

SNDB/HO/ADMIN/TD/1283/2022

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# **Sindh Bank Limited**

## **Tender Document Provision of Cash in Transit Services**

*This document contains; 87 pages*

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## DEFINITIONS

**“Bid”** means a tender, or an offer by a person, consultant, firm, company or an organization expressing willingness to undertake a specified task at a price, in response to an invitation by SNDB.

**“Bid with Lowest Evaluated Cost”** means the bid quoting lowest cost amongst all those bids evaluated to be substantially responsive;

**“Bidder”** means a person or entity submitting a bid;

**“Bidding Documents”** means the documents notified by the Authority for preparation of bids in uniform manner.

**“Bidding Process”** means the procurement procedure under which sealed bids are invited, received, opened, examined and evaluated for the purpose of awarding a contract;

**“Blacklisting”** means barring (or debarring) a bidder, contractor, consultant or supplier from participating in any future procurement proceedings.

**“Calendar Days”** means days including all holidays;

**“Conflict of Interest”** means -

- (i) where a contractor, supplier or consultant provides, or could provide, or could be perceived as providing biased professional advice to SNDB to obtain an undue benefit for himself or those affiliated with him;
- (ii) receiving or giving any remuneration directly or indirectly in connection with the assignment except as provided in the contract;
- (iii) any engagement in consulting or other procurement activities of a contractor, consultant or service provider that conflicts with his role or relationship with the SNDB under the contract;
- (iv) where an official of the SNDB engaged in the procurement process has a financial or economic interest in the outcome of the process of procurement, in a direct or an indirect manner;

**“Consultant”** means a professional who can study, design, organize, evaluate and manage projects or assess, evaluate and provide specialist advice or give technical assistance for making or drafting policies, institutional reforms and includes private entities, consulting firms, legal advisors, engineering firms, construction managers, management firms, procurement agents, inspection agents, auditors, international and multinational organizations, investment and merchant banks, universities, research institutions, government agencies, nongovernmental organizations, and individuals;

**“Consulting Services”** means services of an advisory and intellectual nature provided by consultants using their professional skills to study, design, organize, and manage projects, encompassing multiple activities and disciplines, including the crafting of sector policies and institutional reforms, specialist advice, legal advice and integrated solutions, change management and financial advisory services, planning and engineering studies, and architectural design services, supervision, social and environmental assessments, technical assistance, and program implementation;

**“Contract”** means an agreement enforceable by law and includes General and Special Conditions, Specifications, Drawings and Bill of Quantities;

**“Contractor”** means a person, firm, company or organization that undertakes to execute works including services related thereto, other than consulting services, incidental to or required for the contract being undertaken for the works;

**“Corrupt and Fraudulent Practices”** means either one or any combination of the practices given below;

**“Coercive Practice”** means any impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence the actions of a party to achieve a wrongful gain or to cause a wrongful loss to another party;

**“Collusive Practice”** means any arrangement between two or more parties to the procurement process or contract execution, designed to achieve with or without the knowledge of the SNDB to establish prices at artificial, noncompetitive levels for any wrongful gain;

**“Corrupt Practice”** means the offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence the acts of another party for wrongful gain;

**“Fraudulent Practice”** means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;

**“Obstructive Practice”** means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of a contract or deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements before investigators in order to materially impede an investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation, or acts intended to materially impede the exercise of inspection and audit rights provided for under the Rules.

**“Emergency”** means natural calamities, disasters, accidents, war and breakdown of operational equipment, plant, machinery or engineering infrastructures, which may give rise to abnormal situation requiring prompt and immediate action to limit or avoid damage to person(s), property or the environment;

**“Goods”** means articles and object of every kind and description including raw materials, drugs and medicines, products, equipments, machinery, spares and commodities in any form, including solid, liquid and gaseous form, and includes services identical to installation, transport, maintenance and similar obligations related to the supply of goods, if the value of these services does not exceed the value of such goods;

**“Government”** means the Government of Sindh;

**“Head of the Department”** means the administrative head of the department or the organization;

**“Lowest Evaluated Bid”** means a bid most closely conforming to evaluation criteria and other conditions specified in the bidding document, having lowest evaluated cost.

**“Lowest Submitted Price”** means the lowest price quoted in a bid, which is otherwise not substantially responsive;

**“Mis-procurement”** means public procurement in contravention of any provision of Sindh Public Procurement Act, 2010, any rule, regulation, order or instruction made thereunder or any other law in respect thereof, or relating to, public procurement;

**“Notice Inviting Tender”** means the notice issued by a SNDB through publication in the newspapers or through electronic means for the purpose of inviting bids, or applications for pre-qualifications, or expression of interests, which may include Tender Notice, Invitation for Bids, Notice for Pre-qualifications or Request for Expression of Interests;

**“Open Competitive Bidding”** means a fair and transparent specified procedure defined under these Rules, advertised in the prescribed manner, leading to the award of a contract whereby all interested persons, firms, companies or organizations may bid for the contract and includes both National and International Competitive Biddings;

**“SNDB”** means the Sindh Bank Limited;

**“Services”** includes physical, maintenance, professional, intellectual, consultancy or advisory services but does not include appointment of an individual to a post or office, advertisement, arbitration, conciliation or mediation services, services of an advocate in a court case or any other services specifically excluded under the rules.

**“Substantially Responsive Bid”** means the bid that contains no material differences or deviations from, or reservations to, the terms, conditions and specifications given in the bidding documents;

**“Supplier”** means a person, firm, company or an organization that undertakes to supply goods and services related thereto, other than consulting services, required for the contract;

**“Value for Money”** means best returns for each rupee spent in terms of quality, timeliness, reliability, after sales service, up-grade ability, price, source, and the combination of whole-life cost and quality to meet SNDB’s requirements.

# **1 INVITATION FOR BIDS (IFB)**

Sindh Bank Limited (SNDB) invites proposal from reputed vendors for the Provision of Cash-in-Transit Services for 330 online branches in countrywide regions. Detail of the specifications of related services to be provided are given in the scope of work in Section [3] hereto.

Bidder will be selected under procedure described in this Tender Document (TD), in accordance with the Sindh Public Procurement Rules 2010(Amended 2019) issued there under (“SPPRA”) which can be found at [www.ppms.ppr.sindh.gov.pk](http://www.ppms.ppr.sindh.gov.pk). For the purposes of this document, any reference to the term “Act” shall mean a reference to the Sindh Public Procurement Act 2009 and any reference to the Rules shall mean a reference to the Sindh Public Procurement Rules 2010(Amended 2019).

This TD includes the following Sections:

- Instructions to Bidders (ITB)
- Eligibility Criteria
- Scope of Work / Technical Proposal
- Financial Proposal
- Conditions of Contract

Proposals must be submitted in drop box at the below mentioned address;

Yours sincerely,

Head of Administration Division  
SINDH BANK LIMITED  
HEAD OFFICE  
Basement-2 Floor, Federation House,  
Abdullah Shah Ghazi Road,  
Clifton,  
Karachi 75600



## **2 INSTRUCTION TO BIDDERS (ITB)**

For All legal purpose, all clauses of instructions to bidders (ITB) hoisted by SPPRA on their website [www.ppms.pprasindh.org](http://www.ppms.pprasindh.org) will be taken as part and parcel of this tender document and the agreement thereof. Accordingly the bidders are advised in their own interest to go through the same meticulously as ignorance of the said ITB will not be taken as excuse to waive off any plenty or legal proceedings.

However, few important clauses of the above mentioned ITB are appended below for the guidance/perusal of the bidders.

### **2.1 Correspondence Address**

The contact number and the correspondence address for submitting the proposals are as follow:

Head of Administration Division  
SINDH BANK LIMITED  
HEAD OFFICE  
Basement-2 Floor, Federation House,  
Abdullah Shah Ghazi Road,  
Clifton,  
Karachi 75600  
Tel: 021-35829403-394

### **2.2 Eligible Bidders**

All the bidders duly incorporated and based in Pakistan governed by rules, laws and statutes of Government of Pakistan and Government of Sindh shall be eligible. [SPPRA Rule 29]

### **2.3 Corrupt Practice**

1. SNDB requires that Bidders / Suppliers / Contractors, observe the highest standard of ethics during the procurement and execution of contract and refrain from undertaking or participating in any corrupt or fraudulent practices. [SPPRA Rule 2 (q – iii, iv)]
2. SNDB will reject a proposal for award, if it determines that the Bidder recommended for award was engaged in any corrupt or has been blacklisted under the Sindh Public Procurement Rules 2010(Amended 2019), in competing for the contract in question.
3. Any false information or misstatement on the part of the vendor will lead to disqualification/ blacklisting/ legal proceeding regardless of the price or quality of the product.

## **2.4 Preparation of Bids**

### **2.4.1 Bidding Process**

This is the Single Stage – One Envelope Procedure; the bid shall comprise a single package containing **TECHINCAL, ELIGIBILITY CRITERIA & FINANCIAL PROPSOAL** (duly filled in all respect). [SPPRA Rule 46 (1-a&b)]

### **2.4.2 Cost of Bidding**

The bidder shall bear all costs associated with the preparation and submission of its bid and SNDB will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

### **2.4.3 Language of Bid**

The bid prepared by the bidders as well as all correspondence and documents exchanged by the bidder and SNDB must be written in English. [SPPRA Rule 6 (1)]

### **2.4.4 Technical Proposal**

Bidders are required to submit the Technical Proposal stating a brief description of the bidder's organization outlining their recent experience, the names of Sub-Bidder/Professional Staff who participates during the assignment, the technical approach, sample templates/prototypes of deliverables, methodology, work plan, organization and staff, including workable suggestions that could improve the quality and effectiveness of the assignment. The firm will be only technically qualified after confirmation of specifications on physical verification of asked items and satisfying of sufficient production mechanism. The date of visit for above inspection by the procurement committee of the bank will be given during process of completing eligibility criteria. After due inspection of requisite items, the bidder will be declared "Qualified" in Technical Qualification Phase.

### **2.4.5 Financial Proposal**

The Financial Proposal shall be prepared using the standard form attached, duly signed by the authorized representative of the Bidder. It should list all costs associated with the assignment including remuneration for staff, and reimbursable expenses and such other information as may be specifically requested by SNDB.

### **2.4.6 Bid Currencies**

For the purpose of comparison of bids quoted in different currencies, price shall be converted in PAK RUPEE (PKR). The rate of exchange shall be the selling rate prevailing seven working days before the date of opening of the bids. [SPPRA Rule 42 (2)]

### **2.4.7 Bid Security**

The SNDB shall require the bidders to furnish the Earnest Money @ 5% of Bidding Cost or Irrevocable Bank Guarantee acceptable to the bank, which shall remain valid for a period of twenty eight (28) days beyond the validity period for bids, in order to provide the SNDB reasonable time to act, if the security is to be called. [SPPRA Rule 37(1)]

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

Any Bid not accompanied by an acceptable Bid Security shall be rejected by the SNDB as non – responsive.

Bid security shall be released to the unsuccessful bidders once the contract will be signed with the successful bidder or the validity period has expired. [SPPRA Rule 37(2)]

The bid security shall be forfeited:

- If a Bidder withdraws its bid during the period of its validity specified by the Bidder on the Bid Form; or
- In the case of a successful Bidder, if the Bidder fails to;
  - Sign the contract in accordance with ITB Section [2.7.4]; or
  - Furnish performance security in accordance with ITB Section [2.7.5].

## **2.4.8 Bid Validity**

Bids shall remain valid for a period of ninety (90) days, after the date of bid opening prescribed by SNDB; [SPPRA Rule 38 (1)]

Whenever an extension of bid validity period is requested, a bidder shall have the right to refuse to grant such an extension and withdraw his bid and bid security shall be returned forthwith; and [SPPRA Rule 38 (6)]

Bidders who agree to extension of the bid validity period shall also extend validity of the bid security for the agreed extended period of the bid validity. [SPPRA Rule 38 (7-a)]

## **2.5 Submission of Bids**

### **2.5.1 Sealing and Marking of Bids**

This is the Single Stage – One Envelope Procedure; the bid shall comprise a single package containing **TECHINCAL, ELIGIBILITY CRITERIA & FINANCIAL PROPSOAL** (duly filled in all respect). [SPPRA Rule 46 (1-a&b)]

### **2.5.2 Response Time**

Bidders are required to submit their Bids within fifteen (15) calendar days from the date of publication of Notice Inviting Tender as per National Competitive Bidding. Bids must be received by SNDB at the address specified under ITB Section [2.1] within office hours. [SPPRA Rule 18 (2)]

### **2.5.3 Extension of Time Period for Submission of Bids**

SNDB may extend the deadline for submission of bids only, if one or all of the following conditions exist;

- Fewer than three bids have been submitted and SNDB is unanimous in its view that wider competition can be ensured by extending the deadline. In such case, the bids submitted shall be returned to the Bidders un-opened; [SPPRA Rule 22 (1)]
- If the SNDB is convinced that such extraordinary circumstances have arisen owing to law and order situation or a natural calamity that the deadline should be extended. [SPPRA Rule 22 (2)]

### **2.5.4 Clarification of Bidding Documents**

An interested bidder, who has obtained bidding documents, may request for clarification of contents of the bidding document in writing, and SNDB shall respond to such queries in writing within three calendar days, provided they are received at least five (5) calendar days prior to the date of opening of bid. [SPPRA Rule 23 (1)]

It should be noted that any clarification to any query by a bidder shall also be communicated to all parties, who have obtained bidding documents.

### **2.5.5 Late Bids**

Any bid received by SNDB after the deadline for submission of bids prescribed by SNDB pursuant to ITB Section [2.5.2] will be rejected and returned unopened to the Bidder. [SPPRA Rule 24 (1)] .The rejection of bids received after the deadline for submission shall apply regardless of any reason whatsoever for such delayed receipt

### **2.5.6 Withdrawal of Bids**

The Bidder may withdraw its Technical Proposal and Financial Proposal after it has been submitted by sending a written Withdrawal Notice, duly signed by the Bidder and/or by an authorized representative, and shall include a copy of the authorization. Provided that, written notice of Withdrawal, shall be received by SNDB prior to the opening of bids.

No bid shall be withdrawn in the interval between the opening of Bids and the expiration of the period of Bid validity specified in ITB section [2.4.8].

### **2.5.7 Cancellation of Bidding Process**

1. SNDB may cancel the bidding process at any time prior to the acceptance of a bid or proposal; [SPPRA Rule 25 (1)]
2. SNDB shall incur no liability towards the bidders, solely by virtue of its invoking sub-rule (2.5.7 - 1); [SPPRA Rule 25 (2)]
3. Intimation of the cancellation of bidding process shall be given promptly to all bidders and bid security shall be returned along with such intimation; [SPPRA Rule 25 (3)]

4. SNDB shall, upon request by any of the bidders, communicate to such bidder, grounds for the cancellation of bidding process, but is not required to justify such grounds. [SPPRA Rule 25 (4)]

#### **2.5.8 Mechanism for Redressal of Grievances**

SNDB has a Committee for Complaint Redressal to address the complaints of bidder that may occur during the procurement proceedings. [SPPRA Rule 31 (1)]

Any bidder being aggrieved by any act or decision of the SNDB after the issuance of notice inviting tender may lodge a written complaint [SPPRA Rule 31(3)].

The complaint redressal committee upon receiving a complaint from an aggrieved bidder may, if satisfied; [SPPRA Rule 31(4)]

1. prohibit the procurement committee from acting or deciding in a manner, inconsistent with these rules and regulations; [SPPRA Rule 31(4-a)]
2. annul in whole or in part, any unauthorized act or decision of the procurement committee; [SPPRA Rule 31(4-b)] and
3. [recommend to the Head of Department that the case be declared a mis- procurement if material violation of Act, Rules Regulations, Orders, Instructions or any other law relating to public procurement, has been established; [SPPRA Rule 31(4-bb)] and]
4. reverse any decision of the procurement committee or substitute its own decision for such a decision;

Provided that the complaint redressal committee shall not make any decision to award the contract. [SPPRA Rule 31(4-c)]

[Complaint redressal Committee of (SNDB) shall announce its decision within seven (7) days. and intimate the same to the Bidder and the Authority within three (3) working days by SNDB. If the committee stand transferred to the Review Committee which shall dispose of the complaint in accordance with the procedure laid down in Rule 32,] [if the aggrieved bidder files the review appeal within ten (10) days of such transfer] [SPPRA Rule 31(5)]

SNDB shall award the contract only after the decision of the complaint redressal committee [SPPRA Rule 31 (6)]

Mere fact of lodging of a complaint shall not warrant suspension of the procurement proceedings. [SPPRA Rule 31(7)].

Provided that in case of failure of the complaint Redressal Committee to decide the complaint; SNDB shall not award the contract. [until the expiry of appeal period or the final adjudication by the Review Committee]

#### **IMPORTANT**

**In addition to above it may be added that no complaint will be entertained unless it is:-**

- a) **Forwarded on company's original letter head, complete address, NTN of the Company and CNIC of the complainant.**
- b) **Incriminating evidence of the complaints.**

### **2.5.9 Review Panel**

A bidder not satisfied with decision of the SNDB Complaints Redressal Committee may lodge an appeal to the Review Committee; [within ten (10) days of announcement of the decision]. provided that he has not withdrawn the bid security, if any, deposited by him. [SPPRA Rule 32 (1)].

The bidder shall submit the following documents to the Review Committee:

[SPPRA Rule 32 (5)].

(a) A letter stating his wish to appeal to the Review Committee and nature of complaint; [SPPRA Rule 32 (5-a)].

(b) A copy of the complaint earlier submitted to the complaint Redressal committee of the department and all supporting documents; [SPPRA Rule 32 (5-b)].

(c) Copy of the decision of Procuring Agency / Complaint Redressal Committee. [if any] [SPPRA Rule 32 (5-c)].

On receipt of appeal, [along with all requisite information & documents] the Chairperson shall convene a meeting of the Review Committee within seven working days; [SPPRA Rule 32 (6)].

It shall be mandatory for the appellant and the Head of SNDB or his nominee not below the rank of BS-19 to appear before the Review Committee as and when called and produce documents, if required; [SPPRA Rule 32 (8)].

In case the appellant fails to appear twice despite the service of notice of appearance, the appeal may be decided ex-parte [SPPRA Rule 32 (9)].

The Review Committee shall hear the parties and announce its decision within ten working days of submission of appeal; [However, in case of delay, reasons thereof shall be recorded in writing] [SPPRA Rule 32 (10)].

The decision of Review Committee shall be final and binding upon the SNDB. After the decision has been announced, the appeal and decision thereof shall be hoisted by the Authority on its website; [SPPRA Rule 32 (11)].

### **2.5.10 Matters not subject to Appeal or Review**

The following actions of the SNDB shall not be subject to the appeal or review: [SPPRA Rule 33]

- Selection method adopted by the SNDB; [SPPRA Rule 33 (1)]
- Decision by the SNDB under ITB section [2.5.7]. [SPPRA Rule 33 (2)]

## **2.6 Opening and Evaluation of Bids**

### **2.6.1 Opening of Bids by SNDB**

The opening of bids shall be as per the procedure set down in Section 2.4.1 dealing with Bidding Process.

### **2.6.2 Clarification of Bids**

No Bidder shall be allowed to alter or modify his bids after the expiry of deadline for the receipt of the bids unless, SNDB may, at its discretion, ask a Bidder for a clarification of bid for evaluation purposes. The request for clarification and the response shall be in writing and no change in the prices or substance of bid shall be sought, offered or permitted. [SPPRA Rule 43]

### **2.6.3 Preliminary Examination**

SNDB will examine the bids to determine whether the bids are complete and the documents have been properly signed and whether the bids are generally in order.

SNDB may waive any minor informality; nonconformity or irregularity in a bid that does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder and further provided that such waiver will be at the complete and sole discretion of SNDB.

If a bid is not substantially responsive, it will be rejected by SNDB and may not subsequently be made responsive by the Bidder by correction of the nonconformity.

### **2.6.4 Supplier Eligibility Criteria**

All bids shall be evaluated in accordance with the eligibility criteria. [SPPRA Rule 42 (1)] SNDB will evaluate the bids, which have been determined to be substantially responsive and reject any proposal which does not confirm to the specified requirements.

### 2.6.5 Eligibility Criteria

S. No.	Descriptions	Total Marks	Marks Obtained	Remarks	Attachment of relevant evidence in eachcase is mandatory. In case of non-compliance no mark will be awarded	Evidence attached as
1	Years in business in the relevant field	10		05 years and above	NTN Certificate / Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business with evidence is required to be enclosed	Annexure "A"
		5		03 years and above		
2	Presently Banks on Cliental List (For counting of each bank services to at least 50 branches are mandatory) in relevant field in the last three years	10		07 Banks and above	Letters to be attached duly issued from each concerned Bank	Annexure "B"
		5		04 Banks and above		
3	CIT Fidelity Incidents	20		0 / No Fidelity Case	Letter from Insurance Company to be attached for the last three years	Annexure "C"
		10		01 and above		
4	Average Yearly Turn Over in last 3 years	10		On an average of 200 M and above per year	Audit Report or Tax Return of Last 3 Years	Annexure "D"
		5		On an average of 100 M and above per year		
5	Availability of Service Locations	10		90 and above	Attach complete detail	Annexure "E"
		5		60 and above		
6	Number of Vehicles	10		300 and above	Attached complete detail	Annexure "F"
		5		150 and above		
7	Availability of Proper Vaults	10		At 05 Locations	Attach Details with their respective Addresses	Annexure "G"
		5		At 03 Locations		
8	Make & Type of Vehicle being utilized for provision of services	10		Foreign Made	Give Make & Type	Annexure "H"
		5		Local Made		
9	Insurance per Armed Vehicle	10		200 Million	Attach Insurance Policy	Annexure "A"
		5		100 Million		
Total Marks		100		Qualified / Disqualified		



### **2.6.5.1 ELIGIBILITY CRITERIA NOTE**

1. There can be subsequent clarification to this specific tender for which it is advised to keep yourself abreast with the notification being hoisted on Sindh Bank Ltd & SPPRA websites regularly.
2. Acquiring of 70% marks of the total score will make the Bidder qualify for participating into ultimate phase of Inspection/Financial Bid opening.
3. Attachment of relevant evidence in eligibility criteria is mandatory. In case of non-provision of evidence in any of the requisite, no marks will be awarded

### **2.6.5.2 MANDATORY (Performa attached as Annexure “I”)**

1. Attachment of Annexure “A” (With Financial Proposal) & Annexure “B” (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
2. Writing of tender reference as given in the NIT on the Envelop, carrying tender document is must or the bank will not be responsible if the documents are not received by the Procurement Committee at the time of opening of bids.
3. The bidders are required to submit bids only in prescribed financial proforma given in Tender Document.
4. The representative present at the time of opening of tender shall be in possession of authority letter on the company’s letter head, duly signed by the CEO of the company.

### **2.6.5.3 DISQUALIFICATION (Performa attached as Annexure “J”)**

**The bidder will be considered disqualified prior/during technical/financial evaluation process or after award contract if:**

1. On black list of SPPRA & Sindh Bank Ltd.
2. Issued with two (2) warning letters/emails by the Sindh Bank Ltd in the past to the bidder for unsatisfactory performances.
3. Not GST/Income Tax Registered/Registration With Sindh Revenue Board
4. Alternate bid is offered.
5. Non - Attachment of Annexure “A” (With Financial Proposal) & Annexure “B” (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
6. The qualified bidder sublets the contract in any form/stage to any other agency.
7. The tender is deposited without Tender Fee.
8. If during verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
9. In the past, the coy’s agreement has been prematurely been terminated after due qualification in any of the category of the tender.
10. It’s not Private Limited
11. Non attachment of ISO-9000 Certificate.
12. Non submission of valid NOC.
13. Non registration with PBA and SECP.

#### **7.4.1 Clarifications Prior to Evaluation**

If required, prior to technical evaluation the bidder may seek any clarification in writing on the eligibility criteria.

### **7.5 Award of Contract**

#### **7.5.1 Award Criteria**

Subject to ITB Section [2.7.2], SNDB will award the contract to the successful Bidder, whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.

#### **7.5.2 SNDB's Right to Accept Any Bid and to reject any or all Bids**

SNDB annul the bidding process and reject all Bids at any time prior to Contract award, without thereby incurring any liability to the Bidder(s).

#### **7.5.3 Notification of Award**

Prior to the expiration of the period of bid validity, SNDB will notify the successful Bidder in writing by letter or by facsimile, to be confirmed in writing by letter, that his/her bid has been accepted.

The notification of award will constitute the formation of the Contract.

Upon the successful Bidder's furnishing of the Performance Security pursuant to Section [2.7.5], SNDB will promptly notify each unsuccessful Bidder and will discharge his/her bid security, pursuant to ITB Section [2.4.7].

#### **7.5.4 Signing of Contract**

Within 5 Days from the date of notification of the award the successful bidder shall furnish to SNDB particulars of the person who would sign the contract on behalf of the successful bidder along with an original power of attorney executed in favor of such person.

The Contract shall be signed by the parties at Central Office SNDB, Karachi, within 10 Days of award of contract.

#### **7.5.5 Performance Security**

Within 10 DAYS of receipt of the notification of award from SNDB, the successful Bidder shall furnish to SNDB the Performance Security of 5 % of contract price which shall be valid for at least ninety (90) days beyond the date of completion of contract to cover defects liability period or maintenance period. The Performance Security shall be in the form of a pay order or demand draft or bank guarantee issued by a reputable commercial bank, acceptable to SNDB, located in Pakistan. [SPPRA Rule 39 (1)]

Failure of the successful Bidder to comply with the requirement of ITB Section [2.7.4] shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event SNDB may make the award to the next lowest evaluated Bidder or call for new bids.

The Performance Security forms at Annexure “C” shall not be completed by the bidders at the time of their bid submission. Only the successful Bidder will be required to provide Performance Security.

The Performance Security will be discharged by SNDB and returned to the Supplier not later than thirty (30) days following the date of successful completion of the Supplier’s performance obligation under the Contract.

#### **7.5.6 General Conditions of Contract**

For detailed General Condition of Contract refer to Section [5.1] of this TD.

#### **7.5.7 Special Conditions of Contract**

For detailed Special Condition of Contract refer to Section [5.2] of this TD.

#### **7.5.8 Integrity Pact**

The successful bidder shall upon the award of the contract execute an Integrity Pact with SNDB. *[Specimen is attached in Annexure “D”]* [SPPRA Rule 89]

#### **7.5.9 Non Disclosure Agreement**

The successful bidder shall upon the award of the contract execute a Non-Disclosure Agreement with SNDB. *[Specimen is attached in Annexure “F”]*

### **3 SCOPE OF WORK**

Sindh Bank Limited (SNDB) requires Cash-in-Transit Service for its 330 already in operations in country wide regions. List of Branches attached as Annexure “N”.

Contract agreement will be extended / renewed upto 3 years on mutual understanding on same terms & conditions and rates.

## 4 FINANCIAL PROPOSAL

### PRICE SCHEDULE

(Applicable for the year 2023-24)

Name of Bidder: \_\_\_\_\_

S. No.	Category	Collection Points	Within 30 Km In Rs.	31-50 Km In Rs.	51-100 Km In Rs.	101-150 Km In Rs.	151-200 Km In Rs.	201-250 Km In Rs.
1	Base Charges for transportation of Cash within the City Limits upto Rs. 1 Million.	From State Bank to SBL Branches and Vice Versa and between SBL Branches						
2	Base Charges for transportation of Cash within the City Limits upto Rs. 1 Million.	SBL to any other Bank / Customer and Vice Versa						
3	Sealing Charges (Each Bag)	--						
4	Vault Charges	City wise						
Total								
<b>*Grand Total</b>								

**\*Grand Total:**

This amount will be considered as only the "Bid Offered". Whereas be apprised that the successful bidder will be the one whose "Evaluated Bid" is the lowest. (For further clarification refer Note 6. Below)

**Note:**

- Surcharge on amount in excess of Rs. 1 Million: PKR \_\_\_\_\_ per thousand rupees.  
(Note: The surcharge must not be higher than PKR 0.18 per thousand rupees)
- The company will be considered disqualified from the very outset, if not GST registered
- The cost must include all applicable federal and provincial taxes, stamp duty (as applicable under Stamp Act 1989) duly stamped on the contract agreement, transportation and labor charges etc.
- Calculation of bid security.** 5% of the \*(Total Amount x 330) will be submitted with the tender document as bid security in shape of Pay Order /Bank Guarantee in favor of Sindh Bank Ltd.
- If the item/service is not provide on due date (date given on supply order) a fine of Rs.5,000/-per day will be deducted from the bill.
- Lowest Evaluated Bidder is going to be the criteria for award of contract rather than considering the lowest bid offered, encompassing the lowest whole sum cost which the Procuring Agency has to pay for the services/items during contract period. SPPRA Rule 49 may please be referred. The successful bidder will be the one whose total sum of cost is the lowest. As it is package tender, so no partial lowest cost will be considered for award of any work.

7. All conditions in the contract agreement attached as Annexure G are part of this tender document.
8. The tender will be considered cancelled if the contract agreement/performance security after due signature are not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period (3 working days) on SPPRA website.
9. The Tender will stand cancelled if the service are not provided within 15 working days of issue of supply order.
10. The tender will stand cancelled if any of the given condition of the tender in not met in strictly as per the requisite of the tender document.
11. In case financial bids are the same, the successful bidder will be the one who has acquired more marks in the technical evaluation.
12. If the obligation of warranty period are not met or delayed, etc. requirement on this account will be carried out by the bank & the billed amount will be deducted from the performance security/ upcoming payment due to supplier. Risk & subsequent cost to this effect if any will be liability of the vendor and any subsequent expenses on the service/equipment will also be borne by the supplier.

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

\_\_\_\_\_

Stamp:

Dated:

## **5 Contract**

### **5.1 Conditions of Contract**

#### **5.1.1 Definitions**

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

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

“Procuring Agency” or “PA” means SNDB Contractor.

“Contract” means the Contract signed by the Parties and all the attached documents listed in its Clause 1 that is General Conditions (GC), and the Special Conditions (SC).

“Contract Price” means the price to be paid for the performance of the Services. “Effective Date” means the date on which this Contract comes into force.

“GC” mean these General Conditions of Contract.

“Government” means the Government of Sindh.

“Currency” means Pak Rupees.

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

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

“Personnel” means persons hired by the Contractor or by any Sub- Contractors and assigned to the performance of the Services or any part thereof.

“SC” means the Special Conditions of Contract by which the GC may be amended or supplemented.

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

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

#### **5.1.2 Law Governing Contract**

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

### **5.1.3 Notice**

- Any notice, request or consent required or permitted to be given or made pursuant to this Contract shall be in writing. Any such notice, request or consent shall be deemed to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SC.
- A Party may change its address for notice hereunder by giving the other Party notice in writing of such change to the address specified in the SC.

### **5.1.4 Authorized Representative**

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

### **5.1.5 Taxes and Duties**

The Supplier, Sub-Suppliers, and their Personnel shall pay such direct or indirect taxes, duties, fees, and other impositions levied under the Applicable Law as specified in the SC, the amount of which is deemed to have been included in the Contract Price.

### **5.1.6 Effectiveness of Contract**

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

### **5.1.7 Expiration of Contract**

Unless terminated earlier pursuant to Clause GC 5.1.17 hereof, this Contract shall expire at the end of such time period after the Effective Date as specified in the SC.

### **5.1.8 Modifications or Variations**

Any modification or variation of the terms and conditions of this Contract, including any modification or variation of the scope of the Services, may only be made by written agreement between the Parties. However, each Party shall give due consideration to any proposals for modification or variation made by the other Party.

### **5.1.9 Force Majeure**

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

#### **5.1.9.1 No Breach of Contract**

The failure of a Party to fulfil any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the



terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

#### **5.1.9.2 Extension of Time**

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

#### **5.1.10 Termination**

##### **5.1.10.1 Termination by SNDB**

The SNDB may terminate this Contract in case of the occurrence of any of the events specified in paragraphs (a) through (f) of this Clause GC 5.1.10.1. In such an occurrence the SNDB shall give a not less than thirty (30) days' written notice of termination to the Supplier, and sixty (60) days' in the case of the event referred to in (e).

- a. If the Supplier does not remedy the failure in the performance of their obligations under the Contract, within thirty (30) days after being notified or within any further period as the SNDB may have subsequently approved in writing;
- b. If the Supplier becomes insolvent or bankrupt;
- c. If the Supplier, in the judgment of the SNDB has engaged incorrupt or fraudulent practices in competing for or in executing the Contract;
- d. If, as the result of Force Majeure, the Supplier(s) are unable to perform a material portion of the Services for a period of not less than sixty (60) days; and
- e. If the SNDB, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

##### **5.1.10.2 Termination by the Supplier**

The Suppliers may terminate this Contract, by not less than thirty (30) days' written notice to the SNDB, such notice to be given after the occurrence of any of the events specified in paragraphs (a) through (c) of this Clause GC 5.1.10.2

- a. If the SNDB fails to pay any money due to the Supplier pursuant to this Contract without Suppliers fault.
- b. If, as the result of Force Majeure, the Supplier is unable to perform a material portion of the Services for a period of not less than sixty (60) days.

##### **5.1.10.3 Payment upon Termination**

Upon termination of this Contract pursuant to Clauses GC 5.1.10.1 or GC 5.1.10.2, the SNDB shall make the following payments to the Supplier:

- a. Payment for Services satisfactorily performed prior to the effective date of termination;

- b. except in the case of termination pursuant to paragraphs (a) through (c), and (f) of Clause GC 5.1.10.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract, including the cost of the return travel of the Personnel and their eligible dependents.

#### **5.1.11 Good Faith**

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

#### **5.1.12 Settlement of Disputes**

##### **5.1.12.1 Amicable Settlement**

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

##### **5.1.12.2 Arbitration**

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

#### **5.1.13 Data Ownership**

The data in the implemented Computer System shall at all times remain the exclusive property of SNDB. The Supplier is hereby required to transfer all necessary passwords, access codes or other information required for full access to the data to SNDB upon successful commissioning of the Computer System and should not be available to any other party including the employees of the supplier.

#### **5.1.14 Obligations of the Supplier**

The Supplier shall perform the Services and carry out their obligations hereunder with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. The Supplier shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisers to the SNDB, and shall at all times support and safeguard the SNDB legitimate interests in any dealings with Sub-Suppliers or third Parties.

##### **5.1.14.1 Conflict of Interest**

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

#### **5.1.14.2 Confidentiality**

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

### **5.2 Special Conditions of Contract**

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

#### **5.2.1 Performance Security**

The amount of performance security shall be five (5 %) percent of the Contract Price

#### **5.2.2 Payment**

The payment to be made to the Supplier under this Contract shall be made in accordance with the payment schedule as shall be agreed between SNDB and the Supplier.

#### **5.2.3 Price**

Schedule of prices shall be as fixed in the Contract.

## **Annexure “A”**

### **6. BID FORM**

**IT SHOULD BE SPECIFIC TO EACH CONTRACT AND WILL HAVE TO BE  
TAILORED SEPARATELY FOR EACH TENDER DOCUMENT**

Dated: \_\_\_\_\_, 2022

To,

Head of Administration Division  
SINDH BANK LIMITED  
HEAD OFFICE  
Basement-2 Floor, Federation House,  
Abdullah Shah Ghazi Road,  
Clifton,  
Karachi 75600

Gentleman,

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

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

Our firm, including any subcontractors or suppliers for any part of the Contract, have nationalities from the following eligible countries

\_\_\_\_\_.

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

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

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

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

**Name & Address of Agent**

**Amount and Currency**

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**(If none, State none)**

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

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2022.

\_\_\_\_\_

**[Signature]**

**[In the Capacity of]**

Duly authorized to sign Bid for and on behalf of \_\_\_\_\_

## **Annexure “B”**

### **7. BID SECURITY FORM**

Whereas [name of the Bidder] has submitted its bid dated [date of submission of bid] for the Cash in Transit Services.

KNOW ALL PEOPLE by these presents that WE [name of bank] of [name of country], having our registered office at [address of bank] (hereinafter called “the Bank”), are bound unto SNDB (hereinafter called “the Purchaser”) in the sum of for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this \_\_\_\_ day of \_\_\_\_ 2022.

THE CONDITIONS of this obligation are:

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

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

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

***[Signature and Seal of the Bank]***

## **Annexure “C”**

### **8. PERFORMANCE SECURITY FORM**

To,

Head of Administration Division  
SINDH BANK LIMITED  
HEAD OFFICE  
Basement-2 Floor, Federation House,  
Abdullah Shah Ghazi Road,  
Clifton,  
Karachi 75600

WHEREAS [name of Supplier] (hereinafter called “Supplier” or “Contractor”) has undertaken, in pursuance of Contract No. \_\_\_\_\_ [reference number of the contract] dated \_\_\_\_\_ 2022 to \_\_\_\_\_ [details of task to be inserted here] (hereinafter called “the Contract”).

AND WHEREAS we have agreed to give the Supplier / Contractor guarantee as required pursuant to the budding document and the contract:

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

This guarantee is valid until the \_\_\_\_\_ day of \_\_\_\_\_ 2022.

**Signature and Seal of the Guarantors**

**Name of Bank**

**Address**

**Date**

## **Annexure “D”**

### **9. INTEGRITY PACT**

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

\_\_\_\_\_ [the Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan (GoP) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing, [the Supplier] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.

[The Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty. [The Supplier] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

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

#### **For and On Behalf Of**

\_\_\_\_\_

**Signature:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**NIC No:** \_\_\_\_\_



## **Annexure “E”**

### **10. SCHEDULE OF OPENING AND SUBMISSION OF BID**

For details refer to Newspaper Advertisement published on the subject matter.

## **Annexure “F”**

### **11. Form of Contract**

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

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

1. The Effective Date of this Agreement is \_\_\_\_\_ 2022.
2. In connection with the Purpose, a Party may disclose certain information it considers confidential and/or proprietary (“Confidential Information”) to the other Party including, but not limited to, tangible, intangible, visual, electronic, present, or future information such as:
  - Trade secrets;
  - Financial information, including pricing;
  - Technical information, including research, development, procedures, algorithms, data, designs, and know-how;
  - Business information, including operations, planning, marketing interests, and products;
  - The terms of any agreement entered into between the Parties and the discussions, negotiations and proposals related thereto; and
  - Information acquired during any facilities tours.
3. The Party receiving Confidential Information (a “Recipient”) will only have a duty to protect Confidential Information disclosed to it by the other Party (“Discloser”):
  - If it is clearly and conspicuously marked as “confidential” or with a similar designation;
  - If it is identified by the Discloser as confidential and/or proprietary before, during, or promptly after presentation or communication; or
  - If it is disclosed in a manner in which the Discloser reasonably communicated, or the Recipient should reasonably have understood under the circumstances, including without limitation those described in Section 2 above, that the disclosure should be treated as confidential, whether or not the specific designation "confidential" or any similar designation is used.

4. A Recipient will use the Confidential Information only for the Purpose described above. A Recipient will use the same degree of care, but no less than a reasonable degree of care, as the Recipient uses with respect to its own information of a similar nature to protect the Confidential Information and to prevent:
  - Any use of Confidential Information in violation of this agreement; and/or
  - Communication of Confidential Information to any unauthorized third parties. Confidential Information may only be disseminated to employees, directors, agents or third party contractors of Recipient with a need to know and who have first signed an agreement with either of the Parties containing confidentiality provisions substantially similar to those set forth herein.
5. Each Party agrees that it shall not do the following, except with the advanced review and written approval of the other Party:
  - Issue or release any articles, advertising, publicity or other matter relating to this Agreement (including the fact that a meeting or discussion has taken place between the Parties) or mentioning or implying the name of the other Party; or
  - Make copies of documents containing Confidential Information.
6. This Agreement imposes no obligation upon a Recipient with respect to Confidential Information that:
  - Was known to the Recipient before receipt from the Discloser;
  - Is or becomes publicly available through no fault of the Recipient;
  - Is independently developed by the Recipient without a breach of this Agreement;
  - Is disclosed by the Recipient with the Discloser's prior written approval; or
  - Is required to be disclosed by operation of law, court order or other governmental demand ("Process"); provided that (i) the Recipient shall immediately notify the Discloser of such Process; and (ii) the Recipient shall not produce or disclose Confidential Information in response to the Process unless the Discloser has: (a) requested protection from the legal or governmental authority requiring the Process and such request has been denied, (b) consented in writing to the production or disclosure of the Confidential Information in response to the Process, or (c) taken no action to protect its interest in the Confidential Information within 14 business days after receipt of notice from the Recipient of its obligation to produce or disclose Confidential Information in response to the Process.
7. EACH DISCLOSER WARRANTS THAT IT HAS THE RIGHT TO DISCLOSE ITS CONFIDENTIAL INFORMATION. NO OTHER WARRANTIES ARE MADE. ALL CONFIDENTIAL INFORMATION DISCLOSED HEREUNDER IS PROVIDED "AS IS".
8. Unless the Parties otherwise agree in writing, a Recipient's duty to protect Confidential Information expires [YEARS] from the date of disclosure. A Recipient, upon Discloser's

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

9. This Agreement imposes no obligation on a Party to exchange Confidential Information, proceed with any business opportunity, or purchase, sell, license and transfer or otherwise make use of any technology, services or products.
10. Each Party acknowledges that damages for improper disclosure of Confidential Information may be irreparable; therefore, the injured Party is entitled to seek equitable relief, including injunction and preliminary injunction, in addition to all other remedies available to it.
11. This Agreement does not create any agency or partnership relationship. This Agreement will not be assignable or transferable by Participant without the prior written consent of the other party.
12. This Agreement may be executed in two or more identical counterparts, each of which shall be deemed to be an original including original signature versions and any version transmitted via facsimile and all of which taken together shall be deemed to constitute the agreement when a duly authorized representative of each party has signed the counterpart.
13. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof, and supersedes any prior oral or written agreements, and all contemporaneous oral communications. All additions or modifications to this Agreement must be made in writing and must be signed by the Parties. Any failure to enforce a provision of this Agreement shall not constitute a waiver thereof or of any other provision.

*Sindh Bank Limited*

*Company Name:*

*Registered Address:*

*Registered Address:*

*Name:* \_\_\_\_\_

*Name:* \_\_\_\_\_

*Signature:* \_\_\_\_\_

*Signature:* \_\_\_\_\_

*Title:* \_\_\_\_\_

*Title:* \_\_\_\_\_

*Date:* \_\_\_\_\_

*Date:* \_\_\_\_\_

## Annexure “G”

### 12. Contract Agreement

#### **CONTRACT AGREEMENT**

#### **CASH IN TRANSIT AGREEMENT**

This Agreement is made at on this \_\_\_\_\_ day of \_\_\_\_\_, 2022

#### **Between**

**SINDH BANK LIMITED**, banking company existing under companies ordinance 1984 and having its registered office at Sindh Bank Limited, Federation House, Clifton, Karachi, hereinafter referred to as the “Bank” (which expression shall unless repugnant to the context mean and include its successors – in interest and assigns) of the One part.

#### **AND**

**M/S. \_\_\_\_\_**, a Company incorporated under the laws of Pakistan and having its registered office at, Pakistan through its, \_\_\_\_\_ hereinafter referred to as” \_\_\_\_\_ “(Which expression shall unless repugnant to the context mean and include his respective heirs, legal representatives, executors and assigns) of the other part.

Whereas the Bank intends to acquire the services of \_\_\_\_\_ for transportation services of Cash / Cheques / Securities and \_\_\_\_\_ agrees to provide the said services to the Bank in accordance with the standard and instructions given by the Bank on the terms and conditions mentioned hereunder:-

- All terms and conditions of the tender document will remain part of this agreement.
- The Supplier also undertakes to bear all kind of taxes i.e. Stamp duty/ Services Charges/Professional Tax / Sales Tax Invoice, Income Tax, Zila / Octroi Tax (if any) and all other incidental charges etc., up to the place of destination.
- If the item is not provide/installed on due date (date given on supply order) a fine of Rs.5, 000/-per day will be deducted from the bill

#### **EFFECTIVE DATE OF AGREEMENT:**

This Agreement shall be effective from \_\_\_\_\_ and shall remain in force ONE Year from the effective date as mentioned above. Contract agreement will be extended / renewed upto 2 years on mutual understanding on same terms and conditions.

This Services and charges shall be governed as per schedule incorporated here under

## **SCHEDULE**

### **ADDITIONAL DECLARATIONS :**

- The above mentioned distance shall be counted from the \_\_\_\_\_ office / Base to the delivery point.

**Sealing Charges:** Rs.\_\_\_\_/- each.

#### **Vault Charges:**

##### **Karachi:**

Rs. \_\_\_\_\_ per night per consignment (if required)

##### **Lahore / Islamabad / Rawalpindi:**

Rs. \_\_\_\_\_ per night per consignment (if required)

##### **Hyderabad/Sukkur/Larkana/Peshawar/Quetta/Faisalabad/Sahiwal/Bahawalpur/**

##### **Gujranwala/ R.Y. Khan/ Sialkot:**

Rs \_\_\_\_\_ per night per consignment (if required)

#### **Holiday Charges:**

The per service Base Charges mentioned in the column of "Charges" of "Price Schedule" except the charges of Annexure "A" shall be doubled during holidays or after normal banking hours.

5. That \_\_\_\_\_ agrees to call for sealed shipment which may inter alia contain moneys, Cheques and or securities according to the schedule mentioned herein below and give proper receipt thereof and to deliver the same in like conditions to a designated consignee against proper receipt.

6. The list of Branches of the Bank mentioned in Annexure – B is of the branches. The \_\_\_\_\_ shall provide Services for branches that may be subsequently opened by the Bank and for offsite ATMs that may be installed by the Bank during the tenure of the Agreement; the names and locations of which shall be notified to the \_\_\_\_\_ from time.

3. That in the event of inclement weather or some other irregularities, performance shall be as mutually agreed upon. The proposed procedure for cash transportation service under this Agreement is enclosed as Annex "C".

4. (a) That \_\_\_\_\_ has agreed to assume entire liability for any loss of any shipment upto and Including the maximum amount stated under the schedule of this Agreement.

\_\_\_\_\_’s liability shall commence when any shipment has been received into \_\_\_\_\_’s possession and shall terminate when same has been delivered to the designated consignee or returned to the consignor in the event that delivery cannot reasonably be made. It is specifically understood and agreed that the \_\_\_\_\_ maximum liability for any loss of any shipment is up to (but not exceeding) aforesaid liability.

(b) It is understood and agreed that in performing the services described herein above, \_\_\_\_\_ shall have no responsibility to ascertain the contents of any shipment received by the \_\_\_\_\_ hereinabove and shall assume no liability for any shortage claimed within any distinctively and securely sealed shipment picked up by \_\_\_\_\_.

(c) A "distinctively and securely sealed shipment" is one whereby the container (s), used to hold the property to be transported should be closed fastened with the device having distinguishing mark that can be clearly seen and recognized as the consignor’s special mark. The said device is attached to a container (s) so that the property is enclosed and firmly fixed therein and said device cannot be removed and reapplied to the container (s) without leaving visible external evidence of tempering with the container (s).

(d) One "Shipment" as used herein , shall be deemed to mean any sealed items received by \_\_\_\_\_ at the same time at one location from a single consignor which is or are the subject of consignment for delivery to another location.

(e) \_\_\_\_\_ will reimburse the amount lost by it due to a criminal attack on it during the service, to the Bank within seven days from the date of proof of loss.

(f) \_\_\_\_\_ in performing the services described here in above will exclusively use Armored Vehicle designed specifically for this purpose and will not use soft skin vehicle under any circumstances.

5. \_\_\_\_\_ shall obtain and maintain vehicles own expense at all times during the term of the Agreement insurance payable to them in such amounts and against such risks as shall adequately cover the liability the \_\_\_\_\_ assume under this Agreement.

6. \_\_\_\_\_ shall not be liable for non performance or delays not caused by \_\_\_\_\_’s fault or neglect, nor for non-performance or delays caused by strikes / lockouts or other labour disturbances, riots, authority of law, acts of God or means beyond \_\_\_\_\_’s control: but \_\_\_\_\_ agrees to be liable for the safety of any property received into its possession at any time not to exceed the maximum amount stated under the schedule hereof.

7. Bank has agreed to declare to \_\_\_\_\_ contents and / or the value of each sealed shipment

to be transported in the event of claim for loss under this Agreement. Bank shall promptly and diligently , assist \_\_\_\_\_ to establish the identity of the property lost or destroyed

and take such other steps as may be necessary to assure the maximum amount of salvage at minimum cost; affirmative Written proof of maximum amount of salvage at minimum cost; affirmative written proof of the property lost or destroyed shall be furnished to \_\_\_\_\_ and said proof of loss, subscribed and sworn by \_\_\_\_\_ Bank, shall be substantiated by the books, records and accounts of Bank.

8. (a) This Cash in transit Agreement may be mutual \_\_\_\_\_ altered , amended or superseded by \_\_\_\_\_ understanding in writing by parties hereto.

(b) The parties may be by mutual consent in writing renew the agreement from time to time for such periods and on such terms and conditions as may be agreed between two parties.

(c) The illegality or non validity of any paragraph, clause or provision contained in this Agreement shall not affect or invalidate the remainder of Agreement. Also in the event of any legal action by \_\_\_\_\_ or Bank to enforce any of the provisions hereunder, then the unsuccessful party to such extent shall pay to the prevailing party therein all court costs and reasonable attorney's fees as fixed or allowed by the court.

9. The \_\_\_\_\_ crew (guards) will not be responsible for any shortage or wrong denomination in the packets. If there are any discrepancies within the packet or shortage in the bag then the receiving branch would refer the matter to the consignor without breaking the packet.

10. The \_\_\_\_\_ will supply computerized numbered plastic seal.

11. The bag for all transactions will be provided by \_\_\_\_\_ and will remain their property.

Payment Schedule:

Bill will only be processed on the basis of following conditions:-

- a. Certificate of satisfaction from the Branch Manager.

Performance Guarantee:

5% of the total tender amount of will be submitted by the supplier to the Bank as "Performance Security" and will be returned to the supplier after 90 days of supply of complete tender items, including satisfactory confirmation by the branch managers, where the equipment's have been supplied.

Authorized Representative:

Any action required or permitted to be taken, and any document required or permitted to be executed under this agreement by the Bank or the Supplier may be taken or executed by the officials.

Termination of Agreement by the Bank:

If the Supplier, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Agreement.



If, as the result of Force Majeure, the Supplier is unable to perform a material portion of the Services for a period of not less than thirty (30) days; and

If the Bank, in its sole discretion and for any reason whatsoever, decided to terminate this Agreement.

If two (2) unsatisfactory letters/emails are issued by the Bank for unsatisfactory performance to the supplier.

Goods Faith:

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

Conflict of Interest:

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

If, as the result of Force Majeure, the Supplier is unable to perform a material portion of the Services for a period of not less than thirty (30) days; and

If the Bank, in its sole discretion and for any reason whatsoever, decided to terminate this Agreement.

Settlement of Disputes:

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

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

**Obligation of the Supplier:**

- *The Supplier shall perform the Services and carry out their obligations hereunder with all due diligence, efficiency and economy, in accordance with generally accepted professional standards and practices, and shall observe sound management practices, and employ appropriate technology and safe and effective equipment, machinery, materials and methods. The Supplier shall always act, in respect of any matter relating to this Agreement or to the Services, as faithful advisers to the Sindh Bank, and shall at all times support and safeguard the Sindh Bank legitimate interests in any dealing with Sub-Suppliers or third Parties.*

**Confidentiality:**

- *Except with the prior written consent of the Sindh Bank, the Supplier and the Personnel shall not at any time communicate to any person or entity and confidential information acquired in the course of the Services, nor shall the Supplier and the Personnel make public the recommendations formulated in the course of, or as a result of, the Services.*

**Indemnity**

**I. Supplier** (the "Indemnifier") agrees that it shall indemnify, defend, and hold harmless the SNDB and its parent, subsidiaries, affiliates, successors, and assigns and their respective directors, officers, employees and agents (collectively, the "Indemnities") from and against any and all liabilities, claims, suits, actions, demands, settlements, losses, judgments, costs, damages and expenses (including, without limitation, reasonable attorneys', accountants' and experts' fees) arising out of or resulting from, in whole or in part: (i) any act, error or omission, whether intentional or unintentional, by the Indemnifier or its officers, directors, employees, or sub-administrators, related to or arising out of the business covered by this Agreement, or (ii) an actual or alleged breach by the Indemnifier of any of its representations, warranties or covenants contained in this Agreement (including, without

limitation, any failure of Indemnifier to comply with applicable local, state, provincial or federal regulations concerning Indemnifier's performance under this Agreement).

ii This Article shall also survive after termination of this Agreement

**Ensuring Access to SBP**

**Supplier** and SNDB agree to provide to State Bank of Pakistan necessary access to the documentation and accounting records in relation to the activities and right to conduct on-site to **supplier**, if required.

**Anti – Money Laundering.**

"Supplier acknowledge that they do not violate any statutory / prudential requirement on anti-money laundering or record keeping procedure as per existing laws / rules and regulations of locals as well as foreign jurisdiction."

**PROCEDURE TO BE ADOPTED BY  
SINDH BANK LIMITED AND M/S \_\_\_\_\_  
FOR CASH IN TRANSIT SERVICE**

1. Branches would send their requisition for cash a day in advance, to the feeding branch and the feeding branch in turn will inform the \_\_\_\_\_ operations in the afternoon requesting for cash to be delivered the next morning. In addition requisition can also be received on the day of requirement.
2. Bags will be prepared with cash for those branches requiring cash.
3. \_\_\_\_\_ staff collecting the consignment would collect sealed bags. Once the cash has been correctly counted and is placed in the \_\_\_\_\_ orange canvas bag, it will be sealed by Bank's authorized cashier with a plastic numbered seal of \_\_\_\_\_.
4. The cash to be collected from bank would be 100 pcs each duly stitched and stapled with a covering slip duly endorsed by the bank.

**Note.** There are no two \_\_\_\_\_ Plastic Seals with the same number. This is to guard against fraud and tampering. The seal is pulled tight on the neck of the bag.

5. The shipment receipt is prepared in quadruplicate stating the point of collection and point of delivery i.e. feeding and receiving branches, the date and the time the consignment is collected by the \_\_\_\_\_ staff and then delivered to the consignee.

6. There are five columns in the receipt i.e. each column is meant for one bag and therefore, if five bags are carried then each individual bag, seal number and value is entered separately.
7. The name and signature of the person preparing and handing over the bag to \_\_\_\_\_'S crew (guard) is obtained on the left hand corner of the receipt. The receipt states the full value of one or more bags which is considered as one consignment. A separate shipment receipt will be made for each branch.
8. When the \_\_\_\_\_ staff receives the consignment, one person signs on the receipt while, the second person sign as witness to the signature.
9. At the time of the delivery to the Branch, the bag is taken and placed on the counter where the authorized cashier of the receiving branch along with one other authorized person of the bank inspects the bag and the seal to ensure that it is intact and cuts the plastic seal and undertakes the bundle count. If the bundle count is correct and the bundles are intact, he then signs the receipt, while the second persons signs as witness.
10. The \_\_\_\_\_ crew (guards) will not be responsible for any shortage or wrong denomination in the packets .If there are any discrepancies within the packet or shortage in the bag, then the receiving branch would refer the matter to the consignor branch without breaking the packet.
11. This entire process of preparation, receipt and delivery of consignment will also undertaken in the reverse direction when the branches have excess cash to send to the related cash feeding Centre.
12. \_\_\_\_\_ working hours are from 09:00 a.m to 5:00 p.m (bank hours). Ramzan timing are from 08:30 a.m to 02:00 p.m. Cash to be distributed to the branches should be delivered to them as early as possible in the morning in order to avoid delays in the delivery.
13. In case of an adhoc requirement which comes up at Bank branches requiring immediate cash because of heavy withdrawals, it will be catered to by \_\_\_\_\_ on receipt of telephone call at the \_\_\_\_\_ Operations Centre.
14. It is requested that the bank's branches should ensure that their next morning cash requirement given to \_\_\_\_\_ Operations on telephone a day earlier for early preparation a delivery the next day. Further they should indicate collection of excess cash by 01:00 p.m so the charted pattern is followed when collecting cash.

Support Escalation Matrix:

For timely addressing of complaints given support escalation matrix will be utilized/followed:-

<b>LEVEL-1</b>	Name/Designation (support staff)	
First complain if the call is not resolved <b>"within specified response time"</b> (24 hours)	Landline Phone	
	Email	
	Cell	
<b>LEVEL-2</b>	Name/Designation (Regional Head/Manager/GM)	
Second complain, if the call is attended within <b>"Specified Response Time" and not attended</b> / or the problem still unresolved even after complaining at Level-1 (48 hours)	Landline Phone	
	Email	
	Cell	
<b>LEVEL-3</b>	Name/Designation (CEO of the firm)	
Third complain, if the call is attended within <b>"Specified Response Time" and not attended</b> /or the problem still unresolved even after complaining at Level-2	Landline Phone	
	Email	
	Cell	
<b>Note: Ensure that no column above is left blank</b>		

**IN WITNESS WHEREOF** the parties hereto have executed this Agreement on the date first written Here in above.

Company Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
Stamp \_\_\_\_\_

**Witness:**  
Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Address \_\_\_\_\_

Customer Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Company Name **Sindh Bank Limited**  
Address **Federation House, Sindh Bank**  
**Ltd. Head Office Karachi**  
Stamp \_\_\_\_\_

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Company Name **Sindh Bank Limited**  
Address **Federation House, Sindh Bank**  
**Ltd. Head Office, Karachi**

**Witness:**  
Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_  
Address \_\_\_\_\_

**ANNEXURE “H”**

**13. LIST OF BRANCHES**

S.No.	Branch Code	Branch Name
<b><u>KARACHI BRANCHES</u></b>		
		<b><u>GROUP BUSINESS HEAD SOUTH OFFICE</u></b>
		Plot # Misc.-2, Bahria Complex-II
		M.T. Khan Road, Karachi
1	5303	<b>ALLAMA SHABBIR AHMED USMANI ROAD (ISLAMIC)</b>
		Shop No.2,3, & 4, Shaheen Heights, Block-7,
		KDA Scheme No.24, Gulshan-e-Iqbal,
		Karachi
2	0390	<b>ABUL HASAN ISPHAHANI ROAD BRANCH</b>
		Plot No.A-1/10, Block No.4,
		Gulshan-e-Iqbal, Karachi
3	0341	<b>BAHADURSHAH ZAFAR MARKET BRANCH</b>
		Property No.G-3 of R.B. 11/22, III-A-239-B,
		Rambagh Quarters, Gwali Lane No.1,
		Karachi
4	0329	<b>BUFFERZONE NAGAN CHOWRANGI BRANCH</b>
		Plot No. 32, Sector 11-H,
		North Karachi Township Scheme, Karachi
5	0360	<b>BAHADURABAD BRANCH</b>
		Plot No.111, Shop No.4, The City Towers,
		Bahadur Yar Jang Co-operative Housing Society
		Alamgir Road, Karachi
6	0364	<b>BHAINS COLONY BRANCH</b>
		Plot No. 217, Block-A, Cattle (Bhains) Colony
		Landhi, Karachi
7	0366	<b>BAHRIA COMPLEX-II BRANCH</b>
		Plot # Misc.-2, Bahria Complex-II
		M.T. Khan Road, Karachi

8	0375	<b>BOHRAPIR BRANCH</b>
		Shop No.3 & 4, Plot Survey No.88, RC.12
		Ranchore Line Quarter, Karachi
9	0391	<b>BALDIA TOWN BRANCH</b>
		Plot No.667, Anjam Colony,
		Badia Town, Karachi
10	0385	<b>BAHRIA TOWN BRANCH</b>
		Plot No.109-A, Precinct-A, Street Commercial Lane-05,
		Midway Commercial, Bahria Town,
		Karachi
11	0302	<b>CLIFTON BRANCH</b>
		Ground Floor, St-28, Block-5, Federation House,
		Clifton, Karachi
12	0303	<b>COURT ROAD BRANCH</b>
		Ground floor, G-5-A, Court View Apartments,
		Opposite Sindh Assembly, Karachi
13	0318	<b>CLOTH MARKET BRANCH</b>
		Shop No.28, Ground Floor, Cochinwala Market,
		Bunder Road Quarters, Karachi
14	0369	<b>CIVIC CENTER BRANCH</b>
		Ground Floor, Civic Center,
		Gulshan-e-Iqbal, Karachi
15	0325	<b>DHORAJEE BRANCH</b>
		Plot # 35/243, Block 7&8,
		C.P. Berar Cooperative Housing Society,
		Dhorajee Colony, Karachi
16	0357	<b>DHA PHASE-II BRANCH</b>
		Plot No. 13-C, Commercial Area "A",
		DHA Phase-II, Karachi
17	0338	<b>DHA Phase-IV</b>
		Shop # 1,2,3, and 4, Plot No.III
		9 <sup>th</sup> Commercial Street, Phase-IV,



		DHA, Clifton Cantonment, Karachi
18	0304	<b>DHA 26<sup>th</sup> STREET BRANCH</b>
		Plot No.14-E, 26 <sup>th</sup> Street Phase 5 Ext. D.H.A,
		Karachi
19	0380	<b>DHA PHASE-VIII BRANCH</b>
		Ground Floor, Plot No.75-C,
		Al-Murtaza, Lane-3, DHA, Phase-VIII,
		Karachi
20	0372	<b>DR. ZIAUDDIN AHMED ROAD</b>
		Plot No.2/1, Sheet No. C 11-9,
		Imperial Court, Dr. Ziauddin Ahmed Road,
		Karachi
21	0349	<b>GARDEN EAST BRANCH</b>
		Plot No. GRE-491/2-B, Shop No.2 & 3,
		Seven Star Residency,
		Garden East Quarters, Karachi
22	0321	<b>GOLE MARKET BRANCH</b>
		Plot # 16, Row # 18, Sub-Block-F in Block-III,
		Gole Market, Karachi
23	0335	<b>GULISTAN-E-JOHAR BRANCH</b>
		Shop # 7 & 8, Casim Paradise, Block-18,
		Scheme 33, Gulistan-e-Johar, Karachi
24	0343	<b>GULSHAN-E-HADEED BRANCH</b>
		Plot No.C-53, Phase-I,
		Gulshan-e-Hadeed,
		Karachi
25	0305	<b>GULSHAN-E-IQBAL BRANCH</b>
		Fl : 1/13, block 5, KDA Scheme No.24,
		Main Rashid Minhas Road, Gulshan-e-Iqbal Karachi
26	0337	<b>GULSHAN-E-MAYMAR BRANCH</b>
		Plot No.SB-016, Sector-7, Sub-Sector IV,
		Gulshan-e-Maymar , Karachi
27	0311	<b>GIZRI BRANCH</b>
		Commercial Plot No.G-1/2 & 23

		Lower Gizri Bazar Area,
		Clifton Cantonment, Karachi
-		
28	0387	<b>GADAP TOWN BRANCH</b>
-		Plot No.345, Haji Zakaria Jokhio Goth,
-		Distt. Malir, Karachi
-		
29	0392	<b>GULSHAN-E-IQBAL BLOCK 13D-2 BRANCH</b>
-		Plot No.SB-04, Shop No.1 & 2,
-		Block 13D-2, Scheme 24, Gulshan-e-Iqbal, Karachi
-		
30	0377	<b>GULZAR-E-HIJRI BRANCH</b>
-		Shop No. 65 & 66, Block-9, Ground Floor,,
-		County Garden, Sub Plot 06/09, Sector 14-B,
-		KDA Scheme No.33, Gulzar-e-Hijri, Karachi
-		
31	0306	<b>HYDERI BRANCH</b>
		Plot No. SD-27, Block-G, Scheme No.2.
		Hyderi Market, North Nazimabad, Karachi
32	0301	<b>I.I. CHUNDRIGAR ROAD BRANCH</b>
		Ground Floor, P & O Plaza, Opposite
		I.I. Chundrigar Road, Karachi
33	0381	<b>IBRAHIM HYDERI BRANCH</b>
		Commercial Plot, Situated in Naiclass 25,
		Deh Ibrahim Hyderi,
		Karachi
34	0323	<b>JAMSHED QUARTER BRANCH</b>
		House # 13/B, Plot # 710/6,
		Survey Sheet # J.M. Quarters,
		Karachi
35	0307	<b>JODIA BAZAR BRANCH</b>
		Shop No. 1 Ground Floor,
		Soomro Center, Jodia Bazar, Napier Quarter, Karachi
36	0332	<b>KARACHI ADMINISTRATION SOCIETY BRANCH</b>
		Plot # SA/90, Block-8, KAECHS Society,
		Opposite Shaheed-e-Millat Road,
		Karachi

37	0348	<b>KHAYABAN-E-ITTEHAD BRANCH</b>
		Plot No.128-N, Muslim Commercial Area,
		Khayaban-e-Ittehad, DHA, Phase-VI,
		Karachi
38	5301	<b>KHAYABAN-E-ITTEHAD ISLAMIC BANKING BRANCH</b>
		Ground Floor, Plot No. 13-C,
		Khayaban-e-Ittehad, Phase-II Ext. DHA. Karachi
39	0354	<b>KHAYABAN-E-SHAHBAZ BRANCH</b>
		Plot No.11-C, Shop No.1 & 2, Ground Floor,
		Shahbaz Lane-2, Phase-VI,
		Pakistan Defence Housing Authority, Karachi
40	0308	<b>KORANGI INDUSTRIAL AREA BRANCH</b>
		Plot No.27/28, Showroom No.5,
		Korangi Industrial Area, Sector-16, Karachi
41	0359	<b>KEHKASHAN CLIFTON BRANCH</b>
		Plot No. F/101, Block # 7,
		Scheme No.5, Kehkashan, Clifton, Karachi
42	0368	<b>KARIMABAD BRANCH</b>
		C-23, Al-Habib Blessing, Block-4,
		Federal B Area, Meena Bazar,
		Karimabad, Karachi
43	0373	<b>KARACHI UNIVERSITY</b>
		Main Campus,
		University of Karachi
		University Road, Karachi
44	0378	<b>KORANGI TOWNSHIP BRANCH</b>
		Plot No.0-13, Sector 33-A,
		Korangi, Karachi
45	0382	<b>KEAMARI BRANCH</b>
		Plot No.18, Locality No.11,
		Jungle Shah Keamari, Karachi
46	0383	<b>KHADDA MARKET BRANCH</b>
		Ground Floor, Plot No.18/2, Survey Sheet No.LY-6
		Khadda Market, Lyari,
		Karachi

47	0345	<b>LANDHI BRANCH</b>
		Quarter No.14/10, Block-5 D,
		Landhi Township, Karachi
48	0339	<b>LEA MARKET BRANCH, KARACHI</b>
		Plot Survey # 2, Lea Quarters,
		Lea Market, Karachi
49	0330	<b>LIAQUATABAD BRANCH</b>
		Plot # 2, Block-3, Machine Area
		Survey Sheet # 7/9, Liaquatabad, Karachi
50	0322	<b>M.A. JINNAH ROAD BRANCH, KARACHI</b>
		Plot No.28/2, Shop No. 13, 14 & 15
		Amber Medical Centre, M.A. Jinnah Road, Karachi
51	0344	<b>MALIR CANTT. BRANCH</b>
		Plot No.11, Block-S, Cantt. Bazar Area,
		Malir Cantonment, Karachi
52	0352	<b>MEHMOODABAD BRANCH</b>
		Plot No.476 & 476A, MAC-II
		Mehmoodabad, Karachi
53	0316	<b>MEMON GOTH BRANCH</b>
		Plot No.232 Deh. Malh, Tapu Dersano Chano,
		Murad Memon Goth, Karachi
54	0347	<b>METROVILLE BRANCH</b>
		Plot No.F-5, Block-3, Category-B, KDA Scheme,
		Metroville No.1, S.I.T.E.,
		Karachi
55	0333	<b>MOHAMMAD ALI SOCIETY BRANCH</b>
		Plot No.39/F, Mohammad Ali Society,
		Karachi
56	0370	<b>MALIR CITY BRANCH</b>
		Plot No.46, Block-A,
		Malir Township, Near Atia Hospital,
		National Highway, Karachi
57	5302	<b>MODEL COLONY (ISLAMIC)</b>

		Plot No.9-1/2-A, Model Colony,
		Near National Saving Centre, Karachi
58	<b>0328</b>	<b>NEW CHALLI BRANCH</b>
		Property Bearing # 37, Survey Sheet # SR-7,
		Serai Quarters New Challi, Karachi
59	<b>0317</b>	<b>NEW KARACHI BRANCH</b>
		Plot # AS-24, Street # 3, Sector # 5-H,
		North Karachi Township
60	<b>0319</b>	<b>NORTH KARACHI INDUSTRIAL AREA</b>
		1/1, Sector 12-A,
		North Karachi Industrial Area, Karachi
61	<b>0324</b>	<b>NORTH NAPIER ROAD BRANCH</b>
		Plot # 32/2, Survey # NP-10, Sheet # 10
		Napier Quarters, Napier Road,
		Karachi
62	<b>0355</b>	<b>NORTH NAZIMABAD BRANCH</b>
		Plot No.B-65, Block-L,
		Improvement Scheme # 2, North Nazimabad, Karachi
63	<b>0371</b>	<b>NISHTAR ROAD BRANCH</b>
		Shop No.1A, Ground Floor,
		Building Bearing Survey No.61/II,
		Nishtar Road, Karachi
64	<b>0376</b>	<b>NAZIMABAD BRANCH</b>
		Shop No.S-1, Plot No.26 Row-01, Sub Block-A,
		Block-1, Nazimabad, Liaquatabad Town, Karachi
	<b>0384</b>	<b>ORANGI TOWNSHIP BRANCH</b>
		Plot No.C.1-57, Sector No.11,
		Orangi Township, Karachi
66	<b>0389</b>	<b>ORANGI TOWN BRANCH</b>
		Plot No.L-1 & Plot No.L-245, Section 1/D,
		Orangi Town, Karachi
67	<b>0310</b>	<b>PAPER MARKET BRANCH</b>
		Plot No.22/2, Sheet No.SR.18, Serai Quarters,
		Saddar Town, Karachi

68	<b>0353</b>	<b>PECHS COMMERCIAL AREA BRANCH</b>
		Plot No.187-3A, Shop No. 3 & 4,
		Ground Floor, Dawood Apartment,
		Block-2, PECHS, Karachi
69	<b>0358</b>	<b>PIA EMPLOYEES CO-OPERATIVE HOUSING SOCIETY BRANCH</b>
		Plot No.B-44, Block-9, KDA Scheme # 36,
		PIA Employees Co-Operative Housing Society,
		Gulistan-e-Jauhar, Karachi
70	<b>0342</b>	<b>PIB COLONY BRANCH</b>
		Shop No. 2, Plot No.340,
		Pir Illahi Bux Co-operative Housing Society Ltd.,
		PIB Colony, Karachi
71	<b>0309</b>	<b>PREEDY STREET, SADDAR BRANCH</b>
		Property bearing # 326/2, Artillery Maidan,
		Preedy Street, Saddar Karachi
72	<b>0393</b>	<b>QUAIDABAD BRANCH</b>
		Plot No.SV-09, Maria Center,
		Quaidabad, Landhi, Karachi
73	<b>0367</b>	<b>RASHID MINHAS ROAD BRANCH</b>
		Plot No. A-2, Shop No.S12 to S-15, Akbar Paradise,
		Block-A, National Cement Employees
		Cooperative Housing Society,
		Rashid Minhas Road, Karachi
74	<b>0356</b>	<b>SAFOORA GOTH BRANCH</b>
		Plot No.SB-23, Shop No.2, Euro Heights,
		Block-7, KDA Scheme # 36, Gulistan-e-Johar, Karachi
75	<b>0326</b>	<b>SHAHEED-E-MILLAT ROAD BRANCH</b>
		Show Room # G-01, Sagar Heights, Block-3,
		M.S.G.P. Cooperative Housing Society,
		Shaheed-d-Millat Road, Karachi
76	<b>0314</b>	<b>SITE BRANCH</b>
		B/9-B-2,
		SITE, Karachi
77	<b>0312</b>	<b>SHAHRAH-E-FAISAL BRANCH</b>

		Plot No.30-A, Ground Floor, Showroom No. 4, 5 & 6,
		Progressive Centre, Block-6, P.E.C.H.S,
		Shahrah-e-Faisal, Karachi
78	0340	<b>SHERSHAH BRANCH</b>
		Plot No.D/95, Shop# A-1 & A-2,
		SITE Area,
		Karachi
79	3021	<b>SIR SYED HOSPITAL – SUB BRANCH</b>
		Plot No.887, Block-A, Korangi Road,
		Near KPT Interchange, Qayyumabad,
		Opposite DHA Phase-VII Ext. Karachi
80	3031	<b>SINDH SECRETARIAT – SUB BRANCH</b>
		C.S. No.409, Sheet No. AM-1,
		Artillery Maidan Quarter,
		Karachi
81	0334	<b>SOHRAB GOTH BRANCH</b>
		Shop # 14/A & B, 15/A & B, Ground Floor,
		Al-Asif Square, Sohrab Goth,
		Karachi
82	0336	<b>STOCK EXCHANGE BRANCH, KARACHI</b>
		Property No. 142 & 143, Third Floor,
		Stock Exchange Building,
		Karachi
83	0362	<b>SINDHI MUSLIM HOUSING SOCIETY BRANCH</b>
		Plot No. 117 & 118, Shah Abdul Latif Education Trust
		Block-A, Sub-Block B,
		Sindh Muslim Cooperative Housing Society,
		Main Chowrangi, Karachi
84	0363	<b>SHIREEN JINNAH COLONY BRANCH</b>
		Plot No.46, Block-I, Category-B,
		Scheme No.05, Shireen Jinnah Colony,
		Clifton, Karachi
85	0374	<b>SHAH FAISAL COLONY</b>
		House No.CB-52, Ground Floor,
		Alfalah Co-operative Housing Society (Drigh Colony)
		Shah Faisal Colony, Karachi

86	0379	<b>SINDH SOCIAL SECURITY INSTITUTION (SESSI) BRANCH</b>
		Ground Floor, Sindh Employees Social Security Institute
		Head Office, ST/17, Block-06,
		Gulshan-e-Iqbal, Karachi
87	0386	<b>SAADI TOWN BRANCH</b>
		Plot No.C-33 (Commercial), Block-II, Saadi Town,
		Scheme-33, Gulzar-e-Hijri, Malir Cantt, Karachi
88	0388	<b>SAMANABAD / GULBERG BRANCH</b>
		Plot No.R-323, Block-18, Scheme No.16,
		F.B. Area, Samanabad, Gulberg, Karachi
89	0313	<b>TARIQ ROAD BRANCH</b>
		Plot No.55-C, 56-C, Central Commercial Area,
		Block-2, PECHS, Karachi
90	0315	<b>TIMBER MARKET BRANCH</b>
		Plot Survey # 22 (Old Survey # E-5/3-14),
		Lawrence Quarter, Siddique Wahab Road,
		Timber Market, Karachi
91	0331	<b>UNIVERSITY ROAD BRANCH, GULSHAN-E-IQBAL</b>
		Shop # 2 & 3 Bearing Plot # SB-13,
		Ground Floor, Gulshan Centre, Block-13-C,
		Scheme-24, Gulshan-e-Iqbal, Karachi
92	0320	<b>WATER PUMP BRANCH</b>
		Plot # 9, Block-16, Scheme # 16,
		Federal "B" Area, Karachi
93	0346	<b>WEST WHARF BRANCH</b>
		Plot No. 20, Warehouse Area,
		West Wharf Road, Karachi

#### **INTERIOR SINDH BRANCHS**

1	0149	<b>AHMED PUR BRANCH</b>
		Jiryan No.309, Survey No.625, Ahmed Pur,
		Taluka Kingri, District Khairpur
2	0401	<b>AUTOBHAN ROAD BRANCH, HYDERABAD</b>
		Wali Arcade, Plot No.M-577,



		Autobhan Road, Latifabad, Hyderabad
3	0144	<b>ANAJ MANDI LARKANA BRANCH</b>
		Survey No.3830/1831 & 1981/1, Ward-A,
		Mohallah Shewa Mandi, Main Road Larkana
4	0124	<b>BADAH BRANCH</b>
		Juryan No.87, Main Badah Road, Badah,
		Tehsil Dokri, District Larkana
5	0409	<b>BADIN BRANCH</b>
		Plot / Survey No.157, Main Bus Stop,
		Hyderabad Badin Road, Badin
6	4091	<b>BAWANI SUGAR MILLS – SUB-BRANCH</b>
		Ahmed Nagar, Talhar Distt.
		Badin
7	0423	<b>BHAN SAEEDABAD BRANCH</b>
		Jaryan No.698, Main Bhan Saeedabad Road,
		District Jamshoro
8	0435	<b>BERANI BRANCH</b>
		Survey No.45(1-2-3) & 46, Deh Berani,
		Taluka Jam Nawaz Ali
		District Sanghar
9	0441	<b>BANDHI DISTT. SHAHEED BENAZIRABAD BRANCH</b>
		Plot No.13 & 14 Farooque Town Bandhi,
		Deh 64, Nasrat Bandhi, Taluka Daur,
		Distt. Shaheed Benazirabad
10	0148	<b>BUXAPUR, DISTRICT KASHMORE BRANCH</b>
		Jiryan No.06, Buxapur Town, Main Buxapur Market
		District Kashmore
11	0445	<b>BULARI SHAH KARIM BRANCH</b>
		Revenue Survey No.55, Main Bulari Shah Market Road,
		Deh & Tappo Bulari, Taluka Bulari Shah Karim,
		District Tando Muhammad Khan
12	0427	<b>CITIZEN COLONY, HYDERABAD BRANCH</b>
		Shop No.3-7, Royal City Project,

		Citizen Colony, Jamshoro Road, Hyderabad
<b>13</b>	<b>0439</b>	<b>CHACHRO DISTT. THARPARKAR</b>
		Plot No.2, Jaryan No. 294,
		Deh Chachro, Taluke Chachro, District Tharparkar
<b>14</b>	<b>0146</b>	<b>CHUNDKO DISTRICT KHAIRPUR BRANCH</b>
		Jiryan No.40, Main Road Chundko,
		Taluka Nara, District Khairpur
<b>15</b>	<b>0106</b>	<b>DADU BRANCH</b>
		Plot No.54, RS No.987, Opposite Degree College,
		Dadu City, District Dadu
<b>16</b>	<b>1061</b>	<b>DADU SUGAR MILLS – SUB BRANCH</b>
		Pyaro Goth, Distt. Dadu
<b>17</b>	<b>0115</b>	<b>DAHARKI BRANCH</b>
		Survey No.446, Main Daharki Road,
		0
<b>18</b>	<b>0428</b>	<b>DIGRI BRANCH</b>
		Plot No. 118, Deh, 178,
		Mirwah Road,
		Digri
<b>19</b>	<b>0137</b>	<b>DOKERI, DISTT. LARKANA BRANCH</b>
		Shop No.3&4 Dokro
		Moen-Jo-Daro Road, Dokeri
<b>20</b>	<b>0121</b>	<b>GAMBAT BRANCH</b>
		Plot No.2153-A, Near Sui Gas Office, Main Gambat Road,
		District Khairpur
<b>21</b>	<b>0429</b>	<b>GHARO BRANCH</b>
		Jaryan No.197, Main National Highway Road,
		Taluka Gharo, District Thatta
<b>22</b>	<b>0110</b>	<b>GHOTKI BRANCH</b>
		Plot/City Survey No.890, Ward-B,
		Main Deviri Sahib Road, Ghotki
<b>23</b>	<b>0128</b>	<b>GHOUSPUR BRANCH</b>

		Shop No.1 & 2, Shahi Bazar,
		Near Shah Hussain Masjid Ghouspur,
		Taluka Kandhkot, District Kashmore-Kandhkot
<b>24</b>	<b>0432</b>	<b>GHARI KHATA BRANCH</b>
		Shop No.CSF/C/1075,20,
		Qazi Qayoom Road,
		Hyderabad
<b>25</b>	<b>0142</b>	<b>GARHI YASIN, DISTRICT SHIKARPUR</b>
		City Survey No.148, Main Bazar
		Garhi Yasin , District Shikarpur
<b>26</b>	<b>0145</b>	<b>GHARI KHAIRO DISTT. JAObABAD BRANCH</b>
		Shop No.13, VF-II, Jiryan No.13,
		Main Road Town Ghari Khairo, District Jacobabad
<b>27</b>	<b>0443</b>	<b>GOLARCHI DISTRICT BADIN BRANCH</b>
		Plot No.A-1, Jiryan No.618, Main Golarchi Road,
		Deh Bharo Dari, Tappo Golarchi, District Badin
<b>28</b>	<b>0402</b>	<b>HALA BRANCH</b>
		Survey No. 1397/88, Ward B, Gulshan Fahim Colony,
		Hala, District Matiari
<b>29</b>	<b>0430</b>	<b>ISLAMKOT BRANCH</b>
		Plot No.17, 18 & 20, Near Jamia Masjid
		Taluka Islamkot, District Tharparkar
<b>30</b>	<b>0119</b>	<b>JACOBABAD BRANCH</b>
		Property No.232, Ward-6,
		Main Quetta Road, Jacobabad.
<b>31</b>	<b>0431</b>	<b>JAMSHORO BRANCH</b>
		Plot No.A-133, Sindh University Employees Co-operative
		Housing Society, Phase-I, Taluka Kotri, District Jamshoro
<b>32</b>	<b>0433</b>	<b>JOURNALIST SOCIETY BRANCH</b>
		Plot No.9, Journalist Co-operative Housing Society,
		Near Center Jail, Hyderabad
<b>33</b>	<b>0440</b>	<b>JATI DISTT. SUJAWAL BRANCH</b>
		Revenue No.789/766,
		Memon Shopping Mall Jati District Sujawal

<b>34</b>	<b>0442</b>	<b>JHUDDO DISTT. MIRPURKHAS</b>
		City Survey No.444, Usman Complex-II
		Ward No.8, Main Jhuddo Tando Bago Road,
		Jhuddo, District Mirpurkhas
<b>35</b>	<b>0136</b>	<b>KHANPUR MAHAR, DISTT. GHOTKI BRANCH</b>
		Plot No.115-II, Khanpur Mahar,
		Taluka Khan Gharh, District Ghotki
<b>36</b>	<b>0104</b>	<b>KANDHKOT BRANCH</b>
		S.No.167, opposite Shams petroleum Services
		Deh Akhero Kandhkot
		District Kashmore Kandhkot

<b>37</b>	<b>0129</b>	<b>KANDIARO BRANCH</b>
		Jaryan No.1588, Opposite Zarai Taraqiati Bank Ltd.
		Hospital Road, Taluka Kandiario, District Naushero Feroze

<b>38</b>	<b>0118</b>	<b>KASHMORE BRANCH</b>
		Jaryan No.874, Main Kashmore Kandhkot Road,
		Kashmore District Kandhkot.
<b>39</b>	<b>0102</b>	<b>KHAIRPUR BRANCH</b>
		Ground Floor, Syed Ramzan Ali Shah
		Trade Centre,Khairpurmirs

<b>40</b>	<b>0126</b>	<b>KHAIRPUR NATHAN SHAH BRANCH</b>
		Shop No.C/407-A,
		Taluka Khairpur Nathan Shah, District Dadu
<b>41</b>	<b>4092</b>	<b>KHOSKI SUGAR MILLS – SUB BRANCH</b>
		Khoski Sugar Mills Ltd. Khoski,
		District Badin
<b>42</b>	<b>0403</b>	<b>KOTRI BRANCH</b>
		City Survey No.290, Ward-A,
		Shop No.8-10, Plot No.1, River Point Kotri, District Jamshoro
<b>43</b>	<b>0417</b>	<b>KUNRI BRANCH</b>
		Plot No. 10, Survey No.263/4,
		Block-6 Deh Garaho, Main Station Road,
		Kunri, District Umerkot.

44	<b>0434</b>	<b>KHIPRO BRANCH</b>
		Plot No.Z-437, Khipro Town, Main Sanghar Khipro Road,
		Taluka Khipro,
		District Sanghar
45	<b>0138</b>	<b>KOT BANGLOW DISTT. KHAIRPUR</b>
		City Survey No.300, Deh Tando Shah,
		Tapo Kotdiji Distt Khairpur
46	<b>0107</b>	<b>LARKANA BRANCH</b>
		Ground Floor, City Survey No. 799,
		Raza Shah Mohalla, VIP Road, Larkana
47	<b>0418</b>	<b>LATIFABAD HYDERABAD BRANCH</b>
		Plot No. 06, Block-D, Unit No. VII,
		Latifabad, Hyderabad
48	<b>0426</b>	<b>MARKET AREA, HYDERABAD BRANCH</b>
		Shop No.A/1194, Ward-A,
		Market Road, Hyderabad
49	<b>0415</b>	<b>MATIARI BRANCH</b>
		Plot # 125, Situated Ward-A Town
		Opposite NADRA Office,
		Matari
50	<b>0122</b>	<b>MEHAR BRANCH</b>
		Shop No.1086, Ward-A, Mehar,
		District Dadu
51	<b>0127</b>	<b>MILITARY ROAD SUKKUR BRANCH</b>
		Survey No.717,
		Main Military Road, Sukkur
52	<b>0116</b>	<b>MIRPUR MATHELO BRANCH</b>
		Plot No.24(2-01) Deh, Tapo Mirpur,
		Main Mirpur Mathelo Road, District Ghotki
53	<b>0404</b>	<b>MIRPURKHAS BRANCH</b>
		Plot No. RCN-18, Survey No.864/6,
		Main Umerkot Road, Mirpurkhas
54	<b>0410</b>	<b>MITHI BRANCH</b>

		Plot/Jaryan No.50, Opposite Hyderi Hotel,
		Mithi
55	<b>0421</b>	<b>MORO BRANCH</b>
		Plot No.14, Main Road Moro,
		District Noshhero Feroze
56	<b>0132</b>	<b>MEHRABPUR BRANCH</b>
		PTD No.III-A-43, Ward-16,
		Thari Road, Mehrabpur,
		Taluka Mehrabpur, District Naushahrofroze
57	<b>0437</b>	<b>MATLI DISTRICT BADIN</b>
		Plot No.381/1, Unit-II, Category II,
		Noor Hamd Nodakari Colony,
		Taluka Matli, District Badin
58	<b>0438</b>	<b>MIRPUR BATHORO</b>
		Survey No.381/A, Ward-A,
		Main Road Sujawal to Mirpur Bathoro,
		Taluka Mirpur Bathoro, District Sujawal
59	<b>0140</b>	<b>MUHALLA LUQMAN, KHAIRPUR</b>
		Plot No.7,8,9,10,33,34,35 & 36 CS Nos.169,170 & 171
		Arisha Colony Opp. Mill Colony
		Ciivil Hospital Road, Distt. Khairpur.
60	<b>0141</b>	<b>MIROKHAN, DISTT. QAMBER SHAHDADKOT</b>
		Jiryan No.105, Deh Shah Ali Tunia,
		Tappo & Taluka Mero Khan,
		District Qamber Shahdadkot
61	<b>0147</b>	<b>MADEJI, DISTRICT SHIKARPUR BRANCH</b>
		City Survey No.22, Deh Hafeez Dero, Madeji
		Taluka Ghari Yaseen, District Shikarpur
62	<b>0444</b>	<b>MIRPUR SAKRO BRANCH</b>
		Jiryan No.500/499, Main Road Mirpur Sakro
		Deh Mirpur Sakro, Tappo & Taluka Mirpur Sakro,
		District Thatta
63	<b>0101</b>	<b>NAUDERO BRANCH</b>
		Naudero Sugar Mills,Main Larkana Road,
		District Larkana

64	<b><u>0105</u></b>	<b>NAUSHAHRO FEROZ BRANCH</b>
		Property Jaryan No. 185/28-5-2005,
		Deh Survey No.137, Main Naushahro Feroz Road
		Opposite National Savings Centre Taluka
		Naushahro Feroz
65	<b><u>0134</u></b>	<b>NASIRABAD BRANCH</b>
		Shop No.1-8, Madina Shopping Center,
		Mohallah Kathia Bazar, Badah Road,
		Nasirabad, District Kambar Shahdadkot
66	<b><u>0103</u></b>	<b>PANO AQIL BRANCH</b>
		Property Survey No.436, Main Pano Aqil Sukkur Road,
		Taluka Pano Aqil, District Sukkur.
67	<b><u>0125</u></b>	<b>PIR JO GOTH BRANCH</b>
		Shop No.2180, Anaj Mandi,
		Pir Jo Goth, Taluka Kingri, District Khairpur
68	<b><u>0123</u></b>	<b>QAMBAR BRANCH</b>
		City Survey No.121 & 122, Ward-B,
		Near Shahi Bazar Station Road,
		Qambar, Shahdadkot
69	<b><u>0405</u></b>	<b>QASIMABAD, HYDERABAD BRANCH</b>
		Plot No.11, Rs No.274/1, Faraz Villas,
		Qasimabad, Hyderabad
70	<b><u>0130</u></b>	<b>QAZI AHMED BRANCH</b>
		Survey No.313, Main Qazi Ahmed Road,
		Taluka Qazi Ahmed, District Shaheed Benazirabad
71	<b><u>0111</u></b>	<b>RATODERO BRANCH</b>
		City Survey No.795/5, Ward B,
		Ratodero Bus Stand, Ratodero
		Larkana

72	<b><u>0120</u></b>	<b>ROHRI BRANCH</b>
		City Survey No.2181/9, Ward-B,
		Mohallah Kot Janullah Shah,
		G.T. Road, Rohri, District Sukkur

<b>73</b>	<b><u>0425</u></b>	<b>SAEEDABAD BRANCH</b>
		Shop No.53/2-36, Main Saeedabad Road,
		Taluka Saeedabad, District Matiari

<b>74</b>	<b><u>0424</u></b>	<b>SAKRAND BRANCH</b>
		Shop No.355/1-4, 356, 357, 367,
		Main Sakrand Road, Taluka Sakrand,
		District Shaheed Benazirabad

<b>75</b>	<b><u>0413</u></b>	<b>SANGHAR BRANCH</b>
		Plot No.A-B, City Survey No.124/A-B
		Cooperative Housing Society, Sanghar

<b>76</b>	<b><u>0422</u></b>	<b>SAJAWAL BRANCH</b>
		Plot No.CS-239/2 & 239/3, Mohalla Ward, Near UBL,
		Sajawal, District Thatta

<b>77</b>	<b><u>0109</u></b>	<b>SEHWAN BRANCH</b>
		Plot No./Survey No.20/49/1951,
		Alam Channa Mohalla, Sehwan, District Jamshoro

<b>78</b>	<b><u>0113</u></b>	<b>SHAHDAKOT BRANCH</b>
		Building Survey No.652, Ward C,
		Main Kotoo Motoo Chowk, Shahdadkot

<b>79</b>	<b><u>0114</u></b>	<b>SHIKARPUR BRANCH</b>
		Survey No.34/3, Ward No.23, Station Road,
		opposite Library, Shikarpur

<b>80</b>	<b><u>0108</u></b>	<b>SUKKUR BRANCH</b>
		Plot No. C-550/17, Shalimar, Minara Road,
		Sukkur

<b>81</b>	<b><u>0416</u></b>	<b>SHAHDADPUR BRANCH</b>
		City Survey No.543, 548 Muhaga Land
		Station Road, Shahdadpur
		District Sanghar

<b>82</b>	<b><u>0411</u></b>	<b>SHAHEED BENAZIRABAD BRANCH</b>
		Plot No.2481/13, VIP Road, near Doctor's Colony,
		Nawabshah, District Shaheed Benazirabad

<b>83</b>	<b><u>1141</u></b>	<b>SHIKARPUR RICE MILLS – SUB BRANCH</b>
		Shikarpur Rice Mills, Main Jacobabad Road,



		Village Lodhra, District Shikarpur
84	<b>0436</b>	<b>SULTANABAD BRANCH</b>
		Sabzi Mandi, Sultanabad,
		Deh Salki Tapo Kamaro,
		Taluka & District Tando Allahyar
85	<b>0135</b>	<b>STATION ROAD LARKANA BRANCH</b>
		Plot No.03, Near Al-Abbas Chowk,
		Station Road, Larkana
86	<b>0143</b>	<b>SALEHPAT DISTT. SUKKUR BRANCH</b>
		Shop No.1,2,3 & 4 Plot No.135 to 156
		Deh Chak No.5, Salehpat, Distt. Sukkur
87	<b>0406</b>	<b>TANDO ADAM BRANCH</b>
		Shop No.1,2,3, Prime Tower, Hogani Colony,
		Hyderabad Road, Tando Adam, District Sanghar
88	<b>0407</b>	<b>TANDO ALLAHYAR BRANCH</b>
		Plot No.4-4A & 5, Survey No.272/1, Al Habib Plaza,
		Main Tando Allahyar Hyderabad Road, Tando Allahyar
89	<b>0408</b>	<b>Tando Muhammad Khan</b>
		Plot. Survey No.34, Jaryan No.13/10-7-08,
		Tando Muhammad Khan
90	<b>0412</b>	<b>THATTA BRANCH</b>
		Survey No.115, near Badshahi Masjid,
		Thatta Sijawal Road, Thatta
91	<b>0117</b>	<b>THUL BRANCH</b>
		Property No.484, Kandhkot Road,
		Thul, District Jacobabad
92	<b>4121</b>	<b>THATTA CEMENT – SUB-BRANCH</b>
		Thatta Cement Company Limited,
		Makli Ghulamullah Road, Thatta
93	<b>4071</b>	<b>TANDO ALLAHYAR SUGAR MILLS – SUB BRANCH</b>
		Tando Allahyar Sugar Mills, Deh Kanidar,
		UC Sanjar Chang, Taluke Chamber,
		District Tando Allahyar.

<b>94</b>	<b>0139</b>	<b>THARI MIRWAH, DISTT. KHAIRPUR</b>
		Near Police Station Thari Mirwah,
		Taluka Mirwah Distt. Khairpur.
<b>95</b>	<b>0446</b>	<b>TANDO JAM BRANCH</b>
		Jiryan No.399, Mir Mohallah
		Main Road Tando Jam, Taluka & Distt. Hyderabad
<b>96</b>	<b>0419</b>	<b>UMERKOT BRANCH</b>
		Plot No.52, Survey No.111, Umerkot Nagori Society,
		Tehsil & District Umerkot
<b>97</b>	<b>0131</b>	<b>UBARO BRANCH</b>
		Survey No.714 & 722, Main Ubaro Road,
		Taluka Ubaro, District Ghotki
<b><u>PUNJAB BRANCHES</u></b>		
		<b><u>GROUP BUSINESS HEAD – NORTH</u></b>
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
<b>1</b>	<b>0658</b>	<b>ALI PUR CHATHA BRANCH</b>
		Khewat No.979, Khatooni No.1414, Khasra No.3620/1683,
		Gujranwala Road, Ali Pur Chatha,
		Tehsil Wazirabad, District Gujrawanwala
	-	-
<b>2</b>	<b>0613</b>	<b>ALLAMA IQBAL TOWN BRANCH, LAHORE</b>
		503-Karim Block (Commercial)
		Allama Iqbal Town, Lahore
<b>3</b>	<b>0610</b>	<b>ASHRAFABAD BRANCH, DISTRICT BAHAWALPUR</b>
		Ashrafabad Sugar Mill, Village Ashrafabad,
		Distrtict Bahawalpur
<b>4</b>	<b>0668</b>	<b>ALI WALA BRANCH</b>
		Khewat No.403, 414, 507, Village Ali Wala,
		Tehsil & District Muzaffargarh
<b>5</b>	<b>0697</b>	<b>ADDA UTTARY MOUZA GITH BARABAR BRANCH</b>
		Khewat No.105/105, Khatoni No.137 to 140, 165 to 167,
		Adda Uttary Mouza Gith Barabar, Tehsil & District Multan

6	<b><u>0605</u></b>	<b>BAHRIA TOWN LAHORE BRANCH</b>
		Shop No.1, 2 & 3, Ground Floor, D Plaza,
		Commercial Area, Bahria Town, Lahore
7	<b><u>0601</u></b>	<b>BLUE AREA ISLAMABAD BRANCH</b>
		Shop No. 1-5 & Mezzanine 1, Sohrah Plaza,
		Jinnah Avenue, Blue Area, Islamabad
8	<b><u>0602</u></b>	<b>BANK ROAD RAWALPINDI BRANCH</b>
		Kichlew Building,
		Bank Road, Saddar, Rawalpindi
9	<b><u>0623</u></b>	<b>BURKI BRANCH</b>
		Khasra # 1523, Khewat # 50, Khatoni # 82,
		Village Burki, Lahore
10	<b><u>0682</u></b>	<b>BANK SQUARE MODEL TOWN LAHORE</b>
		Shop No. 34-A, Bank Square Market
		Model Town, Lahore.
11	<b><u>0686</u></b>	<b>BAND ROAD LAHORE</b>
		Khewat No.15, Khatooni # 84, Khasra # 546/115/16,
		Mohallah Sanda, Bhatianwala, Bund Road
		Gulshan-e-Ravi, Lahore
12	<b><u>0694</u></b>	<b>BHALWAL, DISTT. SARGODHA BRANCH</b>
		Khewat # 579, Khatoni # 589, Khasra # 890/2,
		Mandi Bhalwal, Block # 3, Post Office Road, Tehsil Bhalwal, District Sargodha
13	<b><u>0695</u></b>	<b>BAHAWALNAGAR BRANCH</b>
		Khata No.2222, Khatoni No.2310, Al-Fazal Market,
		Oasbia Minchanabad Road, Tehsil & District Bahawalnagar
14	<b><u>0607</u></b>	<b>CHAK GHANIAN, DISTRICT GUJRAT</b>
		Village & PO Chak Ghanian, Tehsil Sarai Alamgir,
		District Gujrat
15	<b><u>0650</u></b>	<b>CHICHAWATNI BRANCH</b>
		Plot No.376,
		Main Bazar Chichawatni, District Sahiwal
16	<b><u>0657</u></b>	<b>CHINIOT BRANCH</b>

		Khewat No.3133/3117, Khasra No.13557/9602,
		Chah Karian Wala, Faisalabad Road, Chiniot
17	<b><u>0621</u></b>	<b>CIRCULAR ROAD BRANCH, LAHORE</b>
		Shop No.1, SE-38-R-55/D,
		Opposite Akbari Mandi
		Circular Road, Lahore
18	<b><u>0611</u></b>	<b>DALWAL, CHAKWAL BRANCH</b>
		Village & Post Office Dalwal, Tehsil Choa Saidan
		Shah, District Chakwal
19	<b><u>0663</u></b>	<b>DAVIS ROAD BRANCH, LAHORE</b>
		Plot No.28, Escorts House,
		Davis Road, Lahore
20	<b><u>0631</u></b>	<b>DERA GHAZI KHAN BRANCH</b>
		Opposite Medical Collge,
		Jampur Road, Dera Ghazi Khan
21	<b><u>0603</u></b>	<b>DHA BRANCH, LAHORE</b>
		Plot No.159, Sector Y, Commercial Area,
		Defence Housing Authority, Lahore Cantt
22	<b><u>0684</u></b>	<b>DHA PHASE-IV LAHORE</b>
		145 CCA, Sector DD,
		Phase-IV, DHA, Lahore Cantt.
23	<b><u>0652</u></b>	<b>DHA PHASE-V, LAHORE BRANCH</b>
		Plot No.CCA-39, Phase 5-C,
		Defence Housing Authority, Lahore
24	<b><u>0648</u></b>	<b>DHA PHASE-VI LAHORE</b>
		15-C, Main Boulevard
		DHA Phase-VI, Lahore
25	<b><u>0673</u></b>	<b>DEPALPUR, DISTRICT OKARA</b>
		Khewat No.35-36, Grains Market,
		Main Bazar Depalpur,
		District Okara
26	<b><u>0680</u></b>	<b>DAROGHAWALA, LAHORE</b>
		Khasr No.449/289, Khewat No.289, Khtoni No.639,

		Main G.T. Road, Hadbast Masoodpura
		Daroghawala, Lahore
27	0617	<b>E-11 BRANCH, ISLAMABAD</b>
		Plot No.1, Sector E-11/3,
		M.P.C.H.S, Islamabad
28	5607	<b>EIDGAH ROAD, BAHAWALPUR (ISLAMIC BR)</b>
		Khata No.62/119, Moza Bahawalpur,
		Milad Chowk, Eidgah Road, Bahawalpur
29	0636	<b>FAISALABAD BRANCH</b>
		7-D, Commercial Area,
		People Colony No.1, Faisalabad
30	0654	<b>FEROZEPUR ROAD BRANCH</b>
		Plot # S-86-R-79, 79/2, Main Ferozepur Road,
		Ichra
		Lahore
31	0671	<b>FAISAL TOWN BRANCH</b>
		Plot No.25, Block A,
		Near Faisal Hospital, Faisal Town,
		Lahore
32	0675	<b>FATEH JANG, DISTT. ATTOCK</b>
		Shop No.1-5, Ward No.6,
		Moza Fateh Jang, District Attock
33	0674	<b>F-11 MARKAZ, ISLAMABAD BRANCH</b>
		Plot No.39, Shops No.3, 4, 5, 18, & 19,
		Near Rahat Bakery, F-11, Markaz,
		Islamabad
34	0604	<b>G.T. ROAD GUJRANWALA BRANCH</b>
		Property No. B-XII-7S-60/A, Bhatia Nagar.
		G.T.Road, Gujranwala
35	0660	<b>GAGGO MANDI BRANCH</b>
		Khewat No.58, Chak No.187/E.B.
		Opposite Police Station, Main Multan Road,
		Gaggo Mandi, Tehsil Burewala, District Vehari

36	<b>0606</b>	<b>GHURKI BRANCH, LAHORE</b>
		Khewat No. 8, Khatooni No.576/568, Khata No.
		156/702, Ghurki Union Council, District Lahore
37	<b>0662</b>	<b>GHARI SHAHU BRANCH</b>
		Property No.SE-6R-107/B, Ground Floor,
		Allama Iqbal Road, Ghari Shahu, Lahore
38	<b>5602</b>	<b>GHORI TOWN PHASE IV – RAWALPINDI ISLAMIC BANKING</b>
		Plot No.MC-16, Ghorl Town
		Phase 4-A, Rawalpindi
39	<b>5606</b>	<b>GHALLA MANDI, SHEIKHUPURA (ISLAMIC)</b>
		Shop No.V-4, S112, Ghalla Mandi,
		Sheikhupura
40	<b>0634</b>	<b>HARAPPA BRANCH</b>
		Main G.T. Road,
		Near Harappa Railway Station,
		Harappa, District Sahiwal
41	<b>0672</b>	<b>HAROONABAD DISTRICT BAHAWALNAGAR</b>
		Plot No.1/7, Bangla Road, Opposite Grain Market,
		Haroonabad, District Bahawalnagar.
42	<b>0679</b>	<b>HAVELI LAKHA, DISTRICT OKARA BRANCH</b>
		Khewat No.410/410, Khatoni No.526 to 542,
		Khasra No.35, Pakpatan Road,
		Haverli Lakha, Tehsil Depalpur, District Okara
43	<b>0692</b>	<b>HEIR VILLAGE BRANCH BEDIAN ROAD</b>
		Khewat # 236, Khatooni # 360-366, Khasra # 2940,
		Mouza Heir, Tehsil Cantt, Lahore
44	<b>0693</b>	<b>HAFIZABAD BRANCH</b>
		Khewat # 504, Khatoni # 1465, Khasra # 2,
		Gujranwala Road, Near Nadra Office, Tehsil & District Hafizabad
45	<b>0635</b>	<b>JEHLUM BRANCH</b>
		Property No. 17, Kohinoor Plaza,
		Old G.T. Road, Jhelum
46	<b>0632</b>	<b>JANDIALA DHABWALA BRANCH</b>
		Khewat No.216, Khatoni No.512-514,

		G.T. Road, Jandiala Dhabwala,
		Near Motorway Police Office, District Gujranwala

47	<b><u>0614</u></b>	<b>JOHAR TOWN BRANCH, LAHORE</b>
		Plot No. 7, Block-B, Near Allah Hoo Chowk
		Johar Town, Lahore
48	<b><u>0678</u></b>	<b>ADDA JANPUR, DISTT. RAHIM YAR KHAN</b>
		KLP Road, Adda Janpur,
		Tehsil Liaqatpur, Distt. Rahim Yar Khan
49	<b><u>0639</u></b>	<b>KALRA KHASA BRANCH</b>
		Khewat No.91, Khatoni No.140, Khasra No.648,
		G.T. Road, Near Vita Fan, Shabnum Colony,
		Kalra Khasa, Tehsil & District Gujrat
50	<b><u>0341</u></b>	<b>KUNJAH BRANCH</b>
		Plot No. 5-A/15, Ward No.3, Kunjah,
		Tehsil & District Gujrat.
51	<b><u>0665</u></b>	<b>KASUR BRANCH</b>
		B-2/13, R-1/D, Haji Farid Road,
		Kasur
52	<b><u>0664</u></b>	<b>KHANEWAL BRANCH</b>
		Plot No.1743, Ground Floor,
		Sir Syed Road, Khanewal
53	<b><u>5605</u></b>	<b>KACHEHRI ROAD, GUJRAT (ISLAMIC)</b>
		Khewat No.562-565, Khatooni No.651-654,
		Khasra No.2199/490, 2205/492, 2201/490,
		Nanwan Shah Pur, Kacheheri Road, Gujrat
54	<b><u>0688</u></b>	<b>KHUDDIAN BRANCH KASUR</b>
		Khewat # 3218, Khasra # 6671,
		Khuddian, District Kasur
55	<b><u>0616</u></b>	<b>LALAMUSA BRANCH</b>
		Plot No.1/123 Tehsil Kharian,
		Lalamusa, District Gujrat
56	<b><u>0622</u></b>	<b>LIDHAR BRANCH</b>
		Village Lidhar, Wagha Town,
		Lahore

57	<b><u>0608</u></b>	<b>LILA BRANCH, DISTRICT JEHLUM</b>
		Post Office Lilla Town, Tehsil Pind Daden Khan,
		District Jehlum
58	<b><u>5603</u></b>	<b>LIAQUAT ROAD SAHIWAL – ISLAMIC BANKING BR</b>
		Khewat No.142, Khatoni No.161,
		Liaquat Road, Sahiwal
59	<b><u>0638</u></b>	<b>MULTAN BRANCH</b>
		64-Abdali Road,
		Multan
60	<b><u>0643</u></b>	<b>MANAWALA BRANCH DISTRICT SHEIKHUPURA</b>
		Main Bazar Village Manawala,
		Sheikhupura
61	<b><u>0647</u></b>	<b>MIAN CHANNU BRANCH</b>
		Khewat No.635, Khatooni No.647,
		Khasra No.1671 & 1672, Lakar Mandi,
		Mian Channu, District Khanewal
62	<b><u>0669</u></b>	<b>MAIN BOULEVARD DHA LAHORE BRANCH</b>
		Shop No. 4, Mujtaba Plaza,
		Main Boulevard, DHA, Lahore Cantt.
63	<b><u>0620</u></b>	<b>MUREE ROAD BRANCH, RAWALPINDI</b>
		K-583, Ch. Mouladad Khan Road,
		Main Murree Road, Rawalpindi
64	<b><u>0612</u></b>	<b>MAIN BOULEVARD GULBERG BRANCH, LAHORE</b>
		61-Main Boulevard, Gulberg
		Lahore
65	<b><u>0645</u></b>	<b>MOHLANWAL BRANCH</b>
		Khewat No.126, Khatoni No.524 to 527,
		Main Defence Road, Village Mohlanwal, Lahore
66	<b><u>0642</u></b>	<b>MORR AIMANABAD BRANCH</b>
		Khasra No.1215/1 & 2, Khewat No.968, Khatoni No.1126
		Main G.T. Road, Morr Aminabad, District Gujranwala
67	<b><u>0653</u></b>	<b>MUGHAL PURA BRANCH</b>
		Plot No.13, Street No.17,



		Near Lalpul, Mughal Pura, Lahore
<b>68</b>	<b>5601</b>	<b>MALL ROAD LAHORE – ISLAMIC BANKING BRANCH</b>
		Plot No.S.19-R-30, Shop # 30, 30/A,
		1 <sup>st</sup> and 2 <sup>nd</sup> Floor, Commercial Building
		Shahrah-e-Quaid-e-Azam, Mall Road,
		Lahore.
<b>69</b>	<b>0666</b>	<b>MOUZA GOJRA BRANCH</b>
		Khasra No.237, Khewat No.64/65, Khatoni No.435 to 452,
		Mouza Gojra, Tehsil Malakwal,
		District Mandi Bahauddin
<b>70</b>	<b>0677</b>	<b>VILLAGE MINHALA LAHORE</b>
		Village Minhala, Main Road,
		Near Govt. Higher Secondary School,
		Tehsil Shalamar, District Lahore
<b>71</b>	<b>0687</b>	<b>MUSTAFAABAD (LALYANI) BRANCH</b>
		Khewat No.39 & 40, Khatooni # 44 & 45,
		Transfer # 6753, Khasra # 1177/3, Main Ferozepur Road
		Lalyani (Mustafaabad) Kasur
<b>72</b>	<b>0810</b>	<b>MINGORA DISTRICT SWAT</b>
		Khata # 1495, Khatooni # 1688, Khasra # 809,
		Shahdra, Watkey, Opposite Sabzi Mandi,
		Mingora, Tehsil Babuzai, District Swat.
<b>73</b>	<b>0696</b>	<b>MURREE BRANCH</b>
		Property No.161-A/1, Rich Villah, Cart Road, Murree,
		Tehsil Murree, District Rawalpindi
<b>74</b>	<b>0649</b>	<b>NANKANA SAHIB BRANCH</b>
		Khewat No.309, Khatoni No.521
		Khasra No.1503 & 1504, Ghala Mandi,
		Tehsil & District Nankana Sahib
<b>75</b>	<b>0644</b>	<b>OKARA BRANCH</b>
		Khasra # 52/12/1, Khewat # 428, Khatoni No.1085,
		Mian Colony, M.A. Jinnah Road,
		Okara
<b>76</b>	<b>0641</b>	<b>PECO ROAD BRANCH LAHORE</b>
		Plot No.1-C/P-II, Phase-III,

		Main Peco Road, Lahore
<b>77</b>	<b><u>0646</u></b>	<b>PESHAWAR ROAD RAWLPINDI</b>
		Plot No.1211, Chur Harpal,
		Near Govt. College for Women,
		Peshawar Road, Rawalpindi
<b>78</b>	<b><u>0609</u></b>	<b>PINDI BHAUDDIN BRANCH</b>
		Village Pindi Bahauddin, Rasool Road,
		Tehsil & District Mandi Bahauddin
<b>79</b>	<b><u>0627</u></b>	<b>PWD HOUSING SOCIETY ISLAMABAD</b>
		3-Civic Center, Block-A
		PWD Employees Cooperative Housing Society
		Islamabad
<b>80</b>	<b><u>0811</u></b>	<b>PABBI DISTT. NOWSHEHRA</b>
		Sr. No.9015, Khasra # 1244 & 1245,
		Main G.T. Road, Pabbi,
		District Nowshehra
<b>81</b>	<b><u>0698</u></b>	<b>PEER FATEH DARYA BRANCH</b>
		Khewat No.368/355, Khatoni No.160, Kela No.16,
		Mouza Pir Fateh Darya, Jamaludin Wali Road,
		Tehsil Sadiqabad, District Rahim Yar Khan
<b>82</b>	<b><u>0630</u></b>	<b>RAHIM YAR KHAN BRANCH</b>
		24 Model Town
		Rahim Yar Khan
<b>83</b>	<b><u>0655</u></b>	<b>RAIWIND BRANCH LAHORE</b>
		Plot 4-A, Mouza Niaz Baig,
		Main Raiwind Road, Lahore
<b>84</b>	<b><u>0619</u></b>	<b>RAJA BAZAR BRANCH, RAWALPINDI</b>
		Shop No.U/1328, Dingi Khuee,
		Raja Bazar, Rawalpindi
<b>85</b>	<b><u>0615</u></b>	<b>SARGODHA BRANCH</b>
		Prince Cinema Market,
		Railway Road, Sargodha
<b>86</b>	<b><u>0633</u></b>	<b>SATGARAH DISTRICT OKARA</b>
		Adda Chow, Sat Garah,

		Tehsil and District Okara
<b>87</b>	<b><u>0637</u></b>	<b>SIALKOT BRANCH</b>
		Khasra No.834/2, Khatooni # 39, Khewat No.29,
		Shahab Pura Road, Near Masjid Tajdar-e-Madina
		Sialkot
<b>88</b>	<b><u>0628</u></b>	<b>SHAHRAH-E-FATIMA JINNAH BRANCH</b>
		G-4, G-12 & 13, Queens Center,
		33-Shahrah-e-Fatima Jinnah (Queens Road), Lahore
<b>89</b>	<b><u>5604</u></b>	<b>SAMANABAD, LAHORE (ISLAMIC BRANCH)</b>
		Plot No.91, Main Road Samanabad,
		Lahore
<b>90</b>	<b><u>0681</u></b>	<b>SHAHDARA LAHORE</b>
		Shop No. 1 & 2, Malik Market,
		Bus Stop Yousaf Park, Sheikhpura Road,
		Shahdara Lahore.
<b>91</b>	<b><u>0685</u></b>	<b>SABZAZAR SCHEME BRANCH LAHORE</b>
		Plot No. 308, Block-B,
		Sabzazar Scheme, Lahore
<b>92</b>	<b><u>0689</u></b>	<b>SHEIKHUPURA ROAD GUJRANWALA</b>
		Sr. No.11273, Khata # 122 \$ 128, 754/183,
		Had # 76, Tehsil Khiali,
		Shahpur Town, Gujranwala
<b>93</b>	<b><u>0625</u></b>	<b>TARAMARI BRANCH ISLAMABAD</b>
		Khewat No.18, Khatoni No.19, Khasra No.197/139,
		Taramari, Tehsil & District Islamabad
<b>94</b>	<b><u>0659</u></b>	<b>TOBA TEK SINGH BRANCH</b>
		Khewat No.7/7, Khatoni No.7,
		Allama Iqbal Road, Mohalla Janj Ghar,
		Toba Tek Singh
<b>95</b>	<b><u>0676</u></b>	<b>TALAGANG ROAD, CHAKWAL</b>
		Khasra No.6150/2284, Khewat No.68,
		Khatooni No.143, Talagang Road, Chakwal
<b>96</b>	<b><u>0691</u></b>	<b>TARA GARH BRANCH DISTT. KASUR</b>
		Khewat # 155, Khatooni No.499 & 505,

		tara Garh Chowk, Tara Garh
		District Kasur
<b>97</b>	<b><u>0629</u></b>	<b>VILLAGE KAHNA BRANCH</b>
		Hakim Ghulam Hussain Colony,
		Mozoa Gajomata, Kahna
		Distt. Lahore
<b>98</b>	<b><u>0683</u></b>	<b>VILLAGE HUJRA SHAH MUQEEM</b>
		Khasra No.362/354, Khewat No.859,
		Hujra Road, Near Gillani Marriage Hall,
		Hujra Shah Muqeem, Tehsil Depalpur, District Okara
<b>99</b>	<b><u>0626</u></b>	<b>VILLAGE MANGA MANDI</b>
		Near Javed High School,
		Multan Road, Manga Mandi, Tehsil & District Lahore.
<b>100</b>	<b><u>0690</u></b>	<b>VILLAGE QILA DEEDAR SINGH</b>
		Khewat No.459, Khatooni # 539, Khasra # 4311/2716/2437,
		Hafizabad Road, (South) Mouza Qila Deedar Singh,
		District Gujranwala
<b>101</b>	<b><u>0651</u></b>	<b>WAH CANTT RAWALPINDI BRANCH</b>
		82-A, Minar Road,
		Lala Rukh, Wah Cantt.

<b>102</b>	<b><u>0624</u></b>	<b>WALTON ROAD LAHORE</b>
		House No.E/48, Khasra No.2328/280, Kheot No.1,
		Khatoni No.537, Super Town, Walton Road, Lahore
<b>103</b>	<b><u>0670</u></b>	<b>WAPDA TOWN LAHORE BRANCH</b>
		Plaza No.12, Block-A-1, PECHS,
		Valencia (Commercial Area),
		Wapda Town, Lahore

**KPK & MIRPUR AJK**

<b>1</b>	<b><u>0804</u></b>	<b>ABBOTTABAD BRANCH</b>
		Opposite Radio Pakistan, Mansehra Road,
		Abbottabad
<b>2</b>	<b><u>5801</u></b>	<b>ASHRAF ROAD PESHAWAR – ISLAMIC BANKING BR</b>
		Haji Darwesh Plaza,

		New Rampura Gate,
		Ashraf Road, Peshawar
3	<b>0814</b>	<b>BATKHELA, DISTRICT MALAKAND BRANCH</b>
		Shops No.1 to 4, Bahadur Khan Plaza,
		Main Bazar, Batkhela, Tehsil Batkhela, District Malakand
4	<b>5901</b>	<b>DADYAL, AJK BRANCH (ISLAMIC BR)</b>
		Commercial Plots No.108 & 109, Dadyal Hamlet,
		District Mirpur Azad Kashmir.
5	<b>0813</b>	<b>DERA ISMAIL KHAN BRANCH</b>
		Shop No.1 & 2, Sharjah Market, North Circular Road,
		Dera Ismail Khan Tehsil & District Dera Ismail Khan
6	<b>0815</b>	<b>DARRA-E-ADAM KHAIL BRANCH</b>
		Shop No.1 to 7, Nawab Shah Plaza, Darra Bazar
		Muhammad Khel, Gargan Khel, Darra Adam Khel,
		Tehsil Darra Adam Khel, Distt. F.R. Kohat
7	<b>0905</b>	<b>DANYORE, GILGIT BRANCH</b>
		Khasra No.959, Village Shanot, Tehsil Danyore,
		District Gilgit
8	<b>0802</b>	<b>G.T. ROAD PESHAWAR BRANCH</b>
		Shop No.1 & 2 Jibran Adeel Plaza
		Bilal Town, G.T. Road,
		Peshawar
9	<b>0903</b>	<b>GILGIT BRANCH</b>
		Khasra No.104/5093-5339, Khewat No.185/185,
		Z.S. Plasa, Main Shahrah-e-Quaid-Azam, Gilgit
10	<b>0806</b>	<b>HAYATABAD, PESHAWAR BRANCH</b>
		Unit No.13, Sector D-1, Phase-1,
		Bilal Commercial Market, Hayatabad, Peshawar
11	<b>0805</b>	<b>KARKHANO MARKET BRANCH, PESHAWAR</b>
		C-Block, Palace Plaza,
		Karkhano Market, Regi Lalma,
		Peshawar
12	<b>0808</b>	<b>KOHAT BRANCH</b>
		Shop No.889 to 896, Syed Saadullah Shah Building

		Kacher Chowk, Bank Square,
		Hangu Road, Kohat
13	<b>0901</b>	<b>MIRPUR AZAD KASHMIR BRANCH</b>
		Ground Floor, Portion No.2, Younus Plaza,
		Allama Iqbal Road, Mirpur, Azad Jammu & Kashmir
14	<b>0902</b>	<b>MUZAFFARABAD BRANCH</b>
		Khasra No.1845/1314,
		Bank Road, Muzaffarabad
15	<b>0807</b>	<b>MERAN BRANCH</b>
		Village Mehran Tehsil Parva (Tandianwala Sugar Mills Ltd)
		Dera Ismail Khan
16	<b>5802</b>	<b>MARDAN BRANCH (ISLAMIC BR)</b>
		Shop No. C-959/C, Survey No.127/4,
		Bank Road, Mardan Cantt.
17	<b>0801</b>	<b>PESHAWAR BRANCH</b>
		Shop No. 4, Ground floor, Jasmine Arcade,
		1-Bashir lane, Fakhar-e-Alam Road, Peshawar
18	<b>0904</b>	<b>RAWALAKOT, AJK BRANCH</b>
		Plot No.D-20, Housing Scheme,
		Rawalakot, AJK.
19	<b>0809</b>	<b>RING ROAD PESHAWAR BRANCH</b>
		Shop No.1-7, Block-C, Noor Decoration Plaza,
		Main Ring Road, Near Namkeen Restaurant,
		Mouza Achesni Yaban, Had Bast # 228, Distt. Peshawar
20	<b>0812</b>	<b>SHAHKAS BRANCH, KHYBER AGENCY</b>
		Muqaddas Market, Wazir Dhand,
		Shahkas, Khyber Agency
21	<b>0803</b>	<b>UNIVERSITY ROAD PESHAWAR BRANCH</b>
		Khata No.179/661 & 662 New Khata
		Jamabandi No.193/738, University Road,
		Peshawar

**BALUCHISTAN**

1	5701	AIRPORT ROAD QUETTA (ISLAMIC)
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		Khasra No.1246/140, Ground Floor,
		Pak Red Crescent Balochistan Almo Chowk,
		Airport Road, Quetta
2	0703	<b>CHAMAN BRANCH</b>
		Khasra No.1311 & 1312,
		Dularam Road, Chaman
3	0705	<b>DERA MURAD JAMALI BRANCH</b>
		Khatoni # 3014, Block # 84,
		National Highway Main Bazar,
		Dera Murad Jamali, District Naseerabad
4	0714	<b>DERA ALLAHYAR BRANCH</b>
		Shop No.36 & 37, Near Sohbat Pur Chowk,
		Quetta Road, Dera Allah Yar, Balochistan
5	0706	<b>GAWADAR BRANCH</b>
		The Coast Medical Building
		Airport Road, Moza Thani Ward, Gawadar.
6	0707	<b>HUB BRANCH</b>
		Shop No.1 & 2,
		International Shopping Mall 7 Hotel Mouza Baroot,
		Tehsil Hub, District Lasbella
7	0701	<b>JINNAH ROAD QUETTA BRANCH</b>
		Shop# 20-21, Ward # 18, Main M.A. Jinnah Road,
		Quetta
8	0711	<b>KHUZDAR BRANCH</b>
		Shop No.B-39, to B-42, Agha Abdul Zahir Market
		Rabia Khusdari Road,
		Khuzdar, Balochistan
9	0715	<b>KASI ROAD QUETTA BRANCH</b>
		Intiqal No.433, Kitta No.2,
		Kashi Road, Quetta
10	0702	<b>LIAQAT BAZAR QUEETA</b>
		Property Bearing Khasra No.75, 76, 77 & 79,
		Ward-22, Halqa Arban No.1,
		Tehsil City Quetta

11	<b>0710</b>	<b>LORALAI BRANCH</b>
		Shop No.1011-995, Bhagi Bazar
		Loralai, Balochistan
12	<b>0708</b>	<b>SIRKI ROAD QUETTA BRANCH</b>
		Commercial Plot # C-48-A,
		Small Industrial Estate, Sirki Road, Quetta
13	<b>0713</b>	<b>SIBI BRANCH</b>
		shop No.3-1/1, 3-1/2 & 3-1/2-1, Jinnah Road,
		Saqi Chowk, Sibi, Balochistan
14	<b>0712</b>	<b>SARANAN BRANCH</b>
		shop No.3/3, Qita-2, Sikni Bazar, Battay Zai,
		Shabo Kanal, Tehsil Saranan, Distt. Pishin, Balochistan
15	<b>0709</b>	<b>USTA MUHAMMAD BRANCH</b>
		Shop No.494/14-3-1 & Shop No.494/14-4,
		Jinnah Road, Usta Muhammad, Balochistan
16	<b>0704</b>	<b>ZHOB BRANCH</b>
		House # H/176-A, Shop # H/148,
		Tehsil Road, Zhob



## ANNEXURE “I”

### **Mandatory Performa**

(To be filled by Procurement Committee of the Bank)

S.No: \_\_\_\_\_

Bidder: \_\_\_\_\_

S.No	Description	Remarks -Complied with or not
01	Writing of tender reference as given in the NIT on the Envelop, carrying tender document is must or the bank will not be responsible if the documents are not received by the Procurement Committee at the time of opening of bids.	
02	The bidders are required to submit bids only in prescribed financial proforma given in Tender Document	
03	Attachment of Annexure “A” Financial Proposal & Annexure “B”, if Bank Guarantee is going to be submitted as Bid Security.	
04	The representative present at the time of opening of tender shall be in possession of authority letter on the company’s letter head, duly signed by the CEO of the company	

**Members - Procurement Committee**

**Signature**

**1 HEAD OF ADMIN**

\_\_\_\_\_

**2 CHIEF FINANCIAL OFFICER**

\_\_\_\_\_

**3 CHIEF MANAGER, IDBL**

\_\_\_\_\_

## ANNEXURE “J”

### **Disqualification Performa**

(To be filled by Procurement Committee of the Bank)

S.No: \_\_\_\_\_

Bidder: \_\_\_\_\_

S.No	Description	Remarks/Evidence attached	Qualified	Disqualified
01	History of Blacklisted by SPPRA & Sindh Bank Ltd in the past.			
02	Issued with two (2) warning letters/emails by the Sindh Bank Ltd in past to the bidder for unsatisfactory performance.			
03	The company is registered with GST/Income Tax/Sindh Revenue Board.			
04	Alternate Bid is offered.			
05	It's not Private Limited			
06	Non attachment of ISO-9000 Certificate.			
07	Non submission of valid NOC.			
08	Non registration with PBA and SECP.			
09	History of Premature cancellation of tender in the past with Sindh Bank Ltd.			
<b>OVERALL ASSESSED : QUALIFIED / DISQUALIFIED</b>				

**Members - Procurement Committee**

**Signature**

**1 HEAD OF ADMIN**

\_\_\_\_\_

**2 CHIEF FINANCIAL OFFICER**

\_\_\_\_\_

**3 CHIEF MANAGER, IDBL**

\_\_\_\_\_

## **ANNEXURE “K”**

### **VISIT REPORT**

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

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

1 3	Phone PTCL	
1 4	Email address	
1 5	Details of Business	

1 6	<b>Number of Employees in country wide region.</b>	Head Office+
		City-1
		City-2
		City-3
1 7	<b>Details of Business</b>	
1 8	<b>Addresses of Offices in countrywide region.</b>	<b>Office.1.</b>
		<b>Address:</b>

	<b>Email:</b>
	<b>Telephone No:</b>
	<b>Office.2.</b>
	<b>Address:</b>
	<b>Email:</b>
	<b>Telephone No:</b>
	<b>Office 3:</b>

	<b>Address:</b>
	<b>Email:</b>
	<b>Telephone No:</b>
	<b>Office.4.</b>
<b>Address:</b>	
<b>Email:</b>	



		<b>Telephone No:</b>
		<b>Office.5.</b>
		<b>Address:</b>
		<b>Email:</b>
		<b>Telephone No:</b>
19	<b>Detail of Machinery / Equipment installed</b>	1
		2

		3
		4
		5
20	<b>Name / Designation of the Representative with whom the meeting was held.</b>	
	<b>(Visiting Card Attached)</b>	
21	<b>Assessment of visiting officer</b>	

	It is confirmed that I have personally met with the person named above at the above mentioned business running address.	
2 3	<u>Signature of Bank's visiting officials</u>  Date: _____ Stamp: _____	<u>Signature of vendor / representative of</u>  Date: _____ Stamp: _____