interactive Voice Response (IVR).
- System to have Escalation Management System and will be linked with Central E-Filing System

3.2.5. Monitoring, Evaluation and Learning

- Monitoring frameworks: log-frames etc. specifying indicators to be captured along with baseline and target values
- Monitoring & evaluation indicators: data available within the SP-ERP will be used for performing various computations (ratios, percentage, averages, counts etc.)
- Knowledge Centre: Various PSPA and Social Protection documents e.g. PC-1s, progress reports, policies, acts, M&E reports etc. will be made available centrally on PSPA Servers.

3.2.6. Communication/ Customer Relationship Management

The communication interaction centre includes the following features:

- Customer service solution that collaborates and communicates with customers over various communication channels. It will also support customer support agents and managers to reach out current and potential beneficiaries.
- Customer support agents can handle inbound or outbound queries using the supported communication channels. (Phone, chat, e-mail, other government portals, social media, letter).
- Agent guidance (alerts, rules)
- Communication management software integration supported
- Various communication channels supported (phone, chat, e-mail, messages, letter, social media)
- A multitude of customer interaction features (interaction record, interaction history, activity clipboard, context area).
- Customer Relationship Management (CRM) software is required for internal and external communication.

3.2.7. Analytics Module

- Dashboards: An integrated dashboard and reporting module will assist decision-making. The SP-ERP may be equipped with business intelligences tools like data mining, visualization, model visualization and graphs etc.
 - Key tables and charts from databases
- M&E Reports
- Grievance Redress Reports (types of complaints, grievance redress time, etc.)

3.2.8. Finance Module

- General Ledger (GL)
- Accounts Payable (AP)
- Accounts Receivable (AR)
- Asset /Inventory Management (AM)
- Cash Management (CM)
- Risk management of Finance & Accounting Management
- Reporting.

Details Given Annexure-1 Accounting and finance in ERP

3.3.Database Development and Management

For performing the abovementioned functionalities, the SP-ERP would need various databases such as:

- Compliance data
- Payments/Withdrawal data
- NSER data
- Punjab Socio Economic Registry (PSER)
- Unified Beneficiary Registry (UBR)
- Other socio-economic data
- Programmes inventory
- Training records
- Survey data

Further details of some of these databases is provided below.

3.3.1. Punjab Socio Economic Registry (PSER)

PSER will add information to the National Socio-economic Registry³ (NSER) to provide updated and expanded socio-economic profile of Punjab's population for social protection initiatives. PSER will comprise following sub-components:

- PMT 0-100 scores data acquisition from NSER
- Interconnectivity APIs (for data sharing & acquisition with BISP, NADRA, etc.)
- Integration with Unified Beneficiary Database, etc.
- Profiling & auto updation of PSER using administrative data (wealth/income/consumption data from Excise Department, FBR etc.)
- Linkages with administrative departments
- Socio-economic Registry Application Software
 - Generate merit scores based on poverty, need or other parameters

3.3.2. Unified Beneficiary Registry (UBR)

UBR will house data of SP initiatives in Punjab that are already digitized. A unified

³ NSER is a census-like database containing the information on socio-economic indicators of the people of Pakistan. It is managed by Benazir Income Support Programme and was established as a result of a 2010-11's nationwide Poverty Score Card (PSC) survey, which has now been updated through another survey. This survey is used to calculate poverty means test (PMT) scores of every household.

beneficiary registry will be developed by acquiring / integrating the datasets from different organization/departments of the Punjab/Pakistan. There may be need to integrate other organizations' IT systems with SP-ERP.

- It will link up with databases or MIS of provincial departments & institutions executing SP initiatives in Punjab for collection and updating of beneficiary data of their SP initiatives.
- Integration with all SP initiatives in Punjab as well as NSER and other sources of beneficiary data will provide useful analytics and insights through Business Intelligence & Analytics systems & dashboards.
- Users of the system, using SP-ERP, will be able to:
 - Find overlap among current and potential beneficiary individuals or households.
 - Identify overlapping at program design stage with existing programs based on target population & selection criteria.
 - Compile overall provincial SP initiatives expenditures.
 - Capture individual/household level benefit details as well as beneficiary profiling once the system is fully functional and adequate information is available in the system as a result of data linkages.

3.3.3. Programme Inventory/Database

This database will consist of programme design details of all social protection programmes in Punjab. It will enable the users of the system to identify overlapping programmes, compile overall provincial SP initiatives expenditures and capture individual/household level benefit details.

- Programme descriptions, scope
- Targeting mechanism
- Type & level of benefit
- Payment details
- Graduation strategy
- Beneficiary details
- Budget details, expenditure details
- Funding source
- Implementing agencies

3.3.4. GRM database

GRM database would store information related to grievances. These details would include case number, applicant's essential details, problem type and resolution status.

3.3.5. Communication database

Communication database would store the information related to the message broadcasted through various channels. These details would include name, mobile numbers, CNICs, programme name and message type.

3.4. Project Management Tool

Project management tool is required with following features:

- Project planning and scheduling
- Team collaboration
- Time tracking
- Reporting
- Project budgeting
- Billing & quotes
- Activity Info to be developed to simplify reporting and allow for real-time monitoring.

3.5. Technical Scope and Technological Approach

The proposed solution should support and have a desktop, mobile applications and web based solutions. The developed/customized/deployed solution will be the property of Government of Punjab including but not limited to all off-the-shelf, developed and licenced software products. The system should provide support for future customization and interoperability requirements. The legacy system data must be migrated without loss and all the audit trail, tracking, and logging for audit purposes should also be available in the system. Proper quality assurance according to the prevailing international standards is a must along with the provision of technical documentation before the deployment. The post-implementation support service should be available whenever needed.

The firm will ensure the use of modern integration technologies using the following guidelines:

- Use public APIs (also known as allow-listed APIs).
- Provide no native access to APIs that aren't public.

The ERP will have following capabilities:

- The system will support full text search and is not case sensitive.
- The system will allow the user to group functions into folders or add functions into a favorites folder.
- The system will provide an easy-to-use, intuitive drop and drag, reporting tool which allows ordinary business users to design their own reports without knowing underlying database table structure.
- The system will be configurable workflow function for applications and approvals.
- Ability for users to create their own watch list or alerts.
- The system should be accessible through web browser.
- System should provide the Integrated Social Communication and collaboration between system users.
- System should provide the Application Security and role based Access.
- The system should support the embedded help for the functionality & features.
- The system should enable users to create own, real Time transaction reports.
- The system will provide an easy-to-use, intuitive drop and drag, reporting tool which allows ordinary business users to design their own reports without knowing underlying database table structure.
- The system will support reporting with various date range options such as Year to Date, Month to Date, and date range, Flexibility should be available for date range to be broken up by month, quarter, a specified period or half yearly.
- The system will support reporting based on comparative periods.
- The system will support reporting based on actual v budget and forecast.
- The system will allow the generation of defined period comparison reports.
- The system will provide graphical reporting which is able to be exported.
- The system will support reporting based on individual and consolidated entity structures.
- The system will support drill down from summary to detail information at a detailed transaction level in Reporting.
- The system will produce different views of the same report such as summary/details.
- The system will allow the user to export real time reports and enquiries directly to Microsoft Excel (not .csv file format) retaining field formatting.
- The system should have the multidimensional Reporting capabilities.
- The system should have the embedded analytic Tools for reporting and analysis.
- Vendor / Principal managed updates and Operations.
- High availability of the system and predictable service level & predictable cost (User license, Hardware, Upgrades / Updates etc.).

- The system should have a properly designed user interface ensuring proper accessibility to the intended functions of the system and proper execution of transactions.
- **Tentative Number of Beneficiaries (current and upcoming)** Current beneficiaries: 1 million; in future: existing plus 1 million (1+1 Million) with reference to PSPA's programmes only. The system should have the capacity to include beneficiaries of other social protection programmes as well, which might be 10 million families (on average 6.5 member per family). Potential number of records is 110 million.
- **Number of stakeholders involved in the business process and integrations involved** One-off consultations with around 26 provincial departments (one or two sessions), detailed individual sessions with partners of PSPA: 5-6 departments/organizations and number of integrations involved: initially 5-6 departments and system should support gradual expansion up to 30.
- **Number of reports required for each program:** Report means a screen showing multiple tables and charts (using around 10 indicators/variables). One report for each of All the PSPA programmes (existing 10) Around 100 social protection programmes in the Punjab around 20 programmes by the Federal Government
- **Requirement of Mobile App for registration/reporting/listing/grievances etc.:** Mobile app with simplified modules for beneficiary application, grievance and information dissemination.
- The estimated volume of transaction per month is 01 million and yearly volume would be 12 million.
- ERP and system users would be 200 excluding registered beneficiaries and records.

4. Deliverables of the Firm

The firm shall:

i) Submit detailed System Requirement Specifications (SRS): The firm will identify in detail the businesses processes, functionality and connectivity requirements. This will include making detailed SRS, which, in turn, would include:

- a) Functional Specifications
 - System Analysis (Evaluation of Current System & gaps)
 - Connectivity/Linkages (APIs)
 - System Integration
 - Data Conversion & Migration
 - Backup plan
 - Software development and deployment timeline
- b) Non-Functional Specifications
 - Hardware Requirements
 - Datacenter Co-Location and or in house specification
 - Internet Connectivity
 - P2P Secure Connectivity
 - HR/Manpower requirement
 - Information Security and privacy
 - Disaster Recovery Plan

ii) Design a Social Protection ERP including the modules specified above.

iii) Deploy the SP-ERP

5. Timeframe of Assignment

The expected duration of the assignment for the development of SP-ERP is 21 months and provide support for a period of three year (extendable) after signoff the project. While minimum viable product should be available in 09-month time.

6. Schedule of Deliverables

Sr. No.	Deliverable	Estimated Duration (unit is weeks)
1	Submission of Project Plan	X+1.5
2	Design of SP-ERP (functionalities and processes)	X+8
3	Preparation of Non-Functional Specifications	X+9
3.1	Human resource requirement	X+10
3.2	IT Infrastructure Specifications	X+10
4	Implementation/Deployment/Customization of SP-ERP	
4.1	Deployment & Customization of Financial Module	X+24
4.1.1	Sign-off/Completion Report of Financial Module	X+25
4.2	Program Design Module	X+28
4.2.1	Sign-off/Completion of Program Design Module	X+29
4.3	Benefit Transfer Module	X+32
4.3.1	Signoff/Completion of benefit transfer Module	X+33
4.4	Referral Module	X+40
4.4.1	Signoff/Completion of Referral Module	X+40
4.5	GRM Module	X+45
4.5.1	Signoff/Completion of GRM Module	X+46
4.6	Monitoring Evaluation & learning	X+50
4.6.1	Signoff/Completion of Monitoring Evaluation & Learning Module	X+52
4.7	Communication/ Customer Relationship Management	X+55
4.7.1	Signoff/Completion of Communication/ Customer Relationship Management Module	X+56
4.8	Analytics Module	X+60
4.8.1	Signoff/Completion of Analytics Module	X+61
4.9	Database Development and Management	X+67
4.9.1	Signoff/Completion of Database Development and Management	X+68
4.10	Project Management Tool	X+70
4.10.1	Signoff/Completion of Project Management Tool	X+71
5	Deployment of Complete Integrated Management Information System ERP	X+75
6	Penetration Testing by Third Party	X+76
6.1	Fixing of Security Vulnerabilities as identified in Penetration Testing Report	X+78
7	Deployment of fully functional final ERP solution	X+80
8	Sign-off/Completion Report	X+81
9	O&M and Service level Agreement	3 years after sign off

X = Start date of project

The minimum viable product required for Essential modules of the SP-ERP in the first stage Priorities within modules will be: Finance Module, Programme Design Module, and Benefit Transfer Module with priority to cash transfer sub-module and in-kind/asset transfer sub-module. For completing these priorities, the following databases will be needed NSER, Punjab Socio economic Registry, Compliance database and Payments and withdrawal data. Minimum viable product is required within 09 month after contract signing.

7. Qualification of Firm

- a) The firm should have post registration experience in similar business for past ten (10) years.
- b) The firm should demonstrate that it has necessary human resources available to carry out specialized task stated in TORs with relevant certifications/qualifications/experience⁴.
- c) The firm should have designed/implemented/executed IT solution/product having capacity of database size of 50 million records.
- d) The firm must have at least three (03) end to end ERP implementation in last five years with planning, designing, building, deploying.

8. Team Composition

Sr.	Title of Key Experts	Qualification and experience
1	Project Manager	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● At least 10 year experience of designing, developing & executing of projects related to TORs ● PMP Certified (PMI) or equivalent ● Proven track record of effective Client Facing & Team Management ● Strong leadership and project management skills with a track record of working with interdisciplinary project teams and managing communications and design professionals
2	Business (Process Engineering) Architect	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university. ● Demonstrated experience of at least 07 year of managing developing business processes of Organization's ● Strong skills in business development/process engineering, UML.
3	Social Protection Expert	<ul style="list-style-type: none"> ● Master's in social sciences or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university. ● Act as subject matter social protection expert ● 7 year experience of executing social sector programs
4	Enterprise Architect(s)	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● 10 years of expertise in the design and implementation of software and in-depth knowledge of all stages of the software development lifecycle ● Ability to do the requirement analysis. Expertise in integrating large scale enterprise applications and ERP development. Ability to provide technical consultancy.
5	Developer / Designer(s) of Proposed ERP Solution.	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● 08 years of expertise in the design and implementation of Proposed ERP Solution software and in-depth knowledge of all

⁴ Specific nomination and CVs not required at EOI stage

		<p>stages of the software development lifecycle</p> <ul style="list-style-type: none"> ● Expertise in integrating large scale enterprise applications and ERP development.
6	Information Security Expert(s)	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● CISSP Certified or equivalent ● CISA Certified or equivalent ● Minimum 10 year experience of: ● Expertise in the design and implementation of security protocols and measures. ● Sound knowledge of penetration testing, Vulnerability management and network security. ● Knowledge of security tools and frameworks
7	Datacenter Expert(s)	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● CDCP Certified or equivalent ● 7 year experience in the design and implementation of data center. ● Must be able to design network, highlight issues and recommend for fixes.
8	Institutional Development Specialist	<ul style="list-style-type: none"> ● Master's in Business Administration/Finance/Accounting or relevant discipline (at least sixteen years of education) from a reputable international or HEC recognized national university ● Minimum of having 7 year of industry experience in Public Financial Management, Business Process Re-Engineering
9	HCM Consultant	<ul style="list-style-type: none"> ● Master in in HR (at least sixteen years of education) from a reputable international or HEC recognized national university ● Minimum of having 7 year Experience in relevant field ● Knowledge of Proposed ERP Solution ● HCM processes clarity- TA, Onboarding, absence management, Employee records, and data management.
10	Trainer of proposed ERP Solution	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● 08 years of expertise in the design and implementation of Proposed ERP Solution software and in-depth knowledge of all stages of the software development lifecycle ● Expertise in training of large scale enterprise applications and ERP development.
11	Certified Database of Proposed ERP solution	<ul style="list-style-type: none"> ● Master's in computer science or relevant (at least sixteen years of education) from a reputable international or HEC recognized national university ● 08 years of expertise in the design and implementation of Proposed ERP Solution software and in-depth knowledge of all stages of the software development lifecycle ● Expertise in Database design implementation of large scale enterprise applications and ERP development.

Note: The indicated experts are minimal requirement, firm can engage non-key experts as per need of the assignment.

9. Selection Method

The Consulting firm will be selected through Least Cost Based Selection Method (LCS) in accordance with the procedures set out in the World Bank Procurement Regulations for Borrowers, 2016 (revised November 2017 and August 2018) and reports to Project Directorate, Additional Director IT.

10. Annexure-1 Accounting and finance in ERP

- General Ledger (GL)
- Accounts Payable (AP)
- Accounts Receivable (AR)
- Asset /Inventory Management (AM)
- Cash Management (CM)
- Risk management of Finance & Accounting Management
- Reporting.

General Requirements at RFP stage					
Sr. No.	Functional Area	Description	Firm Response	Module	Comments
			FM = Fully Meets PM = Partially Meets NM = Does Not Meet	BP = Base Product CR = Customization Required TT = Through Third - Party Module	
1	General usability	The system supports full text search and is not case sensitive			
2		The system allows the user to group functions into folders or add functions into a favorites folder			
3		The system provides an easy-to-use, intuitive drop and drag, reporting tool which allows ordinary business users to design their own reports without knowing underlying database table structure			
4		The system has configurable workflow function for applications and approvals			
5		Ability for users to create their own watch list or alerts			
6		The system should be accessible through web browser			
7		System should provide the Integrated Social Communication and collaboration between system users			
8		System should provide the Application Security and Role based Access			
9		The system should support the embedded help for the functionality & features			
10	Reports & Output	The system should enable users to create own, real Time transaction reports			
11		The system provides an easy-to-use, intuitive drop and drag, reporting tool which allows ordinary business users to design their own reports without knowing underlying database table structure			

12		The system supports reporting with various date range options such as Year to Date, Month to Date, and date range, Flexibility should be available for date range to be broken up by month, quarter, a specified period or half yearly			
13		The system supports reporting based on comparative periods			
14		The system supports reporting based on actual v budget and forecast			
15		The system allows the generation of defined period comparison reports			
16		The system provides graphical reporting which is able to be exported			
17		The system supports reporting based on individual and consolidated entity structures			
18		The system supports drill down from summary to detail information at a detailed transaction level in Reporting			
19		The system produces different views of the same report such as summary/detail			
20		The system allows the user to export real time reports and enquiries directly to Microsoft Excel (not .csv file format) retaining field formatting			
21		The system should have the multidimensional Reporting capabilities			
22		The system should have the embedded analytic Tools for reporting and analysis			
23	Others	Vendor / Principal managed updates and Operations			
24		High availability of the system and predictable service level & predictable cost (User license, Hardware, Upgrades / Updates etc.)			

Modular Requirements at RFP Stage

Sr. No.	Functional Area	Description	Firm Response	Module	Comments
			FM = Fully Meets PM = Partially Meets NM = Does Not Meet	BP = Base Product CR = Customization Required TT = Through Third - Party Module	
1.	Accounts	Capture multiple dimensions (e.g., department, Level and segments, product, project, branches. etc.) in the chart of account			
2.		Ability to record asset, liability, expense and revenue against each dimension in the chart of account structure			
3.		Capture short as well as long description of accounts Title			

4.		Active hierarchy in chart of account values			
5.		Ability to provide short names for chart of A/c structure and generate description for each combination			
6.	Calendar	Define calendar based on organization's accounting and reporting requirements			
7.		Facility to open multiple accounting periods i.e., open the next accounting period before closing the current accounting period			
8.		Close an accounting period to prevent any entries in that period			
9.		Reopen previously closed periods, whether in the same accounting year or previous accounting year			
10.	Journals	Enter journal entries manually or interface journals from non-ERP applications, either individually or in batch			
11.		Journals to have unlimited number of lines including narration for the journal as well as each line			
12.		Lo up account numbers and descriptions during journal entry			
13.		The system provides the function to reverse a journal completely or partially without re-entering all the reversal lines			
14.		User can modify the reversal journal before posting, including but not limited to add / delete journal lines, change posting dates etc.			
15.		If the period for the original journal is closed, reversal journal will be automatically generated within the current period			
16.		The system allows the future-dating of journals, including reversing journals			
17.		The system allows users with sufficient access to post back dated journals			
18.	Recurring & Journal	The system generates recurring journals automatically based on user definable journal templates and posts them automatically, e.g., amortization of prepayment expense			
19.		The system allows users to copy a journal from a previously loaded journal and make manual adjustments before posting			
20.	Allocation Journal	The system supports user-definable allocation rules and auto-creates allocation journals e.g., expense allocation			
21.		Allocation rules can be set up against GL account code as well as other Statistical number			
22.		The system is capable of performing allocation functions through multiple tiers			
23.		The system can perform the allocation basis on percentages, account balances or numerical values to create allocation rules			

24.	Journal Upload / Download	The system allows users to upload journals through spreadsheet files (e.g., csv, xls, etc.)			
25.		The system allows users to upload journals with transactions within the journal using Multiple currencies			
26.		The system allows users to specify which foreign exchange rate to use for conversion to base currency when posting a journal entry			
27.		The system allows the downloading of posted or un-posted journals to Microsoft Excel			
28.	Standard & Compliance	The system should be capable of complying with IFRS & Auditing accounting requirements and Finance department (Financial rules) rules if any			
29.	Budget	The system supports the entry of budget information both manually and through Microsoft Excel sheet upload			
30.		The system allows the upload of Budget & Re- forecast information directly from Microsoft Excel in a format where dimensions are reflected in data			
31.		Advise the maximum number of budget versions able to be stored			
32.		Budget scenario can be locked so that no further change is allowed in the locked scenario			
33.		The system allows for budgets to be loaded for up to 5 years into the future			
34.		The system allows budgets to be loaded for the Balance Sheet			
35.		The system restricts budgets to being loaded only in valid Account combinations			
36.		Budget information can be defined in accordance with the Account hierarchy to the most detailed level			
37.	Period Opening & Closing	The system prohibits transactions being posted to closed periods			
38.		The system allows an authorized user (and only the authorized user) to re-open an accounting period for backdated postings			
39.	Year End Process	The system supports year end closure			
40.		The system provides the out-of-the box functionalities to manage the period & year end closing capability			
41.	Accounts Payables Requirements	Capability to maintain the following information per vendor:			
42.	a)	Vendor code			
	b)	Vendor name			
	c)	Vendors NTN			

	d)	Vendors Sales Tax Registration			
	e)	Multiple Contact name			
	f)	Multiple Vendor address			
	g)	P.O. Box			
	h)	E-mail address (Multiple)			
	i)	Phone number (multiple)			
	j)	Fax number			
	k)	Default payment / credit term			
	l)	Active / inactive flag			
	m)	Default currency & Alternative currency			
	n)	Bank account number (Single vendor can have multiple bank account numbers, one of them should be assigned as default with a provision to change while making payment)			
	o)	Default delivery options			
43.		Capability to classify vendors as local / foreign, registered / unregistered etc.			
44.		Capability to maintain vendor - item relationship			
45.		Capability to enter invoices against Purchase Orders (Local and Foreign), Contracts, receipts, etc.			
46.		Auto matching of invoices against purchase order (local and foreign), contract, receipt, etc.			
47.		Capability to record invoices in multiple currencies (E.g., PKR, GBP, US Dollar, Euro, etc.)			
48.		Capability to enter multiple invoices against single PO or vice versa			
49.		Capability to create Debit and Credit note to vendors and apply against invoices			
50.		Capability to have approval hierarchy for processing of invoices and payments			
51.		Capability to track assets related information while recording the invoice and later on transfer to the asset's module			
52.		Recording of Landed Cost components against GRN.			
53.		Capability to support following payment types:			
	a)	Cheque			
	b)	Cash			
	c)	Credit/Debit Card			
	f)	Bank Transfer			
54.		Capability to make single payment for group of invoices			
55.		Capability to make advance to suppliers and record and adjust against future invoices			

56.		Capability to make partial payments to vendors			
57.		Capability to have approval routing for petty cash requests			
58.		Capability to make payments in more than one currency Capability			
59.		Capability to able to manage postdated cheques (PDC Management)			
60.		Capability to generate credit ledger for all/outstanding transactions with aging			
61.		Capability to generate report on payments made account-wise, transaction-type wise etc.			
62.		Capability of deduction of withholding income tax and sales tax			
63.		Capability to maintain aging periods based on billed dates and billed due dates. Customer/Vendor wise as well as GroupWise.			
64.		Capability to generate reports for the monthly/weekly withholding income tax and sales tax reports			
65.		Capability to deal with different tax rates and future tax regimes			
66.		Capability to record exchange gains and losses.			
67.		Reconciliation of Projects wise payment to suppliers and vendors and balancing figure payable or receivable from Project client			
68.	Accounts Receivables Requirements				
69.		Capability to default all customer related information when selected for transaction processing from the customer master			
70.		Capability to raise invoice(s) to the customer with adjusted values from the Advance received.			
71.		Capability to override default receivable terms while entering			
		Invoices			
72.		Capability to record adjustments to invoices and post to customer accounts			
73.		Capability to post debit/credit note to customer accounts			
74.		Capability to maintain aging periods based on billed dates and billed due dates. Customer wise as well as GroupWise.			
75.		Capability to support following receipt methods:			
	a)	Cash			
	b)	Cheque			

	c)	Bank Transfer			
	d)	Credit Card			
76.		Capability to apply single receipt to single or multiple invoices, or multiple receipts to a single invoice			
77.		Capability to generate receipts for all type of payments			
78.		Capability to raise Advance Invoices			
79.		Capability to credit separate GL control account for advance payments, e.g., different from the AR control account			
80.		Capability to record bounced cheques and re-instate invoices			
81.		System should be capable to handle the invoicing for Government Payments. Below are some of the invoices which needs to be generated from the system: <ul style="list-style-type: none"> • Startup Charges Invoices • Pass through items Invoices • Supplemental Tariff Invoices • Delayed Payment Invoices 			
82.		Capability to record advance receipts against order			
83.	Fixed Assets Requirements				
84.		Maintain the following information per asset item:			
	a)	Asset description			
	b)	Asset serial number			
	c)	Asset bar code			
	d)	Location			
	e)	Asset main category			
	f)	Asset subcategory			
	g)	Department/Cost Center			
	h)	Custodian			
	i)	Employee Number			
	j)	Purchase date			
	k)	Depreciation start date			
	l)	Service start date			
	m)	Vendor			
	n)	PO reference			
	o)	Invoice reference			
	p)	Warranty period, e.g., start and end dates			
	q)	Original cost			
	r)	Salvage value			
	s)	Useful life in month/years			
t)	Depreciation method				
u)	Rate of Depreciation				
85.		System should be able to depreciate assets using reducing balance depreciation method			

86.		Ability to calculate depreciation based on groups of assets: a. By Asset Class b. By Asset Group			
87.		Ability to recalculate depreciation on asset a. Based on a change in value b. Based on a change in depreciation schedule c. Based on a change in asset life			
88.		Ability to capitalize assets			
89.		Ability to automatically process and post transactions: a. Special Depreciation b. Additional Depreciation c. Cost Adjustments, if any			
90.		System should allow user definable depreciation formulas			
91.		Transfer all or part of an asset			
92.		Transfer groups of assets			
93.		Ability to generate transfer slips in case of asset transfers			
94.		Fully retire			
95.		Partially retire			
96.		Reinstate retired assets			
97.		Ability to process sales of fixed assets with the Automatic creation of gain/loss transactions			
98.		Different retirement accounts for gains and losses			
99.		Revalue assets (change the basis of depreciation and net bo value) and adjust the cost of an asset, e.g., capitalization of renovation cost, useful life, depreciation % and write off amounts			
100.		Ability to revalue a single asset or group of assets based on percentage or value			
101.		Ability to record and amortize revaluation reserve based on International accounting standards			
102.		Ability to maintain a physical control of assets and be able to track assets by serial number, asset number, custody number and project / cost Centre/ Regional location			
103.		Ability to create a Fixed Assets Verification Sheet, containing asset code, location, physical balance			
104.		Generate asset depreciation register (detail and summary)			
105.		Report on fixed asset transactions history (i.e., fixed assets movement)			
106.		Following activities should generate a report output:			
	a)	Asset transfer			

	b)	Asset Disposals			
	c)	Asset retirement in the form of sale, scrap, write off etc.			
	d)	Asset addition			
107.		Generate automatic reconciliation report for GL and depreciation register			
108.		The system has the ability to track the transfer of assets and all associated history (e.g., from one category to another)			
109.		The system automatically populates the asset record with information related to the purchase (from Purchasing and Accounts Payable), such as contract number, purchase order number, bid number, cheque number, invoice info, vendor, GL account, etc.			
110.		The system allows the user to copy asset information from another, pre-existing asset			
111.	Cash & Bank Management Requirements				
112.		Capability to manually enter the following reconciling items:			
113.	a)	Bank charges			
114.	b)	Bank interests			
115.	c)	Other miscellaneous transactions that appear on the bank statement			
116.		Capability to search available transactions using various search criteria:			
117.	a)	Transaction type			
118.	b)	Reference number			
119.	c)	Amount			
120.	d)	Transaction date			
121.	e)	Transaction description			
122.		Print bank reconciliation statement as of a historical date with the statement showing unreconciled lines as of that period			
123.		Capability to deal with Petty cash balances and expenses at different locations			
124.		Maintaining project wise bank accounts and its reconciliation with the Project receivable and payable balance			
125.		Bank reconciliation with Cash Management System of the bank and arrear report to be generated.			

11. Annexure-2 Key Process Indicators for Dashboard

Key Performance Indicators (Gender Disaggregated data wherever available) for ERP ToRs:

1. Total No. of social protection initiatives (SP type-wise⁵) in Punjab
2. No. of eligible beneficiaries annually registered/enrolled with Social Protection Initiatives in Punjab
3. Social protection initiatives-wise No. of beneficiaries annually
4. Annual budget allocation for social protection in Punjab
5. Annual budget released for social protection in Punjab
6. Annual budget expenditure on social protection in Punjab
7. Annual expenditure on benefits transferred
8. Annual administrative expenditure on social protection initiatives from each department working on SP
9. No. of beneficiaries exit from the social protection initiatives annually all over Punjab
10. No. of beneficiaries graduated from the social protection initiatives annually
11. Annual Budget allocated from Donor Agencies to social protection in Punjab
12. Annual expenditure of Donor Agencies on Social Protection in Punjab
13. No. of beneficiaries trained through social protection initiatives
14. No. of beneficiaries got jobs through SP initiatives on annual basis
15. No. of beneficiaries who fulfil the conditions of CCTs
16. No. of beneficiaries use interest free loans through Safety Nets in Punjab
17. No. of interest free loans disbursed to the beneficiaries through Safety nets
18. Average annual loan amount disbursed to the beneficiaries in Punjab
19. Target Group-wise allocations, release and spent through social protection initiatives in Punjab
20. Annual No. of Poverty targeted (PMT based) cash transfers in Punjab
21. Annual No. of education Scholarship benefits all over Punjab
22. Budget allocations, released and spent on in cash Emergency support
23. Annual No. of beneficiaries registered for in cash Emergency support
24. Average Annual Subsidy amount on food, fuel, electricity, housing, transport and agriculture input subsidies (separately).
25. Average Annual targeted subsidy amount to the target population in Punjab
26. No. of Institutional services being provided to different target groups i.e. vulnerable children, youth, orphans, Domestic violence victims, mother and child, PWDs, drug addicts, older persons, neglected and homeless children
27. All KPIs mentioned in the Log frames of Socio Protection Programmes/Projects.

⁵ Social Assistance, Social Insurance, Labor Market Programmes

12. Annexure-3 Current Processes and Process flow of PSPA

Humqadam Programme for PWDs

- Eligibility criteria of the programme are
 1. PMT up to 30 in NSER and
 2. Disability status as per NADRA.
- i. CTP wing will receive all potential beneficiaries' data, as per approved criteria and available NSER PWDs data, from MIS wing PSPA.
- ii. MIS Wing will upload data on agent portal whereas CTP wing will authenticate this data for wallet opening. Auto SMS will be sent to the potential cohort by BOP.
- iii. Simultaneously, Communication wing PSPA, with the help of MIS wing, will send relevant approved SMS to all PWDs with PMT up to 30 to perform BVS. This SMS should mention the eligibility criteria/requirements in clear words to minimize grievances.
- iv. BOP will share wallet opening details initially on daily basis with CTP wing through already available portal.
- v. CTP wing will check data from base data and NADRA verified data (if pre-verification carried out) and process payment of pre-verified CNICs. The unverified data will be converted to NADRA required format for verification and will be shared with MIS wing to run verification exercise.
- vi. MIS Wing will get data verified from NADRA and will share the report of NADRA from CTP wing.
- vii. CTP wing will process payment of all CNICs verified from NADRA as per eligibility criteria.
- viii. Further, un-abled BVS cases will also be segregated by CTP wing from NADRA report and their payments will be processed in NBVS segment of Hum Qadam Program.
- ix. If parameters are not found as per the eligibility requirements, MIS will send approved SMS for this stage to concerned applicants to obtain SCNICs from NADRA send CNIC after 30 days.
- x. For this purpose, MIS wing will maintain a dataset and ensure that any CNIC with unfulfilled requirements, as per NADRA's report, is not processed again before completion of 30 days.
- xi. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
- xii. CTP wing will share this data with MIS to check CNIC validation and disability with NADRA.
- xiii. MIS wing will share back all cases as per their status with CTP wing.
- xiv. For CNICs whose BVS is performed successfully for registration, CTP wing will process their payment on BVS withdrawal systems.
- xv. For applicants whose BVS hits will be reported failed by BOP, CTP wing will process their payments through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
- xvi. For the cases where potential beneficiary/minor(s) is disabled and his/her details (CNIC, disability, relationship, etc.) are not reported in NSER and CNIC of the guardian is available to check PMT, CTP wing will receive grievances from GRM Cell and process them with MIS wing to obtain disability status on B-form number and relationship with parent/guardian. Whose household has been reported in given PMT bracket of NSER.
- xvii. MIS wing will maintain record and share with CTP such cases against CNICs of the parent/guardian for registration and disability status of the minor by the NADRA.
- xviii. For the cases of BVS status reported by NADRA and BVS performed activity, following actions will be adopted:

BVS Report	Payment Way forward
Available with NADRA and BVS performed	To be processed with BVS
	Applicant will be asked to get BVS status updated

Available with NADRA but BVS failed hit is reported	<p>from NADRA and apply again.</p> <p>If BVS is updated by NADRA, wallet opening will be through BVS.</p> <p>If NADRA certifies that BVS cannot be recorded, applicant will apply through PSPA's available systems and payment will be processed through KYC method.</p>
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Zevar e Taleem Programme

- Eligibility criteria of the programme are
 1. Girls of class 6-10 in public schools
 2. From selected 16 districts
- i. CTP wing will receive all potential beneficiaries' data, as per approved criteria from PMIU-SED.
- ii. CTP wing analyze new data with existing database.
- iii. Only new data will be processed for registration.
- iv. Add-on against existing cases will be managed by CTP wing.
- v. Remaining data with queries will be returned to PMIU-SED.
- vi. CTP wing will share new/clear data with MIS wing to be uploaded on agent portal for registration. The same will be authenticated by CTP wing. Once data is authenticated on portal, potential cohort will receive auto sms.
- vii. Upon successful data upload and authentication, CTP wing will inform PMIU-SED to start communication and mobilization.
- viii. BOP will share wallet opening/screening details initially on daily basis with CTP wing through already available portal.
- ix. CTP wing will share registered beneficiaries' data with MIS wing for DB update.
- x. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
- xi. For applicants whose BVS hits will be reported failed by BOP, CTP wing will process their payments, subject to attendance compliance, through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
- xii. Upon receipt of funds, attendance and funds disbursement direction from PMIU, CTP wing will seek base data, registered CNICs to match attendance and payment process.
- xiii. CTP wing will process clear cases for payment disbursement with BOP.
- xiv. Same will also be shared with Finance wing PSPA for payment authority and MIS wing for data management.
- xv. Unclean cases will be shared back with PMIU with queries.
- xvi. Changes in credentials of existing beneficiaries will be made after complete logging.
- xvii. Credential change option, of only those beneficiaries whose any payment has not been processed so far, will be given to PMIU to update credential under intimation to PSPA.
- xviii. No changes in credentials will be allowed if any payment has been made.
- xix. A dashboard with data export option will be given to PMIU-SED as well.

Bahimmat Bazurg Programme

- Eligibility criteria of the programme are
 1. PMT up to ---in NSER and
 2. age reported 65 & above.
- i. CTP wing will receive all potential beneficiaries' data, as per approved criteria and available NSER data, from MIS wing PSPA.
- ii. MIS Wing will upload data on agent portal whereas CTP wing will authenticate this data for wallet opening. Auto sms will be sent to the potential cohort by BOP.

- iii. Simultaneously, Communication wing PSPA, with the help of MIS wing, will send relevant approved SMS to all eligible BHB cohort to perform BVS. This SMS should mention the eligibility criteria/requirements in clear words to minimize grievances.
- iv. BOP will share wallet opening details initially on daily basis with CTP wing through already available portal.
- v. CTP wing will check data from base data and NADRA verified data (if pre-verification carried out) and process payment of pre-verified CNICs. The unverified data will be converted to NADRA required format for verification and will be shared with MIS wing to run verification exercise.
- vi. MIS Wing will get data verified from NADRA and will share the report of NADRA from CTP wing.
- vii. CTP wing will process payment of all CNICs verified from NADRA as per eligibility criteria.
- viii. Further, un-abled BVS cases will also be segregated by CTP wing from NADRA report and their payments will be processed in NBVS segment of Ba Himmat Bazurg Program.
- ix. If parameters are not found as per the eligibility requirements, MIS will send approved SMS for this stage to concerned applicants to apply after obtaining the required age.
- x. For this purpose, MIS wing will maintain a dataset and ensure that any CNIC with unfulfilled requirements, as per NADRA's report, is not processed again before meeting the eligibility criteria.
- xi. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
- xii. CTP wing will share this data with MIS to check CNIC validation and disability with NADRA.
- xiii. MIS wing will share back all cases as per their status with CTP wing.
- xiv. For CNICs whose BVS is performed successfully for registration, CTP wing will process their payment on BVS withdrawal systems.
- xv. For applicants whose BVS hits will be reported failed by BOP, CTP wing will process their payments through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
- xvi. NBVS cases will also be received in CTP wing through grievances from GRM Cell and process them with MIS wing to obtain age and BVS status verified from NADRA,
- xvii. For the cases of BVS status reported by NADRA and BVS performed activity, following actions will be adopted:

BVS Report	Payment Way forward
Available with NADRA and BVS performed	To be processed with BVS
Available with NADRA but BVS failed hit is reported	Applicant will be asked to get BVS status updated from NADRA and apply again. If BVS is updated by NADRA, wallet opening will be through BVS. If NADRA certifies that BVS cannot be recorded, applicant will apply through PSPA's available systems and payment will be processed through KYC method.

Sila e Fun Programme

- Eligibility criteria of the programme are
 1. Age 50 & above for male, age 45 & above for females
 2. 25 years of services in Arts & Culture as per field indicated in advertisement by ICD to seek applications (to be determined by ICD)

3. Income less than Rs.15000/month (to be determined by ICD)
 4. No age limit and experience required for artists with disabilities (to be determined by ICD)
- i. CTP wing will receive all potential beneficiaries' data, as per approved criteria from ICD.
 - ii. CTP wing analyze new data with existing database.
 - iii. Ambiguous data with queries will be returned to ICD.
 - iv. CTP wing will process new/clear data with BOP to make payments as per directions of ICD/funds availability and with MIS wing for data base update.
 - v. CTP wing will share data with MIS wing for upload on agent portal. The same will be authenticated by CTP Wing on portal.
 - vi. Auto sms will be sent to beneficiaries upon authentication of data on portal by CTP wing.
 - vii. CTP wing will also inform ICD about disbursement.
 - viii. BOP will share payments details on daily basis with CTP wing through already available portal.
 - ix. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
 - x. For applicants whose BVS hits will be reported failed by BOP, CTP wing will process their payments, subject to attendance compliance, through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
 - xi. Payment file will also be shared with Finance wing PSPA for payment authority and MIS wing for data management.
 - xii. Changes in credentials of existing beneficiaries will not be made by any wing in PSPA until or unless received from ICD as per mutually agreed procedure.
 - xiii. CTP wing will process amount reversal activity only in case data correction request received from ICD or death cases are reported from ICD.
 - xiv. A dashboard with data export option will be given to ICD as well.

Masawaat Programme

- Eligibility criteria of the programme are
 1. For UCT: TGP of any age having NADRA issued TGP CNIC
 2. For UCT- PWDs: TGP of any age having NADRA issued TGP and Special CNIC
 3. For CCT: Any person enrolled in TGP school, established by GoPb

For UCT:

- i. CTP wing will receive potential beneficiaries' data, as per approved criteria for different quarters (Akhuwat/Social Welfare, NSER).
- ii. Communication wing PSPA, with the help of MIS wing, will send approved SMS to all TGPs to apply for the programme through available means. This SMS should mention the eligibility criteria/requirements in clear words to minimize grievances.
- iii. Upon receiving applications, CTP wing will share this data with MIS wing for validation from NADRA.
- iv. MIS wing will check their CNIC validation, TGP status, BVS availability and disability status with NADRA as per parameters defined.
- v. If the parameters are found as per the eligibility requirements, MIS wing will share data with CTP wing for payment file preparation.
- vi. If parameters are not found as per the eligibility requirements, MIS will send approved SMS for this stage to concerned applicants to obtain TGP/SCNICs from NADRA send CNIC after 30 days.

- vii. For this purpose, MIS wing will maintain a dataset and ensure that any CNIC with unfulfilled requirements, as per NADRA's report, is not processed again before completion of 30 days.
- viii. CTP wing will share data of eligible beneficiaries with BOP for payments as per category/eligibility.
- ix. CTP will also share data with finance wing for payment authorization.
- x. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
- xi. For applicants whose BVS hits will be reported failed by BOP and BVS non-availability from NADRA, CTP wing will process their payments through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
- xii. For the cases of BVS status reported by NADRA and BVS performed activity, following actions will be adopted:

BVS Report	Payment Way forward
Available with NADRA and BVS performed	To be processed with BVS
Available with NADRA but BVS failed hit is reported	Applicant will be asked to get BVS status updated from NADRA and apply again. If BVS is updated by NADRA, wallet opening will be through BVS. If NADRA certifies that BVS cannot be recorded, applicant will apply through PSPA's available systems and payment will be processed through KYC method.

For CCT Component:

- Eligibility criteria of the programme are
 1. Enrolled in TGP school established by GoPb
- i. CTP wing will receive all potential beneficiaries' data, as per approved criteria from SED (South Punjab).
- ii. CTP wing will analyze data as per registration/payments requirements.
- iii. Only clean data will be processed for registration.
- iv. Remaining data with queries will be returned to SED.
- v. CTP wing will share clear data with BOP to make payments and registration instantly. Data will be uploaded on portal and authenticated by CTP Wing as per process flow of Humqdam & ZTP.
- vi. Upon receipt of attendance from SED, CTP wing will seek base DB, registered CNICs to match attendance and payment process.
- vii. CTP wing will process clear cases for payment disbursement with BOP.
- viii. Same will also be shared with Finance wing PSPA for payment authority and MIS wing for data management.
- ix. Upon confirmation from BOP, CTP wing will inform SED and beneficiaries regarding payments.
- x. For amputated cases/unavailable BVS, BOP will share failed hit status of BVS activity against all CNICs of this segment through agreed mechanism (email), with CTP wing.
- xi. For applicants whose BVS hits will be reported failed by BOP, CTP wing will process their payments, subject to attendance compliance, through KYC processes and their payments will be withdrawn at bank branches after physical verification/KYC by bank staff.
- xii. Changes in credentials of existing beneficiaries will be made after complete logging.
- xiii. Credential change option, of only those beneficiaries whose any payment has not been processed so far, will be given to SED to update credential under intimation to PSPA.

- xiv. No changes in credentials will be allowed if any payment has been made.
- xv. A dashboard with data export option will be given to SED as well.

Nayee Zindagi Programme

Eligibility Criteria for this programme is

- Registered FIR of Acid attack
 - i. PSPA has developed application to oversee and monitor the progress of the programme.
 - ii. PSPA is to reconcile the funds transfer as per timelines agreed by consent of both parties, preferably on quarterly basis.
 - iii. PSPA will provide list of required documents to SH&ME Department for reconciliation of accounts.
 - iv. PSPA has also provide reporting format to SH&ME department for periodic reporting & record keeping.
 - v. PSPA has developed an Application for real time data sharing and record keeping.
 - vi. PSPA arranged trainings of SH & ME department's staff for usage of such application(s).
 - vii. SH&ME department will be overall responsible for treatment/rehabilitation of Acid Attack victims as per their standard operating procedures.
 - viii. A Referral System with collaboration of Primary & Secondary Healthcare department is to establish for Acid Attack Victims. Through this system, all the cases of Acid Attack victims will be managed as per initial treatment and referral protocol at Primary & Secondary Health facilities and will be referred to the designated Burn Centers.
 - ix. All the patients who are sufferers of Acid Attacks, presenting at public sector healthcare facilities (under Administrative Control of both Departments i.e. P&SH Department and SHC & ME Department) will be entertained. The patients requiring reconstructive/ rehabilitative management will be referred to the Specialized Centers where they will be examined by respective Special Medical Boards (SMB).
 - x. SH & ME Department is to ensure the constitution and proceedings of Special Medical Boards(SMB) comprising of the following experts, on behalf of Department, in respective Teaching Hospitals to manage the Acid Throwing / Attack Victims:
 1. Professor [Head of Plastic Surgery [In-charge Burn Center(Convener)
 2. Professor [Head of Ophthalmology Department
 3. Professor [Head of Dermatology Department
 4. Medical Superintendent
 5. Director Finance
 6. Chief Pharmacist (In-charge of Pharmacy Department
 7. One expert to be co-opted by the Convener, if required
 - xi. TORs of Special Medical Boards(SMB) constituted by SH & ME Department will be as following:
 1. Convene its meeting within 03 days (of presentation of the patient) to examine the patient.
 2. Record complete detail of the injury/morbidity of the victim.
 3. Describe a clear plan of management assigning responsibilities to various specialties, if required.
 4. Estimate the cost to be incurred on the treatment /rehabilitation of the patient mentioning the need of the items not available in the hospital and required for treatment / rehabilitation.
 5. Furnish its conclusive report/ recommendations to Focal Person/Point within one week from the presentation of the patient.

- xii. Department will appoint a Focal Person/Point at designated facility/hospital for guidance and facilitation of victims and coordination with PSPA. The Focal Person shall be responsible for supervising the proceedings of all Special Medical Boards as well as record keeping of the said initiative for reconciliation and coordination with the Department, through the office of Deputy Secretary (Technical), and PSPA, as and when required.

TORS of the Focal Person/Point will be as following:

1. Furnish the SMB's report / recommendation to the Monitoring Board for endorsement /approval within 07 days.
2. Examine the report/ recommendations of the SMBs from all three facilities and if disagree with the recommendations, will forward the case to Monitoring Board along with justification of disagreement within 03 days of receiving of such report(s).
3. Maintain the record of proceeding of all SMB s and Monitoring Board.
4. Maintain the account of Nayee Zindagi Programme fund and its appropriate utilization as and when required by respective centers and its own center on the recommendation of the respective SMBs and Monitoring Board, respectively. Finalize the recommendations/ complete the proceeding of the Board at the earliest and not exceeding a period of 07 days.

- xiii. SH & ME Department will constitute a "Monitoring Board" comprising of the following to review the reports / recommendations of Special Medical Boards constituted at Burn Centers under Administrative Control of SHC&ME Department:

- i. Vice Chancellor, King Edward Medical University, Lahore
- ii. Vice Chancellor, Fatima Jinnah Medical University, Lahore
- iii. Additional Secretary (Technical), SHC&ME Department

TORS for the Monitoring Board will be as following:

- i. Functioning as appellate forum, this Board will examine the reports/ recommendations forwarded from Focal Point where the opinion between initiating SMB and Focal Point differs significantly and furnish final opinion / decision to initiating SMB (to proceed for treatment) and Focal Point (for maintenance of record).
- ii. The Board will examine the reports/ recommendations of SMB of JB&RSC, Lahore for the patients attending/ referred to this facility for endorsement] approval.
- iii. The Convener of the Board will convene the meeting as and when required but not exceeding 15 days upon receiving of any report from SMBs or Focal Point.
- iv. SH&ME Department through Focal Person will share End to End expenditure details of each Victims/patients to PSPA through mechanism adopted either manual (supporting documents) or digitized (Android Application) as per the list provided by the PSPA.
- xiv. SH&ME Department through Focal Person will utilize provided funds, received from PSPA, in line with the Financial rules/Procurement rules of Govt. of the Punjab at the designated burn centers.
- xv. PSPA is to develop an Appointment Information System centered at JB&RSC, Lahore for Nayee Zindagi beneficiaries through designated burn centers. The required resources will be provided by the PSPA in consultation with Focal Person for this facility. Main purposes of this system will be:
- xvi. In case beneficiary has appointment for assessment/medical-surgical procedures and designated board/medical teams are unable to convene meeting/processes, beneficiaries will be informed in advance to avoid any inconvenience. Next appointment time will also be communicated to beneficiaries.

- xvii. Beneficiaries will also be guided to inform Focal Person in case they are unable to visit board/Specialized Burn Unit. Focal Person will also confirm next visit to beneficiaries as per beneficiary's availability.
- xviii. SH & ME Department will refund all the unutilized funds at the time of closure of programme.
- xix. SH & ME Department will prepare and share standardized list of valid charges expense (e.g. Skin substitutes, supplies, equipment etc.) other than routinely provided items.

Income Generation Scheme through interest free loans

- i. The eligibility criteria for the programme are
 - Vulnerable Groups (PWDs, TGPs, Widows, Minority, Acid attack Victims)
 - Having the ability to run / initiate business activity
 - Having age between 18-60 years.
 - Is not a defaulter of any other Financial Institutes, Banks, NGOs, etc.
- ii. The applicant submits application to the microfinance institution (MFI).
- iii. The MFI reviews the application and the business plan.
- iv. The loan application is approved.
- v. The loan is disbursed.
- vi. The borrower repays the loan.
- vii. MFI maintains the ledger (loan disbursement and repayment schedule)

Programme Features

Average Loan Limit: Rs. 100,000/-

Mark Up: Interest Free

Repayment period: 1.5 years.

Repayment Mechanism: Monthly Instalment

Security of loan: Social Collateral

Application form Fee: Nil

Required Systems:

- Integration with Microfinance Institution for loan provisioning in province
- Monitoring and evaluation of for operations and reconciliations.
- Reconciliation due to two separate bank accounts (recovery & disbursement).
- Management of bad debts/Re-loaning mechanism.

Process Flow of CCG for PLWs from BISP Beneficiary Households

H&N-CCT process flow covers three different cases involving Direct BISP Beneficiary, Daughter-in-Laws (verified/unverified) from within BISP beneficiary households and General Patients. There are a total of three routines that are executed at different times of the day to pull and push data in between NADRA, BOP & PSPA. Of the three, the routines by NADRA and BOP are executed at some specific time of the day to send and receive data/information; however, the other requiring PSPA to push data of Daughter-in-Laws with updated CNIC/Family Tree to NADRA for verification is currently operated manually and that it is executed at no specific time/interval each day by the operator at PSPA. The routine is planned to be atomized in future. For better comprehension of the process, the narrative along with the graphical illustration is provided below.

Narrative Part

BISP Beneficiary

At enrolment, routine antenatal care and/or immunization schedule is generated and respective compliance is marked.

Each day, cases of new registration/visits undertaken by beneficiaries as part of their co-responsibility as well as those eligible daughter-in-laws who amongst BISP Beneficiary Households have updated their family tree information at NADRA, are automatically pushed to PSPA at 8:00 PM.

Following this, BOP pulls the aforementioned data at 10:00 PM and at completion sends an acknowledgement receipt to PSPA.

After receipt of the data at BOP, in-active wallets/profiles of beneficiaries are created while the data is processed for Name Screening with the Proscribed List of the State Bank of Pakistan. Name screening is a mandatory step which is conducted every time funds are processed. It usually takes about 24-48 hours to complete.

Profiles that fail the name screening are blocked and intimated to PSPA while the others are turned active and payment/s against respective compliance/s is/are made available.

An SMS alert is sent to beneficiary by the BOP.

Once the message is received, beneficiary can go to any nearest Pay-point to withdraw cash. After the beneficiary appears at any designated pay-point, she is required to undergo biometric verification. Cases verified are instantly sent an OTP message. Once received and entered in the system at pay-point, payment is made to the beneficiary by the agent.

Daughters-In-Law from within BISP Beneficiary Households with CNIC

At enrolment, details of BISP's active beneficiary (Mother in Law) in addition to the status of CNIC/Family Tree of Daughter-In-Law is marked in the system.

Individuals whose CNIC/Family Tree is yet not updated, are withheld at HISDU until it is updated and reported to LHV at BHU by the PLW.

Once marked updated, cases are queued up for submission to PSPA at 8:00 PM.

Once the data is received at PSPA, cases of Daughter-in-Laws requiring Family Tree verification are extracted the following day by the Operator at PSPA and sent to NADRA through established interfacing between the both.

After sending the data to NADRA, each record is marked as either 'Verified/Unverified' and is instantly returned back to PSPA.

Data returned to PSPA is then fetched again by HISDU at 8:00 PM after which the verified cases are marked as 'beneficiaries' and their compliance data is also made ready for sending the next day at 8:00 PM to PSPA.

At 10:00 PM, any data made available by PSPA is pulled by BOP with an acknowledgement receipt sent back to PSPA.

From this onward, the same steps, reference 'Direct Beneficiary, Sr. 4-7' are repeated again.

Daughter-In-Laws from within BISP Beneficiary Households without CNIC

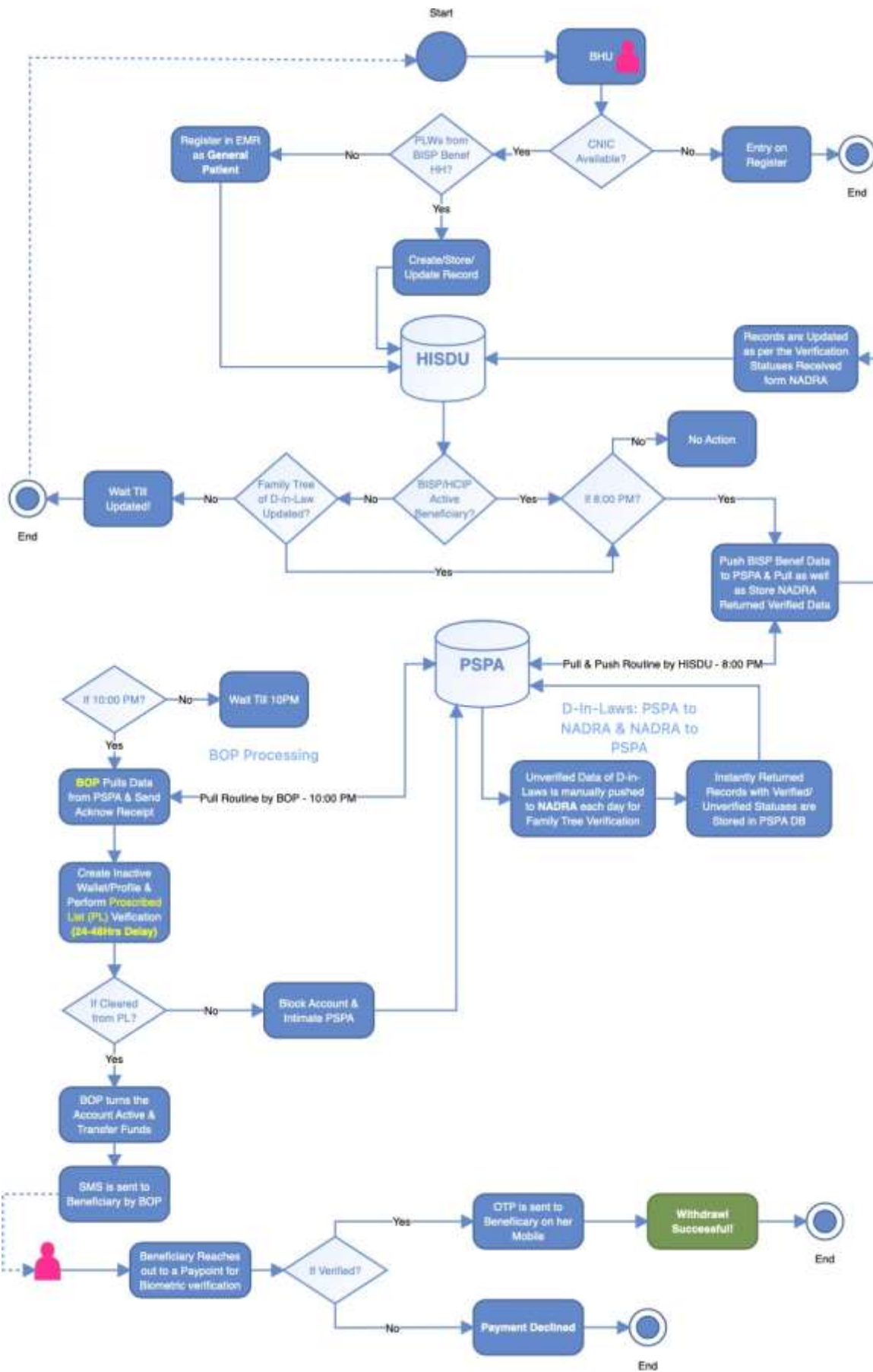
Cases without CNIC are stored in the register till the CNIC information is made available at BHU.

Individuals whose record is maintained in paper due to lacking requisite CNIC/Cell# shall become eligible for CCGs from the time they get enrolled in the system.

General Patient

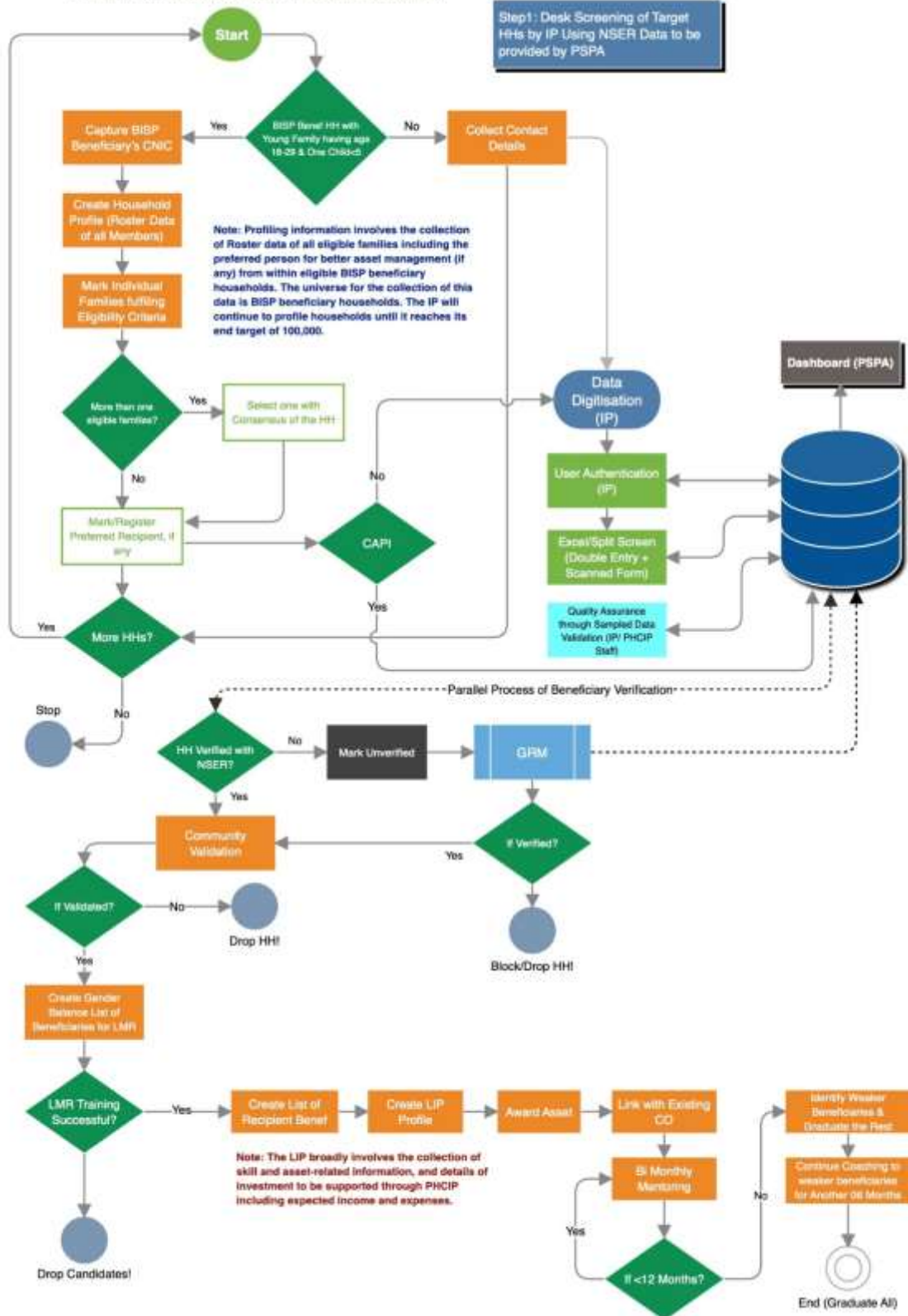
Individuals who at the time of screening of CNIC through NSER are identified as individuals from Non-BISP beneficiary households are stored in the EMR-HISDU as general patients. The record of general patient is maintained at HISDU server.

Graphical Illustration of the entire process

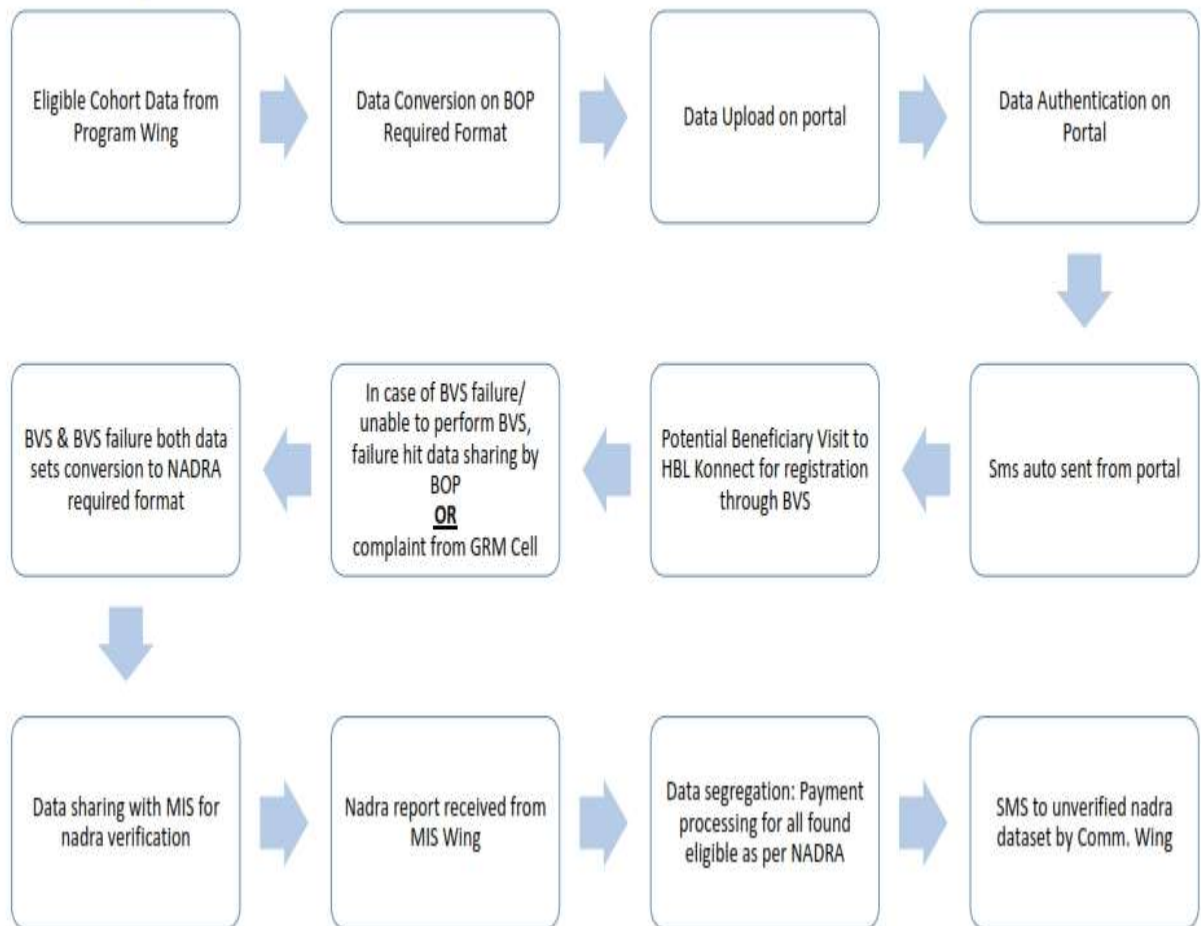


Economic Inclusion Process flow:

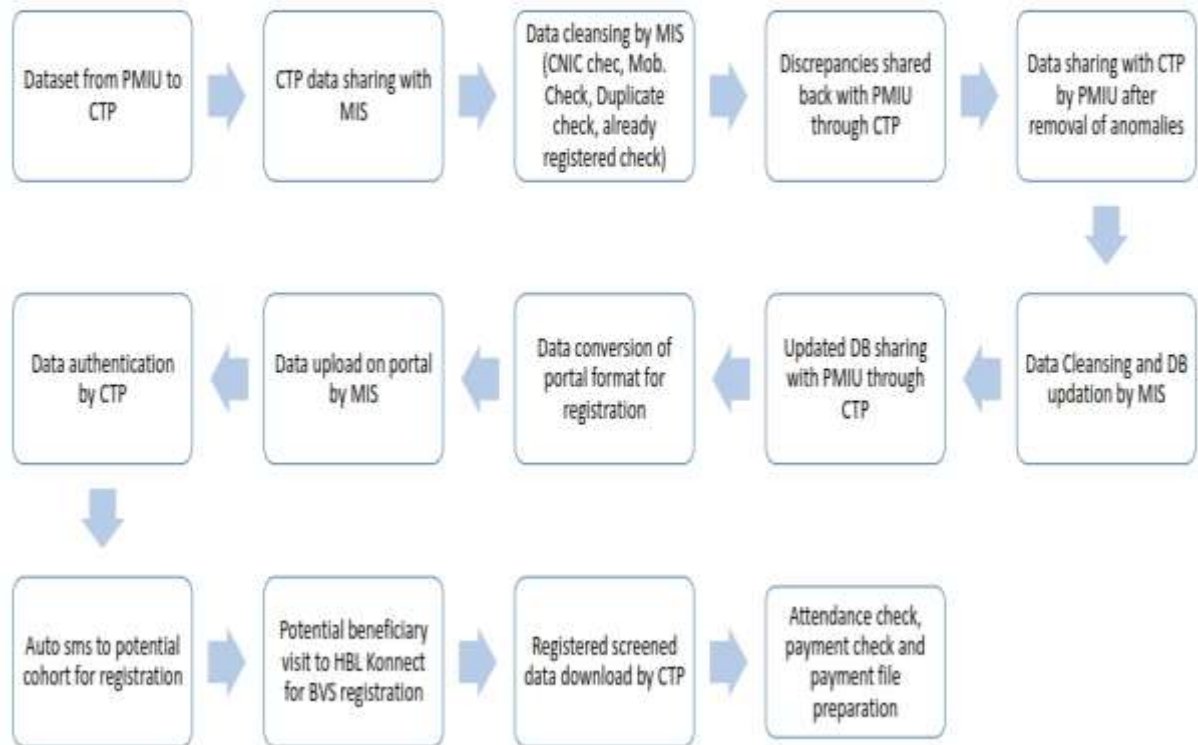
Process Flow of the Economic Inclusion Component



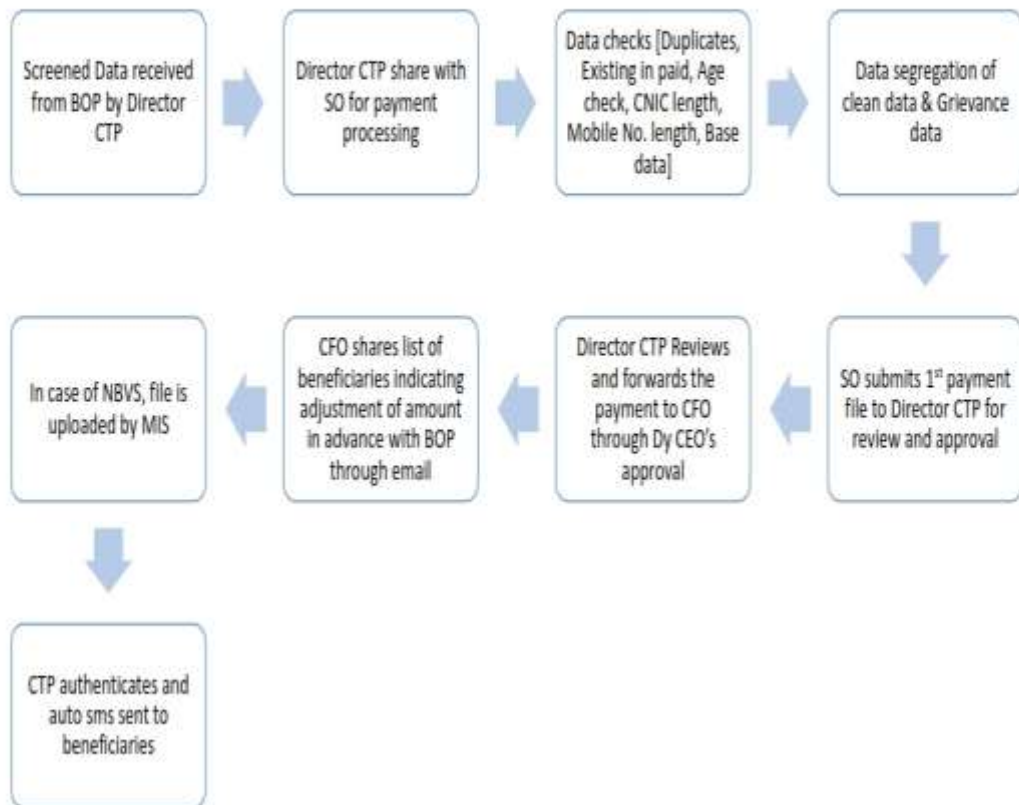
Registration Process Flow: Hum Qadam



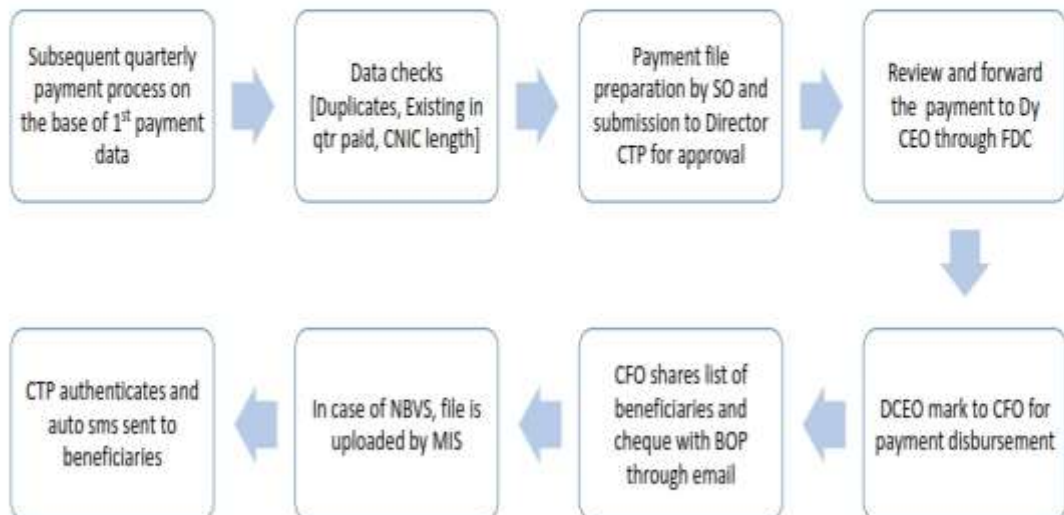
Registration Process Flow: ZTP



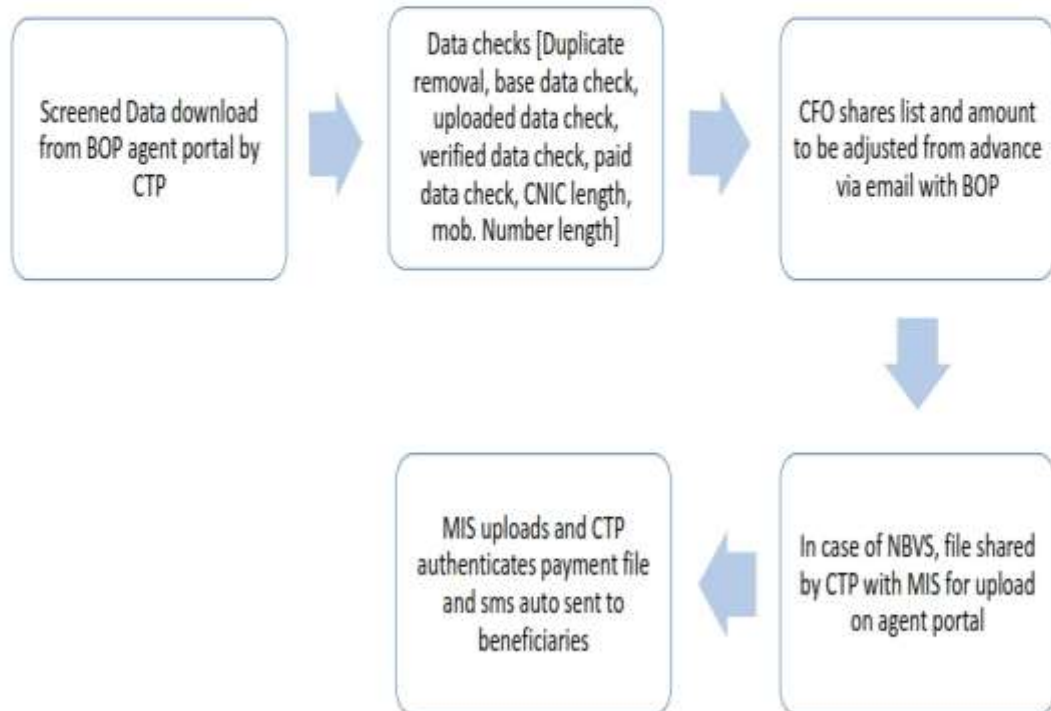
Bahimat Bazurg (BHB) Program-1st Payment



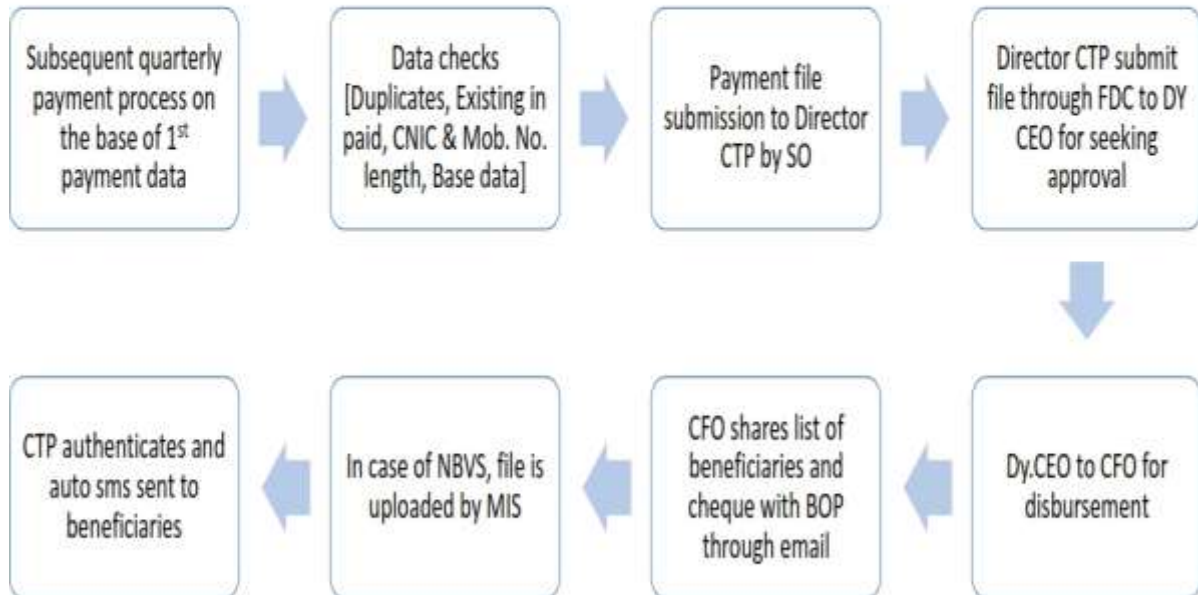
Ba-himat Bazurg Program (BHB)-Quarterly Payment



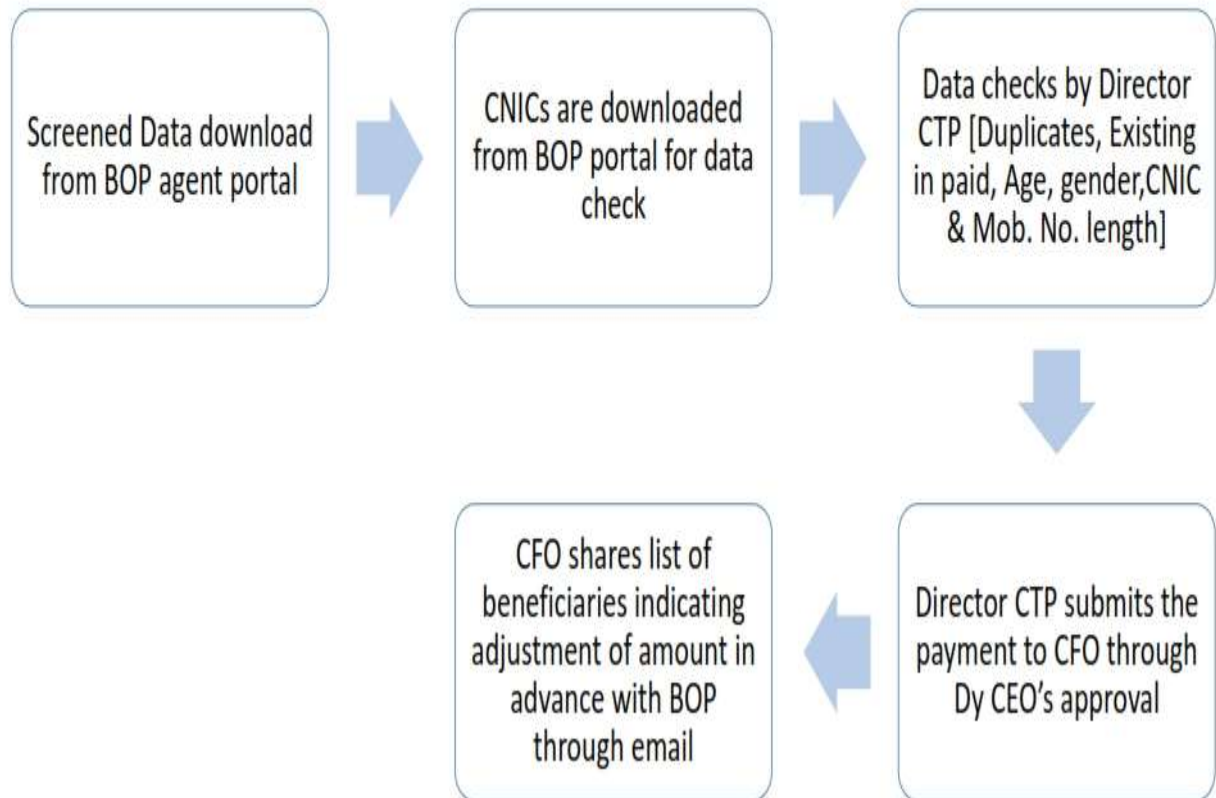
HumQadam (HQ) Program-1st Payment



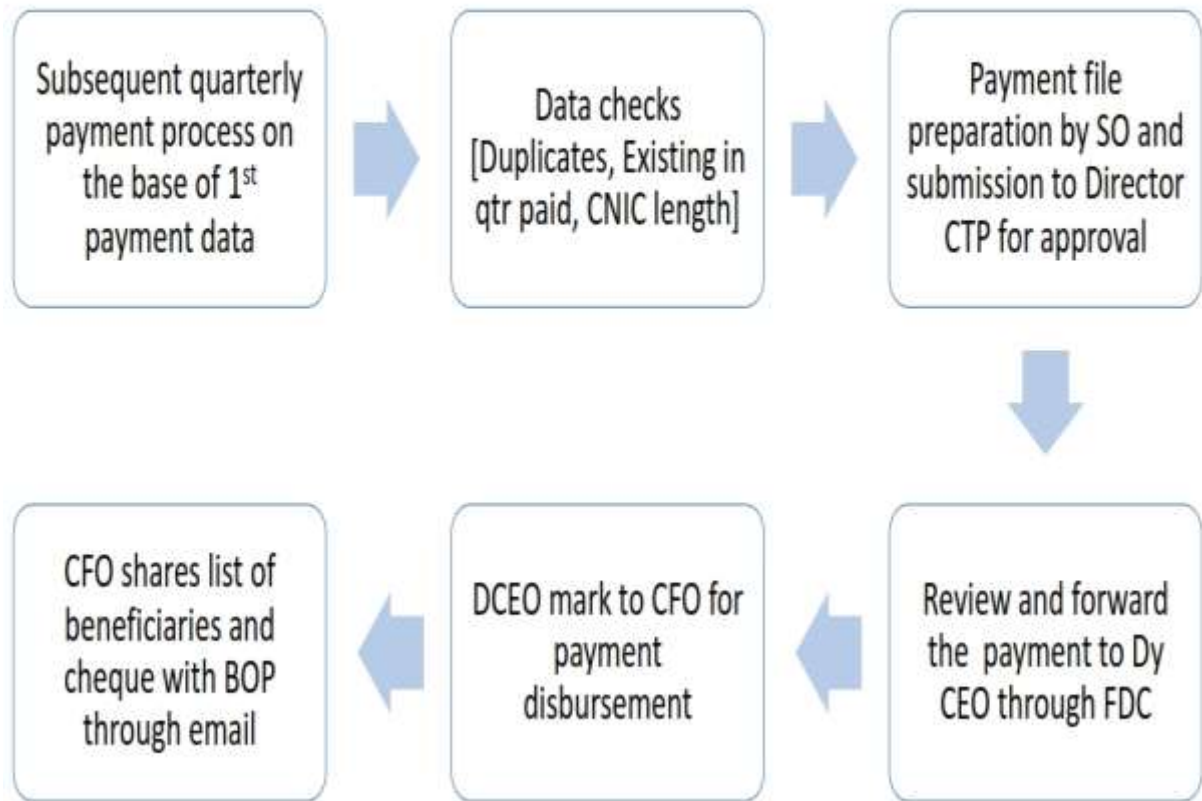
HumQadam (HQ) Program-Quarterly Payment



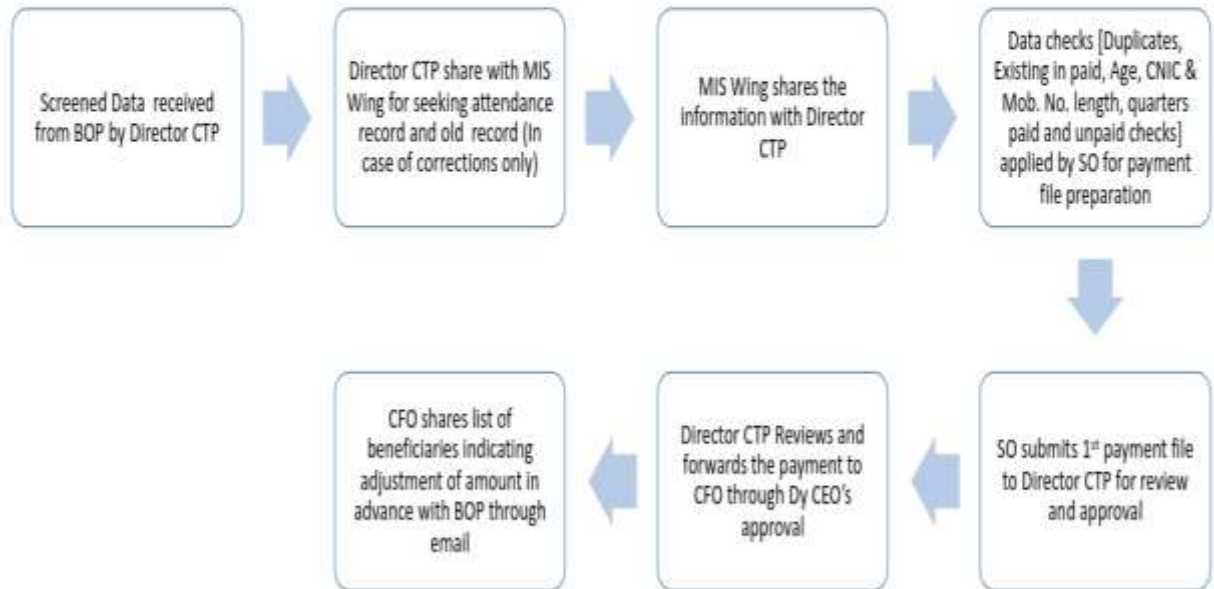
Masawat Program-1st Payment



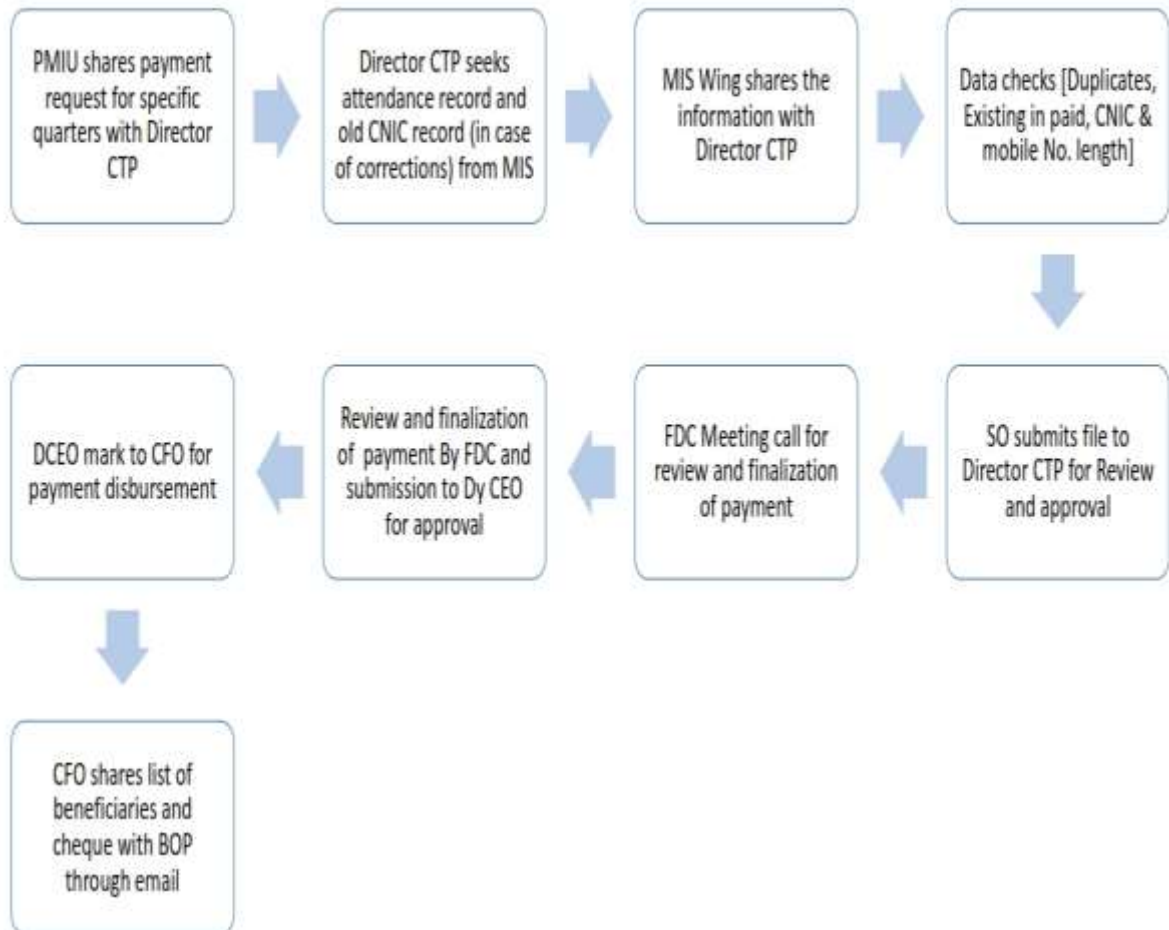
Masawat Program-Quarterly Payment



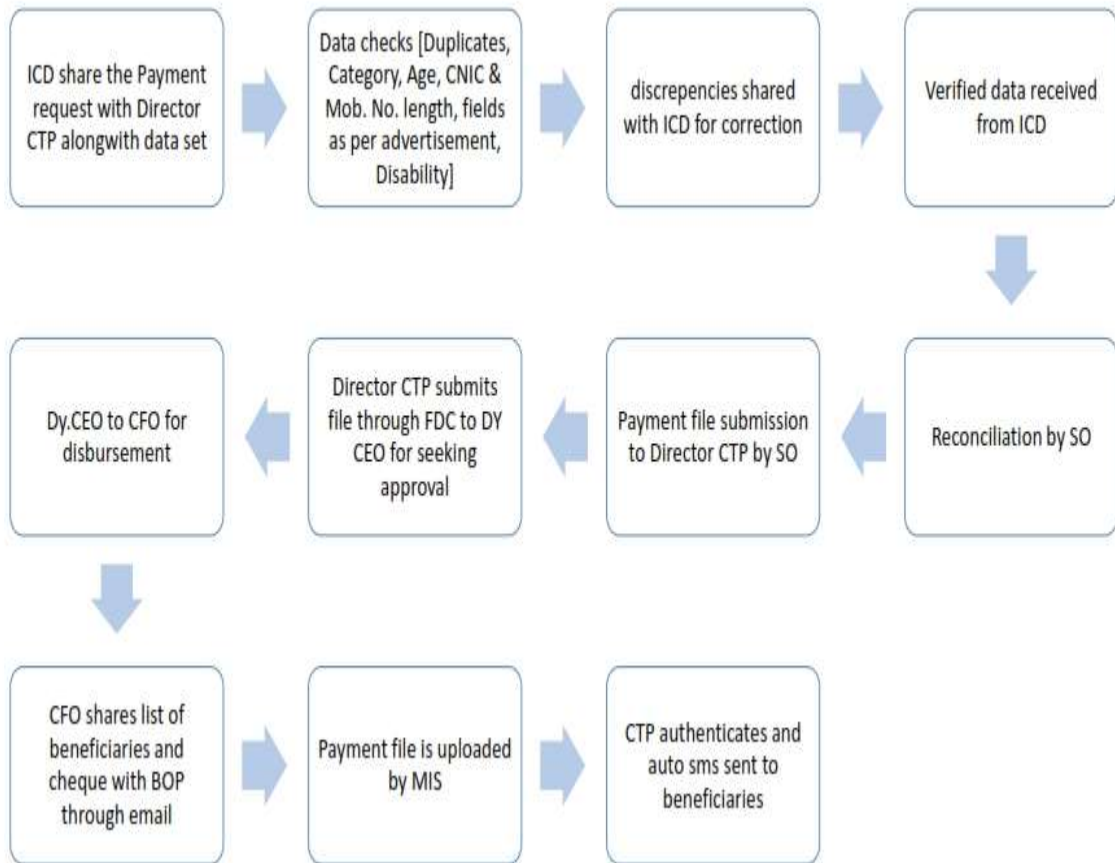
Zaver-E-Taleem Program



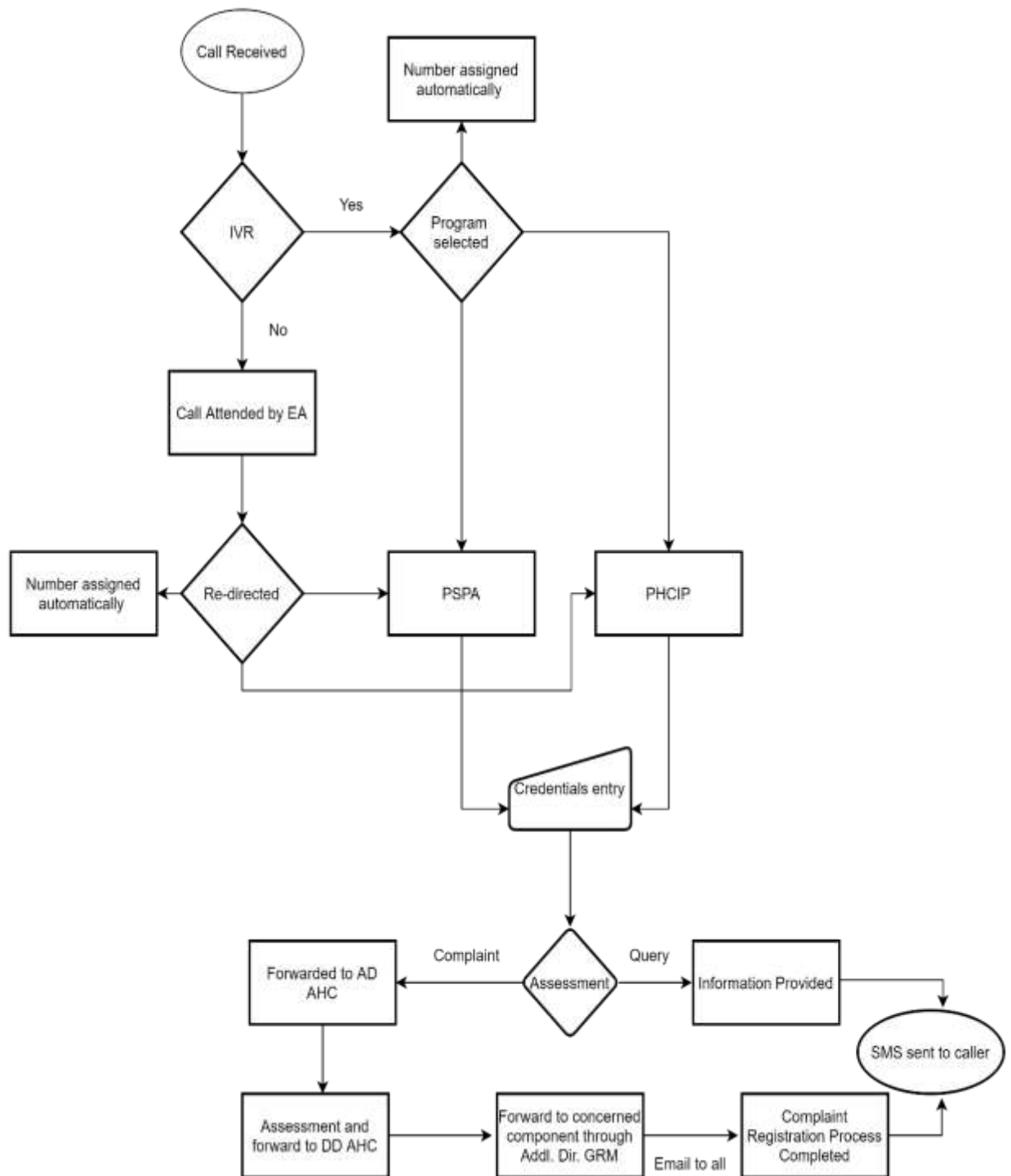
Zaver-E-Taleem Program-Quarterly



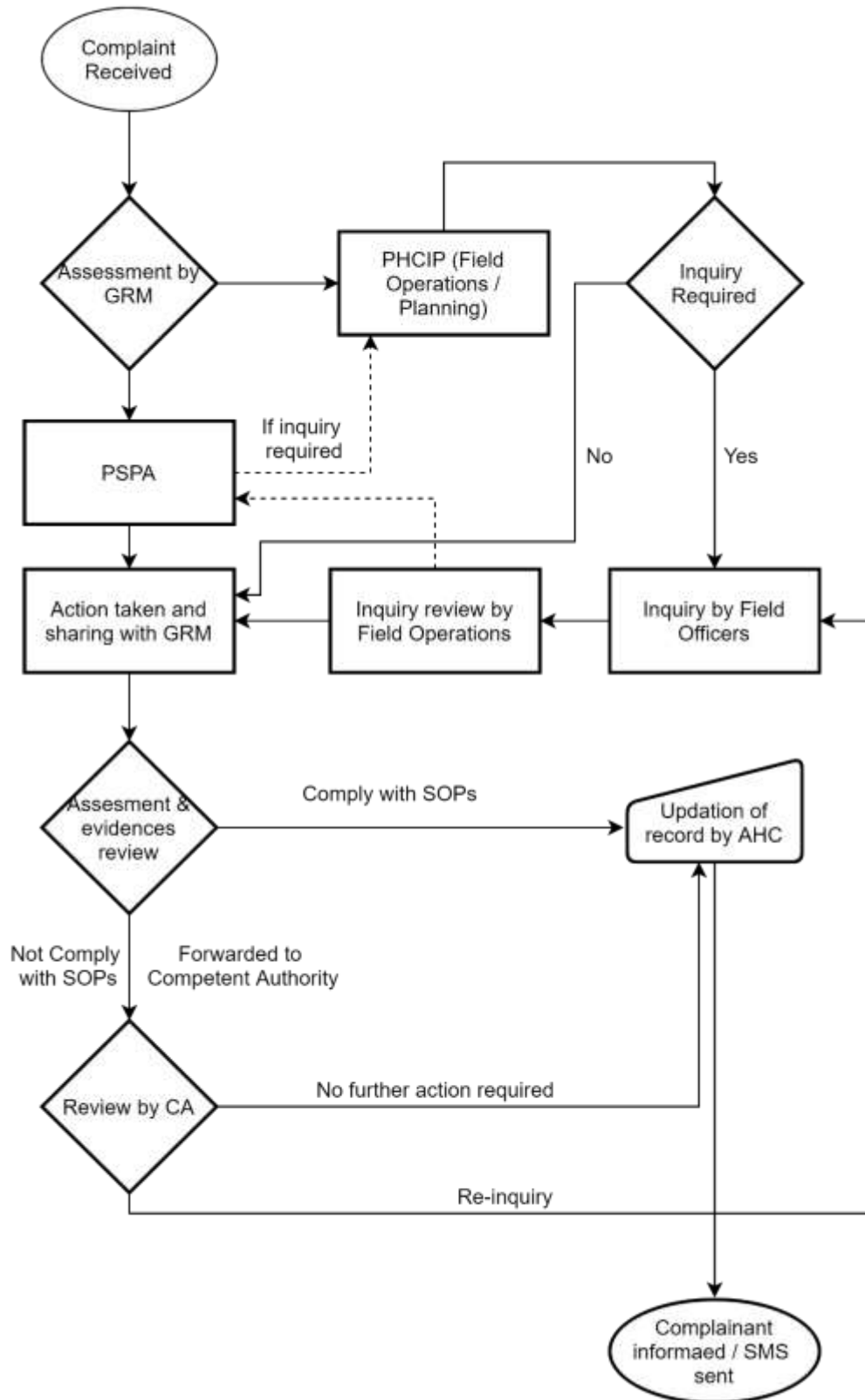
Sila e Fun(SF) Program-Quarterly Payment



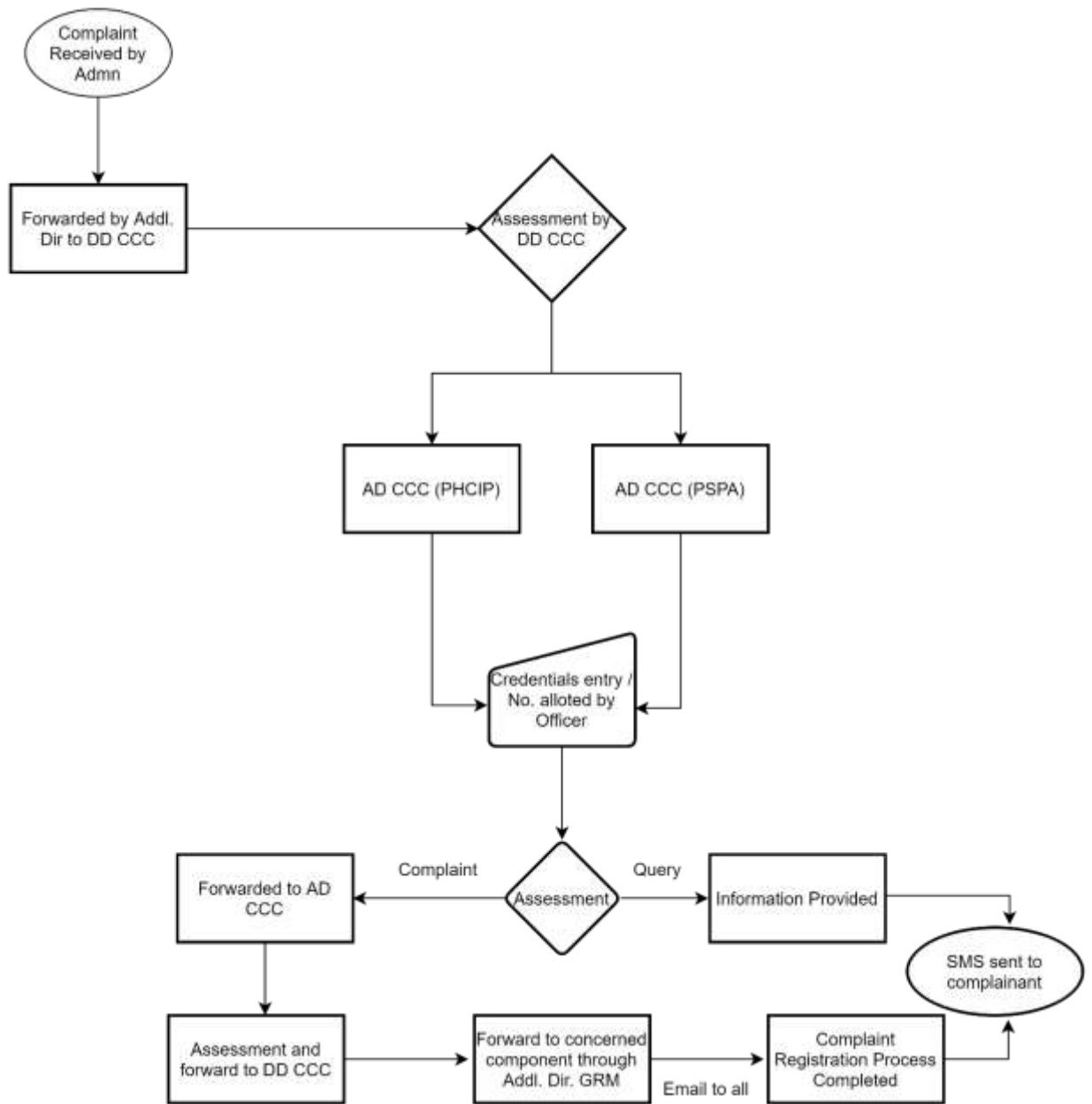
Receiving of Complaints / Queries at AHC



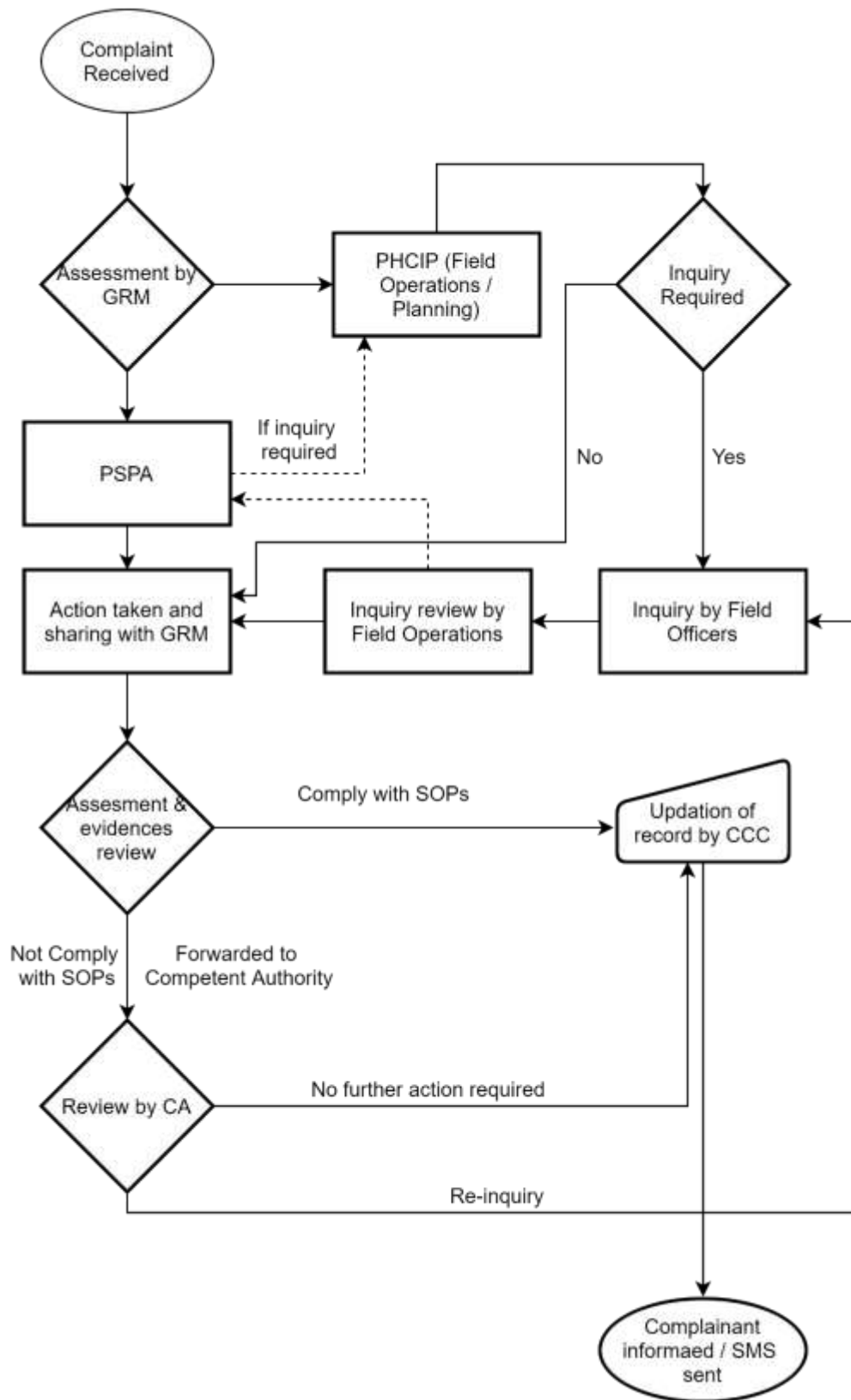
Handling of Complaints at AHC



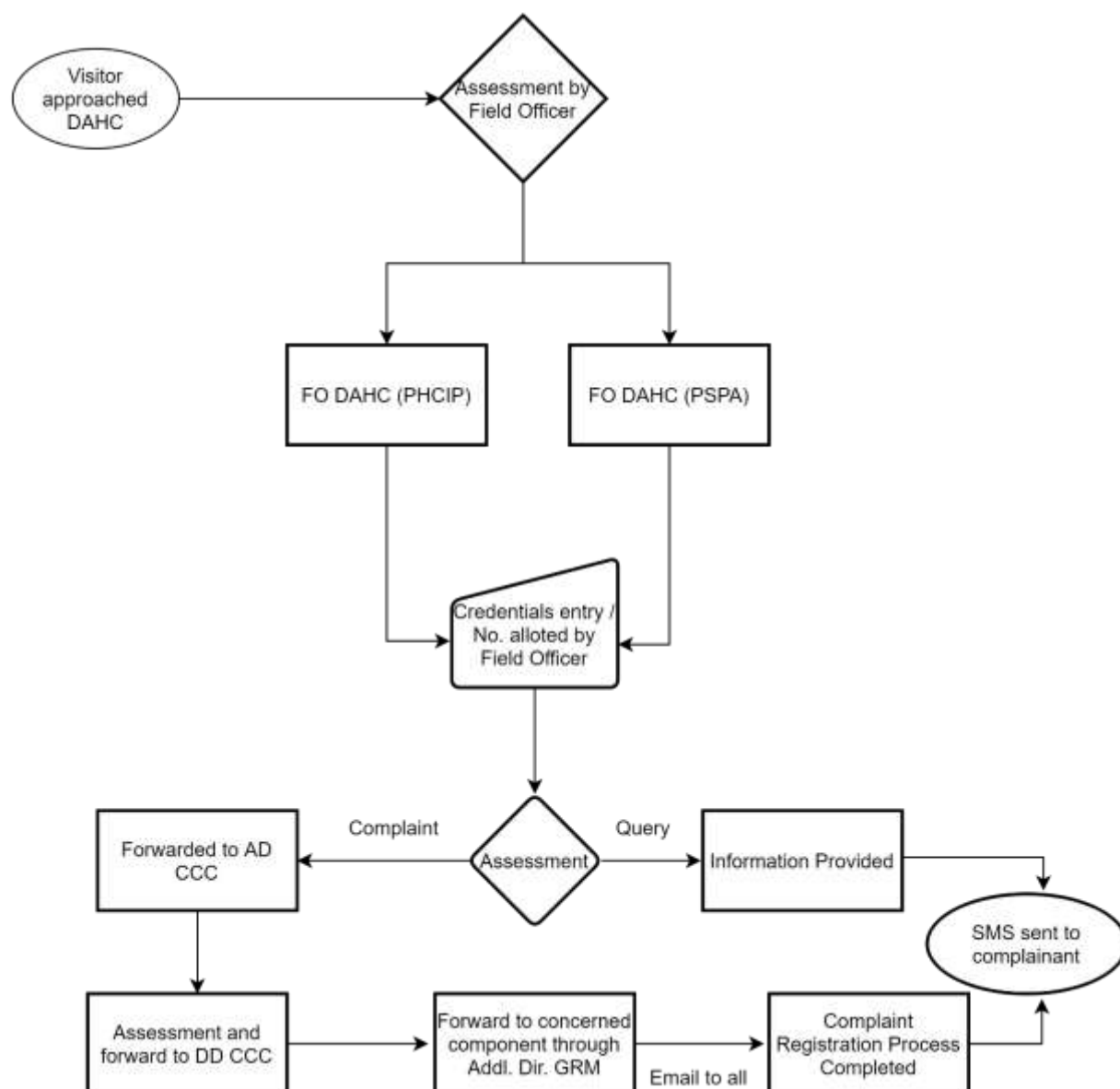
Receiving of Complaints / Queries at CCC



Handling of Complaints at CCC



Receiving of Complaints / Queries at DAHC



Handling of Complaints at DAHC

