

Sindh Bank Limited

Tender Document

**Monitoring their adherence to Fair Treatment (FTC)
central themes / principles on an ongoing basis and
demonstrate how culture, strategies and controls
deliver fair treatment to its customers through FTC
framework**

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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 Service Provider from participating in any future procurement proceedings.

“Calendar Days” means days including all holidays;

“Conflict of Interest” means -

- (i) where a contractor, Service Provider 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 programme 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, non-competitive 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;

“Service Provider” 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 bidders for the Monitoring their adherence to Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework for its Branches on countrywide region. More details of the specifications of related services to be provided are given in the scope of service in Section [3] hereto.

Bidders will be selected under procedure described in this tender document in accordance with the Sindh Public Procurement Rules 2010 (Amended 2019) and instructions to bidders ITB given under SPPRA bidding document for national competitive bidding Pakistan – procurement of goods, which can be found at <https://ppms.pprasindh.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 <https://ppms.pprasingh.gov.pk/> 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 penalty 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
Email: admin@sindhbankltd.com

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 / Service Providers / 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 be technically qualified after confirmation of specifications on physical verification of asked items and satisfying of sufficient production mechanism.

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. Alternatively, the bidder may provide his/her/its own list of costs with all items described in the Technical proposal priced separately.

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 (Refer Page 17 & 18) 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 PROPOSAL** (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 40 (1)]
2. SNDB shall incur no liability towards the bidders, solely by virtue of its invoking sub-rule (2.5.7 - 1); [SPPRA Rule 40 (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 40 (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 40 (4)]

2.5.8 Mechanism for Redressal of Grievance

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)]

4. prohibit the procurement committee from acting or deciding in a manner, inconsistent with these rules and regulations; [SPPRA Rule 31(4-a)]
5. annul in whole or in part, any unauthorized act or decision of the procurement committee; [SPPRA Rule 31(4-b)] and
6. [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]
7. 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)]

SNDB shall announce its decision as to the grievance within seven (7) days. The decision shall be intimated to the Bidder and the Authority within three (3) working days by SNDB. [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 with complete address, NTN of the company and CNIC of the complainant.**
- b) Incriminating evidence in respect of complaint.**

2.5.9 Appeal Review Committee

- 3 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)].
- 4 The bidder shall submit the following documents to the Review Committee: [SPPRA Rule 32 (5)].
- 5 (a) A letter stating his wish to appeal to the Review Committee and nature of complaint; [SPPRA Rule 32 (5-a)].
- 6 (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)].
- 7 (c) Copy of the decision of Procuring Agency / Complaint Redressal Committee. [if any] [SPPRA Rule 32 (5-c)].
- 8 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)].
- 9 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)].
- 10 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)].
- 11 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)]
- 12 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 Service Provider Evaluation Criteria

All bids shall be evaluated in accordance with the evaluation 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 conform to the specified requirements.

2.6.5 Eligibility Criteria

SNDB shall evaluate proposals using the following eligibility criteria

S. No.	Requisite	Total Marks	Marks Obtained	Remarks	Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded	Evidence attached as
1	Banks on Cliental List for providing the same service. (For counting of each bank services to at least 10 branches are mandatory)	15		5 Banks and above	Award letters to be attached duly issued from each concerned Bank	Annexure “A”
		7		Less than 5 Banks		
2	Years in Business in relevant field	15		5 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 “B”
		7		3 Years and Above		
3	Average Yearly Turn Over in Last 3 Years (In PKR)	20		On an average of 24 million and above per year	Audit Report / Tax Return	Annexure “C”
		10		Less than 24 million per year		
4	Number of Offices in cities	10		5 and above	Give complete address along with PTCL landline numbers. No mobile number will be entertained.	Annexure “D”
		5		Less than 5		
5	Total Number of Successful interviews VIA CATI per month	20		1000 interviews or more		Annexure “E”
		10		Less than 1000 interviews		
6	Number of Bank Branches covered last three years	20		500 Branches or more	Award letters to be attached duly issued from each concerned Bank	Annexure “F”
		10		`Less than 500 Branches		
Total Marks		100		Qualified / Disqualified		

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. 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.
3. Acquiring of 70% marks of the total score will make the Bidder qualify in eligibility criteria.

MANDATORY

(Compliance attached as Annexure “J”)

1. GST/Income Tax Registration/Registration with Sindh Revenue Board
2. Attachment of Affidavit (specimen attached as Annexure “I”) on stamp paper from the owner of the company.
3. 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.
4. The bidders are required to submit bids only in prescribed financial proforma given in Tender Document.
5. 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 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.

DISQUALIFICATION

(Compliance attached as Annexure “K”)

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

1. Black listed by SPPRA &/or 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. The company is not registered with GST/Income Tax /Registration/Sindh Revenue Board
4. Alternate bid is offered.
5. **Subletting of Contract**. The qualified bidder sublets the contract in any form/stage to any other agency.
6. The tender is deposited without Tender Fee.
7. **Verification from Client**. During verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
8. **Premature Termination**. In the past, if the company agreement has been prematurely terminated after due qualification in any of the category of the tender.

2.6.6 Discussions Prior to Evaluation

If required, prior to evaluation of the Technical Proposal and Financial Proposal, SNDB may, within 6-7 days of receipt of the Technical and Financial Proposals, call upon any of the Bidders to discuss or to ask for clarification about anything contained in the Technical Proposal submitted by that Bidder.

2.7 Award of Contract

2.7.1 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.

2.7.2 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).

2.7.3 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].

2.7.4 Signing of Contract

Within 10 Days from the date of notification of 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 favour of such person.

The Contract shall be signed by the parties at Central Office SNDB, Karachi, within 10 Days of letter of acceptance date and furnishing the requisite performance security.

2.7.5 Performance Security

Within 7 DAYS of receipt of the notification of award from SNDB, the successful Bidder shall furnish to SNDB the Performance Security equal to 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 Service Provider not later than thirty (30) days following the date of successful completion of the Service Provider’s performance obligation under the Contract.

2.7.6 General Conditions of Contract

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

2.7.7 Special Conditions of Contract

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

2.7.8 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]

2.7.9 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 / TECHNICAL SPECIFICATION

Sindh Bank needs to continue to monitor their adherence to Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework.

Conduct Assessment Framework (CAF) is a self-assessment conduct tool for banks that will measure bank's state of conduct. The purpose to quantify conduct is to develop a periodic, reliable, diagnostic and comparable mechanism which helps bank deliver its commitment to FTC in the most optimum way.

Sindh Bank at this stage desire to quantify its measurement towards FTC for two of its programs that is Mystery Shopping & Consumer Satisfaction Survey (CSS)

1. Mystery Shopping

The mystery Shopping Program which will cover the following:

- Fulfillment of Sindh Bank requirement at branch level
Overall conduct & behavior of staff with customers
- Evaluation of customer services being provided as per service standards
- Knowledge about services (mystery shopping attempts/instances indicating customer product misfit)
- Ability to understand and resolve customer's problems/queries
- Turnaround time taken for transaction and other customer requests
- The work environment
- Identify the areas of staff strength and weakness

1.2 Research Approach

For conduct of the video mystery shopping exercise, Sindh Bank Limited requires to adopt Standard "Video Mystery Shopping" (VMS), that is, one time visit to observe situation of a branch's interest on standard parameters. Relevant facts, actions and behaviors are recorded by interacting with Branch Staff

1.3 Field Methodology

- Structured questionnaire will be used for data recording across the branches
- Mystery shopper will record branch evaluation based on mutually agreed survey instrument that will be designed and finalized in consultation with the client and agency.
- Branch evaluation will soon be recorded within an hour after a visit (somewhere away from the covered branch).

- Mystery shoppers will also be instructed to note down any misconduct/anomalous behavior, which they might observe in the service center.

1.4 Deliverables & Timeliness

- All visits conducted will be video recorded
- Total of 132 branches to be visited in the period of six months/ by 31st January 2024 positively
- The Final report will be provided latest by 10 working days after the completion of all the visits
- Interactive dashboard will be provided

2. Consumer Satisfaction Survey (CSS)

Customer satisfaction comprehensively studies customers' behavior at each phase of their experience, ***causes and consequences***. It covers all the dimension necessary to understand the mechanisms governing customers' satisfaction as well as all the levers needed for strategic decisions.

Deliverables & Timelines

Quantify the following important aspect in the Survey to comply Conduct Assessment Framework:

- Customer's perception about the bank being fair & honest with its customers.
- Bank providing all relevant information about its products in clear and simple manner.
- Gauging customer's level of understanding regarding product disclosure.
- Complaint handling is visible to customers.

2.1 Research Methodology

- Quantitative survey across all segments will be conducted through 2000 Interviews' via 5-7 minutes agreed instrument by using CATI (Computer Assisted Telephonic Interview).
- Client data base will be provided by Sindh Bank 7 times the sample size for achieving the desired sample.
- GSM gateways for SIMs based dialling.
- Offering Urdu, English and all main regional language interviewing.
- 100% voice recording of the interviews.
- Automatic call disposition and performance statistics with very detailed project and interviewer specific reports.

Real-time remote progress monitoring over web for CATI operation managers and clients.

2.2 Total of 2000 customers

2.3 Final Report

2.4 Interactive Dashboard

4 FINANCIAL PROPOSAL

PRICE SCHEDULE

(Applicable for the year 2023-2024)

Name of Bidder _____

Email Address: _____

S.No	Item Description	Unit Cost	Qty	Amount
1	Computer Assisted Telephonic Interviews (CATI)		2000 Calls	
2	Video Mystery Shopping, Visits to the branches Area wise breakup is attached as Annexure "M"		132 Visits	
*Total Amount				

** 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 4. below)*

Note

1. The cost must include all applicable taxes, Stamp duty (as applicable under Stamp Act 1989) including visit charges up to Sindh Bank Limited branches on countrywide basis.
2. No Advance Payment. Bill will only be processed on the basis of following condition:-
Certificate of satisfaction from the Concerned Officer.
3. **5% of the Total Amount will be made the total sum of Bid Security to be deposited with the financial proposal in shape of Pay Order/Bank Guarantee in favor of Sindh Bank Limited.**
4. 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. As it is package tender, so no partial lowest cost will be considered for award of any work.
5. Qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of quality of the services, the company will be liable to address it at his own cost, non-compliance of the same will result into initiation of a case against the company for non-commitment.
6. All conditions in the contract agreement attached as Annexure G are part of this tender document.
7. 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 days) on SPPRA website.
8. The Tender will stand cancelled if the services are not provided within 3 months of issue of contract award.
9. The tender will stand cancelled if any of the given conditions of the tender in not met in strictly as per the requisite of the tender document.
10. In case the financial evaluation are the same, then the successful bidder will be the one who has acquired more marks in technical criteria.
11. If the company qualifies the eligibility criteria, the Bank will do inspection visit of the company site. The site inspection phase will be checked as per the performa attached as Annexure N.
12. Attached of CNIC of the owner of company is mandatory.

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

Signature of Bidder with Name, Designation & Company 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 Service Provider may be taken or executed by the officials.

5.1.5 Taxes and Duties

The Service Provider, Sub-Service Providers, 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 Service Provider, and sixty (60) days' in the case of the event referred to in (e).

- a. If the Service Provider 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 Service Provider becomes insolvent or bankrupt;
- c. If the Service Provider, in the judgment of the SNDB has engaged in corrupt or fraudulent practices in competing for or in executing the Contract;
- d. If, as the result of Force Majeure, the Service Provider(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 Service Provider

The Service Providers 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 Service Provider pursuant to this Contract without Service Providers fault.

- b. If, as the result of Force Majeure, the Service Provider 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 Service Provider:

- 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 Service Provider 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 Service Provider 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 Service Provider.

5.1.14 Obligations of the Service Provider

The Service Provider 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 Service Provider 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-Service Providers or third Parties.

5.1.14.1 Conflict of Interest

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

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 SEPARTELY FOR EACH TENDER DOCUMENT]**

FORM OF BID

Tender Reference No.....

Dated: _____, 2023

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 Service Providers 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 _____ 2023.

[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 Conducting VMS and CSS under Fair Treatment (FTC) central themes / principles on an ongoing basis and demonstrate how culture, strategies and controls deliver fair treatment to its customers through FTC framework

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 ____ 2023.

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
3rd Floor, Federation House,
Abdullah Shah Ghazi Road,
Clifton,
Karachi 75600

WHEREAS [name of Service Provider] (hereinafter called “Service Provider” or “Contractor”) has undertaken, in pursuance of Contract No. _____ [reference number of the contract] dated ____ 2023 to _____ [details of task to be inserted here] (hereinafter called “the Contract”).

AND WHEREAS we have agreed to give the Service Provider / 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 Service Provider / 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 Service Provider / 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 _____ 2023.

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 Service Providers of Services Pursuant To Rule 89 Sindh Public Procurement Rules Act, 2010

_____ [the Service Provider] 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 Service Provider] 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 Service Provider] 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 Service Provider] 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 Service Provider] 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 Service Provider] 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 [Service Provider 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 _____ 2023.
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

THIS AGREEMENT is entered into at Karachi
on this the _____ day of _____, 2018

BETW

This Agreement of Service Quality Assessment is entered and executed here at Karachi on ____ of _____ 2023.

BETWEEN

A) _____ having its registered office at _____; hereinafter called the “**Service Provider**”, which term shall so far as the context admits be deemed to mean and include its successors of the **One Part**;

AND

B) Sindh Bank (a scheduled commercial bank incorporated and operating under the corporate and banking company’s laws of Pakistan having its Service Quality Department _____, hereinafter called the “**Bank**”, which term shall so far as the context admits be deemed to mean and include its successors and assigns) of the **Other Part**;

Generally, hereinafter singly and collectively referred to as **Party** and **Parties** respectively;

WHEREAS:

- A. The Service Provider is engaged in the business of providing certain specialised services, hereinafter referred to as the “**Services**”; and
- B. The Bank has approached the Service Provider for carrying out mystery shopping activities for evaluating the Service Quality of the Bank Branches and the Service Provider has agreed to provide such services to the Bank on the terms and conditions hereinafter appearing;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set out, the parties agree as under;

1. SCOPE OF SERVICES

The scope of the study will comprise of Video Mystery Shopping Visits along with Telephonic Customer Satisfaction Survey and the Service Provider is advised to make necessary preparations to commence the Video Mystery Shopping and Telephonic Customer Satisfaction Survey in accordance with the methodology specified by the Bank.

2. DUTIES, OBLIGATIONS AND RESPONSIBILITIES

2.1. General

- 2.1.1. Without prejudice to the generality of the duties and obligations assumed by the Service Provider throughout this Agreement, the Service Provider shall also have the non-exhaustive list of duties, obligations and responsibilities hereinafter appearing.
- 2.1.2. The Service Provider shall render and perform its duties and obligations under this Agreement with best efforts and with such skill and care as would be expected of a prudent professional in the industry and adhere to the instructions / requirements of the Bank as per the terms of this Agreement.
- 2.1.3. The Service Provider shall always adhere to the Bank's requirement as communicated to them in writing from time to time and shall be of the essence in this Agreement.
- 2.1.4. The Service Provider shall monitor, analyse and measure the service quality parameters as defined/provided by the Bank. The Service Provider shall carry out Video Mystery Shopping and Telephonic Customer Satisfaction as per the clauses mentioned in Annexure I "Particulars of Services".
- 2.1.5. The Service Provider shall evaluate the product knowledge, attitude and behaviour of the bank representatives about customer services.
- 2.1.6. The Service Provider shall deliver A) Video Mystery Shopping assessment reports along with the videos and interactive dashboard and B) Voice recording of Telephonic Customer Satisfaction Survey along with data and interactive dashboard to the Bank's representative as per the timeline mutually agreed between both the parties.
- 2.1.7. The Service Provider will ensure the use of high quality/ sophisticated equipment/ devices for conducting Mystery Shopping. Also match between the report and the video is compulsory.
- 2.1.8. The Service Provider shall ensure the use of any equipment (like Ipad, button camera, tie camera, key chain camera and wristwatch camera) for audio/video mystery shopping. Moreover, Service Provider will not take any pictures of the female customers/ staff members.
- 2.1.9. After awarding the formal go-ahead to the Service Provider, if the Bank wishes to cancel the project at any stage due to any reason, the Service Provider would charge the cost of assignment completed till that time.
- 2.1.10. Any representative from the Bank has all rights to accompany Service Provider's mystery shoppers during the mystery shopping assessment visit of Bank's branches.

3. SERVICE CHARGES

- 3.1. In consideration of the services provided by the Service Provider under this agreement, the Bank has agreed to pay the service charges as detailed in below table.

Services	Rate (Inclusive of all Taxes)
Video Mystery Shopping	
Telephonic Customer Satisfaction Survey	

- 3.2. Thereafter either Party may, if it deems necessary, propose in writing a revised schedule of service charges for consideration. Such revised schedule of service charges shall take effect upon acceptance thereof by both Parties.
- 3.3. Video Mystery Shopping visit and Telephonic Customer Satisfaction Survey rate is inclusive of questionnaire development, set up cost, training of mystery shoppers/calling agents, field work, traveling expenses, communication expense, data processing (data entry/ cleaning/ tabulation/ analysis), video editing, video labelling/ rendering, report writing and interactive dashboard.
- 3.4. The Service provider will invoice the Bank (for the cases the Bank has received by the Service Provider /verified and declared as no objection) in two intervals. First one would be when half of the mystery shopping and telephonic customer satisfaction assigned task gets completed and second would be at the time of completion of the remaining task. In both the invoicing intervals, the Bank will verify the invoice, and in case of no discrepancy, payment will be made to the Service provider within 10 working days from the receipt of the invoice. If there are any discrepancies in the invoice, the Bank shall intimate the same to Service Provider within a week. The Service Provider shall take immediate action to resolve such discrepancies and submit the revised invoice to the Bank.
- 3.5. Apart from the charges mentioned under this Agreement, the Bank shall not be required to make any other payments.
- 3.6. If any additional cost in terms of indirect taxes (imposed by the government during the proposal finalization/execution period of the study) gets implemented, then the Bank and the Service Provider will decide about the payment mechanism mutually.
4. **DURATION AND TERMINATION**
- 4.1. This agreement shall become effective from the _____ and shall remain effective till _____, which may be extended upon mutual review of the terms and conditions, and shall be only terminated as per the conditions prescribed herein;
- 4.2. The agreement may be terminated by either party by serving one month notice in writing to the regular correspondence address of the other party marked for the appropriate contact.
- 4.3. Any termination shall not affect any right or remedy, which may have accrued to either party before the termination.
5. **COMPLIANCE WITH LOCAL LAWS**
- 5.1. Except as otherwise provided in this Agreement, both Parties shall comply with their respective and applicable local laws, which directly or indirectly affect the terms of this Agreement.
- 5.2. The Service Provider shall, if the same is not already covered by the above Clause, comply in all respects with the provisions of all civil and labour Statutes, Rules and Regulations

and any other laws applicable to it and / or to its employees / representatives even if they are not direct employees of the Service Provider but engaged to deliver the Services.

6. INDEMNITY

The service provider agrees to protect, indemnify and hold the Bank and each of its subsidiaries, affiliates, officers and employees harmless from any and all losses, liabilities, claims, demands, costs, expenses and such like incurred by and/or made against the Bank and/or any of its subsidiaries, affiliates, officers or employees arising out of or in connection with the breach of this agreement by the Service Provider or incurred by the bank as a result of the Service Provider's negligence and/or the negligence of its personnel.

7. AGENCY OR PARTNERSHIP

7.1. Nothing contained in this Agreement shall be construed as creating a partnership between the Bank and the Service Provider nor shall it constitute the Service Provider as an agent of the Bank.

7.2. The Parties hereby agree and undertake that they are independent entities engaged in the conduct of their own business and neither party shall be deemed to be the agent, representative or employee of the other for any purpose whatsoever and the existence of this Agreement does not create any right or authority to make any representation or warranty or to assume, create or incur any liability or obligation of any kind, express or implied, in the name of or on behalf of the other.

8. CONFIDENTIALITY, PRIVACY AND SECURITY OF INFORMATION

8.1. The service provider shall not, and shall ensure that the personnel do not, use, divulge or communicate to any person (other than the designated person the Bank only).

8.2. Where the Bank shall have obtained any confidential information from any third party under an agreement which include any restriction on disclosure known or which is made known to the service provider or any of the personnel, the service provider shall not, and shall ensure that any personnel shall not, without the prior consent in writing of the authorized signatory of the bank at any time whether during the term of this agreement or after its termination for whatever cause, infringe such restrictions.

8.3. Data gathered through Mystery shopping and customer satisfaction survey shall be kept by Service Provider in record up till final presentation only, after which the data shall be provided to the bank and will be deleted from the Service provider's record.

8.4. Data includes (Mystery shopping / telephonic customer satisfaction reports, presentations, analysis, audio, video, stats, information, facts and figures) cannot be shared with anyone (other than the Bank) for any reason, nor it can be used by anyone (other than the Bank). Only the Bank will be in authority to use/ share it.

9. AMENDMENTS

This Agreement or any renewal thereof shall not be amended, altered, or modified except by an instrument in writing expressly referring to this Agreement and signed by the Parties hereto.

10. NOTICES

Any notice to be given or other communication to be provided hereunder shall be sent and exchanged between the parties at their respective registered/ head-office addresses as specified hereinbefore, unless another address has been specified by written notice.

11. COMPLAINT HANDLING

The purpose of this Complaints Handling Procedure is to ensure that Complaints are handed efficiently, effectively, and consecutively within a reasonable period to ensure that Service Provider shall improve its services and establish long-lasting relationships with Bank and vice-versa.

The Service Provider shall respond to the complaint on the subject matter in writing within a period 24 hour to Bank along with timeline for resolution of the issue and vice-versa.

Once the issue is resolved the same shall be communicated by the Service Provider and vice-versa.

12. WAIVER

None of the provisions of this agreement shall be considered waived by either party unless such waiver is given in writing by the party in question. No such waiver shall be waiver of any past or future default, breach or modification of any of the terms, provisions, conditions or covenants of this agreement unless expressly set forth in such waiver.

13. ASSIGNMENTS

The Service Provider shall not assign, sub-contract or otherwise transfer any of its rights or obligations hereunder without the prior written consent of the Bank and the same shall not relieve the Service Provider of any liability for full performance of this Agreement as per the terms and conditions herein.

14. FORCE MAJEURE

The Service providers shall at all times abide by the deadlines/dates/time given for conducting Mystery Shopping. In case of any hindrance/ uncertainty due to law-and-order situation, the Service provider must immediately bring it to the knowledge of the Bank for future dates.

15. BUSINESS CONTINUITY PLAN

Service Provider must maintain adequate disaster recovery and back-Lip procedures and contingency plans to ensure the Service Provider's business continuity and that Service Provider is able to perform this Agreement without any interruption.

16. DISPUTE RESOLUTION

All disputes arising between the parties hereto as to any matter or thing arising from or in any manner connected with this agreement shall be referred to arbitration by a sole arbitrator. The arbitration proceedings shall be conducted in accordance with the Arbitration 1940 or any amendment or re-enactment thereof and the rules made there under by an arbitrator to be appointed by the mutual consent of the parties hereto. The arbitrator shall be a retired judge of the supreme court of Pakistan or failing the availability of such an arbitrator a retired judge of the High Court shall act as the sole arbitrator. The decision of the arbitrator shall be final and

binding. The venue of arbitration shall be Karachi. Arbitration as aforesaid shall be a condition precedent to any other action under law.

17. SEVERABILITY

If at any time and for any reason any provision/s, or part thereof, of this Agreement becomes invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provision/s shall not be affected or impaired. In case it is not possible under law to implement any of the provisions of this agreement the parties undertake to abide by the spirit of this agreement and to endeavor to agree to perform obligations closely reassembly those created by this agreement as shall be permissible by law.

18. TAXES

Service charges paid by the Bank to the Service Provider shall be subject to the deduction of withholding tax or other taxes as may be applicable unless the Service Provider produces a valid exemption certificate from the income tax/ tax authorities.

19. GOVERNING LAW & JURISDICTION

The Agreement shall be governed by and construed in accordance with the laws of Islamic Republic of Pakistan, and the parties hereto submit that only the courts of competent jurisdiction at Karachi shall have exclusive jurisdiction in all matters arising hereunder.

20. ENTIRETY

This agreement together with Annexure I constitutes the entire and only agreement between the Parties with respect to the subject matter hereof and hereby terminates, cancels, and supersedes any and all prior oral or written agreements, negotiations, discussions, representations, warranties, statements or understandings between the parties.

IN WITNESS THEREOF the parties hereto have executed this Agreement on the day and year first before written.

Witness

FOR & ON BEHALF OF

SIGNATURE _____

NAME _____

DESIGNATION _____

CNIC NO. _____

Witness

FOR & ON BEHALF OF

SIGNATURE _____

NAME _____

DESIGNATION _____

CNIC NO. _____

Support Escalation Matrix:

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

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

In witnesses hereunder both the parties have set their hands on the day and year above first mentioned.

Service Signature_____	Provider	Witness:
Name _____		Signature_____
Designation _____		Name _____
Company Name _____		Designation _____
Address _____		Address _____
_____		_____
Stamp		
Customer Signature_____		Signature_____
Name _____		Name _____
Designation _____		Designation _____
Company Name <u>Sindh Bank Limited</u>		Company Name <u>Sindh Bank Limited</u>
Address <u>Federation House, Sindh Bank Ltd. Head Office, Karachi</u>		Address <u>Federation House, Sindh Bank Ltd. Head Office Karachi</u>
Stamp		
Witness:		
Signature_____		
Name _____		
Designation _____		
Address _____		

List of Branches

ANNEXURE “H”

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

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

17	0304	DHA 26th STREET BRANCH
		Plot No.14-E, 26 th Street Phase 5 Ext. D.H.A,
		Karachi
18	0380	DHA PHASE-VIII BRANCH
		Ground Floor, Plot No.75-C,
		Al-Murtaza, Lane-3, DHA, Phase-VIII,
		Karachi
19	0372	DR. ZIAUDDIN AHMED ROAD
		Plot No.2/1, Sheet No. C 11-9,
		Imperial Court, Dr. Ziauddin Ahmed Road,
		Karachi
20	0349	GARDEN EAST BRANCH
		Plot No. GRE-491/2-B, Shop No.2 & 3,
		Seven Star Residency,
		Garden East Quarters, Karachi
21	0321	GOLE MARKET BRANCH
		Plot # 16, Row # 18, Sub-Block-F in Block-III,
		Gole Market, Karachi
22	0335	GULISTAN-E-JOHAR BRANCH
		Shop # 7 & 8, Casim Paradise, Block-18,
		Scheme 33, Gulistan-e-Johar, Karachi
23	0343	GULSHAN-E-HADEED BRANCH
		Plot No.C-53, Phase-I,
		Gulshan-e-Hadeed,
		Karachi
24	0305	GULSHAN-E-IQBAL BRANCH
		Fl : 1/13, block 5, KDA Scheme No.24,
		Main Rashid Minhas Road, Gulshan-e-Iqbal Karachi
25	0337	GULSHAN-E-MAYMAR BRANCH
		Plot No.SB-016, Sector-7, Sub-Sector IV,
		Gulshan-e-Maymar , Karachi
26	0311	GIZRI BRANCH

		Commercial Plot No.G-1/2 & 23
		Lower Gizri Bazar Area,
		Clifton Cantonment, Karachi
-		
27	0387	GADAP TOWN BRANCH
-		Plot No.345, Haji Zakaria Jokhio Goth,
-		Distt. Malir, Karachi
-		
28	0392	GULSHAN-E-IQBAL BLOCK 13D-2 BRANCH
-		Plot No.SB-04, Shop No.1 & 2,
-		Block 13D-2, Scheme 24, Gulshan-e-Iqbal, Karachi
-		
29	0306	HYDERI BRANCH
		Plot No. SD-27, Block-G, Scheme No.2.
		Hyderi Market, North Nazimabad, Karachi
30	0301	I.I. CHUNDRIGAR ROAD BRANCH
		Ground Floor, P & O Plaza, Opposite
		I.I. Chundrigar Road, Karachi
31	0381	IBRAHIM HYDERI BRANCH
		Commercial Plot, Situated in Naiclass 25,
		Deh Ibrahim Hyderi,
		Karachi
32	0323	JAMSHED QUARTER BRANCH
		House # 13/B, Plot # 710/6,
		Survey Sheet # J.M. Quarters,
		Karachi
33	0307	JODIA BAZAR BRANCH
		Shop No. 1 Ground Floor,
		Soomro Center, Jodia Bazar, Napier Quarter, Karachi
34	0377	JINNAH AVENUE BRANCH
		Shop No.G-08, Plot o.02/18, Sector-40,
		Mahrar M.M. Allam Road, Malir Cantt.
		Karachi
35	0332	KARACHI ADMINISTRATION SOCIETY BRANCH

		Plot # SA/90, Block-8, KAECHS Society,
		Opposite Shaheed-e-Millat Road,
		Karachi
36	0348	KHAYABAN-E-ITTEHAD BRANCH
		Plot No.128-N, Muslim Commercial Area,
		Khayaban-e-Ittehad, DHA, Phase-VI,
		Karachi
37	5301	KHAYABAN-E-ITTEHAD ISLAMIC BANKING BRANCH
		Ground Floor, Plot No. 13-C,
		Khayaban-e-Ittehad, Phase-II Ext. DHA. Karachi
38	0354	KHAYABAN-E-SHAHBAZ BRANCH
		Plot No.11-C, Shop No.1 & 2, Ground Floor,
		Shahbaz Lane-2, Phase-VI,
		Pakistan Defence Housing Authority, Karachi
39	0308	KORANGI INDUSTRIAL AREA BRANCH
		Plot No.27/28, Showroom No.5,
		Korangi Industrial Area, Sector-16, Karachi
40	0359	KEHKASHAN CLIFTON BRANCH
		Plot No. F/101, Block # 7,
		Scheme No.5, Kehkashan, Clifton, Karachi
41	0368	KARIMABAD BRANCH
		C-23, Al-Habib Blessing, Block-4,
		Federal B Area, Meena Bazar,
		Karimabad, Karachi
42	0373	KARACHI UNIVERSITY
		Main Campus,
		University of Karachi
		University Road, Karachi
43	0378	KORANGI TOWNSHIP BRANCH
		Plot No.0-13, Sector 33-A,
		Korangi, Karachi
44	0382	KEAMARI BRANCH
		Plot No.18, Locality No.11,

		Jungle Shah Keamari, Karachi
45	0383	KHADDA MARKET BRANCH
		Ground Floor, Plot No.18/2, Survey Sheet No.LY-6
		Khadda Market, Lyari,
		Karachi
46	0345	LANDHI BRANCH
		Quarter No.14/10, Block-5 D,
		Landhi Township, Karachi
47	0339	LEA MARKET BRANCH, KARACHI
		Plot Survey # 2, Lea Quarters,
		Lea Market, Karachi
48	0330	LIAQUATABAD BRANCH
		Plot # 2, Block-3, Machine Area
		Survey Sheet # 7/9, Liaquatabad, Karachi
49	0322	M.A. JINNAH ROAD BRANCH, KARACHI
		Plot No.28/2, Shop No. 13, 14 & 15
		Amber Medical Centre, M.A. Jinnah Road, Karachi
50	0344	MALIR CANTT. BRANCH
		Plot No.11, Block-S, Cantt. Bazar Area,
		Malir Cantonment, Karachi
51	0352	MEHMOODABAD BRANCH
		Plot No.476 & 476A, MAC-II
		Mehmoodabad, Karachi
52	0316	MEMON GOTH BRANCH
		Plot No.232 Deh. Malh, Tapu Dersano Chano,
		Murad Memon Goth, Karachi
53	0347	METROVILLE BRANCH
		Plot No.F-5, Block-3, Category-B, KDA Scheme,
		Metroville No.1, S.I.T.E.,
		Karachi
54	0333	MOHAMMAD ALI SOCIETY BRANCH

		Plot No.39/F, Mohammad Ali Society,
		Karachi
55	0370	MALIR CITY BRANCH
		Plot No.46, Block-A,
		Malir Township, Near Atia Hospital,
		National Highway, Karachi
56	5302	MODEL COLONY (ISLAMIC)
		Plot No.9-1/2-A, Model Colony,
		Near National Saving Centre, Karachi
57	0328	NEW CHALLI BRANCH
		Property Bearing # 37, Survey Sheet # SR-7,
		Serai Quarters New Challi, Karachi
58	0317	NEW KARACHI BRANCH
		Plot # AS-24, Street # 3, Sector # 5-H,
		North Karachi Township
59	0319	NORTH KARACHI INDUSTRIAL AREA
		1/1, Sector 12-A,
		North Karachi Industrial Area, Karachi
60	0324	NORTH NAPIER ROAD BRANCH
		Plot # 32/2, Survey # NP-10, Sheet # 10
		Napier Quarters, Napier Road,
		Karachi
61	0355	NORTH NAZIMABAD BRANCH
		Plot No.B-65, Block-L,
		Improvement Scheme # 2, North Nazimabad, Karachi
62	0371	NISHTAR ROAD BRANCH
		Shop No.1A, Ground Floor,
		Building Bearing Survey No.61/II,
		Nishtar Road, Karachi
63	0376	NAZIMABAD BRANCH
		Shop No.S-1, Plot No.26 Row-01, Sub Block-A,
		Block-1, Nazimabad, Liaquatabad Town, Karachi

64	0384	ORANGI TOWNSHIP BRANCH
		Plot No.C.1-57, Sector No.11,
		Orangi Township, Karachi
65	0389	ORANGI TOWN BRANCH
		Plot No.L-1 & Plot No.L-245, Section 1/D,
		Orangi Town, Karachi
66	0310	PAPER MARKET BRANCH
		Plot No.22/2, Sheet No.SR.18, Serai Quarters,
		Saddar Town, Karachi
67	0353	PECHS COMMERCIAL AREA BRANCH
		Plot No.187-3A, Shop No. 3 & 4,
		Ground Floor, Dawood Apartment,
		Block-2, PECHS, Karachi
68	0358	PIA EMPLOYEES CO-OPERATIVE HOUSING SOCIETY BRANCH
		Plot No.B-44, Block-9, KDA Scheme # 36,
		PIA Employees Co-Operative Housing Society,
		Gulistan-e-Jauhar, Karachi
69	0342	PIB COLONY BRANCH
		Shop No. 2, Plot No.340,
		Pir Illahi Bux Co-operative Housing Society Ltd.,
		PIB Colony, Karachi
70	0309	PREEDY STREET, SADDAR BRANCH
		Property bearing # 326/2, Artillery Maidan,
		Preedy Street, Saddar Karachi
71	0393	QUAIDABAD BRANCH
		Plot No.SV-09, Maria Center,
		Quaidabad, Landhi, Karachi
72	0367	RASHID MINHAS ROAD BRANCH
		Plot No. A-2, Shop No.S12 to S-15, Akbar Paradise,
		Block-A, National Cement Employees
		Cooperative Housing Society,
		Rashid Minhas Road, Karachi

73	0356	SAFOORA GOTH BRANCH
		Plot No.SB-23, Shop No.2, Euro Heights,
		Block-7, KDA Scheme # 36, Gulistan-e-Johar, Karachi
74	0326	SHAHEED-E-MILLAT ROAD BRANCH
		Show Room # G-01, Sagar Heights, Block-3,
		M.S.G.P. Cooperative Housing Society,
		Shaheed-d-Millat Road, Karachi
75	0314	SITE BRANCH
		B/9-B-2,
		SITE, Karachi
76	0312	SHAHRAH-E-FAISAL BRANCH
		Plot No.30-A, Ground Floor, Showroom No. 4, 5 & 6,
		Progressive Centre, Block-6, P.E.C.H.S,
		Shahrah-e-Faisal, Karachi
77	0340	SHERSHAH BRANCH
		Plot No.D/95, Shop# A-1 & A-2,
		SITE Area,
		Karachi
78	3021	SIR SYED HOSPITAL – SUB BRANCH
		Plot No.887, Block-A, Korangi Road,
		Near KPT Interchange, Qayyumabad,
		Opposite DHA Phase-VII Ext. Karachi
79	3031	SINDH SECRETARIAT – SUB BRANCH
		C.S. No.409, Sheet No. AM-1,
		Artillery Maidan Quarter,
		Karachi
80	0334	SOHRAB GOTH BRANCH
		Shop # 14/A & B, 15/A & B, Ground Floor,
		Al-Asif Square, Sohrab Goth,
		Karachi
81	0336	STOCK EXCHANGE BRANCH, KARACHI
		Property No. 142 & 143, Third Floor,
		Stock Exchange Building,
		Karachi

82	0362	SINDHI MUSLIM HOUSING SOCIETY BRANCH
		Plot No. 117 & 118, Shah Abdul Latif Education Trust
		Block-A, Sub-Block B,
		Sindh Muslim Cooperative Housing Society,
		Main Chowrangi, Karachi
83	0363	SHIREEN JINNAH COLONY BRANCH
		Plot No.46, Block-I, Category-B,
		Scheme No.05, Shireen Jinnah Colony,
		Clifton, Karachi
84	0374	SHAH FAISAL COLONY
		House No.CB-52, Ground Floor,
		Alfalah Co-operative Housing Society (Drigh Colony)
		Shah Faisal Colony, Karachi
85	0379	SINDH SOCIAL SECURITY INSTITUTION (SESSI) BRANCH
		Ground Floor, Sindh Employees Social Security Institute
		Head Office, ST/17, Block-06,
		Gulshan-e-Iqbal, Karachi
86	0386	SAADI TOWN BRANCH
		Plot No.C-33 (Commercial), Block-II, Saadi Town,
		Scheme-33, Gulzar-e-Hijri, Malir Cantt, Karachi
87	0313	TARIQ ROAD BRANCH
		Plot No.55-C, 56-C, Central Commercial Area,
		Block-2, PECHS, Karachi
88	0315	TIMBER MARKET BRANCH
		Plot Survey # 22 (Old Survey # E-5/3-14),
		Lawrence Quarter, Siddique Wahab Road,
		Timber Market, Karachi
89	0331	UNIVERSITY ROAD BRANCH, GULSHAN-E-IQBAL
		Shop # 2 & 3 Bearing Plot # SB-13,
		Ground Floor, Gulshan Centre, Block-13-C,
		Scheme-24, Gulshan-e-Iqbal, Karachi
90	0320	WATER PUMP BRANCH
		Plot # 9, Block-16, Scheme # 16,

		Federal "B" Area, Karachi
91	0346	WEST WHARF BRANCH
		Plot No. 20, Warehouse Area,
		West Wharf Road, Karachi

INTERIOR SINDH BRANCHS

1	0149	AHMED PUR BRANCH
-	-	Jiryan No.309, Survey No.625, Ahmed Pur,
-	-	Taluka Kingri, District Khairpur
-	-	-
2	0124	BADAH BRANCH
		Juryan No.87, Main Badah Road, Badah,
		Tehsil Dokri, District Larkana
-	-	-
3	0409	BADIN BRANCH
		Plot / Survey No.157, Main Bus Stop,
		Hyderabad Badin Road, Badin
-	-	-
4	4091	BAWANI SUGAR MILLS – SUB-BRANCH
		Ahmed Nagar, Talhar Distt.
		Badin
5	0423	BHAN SAEEDABAD BRANCH
		Jaryan No.698, Main Bhan Saeedabad Road,
		District Jamshoro
6	0435	BERANI BRANCH
		Survey No.45(1-2-3) & 46, Deh Berani,
		Taluka Jam Nawaz Ali
		District Sanghar
7	0441	BANDHI DISTT. SHAHEED BENAZIRABAD BRANCH
		Plot No.13 & 14 Farooque Town Bandhi,
		Deh 64, Nasrat Bandhi, Taluka Daur,
		Distt. Shaheed Benazirabad
8	0148	BUXAPUR, DISTRICT KASHMORE BRANCH
		Jiryan No.06, Buxapur Town, Main Buxapur Market
		District Kashmore

9	0427	CITIZEN COLONY, HYDERABAD BRANCH
		Shop No.3-7, Royal City Project,
		Citizen Colony, Jamshoro Road, Hyderabad
10	0439	CHACHRO DISTT. THARPARKAR
		Shop Constructed on Jaryan No.285,
		Chachro, District Tharparkar
11	0146	CHUNDKO DISTRICT KHAIRPUR BRANCH
		Jiryan No.40, Main Road Chundko,
		Taluka Nara, District Khairpur
12	0106	DADU BRANCH
		Plot No.54, RS No.987, Opposite Degree College,
		Dadu City, District Dadu
13	1061	DADU SUGAR MILLS – SUB BRANCH
		Pyaro Goth, Distt. Dadu
14	0115	DAHARKI BRANCH
		Survey No.446, Main Daharki Road,
		Taluka Daharki, District Ghotki
15	0428	DIGRI BRANCH
		Plot No. 118, Deh, 178,
		Mirwah Road,
		Digri
16	0137	DOKERI, DISTT. LARKANA BRANCH
		Shop No.3&4 Dokro
		Moen-Jo-Daro Road, Dokeri
17	0121	GAMBAT BRANCH
		Plot No.2153-A, Near Sui Gas Office, Main Gambat Road,
		District Khairpur
18	0429	GHARO BRANCH
		Jaryan No.197, Main National Highway Road,
		Taluka Gharo, District Thatta
19	0110	GHOTKI BRANCH
		Plot/City Survey No.890, Ward-B,

		Main Deviri Sahib Road, Ghotki
20	<u>0128</u>	GHOUSPUR BRANCH
		Shop No.1 & 2, Shahi Bazar,
		Near Shah Hussain Masjid Ghouspur,
		Taluka Kandhkot, District Kashmore-Kandhkot
21	<u>0432</u>	GHARI KHATA BRANCH
		Shop No.CSF/C/1075,20,
		Qazi Qayoom Road,
		Hyderabad
22	<u>0142</u>	GARHI YASIN, DISTRICT SHIKARPUR
		City Survey No.148, Main Bazar
		Garhi Yasin , District Shikarpur
23	<u>0402</u>	HALA BRANCH
		Survey No. 1397/88, Ward B, Gulshan Fahim Colony,
		Hala, District Matiari
24	<u>0401</u>	SADDAR HYDERABAD BRANCH
		Property No.91/3-4, Main Saddar Cantt,
		Hyderabad
25	<u>0430</u>	ISLAMKOT BRANCH
		Plot No.17, 18 & 20, Near Jamia Masjid
		Taluka Islamkot, District Tharparkar
26	<u>0119</u>	JACOBABAD BRANCH
		Property No.232, Ward-6,
		Main Quetta Road, Jacobabad.
27	<u>0431</u>	JAMSHORO BRANCH
		Plot No.A-133, Sindh University Employees Co-operative
		Housing Society, Phase-I, Taluka Kotri, District Jamshoro
28	<u>0433</u>	JOURNALIST SOCIETY BRANCH
		Plot No.9, Journalist Co-operative Housing Society,
		Near Center Jail, Hyderabad
29	<u>0440</u>	JATI DISTT. SUJAWAL BRANCH
		Revenue No.789/766,

		Memon Shopping Mall Jati District Sujawal
30	0442	JHUDO DISTT. MIRPURKHAS
		Shop on Plot No.96,
		Qureshi & Qasia Mohallah Katchi Abadi, Jhudo
31	0136	KHANPUR MAHAR, DISTT. GHOTKI BRANCH
		Plot No.115-II, Khanpur Mahar,
		Taluka Khan Gharh, District Ghotki
32	0104	KANDHKOT BRANCH
		S.No.167, opposite Shams petroleum Services
		Deh Akhero Kandhkot

District Kashmore Kandhkot

33	0129	KANDIARO BRANCH
		Jaryan No.1588, Opposite Zarai Taraqati Bank Ltd.
		Hospital Road, Taluka Kandiarno, District Naushero Feroze

34	0118	KASHMORE BRANCH
		Jaryan No.874, Main Kashmore Kandhkot Road,
		Kashmore District Kandhkot.

35	0102	KHAIRPUR BRANCH
		Ground Floor, Syed Ramzan Ali Shah
		Trade Centre,Khairpurmirs

36	0126	KHAIRPUR NATHAN SHAH BRANCH
		Shop No.C/407-A,
		Taluka Khairpur Nathan Shah, District Dadu
37	4092	KHOSKI SUGAR MILLS – SUB BRANCH
		Khoski Sugar Mills Ltd. Khoski,
		District Badin
38	0403	KOTRI BRANCH
		City Survey No.290, Ward-A,
		Shop No.8-10, Plot No.1, River Point Kotri, District Jamshoro
39	0417	KUNRI BRANCH
		Plot No. 10, Survey No.263/4,

		Block-6 Deh Garaho, Main Station Road, Kunri, District Umerkot.
40	0434	KHIPRO BRANCH Plot No.Z-437, Khipro Town, Main Sanghar Khipro Road, Taluka Khipro, District Sanghar
41	0138	KOT BANGLOW DISTT. KHAIRPUR City Survey No.388, Deh Tando Shah, Tapo Kotdiji Distt Khairpur
42	0107	LARKANA BRANCH Ground Floor, City Survey No. 799, Raza Shah Mohalla, VIP Road, Larkana
43	0418	LATIFABAD HYDERABAD BRANCH Plot No. 06, Block-D, Unit No. VII, Latifabad, Hyderabad
44	0426	MARKET AREA, HYDERABAD BRANCH Shop No.A/1194, Ward-A, Market Road, Hyderabad
45	0415	MATIARI BRANCH Plot # 125, Situated Ward-A Town Opposite NADRA Office, Matiari
46	0122	MEHAR BRANCH Shop No.1086, Ward-A, Mehar, District Dadu
47	0127	MILITARY ROAD SUKKUR BRANCH Survey No.717, Main Military Road, Sukkur
48	0116	MIRPUR MATHELO BRANCH Plot No.24(2-01) Deh, Tapo Mirpur, Main Mirpur Mathelo Road, District Ghotki
49	0404	MIRPURKHAS BRANCH

		Plot No. RCN-18, Survey No.864/6,
		Main Umerkot Road, Mirpurkhas
50	<u>0410</u>	MITHI BRANCH
		Plot/Jaryan No.50, Opposite Hyderi Hotel,
		Mithi
51	<u>0421</u>	MORO BRANCH
		Plot No.14, Main Road Moro,
		District Noshero Feroze
52	0132	MEHRABPUR BRANCH
		PTD No.III-A-43, Ward-16,
		Thari Road, Mehrabpur,
		Taluka Mehrabpur, District Naushahrofroze
53	0437	MATLI DISTRICT BADIN
		Plot No.381/1, Unit-II, Category II,
		Noor Hamd Nodakari Colony,
		Taluka Matli, District Badin
54	0438	MIRPUR BATHORO
		Survey No.381/A, Ward-A,
		Main Road Sujawal to Mirpur Bathoro,
		Taluka Mirpur Bathoro, District Sujawal
55	0140	MUHALLA LUQMAN, KHAIRPUR
		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.
56	0141	MIROKHAN, DISTT. QAMBER SHAHDADKOT
		Jiryan No.105, Deh Shah Ali Tunia,
		Tappo & Taluka Mero Khan,
		District Qamber Shahdadkot
57	0147	MADEJI, DISTRICT SHIKARPUR BRANCH
		Jiryan No.58, Survey No.104, Main Madeji Road,
		Madeji, District Shikarpur
58	<u>0101</u>	NAUDERO BRANCH

		Naudero Sugar Mills, Main Larkana Road, District Larkana
59	<u>0105</u>	NAUSHAHRO FEROZ BRANCH Property Jaryan No. 185/28-5-2005, Deh Survey No.137, Main Naushahro Feroz Road Opposite National Savings Centre Taluka Naushahro Feroz
60	<u>0134</u>	NASIRABAD BRANCH Shop No.1-8, Madina Shopping Center, Mohallah Kathia Bazar, Badah Road, Nasirabad, District Kambar Shahdadkot
61	<u>0103</u>	PANO AQIL BRANCH Property Survey No.436, Main Pano Aqil Sukkur Road, Taluka Pano Aqil, District Sukkur.
62	<u>0125</u>	PIR JO GOTH BRANCH Shop No.2180, Anaj Mandi, Pir Jo Goth, Taluka Kingri, District Khairpur
63	<u>0123</u>	QAMBAR BRANCH City Survey No.121 & 122, Ward-B, Near Shahi Bazar Station Road, Qambar, Shahdadkot
64	<u>0405</u>	QASIMABAD, HYDERABAD BRANCH Plot No.11, Rs No.274/1, Faraz Villas, Qasimabad, Hyderabad
65	<u>0130</u>	QAZI AHMED BRANCH Survey No.313, Main Qazi Ahmed Road, Taluka Qazi Ahmed, District Shaheed Benazirabad
66	<u>0111</u>	RATODERO BRANCH City Survey No.795/5, Ward B, Ratodero Bus Stand, Ratodero Larkana
67	<u>0120</u>	ROHRI BRANCH

		City Survey No.2181/9, Ward-B,
		Mohallah Kot Janullah Shah,
		G.T. Road, Rohri, District Sukkur

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

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

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

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

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

73	<u>0113</u>	SHAH DADKOT BRANCH
		Building Survey No.652, Ward C,
		Main Kotoo Motoo Chowk, Shahdadkot

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

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

76	<u>0416</u>	SHAH DADPUR BRANCH
		City Survey No.543, 548 Muhaga Land
		Station Road, Shahdadpur
		District Sanghar

77	<u>0411</u>	SHAHEED BENAZIRABAD BRANCH
		Plot No.2481/13, VIP Road, near Doctor's Colony,
		Nawabshah, District Shaheed Benazirabad
78	<u>1141</u>	SHIKARPUR RICE MILLS – SUB BRANCH
		Shikarpur Rice Mills, Main Jacobabad Road,
		Village Lodhra, District Shikarpur
79	<u>0436</u>	SULTANABAD BRANCH
		Sabzi Mandi, Sultanabad,
		Deh Salki Tapo Kamaro,
		Taluka & District Tando Allahyar
80	<u>0135</u>	STATION ROAD LARKANA BRANCH
		Plot No.03, Near Al-Abbas Chowk,
		Station Road, Larkana
81	<u>0143</u>	SALEHPAT DISTT. SUKKUR BRANCH
		Shop No.1,2,3 & 4 Plot No.135 to 156
		Deh Chak No.5, Salehpat, Distt. Sukkur
82	<u>0406</u>	TANDO ADAM BRANCH
		Shop No.1,2,3, Prime Tower, Hogani Colony,
		Hyderabad Road, Tando Adam, District Sanghar
83	<u>0407</u>	TANDO ALLAHYAR BRANCH
		Plot No.4-4A & 5, Survey No.272/1, Al Habib Plaza,
		Main Tando Allahyar Hyderabad Road, Tando Allahyar
84	<u>0408</u>	TANDO MUHAMMAD KHAN BRANCH
		Plot. Survey No.34, Jaryan No.13/10-7-08,
		Tando Muhammad Khan
85	<u>0412</u>	THATTA BRANCH
		Survey No.115, near Badshahi Masjid,
		Thatta Sijawal Road, Thatta
86	<u>0117</u>	THUL BRANCH
		Property No.484, Kandhkot Road,
		Thul, District Jacobabad
87	<u>4121</u>	THATTA CEMENT – SUB-BRANCH

		Thatta Cement Company Limited,
		Makli Ghulamullah Road, Thatta
88	<u>4071</u>	TANDO ALLAHYAR SUGAR MILLS – SUB BRANCH
		Tando Allahyar Sugar Mills, Deh Kanidar,
		UC Sanjar Chang, Taluke Chamber,
		District Tando Allahyar.
89	0139	THARI MIRWAH, DISTT. KHAIRPUR
		Near Police Station Thari Mirwah,
		Taluka Mirwah Distt. Khairpur.
90	<u>0419</u>	UMERKOT BRANCH
		Plot No.52, Survey No.111, Umerkot Nagori Society,
		Tehsil & District Umerkot
91	<u>0131</u>	UBARO BRANCH
		Survey No.714 & 722, Main Ubaro Road,
		Taluka Ubaro, District Ghotki
<u>PUNJAB BRANCHES</u>		
-	-	<u>GROUP BUSINESS HEAD – NORTH</u>
-	-	
-	-	-
-	-	-
-	-	-
-	-	-
1	<u>0658</u>	ALI PUR CHATHA BRANCH
		Khewat No.979, Khatooni No.1414, Khasra No.3620/1683,
		Gujranwala Road, Ali Pur Chatha,
		Tehsil Wazirabad, District Gujrawanwala
-	-	-
2	<u>0613</u>	ALLAMA IQBAL TOWN BRANCH, LAHORE
		503-Karim Block (Commercial)
		Allama Iqbal Town, Lahore
3	<u>0610</u>	ASHRAFABAD BRANCH, DISTRICT BAHAWALPUR
		Ashrafabad Sugar Mill, Village Ashrafabad,
		Distrtict Bahawalpur
4	0668	ALI WALA BRANCH
		Khewat No.403, 414, 507, Village Ali Wala,

		Tehsil & District Muzaffargarh
5	0697	ADDA UTTARY MOUZA GITH BARABAR BRANCH Khewat No.105/105, Khatoni No.137 to 140, 165 to 167, Adda Uttary Mouza Gith Barabar, Tehsil & District Multan
6	0605	BAHRIA TOWN LAHORE BRANCH Shop No.1, 2 & 3, Ground Floor, D Plaza, Commercial Area, Bahria Town, Lahore
7	0601	BLUE AREA ISLAMABAD BRANCH Shop No. 1-5 & Mezzanine 1, Sohrab Plaza, Jinnah Avenue, Blue Area, Islamabad
8	0602	BANK ROAD RAWALPINDI BRANCH Kichlew Building, Bank Road, Saddar, Rawalpindi
9	0623	BURKI BRANCH Khasra # 1523, Khewat # 50, Khatoni # 82, Village Burki, Lahore
10	0682	BANK SQUARE MODEL TOWN LAHORE Shop No.88, Bank Square Market, Model Town, Lahore.
11	0686	BAND ROAD LAHORE Khewat No.15, Khatooni # 84, Khasra # 546/115/16, Mohallah Sanda, Bhatianwala, Bund Road Gulshan-e-Ravi, Lahore
0	0694	BHALWAL, DISTT. SARGODHA BRANCH Khewat # 579, Khatoni # 589, Khasra # 890/2, Mandi Bhalwal, Block # 3, Post Office Road, Tehsil Bhalwal, District Sargodha
13	0695	BAHAWALNAGAR BRANCH Khata No.2222, Khatoni No.2310, Al-Fazal Market, Oasbia Minchanabad Road, Tehsil & District Bahawalnagar
14	0607	CHAK GHANIAN, DISTRICT GUJRAT

		Village & PO Chak Ghanian, Tehsil Sarai Alamgir,
		District Gujrat
15	<u>0650</u>	CHICHAWATNI BRANCH
		Plot No.376,
		Main Bazar Chichawatni, District Sahiwal
16	<u>0657</u>	CHINIOT BRANCH
		Khewat No.3133/3117, Khasra No.13557/9602,
		Chah Karian Wala, Faisalabad Road, Chiniot
17	<u>0621</u>	CIRCULAR ROAD BRANCH, LAHORE
		Shop No.1, SE-38-R-55/D,
		Opposite Akbari Mandi
		Circular Road, Lahore
18	<u>0611</u>	DALWAL, CHAKWAL BRANCH
		Village & Post Office Dalwal, Tehsil Choa Saidan
		Shah, District Chakwal
19	<u>0663</u>	DAVIS ROAD BRANCH, LAHORE
		Plot No.28, Escorts House,
		Davis Road, Lahore
20	<u>0631</u>	DERA GHAZI KHAN BRANCH
		Opposite Medical Collge,
		Jampur Road, Dera Ghazi Khan
21	<u>0603</u>	DHA BRANCH, LAHORE
		Plot No.159, Sector Y, Commercial Area,
		Defence Housing Authority, Lahore Cantt
22	<u>0684</u>	DHA PHASE-IV LAHORE
		145 CCA, Sector DD,
		Phase-IV, DHA, Lahore Cantt.
23	<u>0652</u>	DHA PHASE-V, LAHORE BRANCH
		Plot No.CCA-39, Phase 5-C,
		Defence Housing Authority, Lahore
24	<u>0648</u>	DHA PHASE-VI LAHORE

		15-C, Main Boulevard
		DHA Phase-VI, Lahore
25	0673	DEPALPUR, DISTRICT OKARA
		Khewat No.35-36, Grains Market,
		Main Bazar Depalpur,
		District Okara
26	0680	DAROGHAWALA, LAHORE
		Khasr No.449/289, Khewat No.289, Khtoni No.639,
		Main G.T. Road, Hadbast Masoodpura
		Daroghawala, Lahore
27	0617	E-11 BRANCH, ISLAMABAD
		Plot No.1, Sector E-11/3,
		M.P.C.H.S, Islamabad
28	5607	EIDGAH ROAD, BAHAWALPUR (ISLAMIC BR)
		Khata No.62/119, Moza Bahawalpur,
		Milad Chowk, Eidgah Road, Bahawalpur
29	0636	FAISALABAD BRANCH
		7-D, Commercial Area,
		People Colony No.1, Faisalabad
30	0654	FEROZEPUR ROAD BRANCH
		Plot # S-86-R-79, 79/2, Main Ferozepur Road,
		Ichra
		Lahore
31	0671	FAISAL TOWN BRANCH
		Plot No.25, Block A,
		Near Faisal Hospital, Faisal Town,
		Lahore
32	0675	FATEH JANG, DISTT. ATTOCK
		Shop No.1-5, Ward No.6,
		Moza Fateh Jang, District Attock
33	0674	F-11 MARKAZ, ISLAMABAD BRANCH
		Plot No.39, Shops No.3, 4, 5, 18, & 19,
		Near Rahat Bakery, F-11, Markaz,

		Islamabad
34	<u>0604</u>	G.T. ROAD GUJRANWALA BRANCH Property No. B-XII-7S-60/A, Bhatia Nagar. G.T.Road, Gujranwala
35	<u>0660</u>	GAGGO MANDI BRANCH Khewat No.58, Chak No.187/E.B. Opposite Police Station, Main Multan Road, Gaggo Mandi, Tehsil Burewala, District Vehari
36	<u>0903</u>	GILGIT BRANCH Khasra No.104/5093-5339, Khewat No.185/185, Z.S. Plasa, Main Shahrah-e-Quaid-Azam, Gilgit
37	<u>0606</u>	GHURKI BRANCH, LAHORE Khewat No. 8, Khatooni No.576/568, Khata No. 156/702, Ghurki Union Council, District Lahore
38	<u>0662</u>	GHARI SHAHU BRANCH Property No.SE-6R-107/B, Ground Floor, Allama Iqbal Road, Ghari Shahu, Lahore
39	<u>5602</u>	GHORI TOWN PHASE IV – RAWALPINDI ISLAMIC BANKING Plot No.MC-16, Ghorī Town Phase 4-A, Rawalpindi
40	<u>5606</u>	GHALLA MANDI, SHEIKHUPURA (ISLAMIC) Shop No.V-4, S112, Ghalla Mandi, Sheikhupura
41	<u>0634</u>	HARAPPA BRANCH Main G.T. Road, Near Harappa Railway Station, Harappa, District Sahiwal
42	<u>0672</u>	HAROONABAD DISTRICT BAHAWALNAGAR Plot No.1/7, Bangla Road, Opposite Grain Market, Haroonabad, District Bahawalnagar.
43	<u>0679</u>	HAVELI LAKHA, DISTRICT OKARA BRANCH

		Khewat No.410/410, Khatoni No.526 to 542,
		Khasra No.35, Pakpatan Road,
		Haverli Lakha, Tehsil Depalpur, District Okara
44	0692	HEIR VILLAGE BRANCH BEDIAN ROAD
		Khewat # 236, Khatooni # 360-366, Khasra # 2940,
		Mouza Heir, Tehsil Cantt, Lahore
45	0693	HAFIZABAD BRANCH
		Khewat # 504, Khatoni # 1465, Khasra # 2,
		Gujranwala Road, Near Nadra Office, Tehsil & District Hafizabad
46	0635	JEHLUM BRANCH
		Property No. 17, Kohinoor Plaza,
		Old G.T. Road, Jehlum

47	0632	JANDIALA DHABWALA BRANCH
		Khewat No.216, Khatoni No.512-514,
		G.T. Road, Jandiala Dhabwala,
		Near Motorway Police Office, District Gujranwala

48	0614	JOHAR TOWN BRANCH, LAHORE
		Plot No. 7, Block-B, Near Allah Hoo Chowk
		Johar Town, Lahore
49	0678	ADDA JANPUR, DISTT. RAHIM YAR KHAN
		KLP Road, Adda Janpur,
		Tehsil Liaquatpur, Distt. Rahim Yar Khan
50	0639	KALRA KHASA BRANCH
		Khewat No.91, Khatoni No.140, Khasra No.648,
		G.T. Road, Near Vita Fan, Shabnum Colony,
		Kalra Khasa, Tehsil & District Gujrat
51	0640	KUNJAH BRANCH
		Plot No. 5-A/15, Ward No.3, Kunjah,
		Tehsil & District Gujrat.
52	0665	KASUR BRANCH
		B-2/13, R-1/D, Haji Farid Road,
		Kasur

53	0664	KHANEWAL BRANCH
		Plot No.1743, Ground Floor,
		Sir Syed Road, Khanewal
54	5605	KACHEHRI ROAD, GUJRAT (ISLAMIC)
		Khewat No.562-565, Khatooni No.651-654,
		Khasra No.2199/490, 2205/492, 2201/490,
		Nanwan Shah Pur, Kacheheri Road, Gujrat
55	0688	KHUDDIAN BRANCH KASUR
		Khewat # 3218, Khasra # 6671,
		Khuddian, District Kasur
56	<u>0616</u>	LALAMUSA BRANCH
		Plot No.1/123 Tehsil Kharian,
		Lalamusa, District Gujrat
57	<u>0622</u>	LIDHAR BRANCH
		Village Lidhar, Wagha Town,
		Lahore
58	<u>0608</u>	LILA BRANCH, DISTRICT JEHLUM
		Post Office Lilla Town, Tehsil Pind Daden Khan,
		District Jehlum
59	5603	LIAQUAT ROAD SAHIWAL – ISLAMIC BANKING BR
		Khewat No.142, Khatoni No.161,
		Liaquat Road, Sahiwal
60	<u>0638</u>	MULTAN BRANCH
		64-Abdali Road,
		Multan
61	<u>0643</u>	MANAWALA BRANCH DISTRICT SHEIKHUPURA
		Main Bazar Village Manawala,
		Sheikhupura
62	<u>0647</u>	MIAN CHANNU BRANCH
		Khewat No.635, Khatooni No.647,
		Khasra No.1671 & 1672, Lakar Mandi,
		Mian Channu, District Khanewal

63	<u>0669</u>	MAIN BOULEVARD DHA LAHORE BRANCH
		Shop No. 4, Mujtaba Plaza,
		Main Boulevard, DHA, Lahore Cantt.
64	<u>0620</u>	MUREE ROAD BRANCH, RAWALPINDI
		K-583, Ch. Mouladad Khan Road,
		Main Murree Road, Rawalpindi
65	<u>0612</u>	MAIN BOULEVARD GULBERG BRANCH, LAHORE
		61-Main Bolulevard, Gulberg
		Lahore
66	<u>0645</u>	MOHLANWAL BRANCH
		Khewat No.126, Khatoni No.524 to 527,
		Main Defence Road, Village Mohlanwal, Lahore
67	<u>0642</u>	MORR AIMANABAD BRANCH
		Khasra No.1215/1 & 2, Khewat No.968, Khatoni No.1126
		Main G.T. Road, Morr Aminabad, District Gujranwala
68	<u>0653</u>	MUGHAL PURA BRANCH
		Plot No.13, Street No.17,
		Near Lalpul, Mughal Pura, Lahore
69	5601	MALL ROAD LAHORE – ISLAMIC BANKING BRANCH
		Plot No.S.19-R-30, Shop # 30, 30/A,
		1 st and 2 nd Floor, Commercial Building
		Shahrah-e-Quaid-e-Azam, Mall Road,
		Lahore.
70	0666	MOUZA GOJRA BRANCH
		Khasra No.237, Khewat No.64/65, Khatoni No.435 to 452,
		Mouza Gojra, Tehsil Malakwal,
		District Mandi Bahauddin
71	0677	VILLAGE MINHALA LAHORE
		Village Minhala, Main Road,
		Near Govt. Higher Secondary School,
		Tehsil Shalamar, District Lahore

72	0687	MUSTAFAABAD (LALYANI) BRANCH
		Khewat No.39 & 40, Khatooni # 44 & 45,
		Transfer # 6753, Khasra # 1177/3, Main Ferozepur Road
		Lalyani (Mustafaabad) Kasur
73	0810	MINGORA DISTRICT SWAT
		Khata # 1495, Khatooni # 1688, Khasra # 809,
		Shahdra, Watkey, Opposite Sabzi Mandi,
		Mingora, Tehsil Babuzai, District Swat.
74	0696	MURREE BRANCH
		Property No.161-A/1, Rich Villah, Cart Road, Murree,
		Tehsil Murree, District Rawalpindi
75	0649	NANKANA SAHIB BRANCH
		Khewat No.309, Khatoni No.521
		Khasra No.1503 & 1504, Ghala Mandi,
		Tehsil & District Nankana Sahib
76	0644	OKARA BRANCH
		Khasra # 52/12/1, Khewat # 428, Khatoni No.1085,
		Mian Colony, M.A. Jinnah Road,
		Okara
77	0641	PECO ROAD BRANCH LAHORE
		Plot No.1-C/P-II, Phase-III,
		Main Peco Road, Lahore
78	0646	PESHAWAR ROAD RAWLPINDI
		Plot No.1211, Chur Harpal,
		Near Govt. College for Women,
		Peshawar Road, Rawalpindi
79	0609	PINDI BAHAUDDIN BRANCH
		Village Pindi Bahauddin, Rasool Road,
		Tehsil & District Mandi Bahauddin
80	0627	PWD HOUSING SOCIETY ISLAMABAD
		3-Civic Center, Block-A
		PWD Employees Cooperative Housing Society
		Islamabad

81	0811	PABBI DISTT. NOWSHEHRA
		Sr. No.9015, Khasra # 1244 & 1245,
		Main G.T. Road, Pabbi,
		District Nowshehra
82	0698	PEER FATEH DARYA BRANCH
		Khewat No.368/355, Khatoni No.160, Kela No.16,
		Mouza Pir Fateh Darya, Jamaldin Wali Road,
		Tehsil Sadiqabad, District Rahim Yar Khan
83	0630	RAHIM YAR KHAN BRANCH
		24 Model Town
		Rahim Yar Khan

84	0655	RAIWIND BRANCH LAHORE
		Plot 4-A, Mouza Niaz Baig,
		Main Raiwind Road, Lahore

85	0619	RAJA BAZAR BRANCH, RAWALPINDI
		Shop No.U/1328, Dingi Khuee,
		Raja Bazar, Rawalpindi
86	0809	RING ROAD PESHAWAR BRANCH
		Shop No.1-7, Block-C, Noor Decoration Plaza,
		Main Ring Road, Near Namkeen Restaurant,
		Mouza Achesni Yaban, Had Bast # 228, Distt. Peshawar
87	0615	SARGODHA BRANCH
		Prince Cinema Market,
		Railway Road, Sargodha
88	0633	SATGARAH DISTRICT OKARA
		Adda Chow, Sat Garah,
		Tehsil and District Okara
89	0637	SIALKOT BRANCH
		Khasra No.834/2, Khatooni # 39, Khewat No.29,
		Shahab Pura Road, Near Masjid Tajdar-e-Madina
		Sialkot
90	0628	SHAHRAH-E-FATIMA JINNAH BRANCH

		G-4, G-12 & 13, Queens Center,
		33-Shahrah-e-Fatima Jinnah (Queens Road), Lahore
91	5604	SAMANABAD, LAHORE (ISLAMIC BRANCH)
		Plot No.91, Main Road Samanabad,
		Lahore
92	0681	SHAHDARA LAHORE
		Shop No. 1 & 2, Malik Market,
		Bus Stop Yousaf Park, Sheikhpura Road,
		Shahdara Lahore.
93	0685	SABZAZAR SCHEME BRANCH LAHORE
		Plot No. 308, Block-B,
		Sabzazar Scheme, Lahore
94	0689	SHEIKHUPURA ROAD GUJRANWALA
		Sr. No.11273, Khata # 122 \$ 128, 754/183,
		Had # 76, Tehsil Khiali,
		Shahpur Town, Gujranwala
95	0812	SHAHKAS BRANCH, KHYBER AGENCY
		Muqaddas Market, Wazir Dhand,
		Shahkas, Khyber Agency
96	0625	TARAMARI BRANCH ISLAMABAD
		Khewat No.18, Khatoni No.19, Khasra No.197/139,
		Taramari, Tehsil & District Islamabad

97	0659	TOBA TEK SINGH BRANCH
		Khewat No.7/7, Khatoni No.7,
		Allama Iqbal Road, Mohalla Janj Ghar,
		Toba Tek Singh
98	0676	TALAGANG ROAD, CHAKWAL
		Khasra No.6150/2284, Khewat No.68,
		Khatooni No.143, Talagang Road, Chakwal
99	0691	TARA GARH BRANCH DISTT. KASUR
		Khewat # 155, Khatooni No.499 & 505,
		tara Garh Chowk, Tara Garh
		District Kasur

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

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

KPK & MIRPUR AJK

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

		Haji Darwesh Plaza,
		New Rampura Gate,
		Ashraf Road, Peshawar
3	0814	BATKHELA, DISTRICT MALAKAND BRANCH
		Shops No.1 to 4, Bahadur Khan Plaza,
		Main Bazar, Batkhela, Tehsil Batkhela, District Malakand
4	5901	DADYAL, AJK BRANCH (ISLAMIC BR)
		Commercial Plots No.108 & 109, Dadyal Hamlet,
		District Mirpur Azad Kashmir.
5	0813	DERA ISMAIL KHAN BRANCH
		Shop No.1 & 2, Sharjah Market, North Circular Road,
		Dera Ismail Khan Tehsil & District Dera Ismail Khan
6	0815	DARRA-E-ADAM KHAIL BRANCH
		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	0905	DANYORE, GILGIT BRANCH
		Khasra No.959, Village Shanot, Tehsil Danyore,
		District Gilgit
8	0802	G.T. ROAD PESHAWAR BRANCH
		Shop No.1 & 2 Jibran Adeel Plaza
		Bilal Town, G.T. Road,
		Peshawar
9	0806	HAYATABAD, PESHAWAR BRANCH
		Unit No.13, Sector D-1, Phase-1,
		Bilal Commercial Market, Hayatabad, Peshawar
10	0805	KARKHANO MARKET BRANCH, PESHAWAR
		C-Block, Palace Plaza,
		Karkhano Market, Regi Lalma,
		Peshawar
11	0808	KOHAT BRANCH
		Shop No.889 to 896, Syed Saadullah Shah Building
		Kacher Chowk, Bank Square,

		Hangu Road, Kohat
12	0901	MIRPUR AZAD KASHMIR BRANCH
		Ground Floor, Portion No.2, Younus Plaza,
		Allama Iqbal Road, Mirpur, Azad Jammu & Kashmir
13	0902	MUZAFFARABAD BRANCH
		Khasra No.1845/1314,
		Bank Road, Muzaffarabad
14	0807	MERAN BRANCH
		Village Mehran Tehsil Parva (Tandianwala Sugar Mills Ltd)
		Dera Ismail Khan
15	5802	MARDAN BRANCH (ISLAMIC BR)
		Shop No. C-959/C, Survey No.127/4,
		Bank Road, Mardan Cantt.
16	0801	PESHAWAR BRANCH
		Shop No. 4, Ground floor, Jasmine Arcade,
		1-Bashir lane, Fakhar-e-Alam Road, Peshawar
17	0904	RAWALAKOT, AJK BRANCH
		Plot No.D-20, Housing Scheme,
		Rawalakot, AJK.
18	0803	UNIVERSITY ROAD PESHAWAR BRANCH
		Khata No.179/661 & 662 New Khata
		Jamabandi No.193/738, University Road,
		Peshawar

BALUCHISTAN

1	5701	AIRPORT ROAD QUETTA (ISLAMIC)
-	-	Khasra No.1246/140, Ground Floor,
-	-	Pak Red Crescent Baluchistan Almo Chowk,
-	-	Airport Road, Quetta
2	0703	CHAMAN BRANCH
		Khasra No.1311 & 1312,
		Dularam Road, Chaman

3	<u>0705</u>	DERA MURAD JAMALI BRANCH
		Khatoni # 3014, Block # 84,
		National Highway Main Bazar,
		Dera Murad Jamali, District Naseerabad
4	<u>0714</u>	DERA ALLAHYAR BRANCH
		Shop No.36 & 37, Near Sohbat Pur Chowk,
		Quetta Road, Dera Allah Yar, Balochistan
5	<u>0706</u>	GAWADAR BRANCH
		The Coast Medical Building
		Airport Road, Moza Thani Ward, Gawadar.
6	<u>0707</u>	HUB BRANCH
		Shop No.1 & 2,
		International Shopping Mall 7 Hotel Mouza Baroot,
		Tehsil Hub, District Lasbella
7	<u>0701</u>	JINNAH ROAD QUETTA BRANCH
		Shop# 20-21, Ward # 18, Main M.A. Jinnah Road,
		Quetta
8	<u>0711</u>	KHUZDAR BRANCH
		Shop No.B-39, to B-42, Agha Abdul Zahir Market
		Rabia Khudari Road,
		Khuzdar, Balochistan
9	<u>0702</u>	LIAQAT BAZAR QUETTA
		Property Bearing Khasra No.75, 76, 77 & 79,
		Ward-22, Halqa Arban No.1,
		Tehsil City Quetta
10	<u>0710</u>	LORALAI BRANCH
		Shop No.1011-995, Bhagi Bazar
		Loralai, Balochistan
11	<u>0708</u>	SIRKI ROAD QUETTA BRANCH
		Commercial Plot # C-48-A,
		Small Industrial Estate, Sirki Road, Quetta

12	0713	SIBI BRANCH
		shop No.3-1/1, 3-1/2 & 3-1/2-1, Jinnah Road,
		Saqi Chowk, Sibi, Balochistan
13	0712	SARANAN BRANCH
		shop No.3/3, Qita-2, Sikni Bazar, Battay Zai,
		Shabo Kanal, Tehsil Saranan, Distt. Pishin, Balochistan
14	0709	USTA MUHAMMAD BRANCH
		Shop No.494/14-3-1 & Shop No.494/14-4,
		Jinnah Road, Usta Muhammad, Balochistan
15	<u>0704</u>	ZHOB BRANCH
		House # H/176-A, Shop # H/148,
		Tehsil Road, Zhob

ANNEXURE “I”

14. AFFIDAVIT/UNDERTAKING

To be typed on Rs.50/- Stamp Paper

AFFIDAVIT / DECLARATION

**(AS REQUIRED BY THE STATE BANK OF PAKISTAN THROUGH
BPRD CIRCULAR NO.13, DATED DECEMBER, 11, 2014)**

I, _____ S/o _____, Proprietor/Authorized Representative/Partner/Director of M/s _____, having NTN # _____, holding CNIC # _____, do hereby state on solemn affirmation as under:-

1. That the above named firm/company has not been adjudged an insolvent from any Court of law.
2. That no execution of decree or order of any Court remains unsatisfied against the firm/company.
3. That the above named firm/company has not been compounded with its creditors.
4. That my/our firm/company has not been convicted of a financial crime.

That whatever stated above is true and correct as to the best of my knowledge and belief.

City: _____

Dated. _____

DEPONENT

(PROPRIETOR / REPRESENTATIVE)/DIRECTOR

Solemnly affirmed and stated by the above named deponent, personally, before me, on this _____ day of _____ 201 , who has been identified as per his CNIC.

COMMISSIONER FOR TAKING AFFIDAVIT

ANNEXURE "J"

Mandatory Performa

(To be filled by Procurement Committee of the Bank)

S.No: _____

Bidder: _____

S.No	Description	Remarks -Complied with or not
01	Attachment of Affidavit (specimen attached as Annexure "I") on stamp paper from the owner of the company.	
02	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.	
03	The bidders are required to submit bids only in prescribed financial proforma given in Tender Document	
04	Attachment of Annexure "A" Financial Proposal & Annexure "B", if Bank Guarantee is going to be submitted as Bid Security.	
05	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 “K”

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.			
08	History of Premature cancellation of tender in the past with Sindh Bank Ltd.			
OVERALL ASSESSED : QUALIFIED / DISQUALIFIED				

Members - Procurement Committee

Signature

1 HEAD OF ADMIN

2 CHIEF FINANCIAL OFFICER

3 CHIEF MANAGER, IDBL

ANNEXURE “L”

VISIT REPORT

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

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

13	Phone PTCL	
14	Email address	
15	Details of Business	

16	Number of Employees in country wide region.	Head Office+
		City-1
		City-2
		City-3
17	Details of Business	
18	Addresses of Offices in countrywide region.	Office.1.
		Address:

	Email:
	Telephone No:
	Office.2.
	Address:
	Email:
	Telephone No:
	Office 3:

	Address:
	Email:
	Telephone No:
	Office.4.
Address:	
Email:	

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

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

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

Break up of Mystery Shopping Visit to Branches**ANNEXURE “M”**

S.No	Areas	No. of Branches
1	Karachi	52
2	Rural Sindh	46
3	Islamabad	6
4	Punjab	24
5	KPK	4
	Total	132