

SNDB/HO/ADMIN/TD/1387/2024

Copy No: ____

Sindh Bank Limited

Tender Document Acquiring of Security Guarding Services

This document contains; 90 pages

Table of Contents

DEFINITIONS		i
1	INVITATION FOR BIDS (IFB)	1
2	INSTRUCTION TO BIDDERS (ITB)	2
2.1	Correspondence Address	2
2.2	Eligible Bidders	2
2.3	Corrupt Practice	2
2.4	Preparation of Bids	3
2.4.1	Bidding Process	3
2.4.2	Cost of Bidding	3
2.4.3	Language of Bid	3
2.4.4	Technical Proposal	3
2.4.5	Financial Proposal	3
2.4.6	Bid Currencies	3
2.4.7	Bid Security	3
2.4.8	Bid Validity	4
2.5	Submission of Bids	4
2.5.1	Sealing and Marking of Bids	4
2.5.2	Response Time	4
2.5.3	Extension of Time Period for Submission of Bids	4
2.5.4	Clarification of Bidding Documents	5
2.5.5	Late Bids	5
2.5.6	Withdrawal of Bids	5
2.5.7	Cancellation of Bidding Process	5
2.5.8	Mechanism for Redressal of Grievances	6
2.5.9	Appeal to Review Committee	7
2.5.10	Matters not subject to Appeal or Review	7
2.6	Opening and Evaluation of Bids	7
2.6.1	Opening of Bids by SNDB	7
2.6.2	Clarification of Bids	7
2.6.3	Preliminary Examination	8
2.6.4	Bidder Eligibility/Technical Criteria	8
2.6.5	Eligibility/Technical Criteria	9
2.6.6	Clarifications Prior to Evaluation	11
2.7	Award of Contract	11
2.7.1	Award Criteria	11
2.7.2	SNDB's Right to Accept Any Bid and to reject any or all Bids	11
2.7.3	Notification of Award	11
2.7.4	Signing of Contract	11
2.7.5	Performance Security	11
2.7.6	General Conditions of Contract	12

2.7.7	Special Conditions of Contract	12
2.7.8	Integrity Pact	12
2.7.9	Non Disclosure Agreement	12
3	SCOPE OF WORK/TECHNICAL SPECIFICATION	13
4	FINANCIAL PROPOSAL	17
5	CONTRACT	19
5.1	Conditions Of Contract	19
5.1.1	Definitions	19
5.1.2	Law Governing Contract	19
5.1.3	Notice	19
5.1.4	Authorized Representative	20
5.1.5	Taxes and Duties	20
5.1.6	Effectiveness of Contract	20
5.1.7	Expiration of Contract	20
5.1.8	Modifications or Variations	20
5.1.9	Force Majeure	20
5.1.10	Termination	21
5.1.11	Good Faith	22
5.1.12	Settlement of Disputes	22
5.1.13	Data Ownership	22
5.1.14	Obligations of the Supplier	22
5.1.15	Conflict of Interest	22
5.1.16	Confidentiality	22
5.2	Special Conditions of Contract	23
5.2.1	Performance Security	23
5.2.2	Payment	23
5.2.3	Price	23
6	BID FORM (Annexure “A”)	24
7	BID SECURITY FORM (Annexure “B”)	26
8	PERFORMANCE SECURITY FORM (Annexure “C”)	27
9	INTEGRTIY PACT (Annexure “D”)	28
10	FORM OF CONTRACT (Annexure “E”)	29
11	SCHEDULE OF OPENING & SUBMISSION OF BID (Annexure “F”)	32
12	PBA GUIDELINES (Annexure "G")	33

13	CONTRACT AGREEMENT	(Annexure "H")	50
14	LIST OF BRANCHES	(Annexure "I")	67
⁶⁸ 15	AFFIDAVIT/UNDERTAKING	(Annexure "J")	96
16	MANDATORY PERFORMA	(Annexure "K")	97
17	QUALIFICATION / DISQUALIFICATION Performa (Annexure "L")		98
18	VISIT REPORT	(Annexure "M")	99
19	CERTIFICATE	(Annexure "N")	107

DEFINITIONS

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

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

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

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

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

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

“Calendar Days” means days including all holidays;

“Conflict of Interest” means -

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

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

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

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

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

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

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

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

“Government” means the Government of Sindh;

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

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

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

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

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

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

“SNDB” means the Sindh Bank Limited;

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

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

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

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

1 INVITATION FOR BIDS (IFB)

Sindh Bank Limited (SNDB) invites bids/proposal from reputed security agencies for provision of armed security guards for protection of its Head Office, 330 existing branches located at Southern Region (Sindh & Baluchistan) & Northern Region (Punjab, Capital Territory, AJK, KPK, Gilgit Baltistan). Details of the services required to be provided are given in the scope of work 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 up to Date) 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 up to Date).

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.pprasindh.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 plenty or legal proceedings.

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

2.1 Correspondence Address

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

HEAD OF ADMINISTRATION DIVISION
SINDH BANK LIMITED
HEAD OFFICE
Basement-2 Floor, Federation House,
Abdullah Shah Ghazi Road,
Clifton,
Karachi 75600
Tel: 35829403/35829394
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 / Suppliers / Contractors, observe the highest standard of ethics during the procurement and execution of contract and refrain from undertaking or participating in any corrupt or fraudulent practices. [SPPRA Rule 2 (q – iii, iv)]
2. SNDB will reject a proposal for award, if it determines that the Bidder recommended for award was engaged in any corrupt or has been blacklisted under the Sindh Public Procurement Rules 2010, 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 – Two Envelope Procedure**; a bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the FINANCIAL PROPOSAL and the TECHNICAL PROPOSAL. [SPPRA Rule 46 (2-a)]

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 Eligibility/Technical Criteria

Attachment of relevant evidence is mandatory for information asked in each column of eligibility criteria (para 2.6.5). In case of non-provision of evidence in any of the case, the company will stand disqualified without taking into consideration the numbers scored.

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 inclusive taxes associated with the assignment including remuneration for staff, and reimbursable expenses and such other information as may be specifically requested by SNDB. Adding of any condition on the said format will not be taken in to consideration.

2.4.6 Bid Currencies

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

2.4.7 Bid Security

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

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

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

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

The bid security shall be forfeited:

- If a Bidder withdraws its bid during the period of its validity specified by the Bidder on the Bid Form; or
- In the case of a successful Bidder, if the Bidder fails to;
 1. Sign the contract in accordance with ITB Section [2.7.4]; or
 2. 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 – Two Envelope Procedure**; a bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the FINANCIAL PROPOSAL and the TECHNICAL PROPOSAL. [SPPRA Rule 46 (2-a)]

2.5.2 Response Time

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

2.5.3 Extension of Time Period for Submission of Bids

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

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

2.5.4 Clarification of Bidding Documents

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

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

2.5.5 Late Bids

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

2.5.6 Withdrawal of Bids

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

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

2.5.7 Cancellation of Bidding Process

1. SNDB may cancel the bidding process at any time prior to the acceptance of a bid or proposal; [SPPRA Rule 25 (1)]
2. SNDB shall incur no liability towards the bidders, solely by virtue of its invoking sub-rule (2.5.7 - 1); [SPPRA Rule 25 (2)]
3. Intimation of the cancellation of bidding process shall be given promptly to all bidders and bid security shall be returned along with such intimation; [SPPRA Rule 25 (3)]
4. SNDB shall, upon request by any of the bidders, communicate to such bidder, grounds for the cancellation of bidding process, but is not required to justify such grounds. [SPPRA Rule 25 (4)]

2.5.8 Mechanism for Redressal of Grievances

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

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

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

- 1) prohibit the procurement committee from acting or deciding in a manner, inconsistent with these rules and regulations; [SPPRA Rule 31(4-a)]

- 2) annul in whole or in part, any unauthorized act or decision of the procurement committee; 2) [SPPRA Rule 31(4-b)] and

- 3) [recommend to the Head of Department that the case be declared a mis- procurement if material violation of Act, Rules Regulations, Orders, Instructions or any other law relating to public procurement, has been established; [SPPRA Rule 31(4-bb)] and]

- 4) reverse any decision of the procurement committee or substitute its own decision for such a decision;

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

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

[SPPRA Rule 31(5)]

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

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

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

IMPORTANT

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

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

2.5.9 Review Committee

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

The bidder shall submit the following documents to the Review Committee: [SPPRA Rule 32 (5)].

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

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

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

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

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

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

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

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

2.5.10 Matters not subject to Appeal or Review

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

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

2.6 Opening and Evaluation of Bids

2.6.1 Opening of Bids by SNDB

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

2.6.2 Clarification of Bids

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

2.6.3 Preliminary Examination

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

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

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

2.6.4 Bidder Eligibility/Technical Criteria

All bids shall be evaluated in accordance with the eligibility/technical 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/Technical Criteria-

1. SNDB shall evaluate Eligibility/Technical Proposals using the following criteria.

S #	Descriptions	Total Marks	Marks Obtained	Remarks	Attached Evidence as
1	Schedule Commercial Banks currently on Cliental List (For counting of each bank services, provision of at least 40 branches are mandatory)	30		10 Banks & above	Annexure "A" (Copies of current year award letters from the Banks with mention of total branches where services have been provided)
		15		8 Banks & above	
2	Total Guards enlisted with company	30		5000 Guards & above	Annexure "B" Numbers to be verified by Head – Security/GSD of each bank
		15		3000 Guards & above	
2	Experience in relevant field	15		20 years & above	Annexure "C" NTN Certificate / Letter of Incorporation / Company Registration Letter
		5		10 years & above	
3	Number of offices in all Provinces Including Punjab, Capital Territory, AJK ,KPK, Gilgit Baltistan Sindh & Baluchistan	10		If fulfils the complete description	Annexure "D" (Attachment of Company profile with complete address along with PTCL Landline Numbers)
		5		If only in 5 provinces	
4	Averagely Yearly Turn Over in Last 3 Years	15		On an average of 900 Million and above per year	Annexure "E" (Audit report/tax returns of last 3 years)
		10		On an average of 600 Million and above per year	
Total Marks		100		Qualified / Disqualified	

2.6.5.1 ELIGIBILITY CRITERIA NOTE

- 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.
- 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. Attachment of relevant evidence in eligibility criteria is mandatory.
- Acquiring of 70% marks of the total score will make the Bidder qualify in eligibility criteria.

2.6.5.2 MANDATORY

(Compliance attached as Annexure “K”)

1. Registration with Concerned Authorities:
GST/Income Tax Registration/Registration with Provincial Revenue Board.
2. Attachment of Annexures
3. Attachment of Annexure “A” (With Financial Proposal) & Annexure “B” (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
4. Tender Reference No.
5. 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.
6. Financial Proposal- Mandatory
The bidders are required to submit bids only in prescribed financial proforma given in Tender Document.
7. Participation in Tender
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.
8. CNIC of Copy Owner / Director
Attachment of CNIC Copy of Owner / Director is mandatory.

2.6.5.3 DISQUALIFICATION

(Compliance attached as Annexure “L”)

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

1. Black Listed from
 - a. SPPRA
 - b. Sindh Bank Ltd
 - c. PBA.
2. Not Registration with
 - a. GST
 - b. Income Tax
 - c. Provincial Revenue Board.
3. Alternate Bid- Alternate bid is offered.
4. Subletting- The qualified bidder sublets the contract in any form/stage to any other agency.
5. Tender Fee- The tender is deposited without Tender Fee or Tender fee is submitted in form of Cheques.
6. Enlistment/Registration
 - a. Not enlisted with PBA (Pakistan Banking Association)
 - b. Not registered with SECP
7. Availability of NOC for Security License
 - a. Company doesn’t carry valid NOC for Security License from concerned authorities of Punjab, Capital, AJK, KPK, Gilgit Baltistan Sindh & Baluchistan
8. Affidavit from CEO
 - a. Non-attachment of affidavit by the CEO of the security agency is required to be enclosed with the bidding document with assurance to deploy armed trained security guards in Sindh & Baluchistan, Punjab, Capital, AJK, KPK, Gilgit Baltistan from the very start of the deployment till its completion within 2 months from the date of award of the contract. The company will not be allowed to participate in the bidding process if the said affidavit is not attached
9. Acquires of zero marks in any serial of the eligibility criteria.

2.6.6 Clarification Prior to Evaluation

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

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

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

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

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

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

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

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 “E”]*

3 SCOPE OF WORK

Sindh Bank Limited (SNDB) requires ex armed / civilian guards for its Head Office & 330 existing branches located at countrywide regions. List of Branches attached as Annexure “T”.

Contract agreement is extendable / renewable up to 2 years only on mutual understanding on same terms & conditions and rates.

The tentative quantity of existing and upcoming branches may vary as per the schedule of opening of branches, and accordingly Bank will not be responsible if the number of branches asked is not as per the scope and in this context no claim will be entertained.

Provision of armed trained security guards will be deployed in all branches of Sindh and Baluchistan Punjab, Capital Territory, AJK, KPK & Gilgit Baltistan provinces.

Subletting of this contract in any form to any other agency is not allowed at any stage/period of the contract, or the tender will stand automatically cancelled.

Mandatory Drill required to be performed by Security Company:

- **Checking of weapons for their worthiness** – Once a month (A certificate to this effect will be forwarded to Head Office)
- **Checking/Replacement of ammunition** – Once in a Quarter (A certificate to this effect will be forwarded to Head Office)
- **Placement of Guards** – Two guards during day and one at night time
- **Deployment Pattern at – Sindh & Baluchistan**
 - i) **At Branches**
 - Day 02 x Armed Trained Guards
 - Night 01 x Armed Trained Guards
 - ii) **At Head Office-Karachi**
 - Day 5 x Armed Trained Guard and 1 x Lady Searchers & including 1 x Armed Guard / Supervisor
 - Night 2 x Armed Trained Guards
 - iii) **At Guard less Branches**
 - Day 02 x Armed Trained Guards
 - Night No guards
- **Deployment Pattern at – Punjab, Capital Territory, AJK, KPK, Gilgit Baltistan**
 - i) **At Branches**
 - Day 02 x Armed Trained Guards
 - Night 01 x Armed Trained Guards

- **Weapons Deployment**

Composition of weapons as per branch will be as under.

S.No	Description	Weapon Type	Ammunition Type	Type of Cartridge
01	For Guard outside of the branch	30 Bore Pistol	10 Bullets per weapon	-
02	For Guard in bunker inside branch	12 Bore Pump action	10 Cartridges per weapon	POF (Pakistan Ordnance factory) White
03	For Guard in Branch Premises	12 Bore Pump action	Do	Do

Ammunition maintenance - It will be replaced on half yearly basis.

- **Weapons Inspection** – Quarterly.

- **Uniform:**

- 3 X Pairs of Uniform per year.
- 3 X T-shirt with collar for summer. I.e. March till September.
- 3 X Shirt for winter i.e. from October till February.
- 1 X Sweater/Jacket for Winter from October till February –Once a year
- 1 X Black Shoes – Once a year

- **Age Limit**

Guards not above 55 years, age limit as mentioned in PBA Guidelines.

- **Definition of Armed Trained Security Guard**

Guards hired under the company's formal selection criteria, and who have taken

adequate training for the services of a Guard from a recognized and reputable (APSSA) training institute for proper training provided to security guard be deployed in the branches. The guard must have gone through training/practice firing session prior to first time deployment in the banking industry and thereafter twice a year with minimum two years' services.

The guards must be physically fit and have no known medical impediments that may adversely affect their performance of duties and are adequately trained for carrying out such guarding services and such training is refreshed at periodic intervals and are assessed to have a motivated, positive and objective professional disposition towards carrying out their duties.

- **Submission of Quarterly & Yearly Reports-** Security agency will forward the Security Guards' data deployed in various branches of the Bank by 31st March, 30th June, 30th September and 31st December of each year, as per the appended format for onward submission to Pakistan Banking Association.

S#	Bank's Branch. Code	Name of Branch /Office	Security Agency	CNIC of Guard	Name of Guard
----	---------------------	------------------------	-----------------	---------------	---------------

- **Monitoring Procedure** – The company will ensure checking of deployed guards through their security supervisors on daily basis, once during the day time and once at night and to this effect an entry will be made in the inspection register (to be provided by the company) for necessary record. A certificate will be rendered to the branch manager certifying that the guards deployed as carried out firing practice within a period of last six month.
- **PBA Requirement on Deployment/Verification of Security Guards and other Related Conditions.** Guidelines issued by PBA dated 3rd September 2007 (attached as Annexure G”) are required to be met at all cost. Non-compliance of any requisite, asked by PBA may result into initiation of the case by the bank to PBA for blacklisting of the agency.
- In case the supervisor of security section of the bank or any officer of the bank finds the given lapses during spot/surprised visit, the company will be fined as per the rate mentioned below:

S. No.	Discrepancy	Amount to be fined per observation
1	Guard found absent from branch	2 x days pay of the guard
2	Branch found locked (Both guards absent)	5 x days pay of each guard
3	Observation on dress	Rs. 500/- will be deducted per
4	Observation on weapon	Rs. 500/- will be deducted per
5	Guard joining Late	½ day pay of the guard

- Items supposed to be part of dress of the guard:
 - a. Scarf
 - b. Sling
 - c. Chain for fastening of the weapon
 - d. Anklets
 - e. Torch for guard deployed at night
 - f. Sash (Red colour)

- Deployment of Guards. The contract winning company (if other than the existing one) will be required to replace the existing security guards from the branches as per the given schedule.
 - a. Branches which are already in operations. Within one month, while executing the schedule which will be issued on award of the contract.
 - b. Upcoming branches. Within 10 days after a prior notice of 20 days.

4 FINANCIAL PROPOSAL

PRICE SCHEDULE

(Applicable for the year 2024-25)

Name of Bidder _____

S. No	Description	Service Charges per Month per Security Guards Amount in Rs.
01	Please quote your service charges (excluding provincial taxes) per Armed Trained Security Guard including provision of uniform as mentioned at page no.14, insurance, weapon, training, verification of documents, accommodation, transportation and any other overheads etc.	
	Grand total	

***This Grand Total will be considered as the “Bid Offered”. Whereas be apprised that the successful bidder will be the one whose “Most Advantageous Bid” is the lowest. (For further clarification refer Note 7. below).**

Note

1. Approximately 955 Armed Trained Security Guards will be deployed in our existing countrywide branches (names of branches attached) including Head Office at Karachi, the minimum wage be ensured to be paid Rs 32,000/- per month per individual as per the wage notified by the Government. Supervisor will be deployed at Head office and an additional amount of Rs. 5,000/= will be paid to supervisor on monthly basis in addition to monthly salary i.e. Rs.32,000/- per month.
2. Stamp duty on agreement (as applicable under Stamp Act 1989) will be paid by the bidder and duly stamped on the contract agreement, labor and other charges required to be paid by the Security Agency to various departments.
3. No advance payment for the provision for armed trained security guards will be made; bills are only be processed for necessary payment on receipt of certificate of delivery/satisfaction from the concerned officer.
4. **Calculation of bid security.** 5% of Rs. 30,560,000/- i.e. (955 (Total Number of Guards) x 32,000/-) will be submitted with the tender document as bid security in shape of Pay Order /Bank Guarantee in favor of Sindh Bank Ltd.
5. In case of over writing/cutting/use of Blanco is found in the Financial Bid document, the bid will be taken as null & void however if the figures are readable and are also duly signed only then, bid will be accepted.
6. **Contract Start Time:** After 20 working days of award of contract the successful bidder has to ensure deployment of his worker at Head Office & Branches and a fine of Rs. 5,000/- will be levied on per day basis and after 10 days of penalty start period the tender will stand cancelled.
7. Most Advantageous Bid is going to be the criteria for award of contract rather than considering the lowest bid offered, encompassing the lowest whole sum cost which the Procuring Agency has to pay for the services/items during contract period. SPPRA Rule 49 may please be referred. The successful bidder will be the one whose total sum of cost is the lowest. As it is package tender, so no partial lowest cost will be considered for award of any work.
8. EOBI and other relevant Provisionals Social Security if applicable will be paid as actual by the procuring agency.
9. All conditions in the contract agreement attached as Annexure H are part of this tender document.

10. The tender will be considered cancelled if the contract agreement/performance security after due signature are not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period (3 working days) on SPPRA website.
11. The tender will stand cancelled if any of the given condition of the tender in not met in strictly as per the requisite of the tender document.
12. In case financial bids are the same, the successful bidder will be the one who has acquired more marks in the eligibility criteria evaluation.
13. The successful bidder will be required to provide neat and clean uniform along with black shoes/socks during their employment with Branches/Head Office.
14. While quoting salary/wages, bidder has to ensure that government notifications have been complied with.
15. Minimum salary will stand revised as & when notified by the government.
16. Service Provider has to ensure that amount of salary paid on account of monthly pay to security guards i.e. (Rs.32,000/- per armed trained security guard per month) is disseminated without fail as and when without single rupees deduction. If any complaint in this regard is received, then tender will stand cancelled.
17. The tender will be extendable for further period of two years on mutual consent on the same terms & conditions and service charges rates.
18. Visit Report of the offices of the agency will be checked as per the performa attached as Annexure "M".
19. It will be mandatory for the security agency to open account of each and every guard through which the salary will be paid to him, on first of each month. A report to this effect will be submitted to this office on monthly basis as per the format given below:

S#	Name of the Guard	CNIC No of the Guard	Branch Name	Bank Account No.	Amount of Salary Credit

20. Overtime if any will be paid as per the rate quoted.

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

(Signature of bidder with name, Designation and Company Seal/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 up to Date).

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

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

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

“GC” mean these General Conditions of Contract.

“Government” means the Government of Sindh.

“Currency” means Pak Rupees.

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

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

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

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

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

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

5.1.2 Law Governing Contract

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

5.1.3 Notice

- Any notice, request or consent required or permitted to be given or made pursuant to this Contract shall be in writing. Any such notice, request or consent shall be deemed

to have been given or made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent to such Party at the address specified in the SC.

- A Party may change its address for notice hereunder by giving the other Party notice in writing of such change to the address specified in the SC.

5.1.4 Authorized Representative

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

5.1.5 Taxes and Duties

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

5.1.6 Effectiveness of Contract

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

5.1.7 Expiration of Contract

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

5.1.8 Modifications or Variations

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

5.1.9 Force Majeure

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

5.1.9.1 No Breach of Contract

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

5.1.9.2 Extension of Time

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

5.1.10 Termination

5.1.10.1 Termination by SNDB

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

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

5.1.10.2 Termination by the Supplier

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

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

5.1.10.3 Payment upon Termination

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

- a. Payment for Services satisfactorily performed prior to the effective date of termination;
- b. except in the case of termination pursuant to paragraphs (a) through (c), and (f) of Clause GC 5.1.10.1, reimbursement of any reasonable cost incident to the prompt

and orderly termination of the Contract, including the cost of the return travel of the Personnel and their eligible dependents.

5.1.11 Good Faith

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

5.1.12 Settlement of Disputes

5.1.12.1 Amicable Settlement

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

5.1.12.2 Arbitration

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

5.1.13 Data Ownership

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

5.1.14 Obligations of the Supplier

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

5.1.15 Conflict of Interest

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

5.1.16 Confidentiality

Except with the prior written consent of the SNDB, the Supplier and the Personnel shall not at any time communicate to any person or entity any confidential information acquired in the

course of the Services, nor shall the Supplier and the Personnel make public the recommendations formulated in the course of, or as a result of, the Services.

5.2 Special Conditions of Contract

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

5.2.1 Performance Security

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

5.2.2 Payment

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

5.2.3 Price

Schedule of prices shall be as fixed in the Contract.

5.2.3.1 Indemnity

The successful bidder at all the time, during the tenure of the contract agreement indemnity and keep Sindh Bank Ltd indemnified against all losses sustained or caused by or resulting due to direct involvement or infidelity and tardiness of its employees and shall make such losses good immediately on demand by Sindh Bank Limited upto actual loss amount.

6. BID FORM

Annexure “A”

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

Tender Reference No.....

Dated: _____, 2024

To,

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

Gentleman,

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

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

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

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

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

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

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

Name & Address of Bidder in Block Capital

Dated this _____ day of _____ 2024.

[Signature] *[In the Capacity of]*

Duly authorized to sign Bid for and on behalf of _____

Witness;

Signature; _____

Name: _____

Address:-----

--

Occupation:-----

Annexure “B”

7. BID SECURITY FORM

Whereas [name of the Bidder] has submitted its bid dated [date of submission of bid] for the Provision of Security Services.

KNOW ALL PEOPLE by these presents that WE [name of bank] of [name of country], having our registered office at [address of bank] (hereinafter called “the Bank”), are bound unto SNDB (hereinafter called “the Purchaser”) in the sum of for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this ____ day of ____ 2024.

THE CONDITIONS of this obligation are:

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

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

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

[Signature and Seal of the Bank]

Annexure “C”

8. PERFORMANCE SECURITY FORM

To,

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

WHEREAS [name of Supplier] (hereinafter called “Supplier” or “Contractor”) has undertaken, in pursuance of Contract No. _____ [reference number of the contract] dated _____ 2024 to _____ [details of task to be inserted here] (hereinafter called “the Contract”).

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

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

This guarantee is valid until the _____ day of _____ 2024.

Signature and Seal of the Guarantors

Name of Bank

Address Date

Annexure “D”

9. INTEGRITY PACT

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

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

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

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

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

For and On Behalf Of

Signature: _____

Name: _____

NIC No: _____

Annexure “E”

10. FORM OF CONTRACT

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

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

1. The Effective Date of this Agreement is 2024

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 “F”

11. SCHEDULE OF OPENING AND SUBMISSION OF BID

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

12. PBA Guidelines

Annexure “G”

GUIDELINES FOR ENLISTMENT OF SECURITY AGENCIES

(Release 005 – 26 December 2012)

01. APPLICABILITY OF THE GUIDELINES FOR ENLISTMENT OF SECURITY AGENCIES
- 01.01 ON SECURITY AGENCIES:
- These Guidelines and the eligibility criteria laid herein are applicable to Security Agencies only as much as their services to the Financial Institutions falling under the jurisdiction of the Banking Industry are concerned. Security Agencies’ services to clients other than Financial Institutions falling under the jurisdiction of State Bank of Pakistan do not fall under the purview of the Guidelines.
- 01.02 ON FINANCIAL INSTITUTIONS
- These Guidelines shall be binding only on those Financial Institutions that fall under the jurisdiction and control of the State Bank of Pakistan. Financial Institutions not falling under the purview of the State Bank of Pakistan are not covered under it.
02. PBA’S RIGHT TO REVISE, AMEND, ALTER OR MODIFY THE GUIDELINES
- PBA reserves the right to revise, amend, alter, or modify the Guidelines, and the revisions, amendments, alterations or modifications so made shall apply to the Security Agencies wishing to offer, or continue offering services to Financial Institutions.
03. PBA PANEL OF SECURITY AGENCIES
- 03.01 PBA shall maintain a Panel of Security Agencies for providing guards to the banking industry for safeguarding bank premises.
- 03.02 Financial Institutions shall seek the services of only those Security Agencies which are enlisted on the PBA Panel of Approved Security Services.
04. ELIGIBILITY CRITERIA FOR ENLISTMENT ON PBA PANEL OF SECURITY AGENCIES
- PBA shall enlist only those security agencies on its Panel of Approved Security Agencies which:
- a. hold valid Registration with Government of Pakistan Ministry of Interior to operate as a Security Company (copy required along with the application for enlistment, and thereafter within 30 days of expiry of the certificate), or hold valid Registration with Securities Exchange Commission of Pakistan, under the new procedure (copy required along with the application for enlistment, and thereafter within 30 days of expiry of the certificate – if the certificate has an expiry)
 - b. hold valid License for Security Services from Home Department of respective Provincial Governments, as applicable (copy required along with the application for enlistment, and thereafter within 30 days of expiry of the license)

- c. Hold a valid License for operating wireless communication systems in areas under their coverage, from the Ministry of Communications, Government of Pakistan, if the company provides Cash Transportation Services to the Banking Industry (copy required along with the application for enlistment, and thereafter within 30 days of expiry of the certificate).
- d. Deploy ex-armed forces (preferably fighting arm) or ex-para-military forces personnel as guards and supervisors for the banking industry, or deploy civilians who have been hired under the company's formal selection criteria, and who have taken adequate training for the services of a Guard from a recognized and reputable Training Institute. A copy of the formal selection criteria should be provided to PBA along with enlistment documents. Where such personnel are not available for the time being, the Security Agency should have an operative conversion program to convert their work force for the banking industry to such personnel, within six months of enlistment.
- e. Deploy only such guards and supervisors in the banking industry who are physically fit, who have no known medical impediments that may adversely affect their performance of duties, who are adequately trained for carrying out such guarding services and such training is refreshed at periodic intervals, and who are assessed to have a motivated, positive and objective professional disposition towards carrying out their duties. (Certificate of compliance required from the security agency along with application for enlistment, and thereafter in the first week of January every year).
- f. Require their Guards to undertake a Training/Practice Firing Session (through a recognized establishment / training institute) prior to first-time-deployment in the banking industry, and thereafter twice a year.
- g. Seek proper verification of credentials (in the context of these Guidelines, Credentials refer to documents specifying and attesting to the correctness of particulars of identity, residence, past employment, character, and professional and biological competence of an individual) of all guards and supervisors deployed in the banking industry. The credentials will include the aspects required by PBA in clause 07.01.01 of the Guidelines. Security Agencies operating in the province of Punjab shall further seek verification of all credentials, as required by the Home Department, Government of Punjab (HDGOP), on the "Security Clearance Form for Security Guards", published by the HDGOP in Urdu, and provide a copy of it to the Special Branch of Punjab Police.
- h. Submit the credential verification documents (as required in clause 04.g above) of all guards and supervisors deployed in the banking industry for re-verification and certification by PBA nominated agency / organization, as and when required by PBA, and pay charges there-against to the PBA nominated agency. This certificate will be issued by the nominated agency / organization to PBA, and shall not in any manner absolve or undermine the Security Agency's responsibility if the verification of the credentials prove to be faulty at a later date.
- i. Indulge in fair labor practices, and pay to their guards/supervisors deployed in the banking industry at least the minimum wages approved by the government from time to time, or have a salary pay out ratio of at least 80% of the billing for the respective individual guards/supervisors to the banking industry, whichever is lower. (Certificate of compliance required from the security agency along with application for enlistment, and thereafter in the first week of January every year).
- j. Undertake to compensate the banks in case of involvement of their staff/personnel in any unauthorized infiltration of banking assets at the rate of Rs.1,000,000 per incident or the actual loss amount, whichever is less. (Undertaking to accompany

- k. The application for enlistment, and thereafter to be renewed every year, in the first week of January each year). Note: This restriction shall not apply to Assets and Cash in Transit, for which compensation shall be according to the arrangement between the Bank and the Security Agency.
- l. Undertake to take a proactive role for apprehension of the individuals involved in any heist / holdup at a client bank / financial institution, and for recovery of the looted / stolen assets in such incidents. (Undertaking to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year).
- m. Ensure that none of their guards deployed in the banking industry have ever been involved in malpractices or criminal activities, or are suspected to have been involved in malpractices or criminal activities. (Certificate to this effect to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year).
- n. Take strict disciplinary action against, and remove from the banking industry all guards/personnel involved in any derogatory activities or activities which are in violation of the expected code of conduct of Guards. (Certificate to this effect to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year).
- o. Remove all guards / supervisors from deployment in the banking industry whose credentials could not be re-verified by the PBA nominated agency / organization as having been verified correctly, or whose credentials were found to be questionable or incorrect by PBA nominated agency / organization (undertaking to this effect to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year. Specific confirmation of removal to be provided to PBA for each such individual pointed out by PBA, within 15 days of being pointed out by PBA nominated agency / organization).
- p. Have as Directors / Owners / Key Management / Employees individuals who have not been convicted of criminal offences by any Court of Law within or outside Pakistan, and no criminal cases are under proceedings against them at the time of enlistment or thereafter, and who have not been involved in Fraudulent Activities, Professional Misconduct, and are not under investigation for such activities at the time of tendering Application for enlistment or thereafter (Certificate to this effect to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year).
- q. Deploy only such guards in the banking industry whose verification of credentials, as required in section 04.g above, has been satisfactorily completed. (Undertaking to accompany the application for enlistment, and thereafter to be renewed every year, in the first week of January each year).

(All certificates and confirmations as required hereinabove will be provided on the PBA compiled Performa, along with the Application for enlistment on the PBA Panel for Security Agencies).

05. PBA NOMINATED AGENCY / ORGANIZATION FOR RE-VERIFYING AND CERTIFYING CORRECT VERIFICATION OF CREDENTIALS OF GUARDS / SUPERVISORS BY THE SECURITY AGENCIES

Presently, there is no PBA nominated agency for re-verification of credentials of guards/supervisors. The name of the nominated agency shall be advised to security agencies by circular, as and when appointed. Till such time, Security Agencies shall rely solely on their own verification of credentials of guards / supervisors, and shall provide evidence of the verification to PBA.

06. DELISTING OF SECURITY AGENCIES

06.01 Where a Security Agency is in violation of any of the terms and conditions specified for enlistment on PBA Panel of Security Agencies, PBA reserves the right to de-list the company. PBA may however, extend time to the Security Agency to come in compliance of the terms and conditions. This time will be allowed with the approval of the PBA Executive Committee.

06.02 A de-listed Security Agency will be re-enlisted once it comes in compliance of the violated terms and conditions, provided that it submits a certificate to the effect, and PBA is satisfied that the Security Agency has come in compliance of the terms and conditions at the time of making the certificate.

07. PARTICULARS OF GUARDS / SUPERVISORS AND RELATED VERIFICATION DOCUMENTS TO BE PROVIDED TO PBA / PBA NOMINATED AGENCY / ORGANIZATION, FOR INDIVIDUALS DEPLOYED IN THE BANKING INDUSTRY

07.01 PARTICULARS OF THE GUARDS / SUPERVISORS AND RELATED VERIFICATION DOCUMENTS TO BE PROVIDED TO THE PBA NOMINATED AGENCY / ORGANIZATION FOR RE-VERIFICATION

07.01.01 The Security Agencies will carry out verification of the following particulars of all guards / supervisors deployed in the banking industry, and provide the related documents to the PBA nominated agency / organization for re-verification and certification:

- a. Name of the Branch / Unit of the Financial Institution at which the individual is deployed (for individuals involved in Cash Transportation Services, mention the Security Agency Office from which the individuals operate)
- b. Full Name of the individual
- c. Father's name of the individual
- d. Copy of Computerized NIC of the individual
- e. A Passport Size Color Photograph (recent, not more than 6 months old) of the individual
- f. Permanent Home Address of the individual in ancestral village / town / city, along with phone numbers, if any
- g. Current Residential Address of the individual, along with phone numbers, if any

- h. Names and addresses of all employers for the past 15 years, and Particulars of all employment for the past 15 years.
- i. Copy of Discharge book from Armed & Paramilitary Forces / other such official-service-record document, and the Pension Book, if the individual has been employed, during the past 15 years, in any institution where such record is maintained.
- j. References and Character Certificates from the last organization at which the individual has served before serving the present employer (if the individual has not completed 15 years in the present employment).
- k. Names, residential addresses, permanent home addresses (along with phone numbers, if any), and CNIC Numbers of two nearest adult, male relatives of the individual. PBA nominated agency shall seek references of the individual from these relatives.

07.01.02 These particulars and related verification documents will be provided for all Guards / Supervisors posted at Financial Institutions, within 30 days of enlistment of the Security Agency. (If the Security Agency requires additional time to clear the backlog, extension may be sought from PBA after providing a proper schedule of completion of verifications with specific deadlines).

Thereafter, the Security Agency shall provide on a monthly basis, by the 7th of each ensuing month, the particulars of all individuals that have been deployed in the banking industry for the first time during the month.

07.01.03 Where the Guards / Supervisors deployed in the Banking Industry have been honorably discharged from Armed Forces / Para-military Forces, and the Security Agency has sought verification of their Credentials from respective Unit, and the Security Agency provides the particulars of the guard and “Confirmation of Verification of Credentials” on Form PBA-SA-10, Security Agencies may not seek re-verification of such guards / supervisors through the PBA nominated agency.

This exception is available only for Guards / Supervisors having Armed Forces / Paramilitary Forces experience with an honorable discharge, provided the Security Agency has carried out all the credential verifications required under Section 07.01.01 herein above, and provided that the findings of such verifications have been entirely satisfactory.

07.01.04 If PBA has not nominated any agency for re-verification of credentials, security agencies shall submit the credential verification documents directly to PBA.

07.02 PARTICULARS TO BE PROVIDED TO PBA

07.02.01 Security Agencies will provide a complete list of the Guards / Supervisors deployed in the financial institutions to PBA within 15 days of enlistment of the Security Agency. The list will contain the name of the Security Agency, the name of the Guard / Supervisor, and his Computerized National Identity Card Number, and the branch / unit of the Financial Institution at which he is posted.

- 07.02.02 Thereafter, within 60 days of enlistment, the Security Agency will provide the following details for all Guards / Supervisors.
- a. Computerized NIC Number
 - b. Date of Birth
 - c. Name of the last Unit of the Armed Forces / Para Military Forces where the individual has served (if applicable)
 - d. Army Book Number or similar registration number in the unit (if applicable)
 - e. Date of Departure from the Unit
 - f. Name of the Training Institute from where the individual got training for becoming a Guard
 - g. Date of Completion of Training
 - h. Name of Firing Range from which last firing practice completed
 - i. Date on which last firing practice completed
 - j. Nature of Credentials of the individual for which verification obtained
 - k. Date of receiving verification
 - l. Verification Source
 - m. Date on which credentials submitted to the PBA nominated agency for re-verification
- 07.02.03 If verifications are not completed within 60 days of enlistment, the particulars will be provided with the month-end data for which credentials verification is received.
- 07.02.04 Thereafter, for new entrants, all above required particulars will also be provided.
- 07.02.05 Security Agencies shall also provide, on a monthly basis, the names and CNIC numbers of all Guards / Supervisors that have been transferred to or from a site, specifying the location from which they have been transferred (if the location is in the banking industry), and the location to which they have been transferred (if the location is in the banking industry).
- 07.02.06 Security Agencies shall also provide, at intervals specified in the respective forms for the purpose, updated particulars of guards / supervisors serving the banking industry. The updates would include information like “Training” completed during the concerned period, “Firing Practice” undertaken during the concerned period, “Medical Checkups” during the concerned period, etc. The forms are available on the PBA Website.
- 07.02.07 Security Agencies will provide this information to PBA in hard copy as well as on a soft copy.

08. TIME FRAME FOR RE-VERIFICATION OF VERIFIED PARTICULARS OF GUARDS / SUPERVISORS BY THE PBA NOMINATED AGENCY / ORGANIZATION

08.01 Initially, the re-verification of verified Credentials of the Guards / Supervisors of the Security Agencies deployed in the Banking Industry shall be carried out under a schedule approved by the PBA Executive Committee. The PBA nominated agency / organization for carrying out the re-verifications will prepare the schedule based on the quantum and nature of particulars of the Guards / Supervisors received from the Financial Institutions / Security Agencies.

08.02 Once the re-verification of verified credentials of the initial work force is completed, the PBA nominated agency / organization for re-verifying verifications will process the re-verification of credentials of all new Guards / Supervisors as per schedule agreed between PBA and the verification agency.

09. PBA'S RESPONSIBILITY WITH RESPECT TO THE CONDUCT OF THE INDIVIDUALS WHOSE PARTICULARS ARE RE-VERIFIED AND CERTIFIED AS CORRECT BY IT'S NOMINATED AGENCY / ORGANIZATION

09.01 PBA shall, if considered necessary, seek re-verification of verified Credentials of the Guards / Supervisors of Security Agencies through an Agency / Organization nominated by it for the purpose.

09.02 Since PBA shall not itself carry out the re-verification of verified Credentials of Guards / Supervisors of Security Agencies, it does not assume any responsibility of satisfactory conduct of any Guard / Supervisor of any Security Agency posted at any Bank / Financial Institution.

09.03 PBA shall maintain a database of the Guards and Supervisors deployed in the banking industry, with following particulars:

- a. Name & CNIC Number of Individual
- b. Place of posting (bank / branch)
- c. Armed Forces Unit where individual served, along with the Army Book or similar particulars.
- d. Name of Institute from where the individual sought training for becoming a Guard.
- e. Date last undertaken firing practice.
- f. Credential Verification Particulars.

09.04 Based on the information available in its database, PBA shall, upon receipt of list of guards from banks, advise the banks the names of Guards / Supervisors stationed at their branches/units who:

- a. Are not complying with the condition of either having had armed forces / paramilitary forces background, or having taken training to assume responsibilities of a Guard from a recognized Training Institute.

- b. Have not completed firing practice for more than nine months.
- c. Whose Credentials have not been verified.
- d. Whose age has exceeded 55 years.

09.05 PBA shall also seek from Banks / Financial Institutions incidents of irregular conduct of Guards / Supervisors, and if any such Guard / Supervisor is subsequently posted anywhere else in the Banking Industry, PBA shall inform the Bank of the previous irregularities in the conduct of the Guard / Supervisor.

09.06 Banks / Financial Institutions may on their own take up the reported lapses with the respective Security Agencies for remedial action.

10. RESPONSIBILITIES OF BANKS AND FINANCIAL INSTITUTIONS

10.01 TO AVAIL SERVICES OF PBA APPROVED SECURITY AGENCIES ONLY

10.01.01 Under the directives of State Bank of Pakistan, Financial Institutions may avail the services of, or renew the contracts with, PBA Approved Security Agencies only.

10.01.02 Financial Institutions should incorporate an escape clause in Agreements with Security Agencies to enable cancellation of contracts with Agencies that are de-listed or blacklisted by PBA. Contracts with de-listed or Blacklisted Security Agencies should be cancelled within 30 days of receipt of notice of de-listing by PBA.

10.02 TO PROVIDE TO PBA PARTICULARS OF THE GUARDS & SUPERVISORS POSTED AT THEIR BRANCHES / UNITS

10.02.01 Financial Institutions will provide to PBA, initially at the time of formation of the PBA Panel for Security Agencies, and thereafter once a year, as of 31st December of each year, a complete list of all the Guards & Supervisors of the respective Security Agencies deployed at their branches / units. The list will contain the name of the Security Agency, the name of the Guard / Supervisor, and his Computerized National Identity Card Number, and the branch / unit at which he is posted. The initial list should reach PBA within 30 days of the announcement of the Guidelines, and the annual list should reach PBA by the 31st of January each year (or the by the ensuing working day, if 31st January is a holiday).

10.02.02 Financial Institution will also provide to PBA on a quarterly basis, the names of any Guards / Supervisors that have been moved out of the Branch / Unit, and the names of any Guards / Supervisors that have been freshly deputed to the Branch / Unit within the quarter. The list will contain the name of the Security Agency, the name of the Guard / Supervisor, and his Computerized National Identity Card Number, and the branch / unit at which he is posted. This statement should reach PBA within 15 days of the conclusion of each calendar quarter.

- 10.02.03 Financial Institutions shall also provide to PBA names of Guards / Supervisors whose conduct has not been satisfactory, and will specify the nature of lapses in the conduct of the individual. This information will be provided to PBA on a quarterly basis, within 15 days of conclusion of each calendar quarter.
- 10.02.04 This information will also be provided to PBA on a soft copy
- 10.03 TO PAY PBA DATABASE MAINTENANCE CHARGES ON AN ANNUAL BASIS
- 10.03.01 Financial Institutions shall pay to PBA, database maintenance charges, as approved by the Chairman of the concerned subcommittee and the PBA Chairman from time to time. PBA will advise the figure of payment, based on the statistics received from banks and security agencies, to the banks on an annual basis.
- 10.03.02 The Charges will be paid to PBA by a Bank Draft / Pay Order drawn to the Order of Pakistan Banks Association, duly crossed "Account Payee".
- 10.04 TO MAKE THE RELEVANT CLAUSES OF THE GUIDELINES FOR ENLISTMENT OF SECURITY AGENCIES A PART OF THE AGREEMENT TO BE SIGNED WITH THE SECURITY AGENCIES
- 10.04.01 Financial Institutions will make the relevant clauses of the PBA Guidelines for Enlistment of Security Agencies a part of the Agreement they sign with the Security Agencies, to make the conditions and clauses binding between the Financial Institutions and the Security Agencies
- 11 PBA RESPONSIBILITY UNDER THE GUIDELINES
- 11.01 PBA would not be responsible for any loss resulting from the conduct of the Security Agencies and anything contained in these Guidelines and / or the Agreement would not jeopardize PBA's right to enforce the same against any other party.
- 12 APPEAL COMMITTEE
- 12.01 PBA shall appoint an Appeal Committee for the purposes of overseeing all matters pertaining to these guidelines and for hearing any appeals and / or complaints in respect of these Guidelines from Security Agencies and / or the Financial Institutions as the case may be.
- 12.02 The Appeal Committee shall consist of 3 members nominated by the PBA Executive Committee.
- 12.03 The Appeal Committee may invite any person to attend any of its meetings or deliberations for the purpose of advising it on any matter under discussion.
- 12.04 The Appeal Committee constituted under these Guidelines shall act in accordance with the terms of reference made in the appeal and / or complaint notwithstanding that the Appeal Committee may conduct itself in accordance with its own rules and regulations which may be passed from time to time by PBA.
- 13 PBA RIGHT TO SEEK FURTHER INFORMATION
- 13.01 PBA reserves the right to request and obtain further information from the Security Agencies and / or the Financial Institutions as may be necessary in terms of these Guidelines.

14 RE-VERIFICATION CHARGES TO BE PAID BY SECURITY AGENCIES

14.01 Security Agencies shall pay the charges for re-verification of credentials of guards / supervisors to the PBA nominated agency for the purpose directly, by crossed pay order / demand draft only made out in the name of the PBA nominated agency.

14.02 Security Agencies shall pay the re-verification charges to the PBA nominated agency in advance, at the time of submitting the verified documents thereto for re- verification,

14.03 Mechanics for payment of re-verification charges to the PBA nominated agency shall be advised by PBA to Security Agencies separately, from time to time.

15 RESPONSIBILITY OF VERIFICATION OF CREDENTIALS OF GUARDS / SUPERVISORS

15.01 Legal responsibility of verification of Credentials of Guards / Supervisors lies solely and entirely with the Security Agency employing the Guards / Supervisors. In no way is this responsibility shared by PBA or PBA nominated agency for carrying out re-verification of the credentials under these Guidelines.

15.02 PBA seeks re-verification of credentials of Guards / Supervisors through a nominated agency at its own initiative, devoid of any legal requirement of any sort, for obtaining additional comfort on the reliability of the Guards / Supervisors serving the Banking Industry under the umbrella of the PBA Panel of Approved Security Agencies. However, this re-verification does not construe any kind of legal responsibility on PBA or its nominated agency in the event of the verifications turning out faulty/defective, and this responsibility remains entirely on the employing Security Agency vis-à-vis the primary verification of credentials carried out by it

BACKGROUND:

Bank Security is a big challenge for the banking industry, on which PBA has been focusing for a long time. PBA has now come up with “Minimum Standards for Bank Security”, which the banking industry should endeavor to comply with, by the end of 2014.

These standards have been developed through discussions and correspondences held by PBA with State Bank of Pakistan and the Banking Industry.

RECOMMENDED MINIMUM STANDARDS OF SECURITY FOR BRANCHES / OFFICES OF BANKS/DFIS

A. Security Policy

1. The banks/DFIs shall designate a senior person, preferably with Military or Para-Military background, as Chief of Security, who would supervise the overall security arrangements of the bank/DFI, covering all branches/other offices. He will also be responsible for formulating/ reviewing Security Policy and procedural manuals of the bank/DFI and ensure implementation. The security policy would be approved by their board of directors or Country Head in case of foreign banks.
2. Board of Directors or its committee shall periodically review the Security Policy and security system of the bank/DFI, preferably once in two years. The management will make a review report on the subject which may include information regarding the past incidents and attempts of robbery, dacoity, theft and burglary if any at their branches/other offices and other security related incidents including recovery measures/progress and suggest proposals to avoid such incidents in future. This report will be audited by the audit department, and then presented to the board or its committee and the relevant authority will issue necessary instructions in this regard to the management.
3. The banks/DFIs will ensure that all their staff members are fully aware of the bank's security instructions that concern them/their function, and strictly comply with the instructions in this regard.

B. Use of Modern Technology

Banks/DFIs should make use of surveillance recording technology and alarm systems and the benefits of such technological developments for protection of bank employees, customers and assets. These security systems should be tested on periodical basis to evaluate their performance.

C. Internal Security of Banks' Branches and Financial Institutions.

1- Security Guards Deployment

- (i) Banks/DFIs shall ensure that Guards are deployed at their branches during the working hours. During nights and on off days, branches may be covered by CCTV Cameras, Alarm Monitoring System, Insurance Policy Cover and Guard Patrolling System. However, before removing the guards at night, Bank/DFI shall ensure that Smoke & Burglary Alarm Systems and CCTV System are fully operative and in working condition.
- (ii) A proper rotation policy of the guards, preferably on yearly basis, is recommended.
- (iii) During day, branches with Cash in Safe Limit over Rs. 10 Million (Rupees Ten Million) shall deploy three (3) guards i.e. atleast one at the Entrance Gate, atleast one at Vantage Point for maximum vigilance and third guard shall remain mobile or at a point from where he can exercise maximum vigilance.
- (iv) All branches with Cash in Safe Limit of Rs. 10 Million (Rupees Ten Million) and below in cities and towns shall deploy atleast two (2) day guards i.e. atleast one guard at the Entrance Gate and the other at Vantage Point for maximum vigilance.
- (v) However, those branches which are located in Villages and Remote Areas having Cash in Safe Limit below Rs. 2 Millions may deploy one (1) day guard.
- (vi) Only well reputed and PBA approved Security Companies shall be included in the Bank's Panel for provision of guarding service.
- (vii) The banks/DFIs shall ensure that the Security companies appoint physically fit, security cleared and properly trained persons, preferably, ex-servicemen equipped with appropriate weapons and with proper orientation/training about the job as guards at bank's branches.
- (viii) Security Agencies shall ensure that Security Guards at the branches are instructed to clean and maintain their weapons regularly so that they remain in working condition for which proper record shall also be maintained.

NOTE:

Vantage Point Clarification: Vantage Point means a point from where the guard can exercise maximum vigilance and can also react in case of any emergency/untoward incident. Vantage Point, therefore, does not entail construction of any Bunker etc. within the bank

2- Burglary Alarm Monitoring System (BAMS).

- (i) All branches shall be equipped with Alarm Monitoring System connected with outside agency/company for calling for help during an emergency. Installation of other security devices such as Sensors, Smoke Detectors, Fire Alarm, Fire Extinguishers are also advisable. Proper working of electronic security devices at all branches shall be ensured by banks. These security devices shall be tested on a regular basis.
- (ii) The benefit of monitoring will be achieved when there is an arrangement of rapid response by security personnel/Police at the place of the incident. Banks/DFIs shall, therefore, make arrangements with security companies providing monitoring service for deployment of Quick Reaction Force (QRF) atleast in all major cities. This may also be achieved through coordination, cooperation and mutual arrangement with law enforcement agencies, especially the Police and Rangers/FC.
- (iii) Activation/deactivation record of the Burglary Alarm System (BAMS) will be provided electronically to the branch by the service provider on a daily basis.

3- CCTV System.

- (i) All banks/branches and financial institutions shall install CCTV System with cameras covering the Entrance/Exit Gate(s), Cash Counters, Door of the Vault, Main Hall and the ATM area. A mechanism for proper archival of CCTV footage recordings for a minimum period of two weeks be ensured.
- (ii) DVR of the CCTV System shall be kept at a safe and secure location duly concealed from the public eye.
- (iii) Parallel Recording/Mirroring of CCTV Footages be ensured either within the branch or at a remote location so that even if the dacoits damage/destroy branch's CCTV System/DVR, the bank still retains vital data for subsequent investigations.

4- Grills/Shutters.

- (i) All branches to be protected by installing Grills or Shutters to cover its external doors, windows and also ATM cabin glass partitions opening in the branch etc. once the branch is finally closed/locked after working hours.
- (ii) No one should be allowed to carry their weapons inside the branch unless prior permission of the branch head/authorized officer has been obtained.
- (iii) Entry of outsiders after or before working hours shall be allowed only after obtaining permission from the branch head/authorized officer. Under no circumstances, the authority shall be delegated to the guard/watchman.

D. External Security of Bank's Branches/ATMs and Financial Institutions.

- 1- All banks/branches shall install atleast one camera of the branch's CCTV System outside the entry/exit gate, to cover area in front of the branch and the ATM.
- 2- Concurrently, it should also be ensured that all ATM machines have an in-built concealed camera inside the ATM machines.
- 3- It shall also be the responsibility of the concerned branch's Manager / Operations Manager that guard deployed at the Entrance Gate/Door also keeps a vigil at the ATM Cabin.

E. Security of Cash, Valuables and Securities.

- 1- Safe lockers, cabinets and valuable securities should be kept in Locker/Strong Rooms/Vault, as the case may be.
- 2- Locker Room and Strong Room/Vault should have proper RCC walls / roof and steel-reinforced doors with dual or triple controls, as required.
- 3- Unauthorized access to cash handling areas/Vault/strong room shall be restricted.
- 4- Banks/DFIs shall ensure that the Vault and Locker Room are well protected and fully equipped with Burglar Alarm System and other devices.
- 5- Cash Counter should be protected by installing iron grill or glass partition to avoid physical exposure of cash and cashier with the public.
- 6- Cash should not be transported from the Cash Counter unless both the guards i.e. branch/financial institution guard and the guard accompanying the Cash Van are present. Main Entrance of the bank/branch/financial institution should preferably be partially bolted from inside during transaction of cash leaving limited space for movement.

F. Security of Cash In Transit (CIT).

- 1- Banks/DFIs shall ensure that transportation of cash is done through security agencies providing such services in cities and towns. However, where these services are not available, cash transportation must be through well-protected vehicles. An armed escort shall always be provided to cash carrying van whenever high value cash is transported. Movement of cash should be out of pattern.
- 2- It shall be ensured by the management of banks/financial institutions and companies providing CIT services that the number of cash bundles in each cash box/bag is clearly mentioned on the cash box/bag. Once sealed these cash boxes/bags must remain under dual control.

- 3- CIT Cash boxes/bags shall not be moved out of the Vault/Strong Room unless accompanied by two guards and a designated officer/person.
- 4- One of the guards accompanying the Cash Van shall stay behind the van while the cash is being transported to or from the branch/financial institutions.
- 5- Cash boxes / bags shall be fastened to a belt with chain in the Cash Van. The chain shall have double locks, the keys of which shall be with the officer/person accompanying the Cash Van.

G. Banks' Responsibility.

- 1- The Banks/DFIs shall use a formal agreement with Security Companies for hiring of guards in line with PBA Guidelines (refer to PBA website www.pakistanbanks.org) and their own Security Policy duly vetted by their Legal Department/Legal Consultants.
- 2- While entering into contracts with the security agencies, banks will ensure that adequate measures are adopted by the relevant security agency to verify the particulars of their security guards. Further, banks may add the condition in their contracts that only those guards will be deputed at banks which are either ex-servicemen, or have minimum of three month service record with the security agency.
- 3- In case where a security agency on PBA approved panel is not available, the bank/DFI shall carry out due diligence for the appointment of their own security guard(s).
- 4- Banks shall require Security Agencies to remove exceptions on the deployed guards in the PBA database within fifteen days of pointing out. For this purpose, Banks shall seek the status of exceptions of guards from PBA at the time of their deployment or within 15 days after deployment, and communicate them to the security agency promptly. Security Agencies are also provided a list of exceptions on their guards directly by PBA periodically
- 5- Banks may ask the Security Companies to provide the names/particulars of reserve guards to be appointed in branches in case of absence/leave of deployed guards to avoid appointment of unknown guards.
- 6- Officials/Management of the banks shall ensure that Guards, Burglary Alarm and CCTV Systems and CIT Vans are hired from licensed Private Security Companies registered under the Central/Provincial Private Security Companies (Regulation and Control) Acts.
- 7- Banks/DFIs shall ensure that, under no circumstances, security guards posted at their premises are allowed to engage in any miscellaneous or administrative activity or work other than guarding.
- 8- Banks/DFIs shall keep their cash under insured limits. Overnight surplus cash holding at the branches shall be avoided. In case the cash is above the insured

limit, proper insurance coverage shall be obtained from the insurance company as per the arrangements made by the bank/DFI with their insurance company. Banks/DFIs shall also maintain proper record of this arrangement.

- 9- Banks/DFIs shall instruct its security staff to liaise with the local law enforcement authorities and request for provision of the following:
 - A. At least one Police guard each to branches with Cash in Safe Limit Rs.10 Million and above to further strengthen their security.
 - B. Regular patrolling in sensitive/troubled areas where banks are located be conducted employing vehicle borne or even motor cycle borne policemen to enhance security of banks“ branches located in the area.
- 10- The Chiefs of Security of banks to ensure liaison with the law enforcement authorities at appropriate level for the following:
 - A. Appointment of a “Focal Person” at each Police Headquarters (province / regions) to interact with Banks“ Security -Departments.
 - B. Measures to avoid harassment of bank staff by Police.
 - C. Provincial Home Departments to revisit regulations governing Security Companies providing Guarding, Alarm Monitoring & CCTV Systems and CIT, so as to make them accountable for the services they render.
- 11- In case of any incident of bank dacoity/armed robbery, local police shall be informed immediately and a proper FIR lodged at the Police station as early as possible by the bank.
- 12- Banks/DFIs should develop a standardized Branch Security Review Checklist. The check list should be regularly reviewed and signed by Branch and also Area/Zonal/Regional officials during their Security related visits to the branch. Internal Control/Audit should include this review in their audit scope.
- 13- Banks/DFIs shall certify that all security guidelines are being followed in all the existing branches on annual basis at the time of submission of their ABEPs to State Bank of Pakistan. While submitting application for opening a new branch under ABEP, bank/DFI will certify that security measures as envisaged above shall be taken before opening of new branches.
- 14- A „Security Inspection Register“ must be placed at all bank branches for endorsement of remarks / observations regarding security of branch / premises by officials (especially Police/Civil Administration) visiting the bank for the purpose. The Bank“s Security Incharges/Regional Managers may pay surprise visits to branches in order to check and advise on security arrangement in the branches.
- 15- Disaster Recovery Plan is essential to deal with emergency situations like earthquakes, fire, violence, dacoity etc. Banks/DFIs shall, therefore, ensure to

comply with the Guidelines issued by SBP vide BSD Circular No. 13, 2004 on Business Continuity Planning, and all other instructions issued from time to time to safeguard the interest of banks"/DFIs" assets, their employees etc.

H. Security Company's Responsibility.

- 1-Private Security Companies shall ensure that they fulfill all the requirements of law especially with regard to functioning and quality of Alarm Monitoring and CCTV Systems as these are the back-bone of branch"s security apparatus.
- 2-No guard will be allowed to perform double duty, within the same location or elsewhere. Security Company violating the clause will face a financial penalty of Rs.100,000/= in each instance .
- 3-However, in some branches located in rural / remote areas, guards may be allowed to remain in bank"s branch overnight. For such exceptions, specific written approval of the Chief of Security of the bank will be obtained.
- 4-The Security Companies should conduct background check of the guards to be deployed in banks and they will intimate details of their company"s guards to the local Police Station(s) on deployment of guard(s) at designated bank branches. These details may also be provided to the banks for record purpose.
- 5-The security Companies should get verification of CNICs of their security guards through NADRA and provide a copy of the NADRA verification to the bank/ DFIs at the
time of deployment/ replacement of guards.
- 6-The Agreements with Security Agencies must ensure that security guards deployed at the premises of banks/DFIs are given appropriate training including firing practice with regular intervals. A certificate in this regard may be obtained from companies at the time of renewal of contracts.
- 7-Security Agencies shall remove exceptions on the deployed guards in the PBA database within fifteen days of pointing out by Banks, or by PBA directly.
- 8-Security companies shall pay adequate salary to guards, and shall pay all social contributions concerning guards to respective organizations, in order to maintain high motivation levels amongst guards.

Note: The Security Agency"s Guidelines

(available at the PBA website

www.pakistanbanks.org) issued and amended by

PBA from time to time are in addition to the

above requirements.

13 Contract Agreement

Annexure “H”

AGREEMENT FOR ACQUIRING OF SECURITY GUARDING SERVICES

THIS AGREEMENT is made at Karachi on this day of _____ 2024

BETWEEN

_____. Incorporated under the Companies Ordinance 1984 and having its
Registered Office at _____ and Regional Office
at _____ hereinafter called as “ _____ ” which expression shall,

wherever the context so permits or requires, mean and include its successors in-
interests and assign of the One part.

AND

Sindh Bank Limited, a Banking Company incorporated under the laws of Pakistan
having its office at 3rd floor, Federation House, Abdullah Shah Ghazi Road, Clifton
Karachi (hereinafter called the **SNDB**, which expression shall, wherever the context so
require, mean and include its administrators, successors in interest and assigns) of the
other part.

WHEREAS:

A company, amongst other objects is also operating as Security Agency and has
been granted license by the Competent Authority to operate and provide Security
Guarding Services in (Punjab, Capital Territory, AJK, KPK, Gilgit, Baltistan, Sindh &
Balochistan) to its clients.

IN FURTHERANCE TO THE TERMS AND CONDITIONS AS MENTIONED IN
THE TENDER DOCUMENT OF SECURITY SERVICES IN PUNJAB,CAPITAL
TERRITROY,AJK,KPK,GILGIT BALTISTAN,SINDH & BALOCHISTAN
REGION, BOTH THE PARTIES FURTHER COVENANT AS FOLLOWS: -

1. TERM OF AGREEMENT

This agreement shall be deemed to have come into force with effect from
to _____, or until determined by either party within 30 days
prior notice in writing

2. PROVISION OF GUARDING SERVICES TO BE PROVIDED BY

2.1 Will provide and ensure in all branches/premises the deployment of guards in Sindh & Balochistan, Punjab, Capital Territory, AJK, KPK & Gilgit Baltistan provinces.

2.2 Initially the deployment will be carried out in 15 branches. The deployment plan is attached as _____. The deployment dates for remaining branches, in multiple of 10, will be issued subsequently, after due satisfaction and due assurance of compliance of conditions as given in the Tender Document. Failure to abide by the Tender obligations at any stage will render the company disqualified and the agreement will stand cancelled. The mode of deployment of guards in the branches will be as follows:

- a. The detail data of the security guards on the company's Perform will be submitted to the Security Department SNDB, 5 days prior to the deployment date along with given documents:-
 - (i) Copy of pension book/ discharge certificate.
 - (ii) Hometown police verification.
 - (iii) Authentication of the credentials of the security guards from two home town guarantors along with copies of their ID cards.
 - (iv) Training Certificate
 - (v) NADRA verification.
- b. On clearance from the Security Department SNDB, only then the security guards will be asked to be deployed.
- c. In case any of the guard is replaced, the data of the individual will be submitted to Security Department SNDB for necessary approval and record.

2.3 _____ shall continue to provide Security Guarding Service (Punjab, Capital Territory ,AJK,KPK , Gilgit Baltistan, Sindh & Balochistan) to SNDB at locations specified in _____ as well as at such other places, which will be informed from time to time by SNDB throughout (Punjab, Capital Territory ,AJK,KPK , Gilgit Baltistan, Sindh & Balochistan)

3. GUARDS SERVICES

3.1 Guard services consisting of two consecutive _____Hours Shifts per day (applicable as per clause 3.5 hereof), shall be provided as specified at the locations listed in clause 3.5 hereof. Shifts are to be arranged by

So that each guard during any and all absences from duty. Location lists where guards are supposed to be placed are attached as **Annexure 'A'**

3.2 Will provide and ensure that each guard on duty has received and understood written instructions and has the following in his possession:

- (a) Deployment Letter
- (b) Copy of pension book.
- (c) Original valid national identity card
- (d) A torch for guards deployed on night duty
- (e) A copy of valid license of weapon and all other equipment necessary for him to perform the services specified in the agreement.
- (f) Name and address of the officer to be contacted for any needful.

3.3 Guard duties include the following;

- (a) Prevention of entry into the premises by any person not authorized by SNDB or that of any person who lacks proper identification/body search.
- (b) Rising of alarm in case of injury or damage to persons or property, fire or riots, or in case of property damage in the event of force majeure.
- (c) Rising of alarm in any other situation with which the guard on duty cannot cope alone.
- (d) The safety of the premises and of all persons at any time

3.4 Occupying or visiting the Sindh Bank and all property contained therein.

- (a) Security guards deployed at any specific premises shall neither be used as escort/ bodyguards or for cash-in-transit nor will such personnel be deployed at any other premises without prior written approval of ____.
- (b) Guards shall be used only for security duties and not for any other purposes.) will not be held responsible for any direct transaction of advance or loan given by the Client to the security staff .

3.5 The Total number of Guards provided by the _____ shall do each of the two _____ hours shift per day (applicable per clause 3.1 hereof)

Wherever increased or altered shall be mutually agreed in writing Between _____ and SNDB, which shall henceforth form will be as

INTEGRAL PART of this agreement and be SUPPLEMENTAL hereto forthwith.

4 **CHECKER**

Checkers will be provided by _____ to check the guards allocated at these premises. Checkers will visit such locations on regular basis during each _____ Hour shift. _____ will ensure that checkers have adequate transportation.

5. **BILLING**

5.1 Guarding services charges will be paid at the rate on which the tender has been won by the agency as per _____ Rates Schedule mentioned in Financial Proposal which is attached herewith and marked as _____.

5.2 _____ will issue to the Client a consolidated INVOICE by 25th day _____ of each calendar month duly verified by the BM/OM and payment shall be made to _____ within 07 days on receipt of such invoice to enable to disburse the salary in first week of the next month after deducting applicable taxes, in vogue on the total invoice.

6 **PERSONS PERFORMING SERVICES SPECIFIED HEREIN TO BE EMPLOYED OF**

6.1 The persons employed by _____ who performing the services specified in this agreement shall be the employees of _____ and shall not any time attempt to represent such employees as the employees of SNDB.

6.2 Since _____ is the employer of all such persons who perform the services specified in the agreement, _____ shall pay wages to such persons, shall control and supervise the work done by them, shall instruct them as to the manner in which the work has to be done by them and shall take such disciplinary action against them as

may be warranted. SNDB shall not interface with the right of to hire and fire its employees or in the selection or non-selection of any persons as its employees.

- 6.3** If in the opinion of SNDB the presence of any employees of _____ or any of his acts of omission or commission is prejudicial to its interests, SNDB shall report such employee to _____ whereupon _____ shall take immediate remedial action against such employee to the satisfaction of SNDB.

7 **INDEMNITY**

_____ shall at all time during the tenure of this agreement indemnity and keep SNDB indemnified against all losses sustained or caused by or resulting due to direct involvement or infidelity and tardiness of its employees and shall make such losses good immediately on demand by SNDB up to 01 million against any act of damage/vandalism. An undertaking to this effect to be attached separately on stamp paper of Rs.100/-.

8 TERMINATION

8.1 SNDB shall have the right to terminate this agreement without assigning any reason thereof by giving 60 days prior notice in writing to the other party. Should this agreement be terminated pursuant to this clause, the following shall apply:

- a. SNDB shall calculate and make all payments, which shall then be due to under this agreement up to the date of expiry of the said two months' notice period, which shall be the date of termination.
- b. _____ agrees that such termination shall not entitle it to
- c. any claim, demand right or damages against SNDB otherwise than as remuneration for services performed up to date of termination as calculated by SNDB.
- d. Security agency fails to meet the obligation given in contract
- e. Security agency materially or consistently breaches the contract and does not rectify the breach within reasonable time.
- f. If issued with two current warning letters during the time of providing of services.
- g. Security agency or its employees are found to be Security agency suffers an insolvency , owners ships or control ; or
- h. liquidation, any such event or undergoes a material change in its management

8.2 If the agency is de-listed or blacklisted by PBA, this contract will stand cancelled within 30 days of receipt of notice of de-listing by PBA

9. BREACH OF CONTRACT

- 9.1** The employed of the ____ shall not indulge in any act Detrimental to the security of the SNDB or to its employees, nor divulge any information concerning the engagement of Executive employed by the SNDB either to ____ or to any other Office/Agency or person.
- 9.2** In the event of breach, of any of the terms and conditions to this agreement SNDB may terminate this agreement by giving 60 days prior written notice to _____.
- 9.3** The Security personnel provided by ____ will not communicate or allow to be communicated to any other person not legally entitle thereto any information relating to the affairs of the SNDB or to the affairs of any person having any dealing with the said Bank, nor will they allow any such person to inspect or have access to any books, record or documents belongings to the business of the said Bank or to the business of any person having any dealing with the Bank.

10. REMOVAL OF EQUIPMENT

Upon termination of this agreement _____ shall have the right to and be permitted to withdraw all its security personnel provided to SNDB and to remove all its equipment, apparatus, devices etc., brought and placed by upon SNDB premises from time to time.

11. RESPONSIBILITIES OF _____

- 11.1** In addition to the services to be performed by ____ specified Above shall provide at no additional cost to SNDB such Supervision of its employees as is necessary to adequately fulfill its obligations under this agreement.
- 11.2** ____ is responsible for ensuring that all its employees performing the services specified in this agreement are trustworthy, healthy, have no communicable diseases, prior to carrying out the aforesaid services. The maximum age limit of armed trained security guards shall be 55 years which will be deployed in Sindh & Balochistan, Punjab, Capital Territory, AJK, KPK, Gilgit Baltistan provinces.
- 11.3** ____ is an independent body and accordingly is fully

responsible for any accidents or injury to its employees or caused by its employees and agree that SNDB will not be held liable for either of the above.

- 11.4** _____ shall ensure that its books of account are duly audited by the recognized chartered accounts as required under the laws of Pakistan, SNDB will have a right to monitor the performance of as a whole and obtain copies of its annual reports.
- 11.5** _____ and SNDB will ensure that State Bank of Pakistan is provided necessary access to the documentation and accounting records in relation to the outsourced activities and right to conduct on-site to _____, if required.
- 11.6** _____ shall designate a senior person as Liaison officer (name to be forwarded by _____, 2024), who would be responsible for the overall matters related to security concerns for the (Punjab, Capital Territory, AJK, KPK, Gilgit Balitsan and Sindh & Balochistan).
- 11.7** _____ will intimate the data with name of guard & CNIC number of all deployed guards to PBA with information to SNDB as follows:
- (a) On his deployment
 - (b) On changing cover
 - (c) On yearly & quarterly basis i.e. 30th December of every year & 25th of March, June, September April, August each quarter.
- 11.8** An attendance register will be placed in all branches which will be filled by each guard and will be verified by branch manager on daily basis, this register will be periodically checked by _____ supervisor and such checking will be endorsed on same register.
- 11.9** _____ will submit to Head Office SNDB & to all branches the area wise location/addresses/telephone numbers of all offices along with name of the contact person to be approached for any query/compliant.
- 11.10** Initially the _____ will provide to SNDB, a complete list of all the Guards & Supervisors of the respective Security Agencies deployed at their branches / units. The list will contain the name of the Security Agency, and Guard / Supervisor, and his Computerized National Identity Card Number, and the branch / unit at which he is posted. The initial list should reach SNDB

within 30 days of SIGNING of the contract and subsequently the annual list should reach SNDB by 15th of January each year.

11.11 _____ will also provide SNDB on a quarterly basis, the names of any Guards / Supervisors that have been moved out of the Branch / Unit, and the names of any Guards / Supervisors that have been freshly deputed to the Branch /Unit within the quarter. The list will contain the name of the Security Agency, the name of the Guard / Supervisor, and his Computerized National Identity Card Number, and the branch / unit at which he is posted. This statement should reach SNDB within 30 days of the conclusion of each calendar quarter.

11.12 _____ shall also provide to SNDB names of Guards / Supervisors whose conduct has not been satisfactory, and will specify the nature of lapses in the conduct of the individual. This information will be provided to SNDB on quarterly basis, within 15 days of conclusion of each calendar quarter.

11.13 While verifying the monthly billing invoices from the branches, _____ will get the verification on the same document the category of guards who have perform duties in the branch, i.e. whether the deployed guards were ex-servicemen with mention of number of days for which they have performed the duties during the billing month.

12 STATUS OF

_____ warrants that it is a bona fide private limited company working for its own account and acknowledges that this agreement does not confer upon it, or upon any individual employed by it, the status of an employees of SNDB nor grants it any benefits not specifically for herein.

13 TAXES & DUTIES

_____ shall be directly responsible for all its liabilities on any account of Taxes i.e. Sales & Income Tax, duties (Stamp duty, Charges or regulatory payment of EOBI, Other Provincial Social Security, Gratuity & Insurance levied by the government or any other authorities either on its business or the service of guards and the documentation related thereto. If asked by SNDB, record of Taxes etc. shall be produced to SNDB Head Office.

14 DISPUTE

All questions, disputes, controversies or claims arising directly or indirectly out of or consequent to this agreement shall be settled by mutual negotiations. Should such negotiations fail, the matter shall be referred to arbitration by two arbitrators, one to be appointed by _____ and the other by SNDB in accordance to the Pakistan Arbitration Act.1940, or any statutory modification. The venue shall be Head Office SNDB.

15 FORCE MAJEURE

In the event of any war, declared or undeclared, enemy action, hostilities, Act of God or any other circumstances (whether or not of a nature similar to the foregoing) which fully or partially encompasses the place of duty and over which _____ has no control, which causes

the cessation of or substantial interference in the performance of the said services by _____ said services shall forthwith be suspended until

such circumstances have ceased subject to _____ forthwith

notifying SNDB to that effect in writing respect of the period of such suspension and SNDB shall not be liable to make any payment in respect of such period of suspension shall on the option of SNDB be credited to the period following the resumption of the said services or refunded forthwith by _____ to SNDB, provided that any time during

the period of such suspension SNDB shall have the right to terminate this agreement as provided below.

16 NOTICES

Any notices under this contract shall unless otherwise stated be in writing and delivered by post or facsimile transmission or in person to each party at the address given below or at such addresses as notified to the other party in writing.

a. In case of _____ having its principal office at:

Address:

Telephone No:

Fax No:

Email:

Name of Contact Person:

Cell #:

b. In case of Client having its principal office at:

Address:

Telephone No:

Fax No:

Email:-

Name of Contact Person:-

**17 EFFECT OF
AGREEMENT**

This agreement embodied the entire understanding of the parties hereto on this subject and there are no commitments, terms, conditions or obligations, oral or written, express or implied, other than those contained herein.

**18 GOVERNMENT
LAW**

This agreement shall in all respect be interpreted in accordance with and governed by the laws of Pakistan.

19 EFFECTIVE DATE

This agreement shall be deemed to come into effect on ____ day of _____ 2024 and is extendable for 02 years on mutual consent of both the parties.

20 TERMS AND CONDITIONS

- a. Other than the terms and obligations given above, all terms and conditions given in the security tender document will also be part of this agreement including the conditions given in the guidelines in PBA release # 005 dated 26th December 2012.
- b. BIDDER will not depute any guard to perform double duty, within the same location or elsewhere, in case of violation of this clause, a penalty of Rs.100,000/= will be imposed upon BIDDER, in each instance. However, in some branches located in rural / remote areas, guards may be allowed to remain in bank's branch overnight, although for such exception, specific written approval of the Chief of Security of the bank will be obtained.
- c. BIDDER will conduct background check of the guards to be deployed in Bank and will intimate details of its guard (s) to the local Police Station(s) on deployment of guard(s) at designated bank branches. These detail may also be provided to the Bank for record purpose.
- d. BIDDER will also be responsible to get verification of CNICs of its security guards through NADRA and provide a copy of the NADRA verification to the Bank at the time of deployment/ replacement of guards.
- e. BIDDER must ensure that security guards deployed at the premises of the Bank are given appropriate training including firing practice with regular intervals. A certificate in this regard is to be provided to the Bank at the time of renewal of Agreement.
- f. BIDDER shall remove exceptions on the deployed guards in the PBA database within fifteen days of pointing out by Bank, or by PBA directly.
- g. BIDDER shall pay adequate salary to guard(s), and shall pay all social contributions concerning guards to respective organizations, in order to maintain high motivation level amongst guards.
- h. BIDDER shall ensure rotation of guard, maximum on yearly basis.
- i. BIDDER will abide by the Security Agency's Guidelines (available at the PBA website www.pakistanbanks.org) issued and amended by PBA from time to time, in addition to the above requirements.
- j. Security Guards/Supervisors are to be preferably ex-servicemen i.e. retired personnel from Armed Forces, Rangers, F.Cs as permissible by Pakistan Banks Association. Security Agencies may deploy civilian's guards who have been hired under the company's formal selection criteria and are trained as a Guard from a recognized and reputable Training Institute. A copy of the formal selection criteria should be provided to the Bank on deployment.
- k. Services via Security Guards/Supervisors provided by the company shall not be preferably beyond the age of 55 years and minimum age of civilian guards shall be not less than 18 years.
- l. The armed security guards on criminal grounds will not be used by company for provision of services.
- m. Armed trained guard, at least they should have 01 year of employment experience of guarding with present company in some Bank (record to this effect shall be provided by company to the-bank).
- n. The Security Agency must ensure that their security services Guards are proficient in weapon handling and able to undertake all security duties like physical search and handling of terrorist/criminals. Guards must be given firing practice on six months basis (certificate /record to this effect shall be provided to the Bank).

- o. Companies shall provide services through such guards/supervisors who are physically fit and don't have known medical impediments. They must be adequately motivated and objective professional disposition towards carrying out their duties.
- p. Verification of credentials of all guards/supervisors to be submitted to the Bank initially and upon replacement. The credentials will include the aspects required by PBA in clause 07.01.01 of the guidelines. In Punjab, the security companies shall seek verification of all guards as per requirement of Home Department Govt. of Punjab.
- q. The Security Agency shall ensure that the deployed security guards at SNDB are duly verified from Police, NADRA and other relevant agencies as per instructions of PBA.
- r. Security Company shall pay adequate salary to guards and shall pay all social contributions concerning guards to respective organizations, in order to maintain high motivation levels amongst the guards.
- s. Security Company will provide the names/particulars of the reserve guards to be appointed in the branches in case of absence heave of deployed guards to avoid deployment of unknown guards. This information to be given to the concerned Branch and the Region office.
- t. However, in some branches located in rural/remote areas, guards may be allowed to remain in branches overnight. For such exceptions written permission of CSO is required.
- u. It will be mandatory for the security agency to open account of each and every guard through which the salary will be paid to him, on first of each month. A report to this effect will be submitted to this office on monthly basis as per the format given below:

S#	Name of the Guard	CNIC No of the Guard	Branch Name	Bank Account No.	Amount of Salary Credit

SPECIAL INSTRUCTION FOR FOLLOW-UP IN COUNTRYWIDE BRANCHES OF SINDH BANK LTD.

S. NO.	DESCRITPION
1.	Sindh Bank designated respective branch Manager shall handover the branch to the night guard of Security Company, when the day's operations are completed and by making sure that all the staff has left the branch. He will log the time of formal closure of the branch in the register maintained and instruct the night guard to lock the branch from inside in his presence.
2.	Night guard shall lock the branch from inside and he will not open the door in any circumstances, except with the following instructions given in the succeeding paragraphs. Except due to any emergency situation arise such as fire, short circuit, water flow due to heavy rains etc. Branch may be opened to help and rescue the stuck guard but later it should be intimated to management of Sindh Bank Ltd. & Security Company.
3.	Night guard can only open the door of his bank branch at night when he is approached by designated Managers/Supervisor of Security Company from the Office of Security Company responsible for his branch, after getting written approval from Sindh Bank Head Office, and maintain a log register. Such approval will be given only by Head of Administration & Security of Sindh Bank Ltd.
4.	Designated Manager from Security Company can only authorize the opening of Bank branch at night once they receive an email followed by a call, from Sindh Bank Head Office, Federation House, Clifton Karachi. This email address and the person from the security branch of Sindh Bank, who can authorize the opening of Sindh bank branch will be conveyed to Security Company in advance by Country Head Security Sindh Bank Limited.
5	The Security guard will immediately report any abnormal activity in his branch on 24/7 basis to his security supervisor. The matter of any abnormality shall be immediately reported to Sindh Bank Security Head or his designated staff in Karachi.
6.	Duty Guard shall not accommodate their guest to stay in Branch at any cost. If anyone found violating the instructions will be fired from job immediately.
7.	The Security Company will provide monthly data of any abnormality found at anywhere in the countrywide branches at the monthly meeting. Refer Para-15.
8.	We must also focus on age limit of the deployment of security guards, shall not be below than 25 years and not more than 55 years with sound mental and physical health and professional attitude too. Age limit of guards with proper documentation will be ensured as per PBA Guidelines. In this context branch security guidelines duly issued by PBA will be complied with.
9.	The above requirements are also applicable on Guard less Branches with required modification taking into consideration applicable technical aspects and no physical presence of Security Guard or any persons in premises once Branch is closed.
10.	Duty Guard must not leave the Branch after closure of branch. They must bring their food etc. before entering into premises for joining the duty. Guard will not accept any eatables, drinks or any un-authorized items from unknown persons during duty hours.
11.	Day and night checking of guards by physical checking and through recorded telephone fix line will continue which is already in practice.
12.	Day and night checking log book shall be maintained in Security Company office and will be shared in the monthly coordination meeting.
13.	Guards should not sit outside the branch premises after closure of the branch.
14.	As per PBA guidelines rotation of guard should be done on time
15.	A monthly coordination meeting to discuss all the points, especially night security operations, will be held in Sindh Bank Head Office, Karachi between Country Head Security Sindh Bank and Security Company's officials.

21 CONFIDENTIALITY:

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

22. INDEMNIFICATION.

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

This Article shall survive termination of this Agreement.

23. ANTI – MONEY LAUNDERING.

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

24. ACCESS TO REGULATOR

The Bidder and Bank agree to provide State Bank of Pakistan necessary access to the documentation and accounting records in relation to the SECURITY SERVICES and right to conduct on – site inspection, If required

25. PENALTIES/FINES

S. No.	Discrepancy	Amount to be fined per observation
1	Guard found absent from branch	2 x days pay of the guard
2	Branch found locked (Both guards absent)	5 x days pay of each guard
3	Observation on dress	Rs. 500/- will be deducted per inspection
4	Observation on weapon	Rs. 500/- will be deducted per inspection
5	Guard joining Late	½ day pay of the guard
6	Faulty Weapon/Ammunition	Rs.15,000/- per weapon per location

26. WEAPONS/AMMUNITION

Composition of weapons as per branch will be as under.

S.No	Description	Weapon Type	Ammunition Type	Type of Cartridge
01	For Guard outside of the branch	30 Bore Pistol	10 Bullets per weapon	-
02	For Guard in bunker inside the branch	12 Bore Pump action	10 Cartridges per weapon	POF (Pakistan Ordnance factory) White
03	For Guard in Branch Premises	12 Bore Pump action	Do	Do

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.

Supplier Signature _____

Witness:

Name

Signature

Designation _____

Name

Company Name _____

Designation

Address

Address

Stamp

Signature

Signature

Name

Name

Designation **Head of Administration**

Designation

Company Name **Sindh Bank Limited**

Company Name **Sindh Bank Limited**

Address **Federation House, Sindh Bank
Ltd. Head Office, Karachi**

Address **Federation House, Sindh Bank
Ltd. Head Office Karachi**

Witness Signature _____

Name

Designation

Company Name

Address

14. List of Branches

Annexure “I”

SINDH BANK LIMITED			
LIST OF BRANCHES			
SINDH BANK BOOTHS			
Link Branch			
1	0301		DHA Head Office, Pakistan Defence Officers Housing Authority, Plot No.2/B, East Street, Phase-I, DHA, Karachi
2	0339		Benazir Bhutto Shaheed University, Fakir Muhammad Dura Khan Road Near Cheel Chowk, Lyari, Karachi
S.No.	Branch Code	Rergion	Branch Name
KARACHI BRANCHES			
		-	GROUP BUSINESS HEAD SOUTH OFFICE
		-	3rd Floor, Imperial Court Building,
		-	Dr. Ziauddin Ahmed Road, Karachi
1	5303	SOUTH	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	SOUTH	ABUL HASAN ISPHAHANI ROAD BRANCH
		-	Plot No.A-1/10, Block No.4,
		-	Gulshan-e-Iqbal, Karachi
3	0397	SOUTH	SURJANI TOWN BRANCH, KARACHI
		-	Shops on Land Bearing No. SR-7,
		-	Sub-Block / Sub-Sector No.11, Sector No./Block No.4-A
		-	Situated at North Karachi Township, Surjani Town, Karachi
4	0329	SOUTH	BUFFERZONE NAGAN CHOWRANGI BRANCH
		-	Plot No. 32, Sector 11-H,
		-	North Karachi Township Scheme, Karachi
5	0360	SOUTH	BAHADURABAD BRANCH
		-	Plot No.111, Shop No.4, The City Towers,
		-	Bahadur Yar Jang Co-operative Housing Society
		-	Alamgir Road, Karachi
6	0364	SOUTH	BHAINS COLONY BRANCH
		-	Plot No. 217, Block-A, Cattle (Bhains) Colony
		-	Landhi, Karachi.
7	0396	SOUTH	SHAH LATIF TOWN BRANCH, KARACHI
		-	Plot No. SC_40, Sector 17-B, Shah Latif Town,

-		-	Sector NO. 25-A, Opposite Shah Latif Police Station
-		-	Near NUST University, National Highway, Karachi
8	0375	SOUTH	BOHRAPIR BRANCH
			Shop No.3 & 4, Plot Survey No.88, RC.12
			Ranchore Line Quarter, Karachi
9	0391	SOUTH	BALDIA TOWN BRANCH
			Plot No.667, Anjam Colony,
			Baldia Town, Karachi.
10	0385	SOUTH	BAHRIA TOWN BRANCH
			Plot No.109-A, Precinct-A, Street Commercial Lane-05,
			Midway Commercial, Bahria Town,
			Karachi
11	0302	SOUTH	CLIFTON BRANCH
			Ground Floor, St-28, Block-5, Federation House,
			Clifton, Karachi.
12	0303	SOUTH	COURT ROAD BRANCH
			Ground floor, G-5-A, Court View Apartments,
			Opposite Sindh Assembly, Karachi
13	0395	SOUTH	AZIZABAD F.B AREA BRANCH
			Plot No: R-755, Azizabad No: 02
			F.B Area, Karachi.
14	0369	SOUTH	CIVIC CENTER BRANCH
			Ground Floor, Civic Center,
			Gulshan-e-Iqbal, Karachi.
15	0325	SOUTH	DHORAJEE BRANCH
			Plot # 35/243, Block 7&8,
			C.P. Berar Cooperative Housing Society,
			Dhorajee Colony, Karachi
16	0357	SOUTH	DHA PHASE-II BRANCH
			Plot No. 13-C, Commercial Area "A",
			DHA Phase-II, Karachi
17	0338	SOUTH	DHA Phase-IV
			Shop # 1,2,3, and 4, Plot No.III
			9 th Commercial Street, Phase-IV,
			DHA, Clifton Cantonment, Karachi
18	0304	SOUTH	DHA 26th STREET BRANCH
			Plot No.14-E, 26 th Street Phase 5 Ext. D.H.A,
			Karachi
19	0380	SOUTH	DHA PHASE-VIII BRANCH

			Ground Floor, Plot No.75-C, Al-Murtaza, Lane-3, DHA, Phase-VIII, Karachi
20	0372	SOUTH	DR. ZIAUDDIN AHMED ROAD Plot No.2/1, Sheet No. C 11-9, Imperial Court, Dr. Ziauddin Ahmed Road, Karachi
21	0349	SOUTH	GARDEN EAST BRANCH Plot No. GRE-491/2-B, Shop No.2 & 3, Seven Star Residency, Garden East Quarters, Karachi
22	0321	SOUTH	GOLE MARKET BRANCH Plot # 16, Row # 18, Sub-Block-F in Block-III, Gole Market, Karachi
23	0335	SOUTH	GULISTAN-E-JOHAR BRANCH Shop No. 3 & 4, Project Deenar Residency, Near Kamran Chowrangi, Plot No. SB-22, Block-10, KDA Scheme No. 36, Gulistan-e-Jauhar, Karachi
24	0343	SOUTH	GULSHAN-E-HADEED BRANCH Plot No.C-53, Phase-I, Gulshan-e-Hadeed, Karachi.
25	0305	SOUTH	GULSHAN-E-IQBAL BRANCH Fl : 1/13, block 5, KDA Scheme No.24, Main Rashid Minhas Road, Gulshan-e-Iqbal Karachi
26	0337	SOUTH	GULSHAN-E-MAYMAR BRANCH Plot No.SB-016, Sector-7, Sub-Sector IV, Gulshan-e-Maymar , Karachi
27	0311	SOUTH	GIZRI BRANCH Commercial Plot No.G-1/2 & 23 Lower Gizri Bazar Area, Clifton Cantonment, Karachi
28	0387	SOUTH	GADAP TOWN BRANCH Plot No.345, Haji Zakaria Jokhio Goth, Distt. Malir, Karachi
29	0392	SOUTH	GULSHAN-E-IQBAL BLOCK 13D-2 BRANCH Plot No.SB-04, Shop No.1 & 2, Block 13D-2, Scheme 24, Gulshan-e-Iqbal, Karachi
30	0377	SOUTH	GULZAR-E-HIJRI BRANCH Shop No. 65 & 66, Block-9, Ground Floor,, County Garden, Sub Plot 06/09, Sector 14-B, KDA Scheme No.33, Gulzar-e-Hijri, Karachi

31	0306	SOUTH	HYDERI BRANCH Plot No. SD-27, Block-G, Scheme No.2. Hyderi Market, North Nazimabad, Karachi
32	0301	SOUTH	I.I. CHUNDRIGAR ROAD BRANCH Ground Floor, P & O Plaza, Opposite I.I. Chundrigar Road, Karachi
33	0381	SOUTH	IBRAHIM HYDERI BRANCH Commercial Plot, Situated in Naiclass 25, Deh Ibrahim Hyderi, Karachi
34	0323	SOUTH	JAMSHED QUARTER BRANCH House # 13/B, Plot # 710/6, Survey Sheet # J.M. Quarters, Karachi
35	0398	SOUTH	PARADISE HOMES BRANCH, KARACHI Shop No. 1, Plot No. A-15, Paradise Homes, Near Paradise Bakery Sector-13-A, Gulzare-e-Hijri, Scheme 33, Karachi
36	0332	SOUTH	KARACHI ADMINISTRATION SOCIETY BRANCH Plot # SA/90, Block-8, KAECHS Society, Opposite Shaheed-e-Millat Road, Karachi
37	0348	SOUTH	KHAYABAN-E-ITTEHAD BRANCH Plot No.128-N, Muslim Commercial Area, Khayaban-e-Ittehad, DHA, Phase-VI, Karachi
38	5301	SOUTH	KHAYABAN-E-ITTEHAD ISLAMIC BANKING BRANCH Ground Floor, Plot No. 13-C, Khayaban-e-Ittehad, Phase-II Ext. DHA. Karachi
39	0354	SOUTH	KHAYABAN-E-SHAHBAZ BRANCH Plot No.11-C, Shop No.1 & 2, Ground Floor, Shahbaz Lane-2, Phase-VI, Pakistan Defence Housing Authority, Karachi
40	0308	SOUTH	KORANGI INDUSTRIAL AREA BRANCH Plot No.27/28, Showroom No.5, Korangi Industrial Area, Sector-16, Karachi
41	0359		JADE GARDEN CLIFTON KARACHI BRANCH Shop No. 8, 9, 10 & 11, Ground Floor, Sea Breeze Heights, Jade Garden, Plot No. FL-2, Block-2, Clifton, Karachi

42	0368	SOUTH	KARIMABAD BRANCH C-23, Al-Habib Blessing, Block-4, Federal B Area, Meena Bazar, Karimabad, Karachi
43	0373	SOUTH	KARACHI UNIVERSITY Main Campus, University of Karachi University Road, Karachi
aq	0378	SOUTH	KORANGI TOWNSHIP BRANCH Plot No.0-13, Sector 33-A, Korangi, Karachi
45	0382	SOUTH	KEAMARI BRANCH Plot No.18, Locality No.11, Jungle Shah Keamari, Karachi
46	0383	SOUTH	KHADDA MARKET BRANCH Ground Floor, Plot No.18/2, Survey Sheet No.LY-6 Khadda Market, Lyari, Karachi
47	0345	SOUTH	LANDHI BRANCH Quarter No.14/10, Block-5 D, Landhi Township, Karachi.
48	0339	SOUTH	LEA MARKET BRANCH, KARACHI Plot Survey # 2, Lea Quarters, Lea Market, Karachi
49	0330	SOUTH	LIAQUATABAD BRANCH Plot # 2, Block-3, Machine Area Survey Sheet # 7/9, Liaquatabad, Karachi.
50	0322	SOUTH	M.A. JINNAH ROAD BRANCH, KARACHI Plot No.28/2, Shop No. 13, 14 & 15 Amber Medical Centre, M.A. Jinnah Road, Karachi
51	0344	SOUTH	MALIR CANTT. BRANCH Plot No.11, Block-S, Cantt. Bazar Area, Malir Cantonment, Karachi
52	0352	SOUTH	MEHMOODABAD BRANCH Plot No.476 & 476A, MAC-II Mehmoodabad, Karachi
53	0316	SOUTH	MEMON GOTH BRANCH Plot No.232 Deh. Malh, Tapu Dersano Chano, Murad Memon Goth, Karachi
54	0347	SOUTH	METROVILLE BRANCH Plot No.F-5, Block-3, Category-B, KDA Scheme,

			Metroville No.1, S.I.T.E., Karachi
55	0333	SOUTH	MOHAMMAD ALI SOCIETY BRANCH Plot No.39/F, Mohammad Ali Society, Karachi
56	0370	SOUTH	MALIR CITY BRANCH Plot No.46, Block-A, Malir Township, Near Atia Hospital, National Highway, Karachi
57	5302	SOUTH	MODEL COLONY (ISLAMIC) Plot No.9-1/2-A, Model Colony, Near National Saving Centre, Karachi
58	0328	SOUTH	NEW CHALLI BRANCH Property Bearing # 37, Survey Sheet # SR-7, Serai Quarters New Challi, Karachi
59	0317	SOUTH	NEW KARACHI BRANCH Plot # AS-24, Street # 3, Sector # 5-H, North Karachi Township
60	0319	SOUTH	NORTH KARACHI INDUSTRIAL AREA 1/1, Sector 12-A, North Karachi Industrial Area, Karachi
61	0355	SOUTH	NORTH NAZIMABAD BRANCH Ground Floor, Plot No.SC-7 Chayell Comfort, Block-N, KDA Scheme No.2, North Nazimabad, Karachi
62	0371	SOUTH	NISHTAR ROAD BRANCH Shop No.1A, Ground Floor, Building Bearing Survey No.61/II, Nishtar Road, Karachi
63	0376	SOUTH	NAZIMABAD BRANCH Shop No.S-1, Plot No.26 Row-01, Sub Block-A, Block-1, Nazimabad, Liaquatabad Town, Karachi
64	0384	SOUTH	ORANGI TOWNSHIP BRANCH Plot No.C.1-57, Sector No.11, Orangi Township, Karachi
65	0389	SOUTH	ORANGI TOWN BRANCH Plot No.L-1 & Plot No.L-245, Section 1/D, Orangi Town, Karachi.
66	0310	SOUTH	PAPER MARKET BRANCH Plot Survey No.20, Survey Sheet No. 373 Junction of Hassan Ali Effendi Road / Frere Road

			Serai Quarters, Paper Market, Karachi
			Old Address (effective 13-12-2022 vide Ops Comm.46/22)
			Plot No.22/2, Sheet No.SR.18, Serai Quarters, Saddar Town, Karachi.
67	0353	SOUTH	PECHS COMMERCIAL AREA BRANCH
			Plot No.187-3A, Shop No. 3 & 4, Ground Floor, Dawood Apartment, Block-2, PECHS, Karachi
68	0358	SOUTH	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	SOUTH	PIB COLONY BRANCH
			Shop No. 2, Plot No.340, Pir Illahi Bux Co-operative Housing Society Ltd., PIB Colony, Karachi.
70	0309	SOUTH	PREEDY STREET, SADDAR BRANCH
			Property bearing # 326/2, Artillery Maidan, Preedy Street, Saddar Karachi
71	0393	SOUTH	QUAIDABAD BRANCH
			Plot No.SV-09, Maria Center, Quaidabad, Landhi, Karachi
72	0367	SOUTH	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	SOUTH	SAFOORA GOTH BRANCH
			Plot No.SB-23, Shop No.2, Euro Heights, Block-7, KDA Scheme # 36, Gulistan-e-Johar, Karachi
74	0326	SOUTH	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	SOUTH	SITE BRANCH
			B/9-B-2, SITE, Karachi
76	0312	SOUTH	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	SOUTH	SHERSHAH BRANCH

			Shop No. A-1/A-2, Faisal Godown, Sher Shah Karachi.
78	3021	SOUTH	SIR SYED HOSPITAL – SUB BRANCH Plot No.887, Block-A, Korangi Road, Near KPT Interchange, Qayyumabad, Opposite DHA Phase-VII Ext. Karachi
79	3031	SOUTH	SINDH SECRETARIAT – SUB BRANCH C.S. No.409, Sheet No. AM-1, Artillery Maidan Quarter, Karachi.
80	0394	SOUTH	Sehar Commercial Branch Shop No. 1&2 Ground Floor and Hall No. 1 Plot No. 24-C, Lane-9, Sehar Commercial Phase VII, DHA, Karachi.
81	0336	SOUTH	STOCK EXCHANGE BRANCH, KARACHI Room No. 52C & 52D, First Floor Stock Exchange Building, Pakistan Stock Exchnage Karachi
82	0362	SOUTH	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	SOUTH	SHIREEN JINNAH COLONY BRANCH Plot No.46, Block-I, Category-B, Scheme No.05, Shireen Jinnah Colony, Clifton, Karachi
84	0374	SOUTH	SHAH FAISAL COLONY House No.CB-52, Ground Floor, Alfalah Co-operative Housing Society (Drigh Colony) Shah Faisal Colony, Karachi
85	0379	SOUTH	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	SOUTH	SAADI TOWN BRANCH Plot No.C-33 (Commercial), Block-II, Saadi Town, Scheme-33, Gulzar-e-Hijri, Malir Cantt, Karachi
87	0388	SOUTH	SAMANABAD / GULBERG BRANCH Plot No.R-323, Block-18, Scheme No.16, F.B. Area, Samanabad, Gulberg, Karachi

88	0361	SOUTH	SACHAL GOTH BRANCH Hamza Tower, Ground Floor, Plot No.B-137 (Old No.B-101) Sachal Goth, KDA Scheme No.33, Suparco Road, Karachi
89	0313	SOUTH	TARIQ ROAD BRANCH Plot No.55-C, 56-C, Central Commercial Area, Block-2, PECHS, Karachi
90	0315	SOUTH	TIMBER MARKET BRANCH Plot Survey # 22 (Old Survey # E-5/3-14), Lawrence Quarter, Siddique Wahab Road, Timber Market, Karachi
91	0331	SOUTH	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.
92	0320	SOUTH	WATER PUMP BRANCH Plot # 9, Block-16, Scheme # 16, Federal "B" Area, Karachi
93	0346	SOUTH	WEST WHARF BRANCH Plot No. 20, Warehouse Area, West Wharf Road, Karachi
INTERIOR SINDH BRANCHS			
1	0149	RURAL	AHMED PUR BRANCH Jiryana No.309, Survey No.625, Ahmed Pur, Taluka Kingri, District Khairpur
2	0401	RURAL	AUTOBHAN ROAD BRANCH, HYDERABAD Wali Arcade, Plot No.M-577, Autobhan Road, Latifabad, Hyderabad
3	0144	RURAL	ANAJ MANDI LARKANA BRANCH Survey No.3830/1831 & 1981/1, Ward-A, Mohallah Shewa Mandi, Main Road Larkana
4	0124	RURAL	BADAH BRANCH Juryana No.87, Main Badah Road, Badah, Tehsil Dokri, District Larkana
5	0409	RURAL	BADIN BRANCH Plot / Survey No.157, Main Bus Stop, Hyderabad Badin Road, Badin
6	4091	RURAL	BAWANI SUGAR MILLS – SUB-BRANCH Ahmed Nagar, Talhar Distt. Badin
7	0423	RURAL	BHAN SAEEDABAD BRANCH

			Jaryan No.698, Main Bhan Saeedabad Road, District Jamshoro
8	0435		BERANI BRANCH Survey No.45(1-2-3) & 46, Deh Berani, Taluka Jam Nawaz Ali District Sanghar
9	0441	RURAL	BANDHI DISTT. SHAHEED BENAZIRABAD BRANCH Plot No.13 & 14 Farooque Town Bandhi, Deh 64, Nasrat Bandhi, Taluka Daur, Distt. Shaheed Benazirabad
10	0148	RURAL	BUXAPUR, DISTRICT KASHMORE BRANCH Jiryam No.06, Buxapur Town, Main Buxapur Market District Kashmore
11	0445	RURAL	BULARI SHAH KARIM BRANCH Revenue Survey No.55, Main Bulari Shah Market Road, Deh & Tappo Bulari, Taluka Bulari Shah Karim, District Tando Muhammad Khan
12	0427	RURAL	CITIZEN COLONY, HYDERABAD BRANCH Shop No.3-7, Royal City Project, Citizen Colony, Jamshoro Road, Hyderabad
13	0439	RURAL	CHACHRO DISTT. THARPARKAR Plot No.2, Jaryan No. 294, Deh Chachro, Taluke Chachro, District Tharparkar
14	0146	RURAL	CHUNDKO DISTRICT KHAIRPUR BRANCH Jiryam No.40, Main Road Chundko, Taluka Nara, District Khairpur
15	0106	RURAL	DADU BRANCH Plot No.54, RS No.987, Opposite Degree College, Dadu City, District Dadu
16	1061	RURAL	DADU SUGAR MILLS – SUB BRANCH Pyaro Goth, Distt. Dadu
17	0115	RURAL	DAHARKI BRANCH Survey No.446, Main Daharki Road, Taluka Daharki, District Ghotki
18	0428	RURAL	DIGRI BRANCH Plot No. 118, Deh, 178, Mirwah Road, Digri
19	0137	RURAL	DOKERI, DISTT. LARKANA BRANCH Shop No.3&4 Dokro Moen-Jo-Daro Road, Dokeri

20	0121	RURAL	GAMBAT BRANCH
			Plot No.2153-A, Near Sui Gas Office, Main Gambat Road, District Khairpur
21	0429	RURAL	GHARO BRANCH
			Jaryan No.197, Main National Highway Road, Taluka Gharo, District Thatta
22	0110	RURAL	GHOTKI BRANCH
			Plot/City Survey No.890, Ward-B, Main Deviri Sahib Road, Ghotki
23	0128	RURAL	GHOUSPUR BRANCH
			Shop No.1 & 2, Shahi Bazar, Near Shah Hussain Masjid Ghouspur, Taluka Kandhkot, District Kashmore-Kandhkot
24	0432	RURAL	CIVIC CENTRE BRANCH, HYDERABAD
			Civic Centre, Block-CCI Survey Nos. 221/B-I, 221/C-2 & 221-I Thandi Sarak, Hyderabad
25	0142	RURAL	GARHI YASIN, DISTRICT SHIKARPUR
			City Survey No.430, Main Bazar Garhi Yasin , District Shikarpur
26	0145	RURAL	GHARI KHAIRO DISTT. JAOBABAD BRANCH
			Shop No.13, VF-II, Jiryen No.13, Main Road Town Ghari Khairo, District Jacobabad
27	0443	RURAL	GOLARCHI DISTRICT BADIN BRANCH
			Plot No.A-1, Jiryen No.618, Main Golarchi Road, Deh Bharo Dari, Tappo Golarchi, District Badin
28	0402	RURAL	HALA BRANCH
			Survey No. 1397/88, Ward B, Gulshan Fahim Colony, Hala, District Matiari
29	0430	RURAL	ISLAMKOT BRANCH
			Plot No.17, 18 & 20, Near Jamia Masjid Taluka Islamkot, District Tharparkar
30	0119	RURAL	JACOBABAD BRANCH
			Property No.232, Ward-6, Main Quetta Road, Jacobabad.
31	0431	RURAL	JAMSHORO BRANCH
			Plot No.A-133, Sindh University Employees Co-operative Housing Society, Phase-I, Taluka Kotri, District Jamshoro
32	0433	RURAL	JOURNALIST SOCIETY BRANCH

			Plot No.9, Journalist Co-operative Housing Society, Near Center Jail, Hyderabad
33	0440	RURAL	JATI DISTT. SUJAWAL BRANCH Revenue No.789/766, Memon Shopping Mall Jati District Sujawal
34	0442	RURAL	JHUDDO DISTT. MIRPURKHAS City Survey No.444, Usman Complex-II Ward No.8, Main Jhuddo Tando Bago Road, Jhuddo, District Mirpurkhas
35	0136	RURAL	KHANPUR MAHAR, DISTT. GHOTKI BRANCH Plot No.115-II, Khanpur Mahar, Taluka Khan Gharh, District Ghotki
36	0104	RURAL	KANDHKOT BRANCH S.No.167, opposite Shams petroleum Services Deh Akhero Kandhkot District Kashmore Kandhkot
37	0129	RURAL	KANDIARO BRANCH Jaryan No.1588, Opposite Zarai Taraqiati Bank Ltd. Hospital Road, Taluka Kandiara, District Naushero Feroze
38	0118	RURAL	KASHMORE BRANCH Jaryan No.874, Main Kashmore Kandhkot Road, Kashmore District Kandhkot.
39	0102	RURAL	KHAIRPUR BRANCH Ground Floor, Syed Ramzan Ali Shah Trade Centre,Khairpurmirs
40	0126	RURAL	KHAIRPUR NATHAN SHAH BRANCH Shop No.C/407-A, Taluka Khairpur Nathan Shah, District Dadu
41	4092	RURAL	KHOSKI SUGAR MILLS – SUB BRANCH Khoski Sugar Mills Ltd. Khoski, District Badin
42	0403	RURAL	KOTRI BRANCH City Survey No.290, Ward-A, Shop No.8-10, Plot No.1, River Point Kotri, District Jamshoro
43	0417	RURAL	KUNRI BRANCH Plot No. 10, Survey No.263/4, Block-6 Deh Garaho, Main Station Road, Kunri, District Umerkot.
44	0434	RURAL	KHIPRO BRANCH Plot No.Z-437, Khipro Town, Main Sanghar Khipro Road, Taluka Khipro,

			District Sanghar
45	0138	RURAL	KOT BANGLOW DISTT. KHAIRPUR City Survey No.300, Deh Tando Shah, Tapo Kotdiji Distt Khairpur
46	0107	RURAL	LARKANA BRANCH Ground Floor, City Survey No. 799, Raza Shah Mohalla, VIP Road, Larkana
47	0418	RURAL	LATIFABAD HYDERABAD BRANCH Plot No. 06, Block-D, Unit No. VII, Latifabad, Hyderabad
48	0426	RURAL	MARKET AREA, HYDERABAD BRANCH Shop No.A/1194, Ward-A, Market Road, Hyderabad
49	0415	RURAL	MATIARI BRANCH Plot # 125, Situated Ward-A Town Opposite NADRA Office, Matitari
50	0122	RURAL	MEHAR BRANCH Shop No.1086, Ward-A, Mehar, District Dadu
51	0127	RURAL	MILITARY ROAD SUKKUR BRANCH Survey No.717, Main Military Road, Sukkur
52	0116	RURAL	MIRPUR MATHELO BRANCH Plot No.24(2-01) Deh, Tapo Mirpur, Main Mirpur Mathelo Road, District Ghotki
53	0404	RURAL	MIRPURKHAS BRANCH Plot No. RCN-18, Survey No.864/6, Main Umerkot Road, Mirpurkhas
54	0410	RURAL	MITHI BRANCH Plot/Jaryan No.50, Opposite Hyderi Hotel, Mithi
55	0421	RURAL	MORO BRANCH Plot No.14, Main Road Moro, District Noshero Feroze
56	0132	RURAL	MEHRABPUR BRANCH PTD No.III-A-43, Ward-16, Thari Road, Mehrabpur, Taluka Mehrabpur, District Naushahrofroze

57	0437	RURAL	MATLI DISTRICT BADIN Plot No.381/1, Unit-II, Category II, Noor Hamd Nodakari Colony, Taluka Matli, District Badin
58	0438	RURAL	MIRPUR BATHORO Survey No.381/A, Ward-A, Main Road Sujawal to Mirpur Bathoro, Taluka Mirpur Bathoro, District Sujawal
59	0140	RURAL	MUHALLA LUQMAN, KHAIRPUR Plot No.7,8,9,10,33,34,35 & 36 CS Nos.169,170 & 171 Arisha Colony Opp. Mill Colony Civil Hospital Road, Distt. Khairpur.
60	0141	RURAL	MIROKHAN, DISTT. QAMBER SHAHDADKOT Jiryan No.105, Deh Shah Ali Tunia, Tappo & Taluka Mero Khan, District Qamber Shahdadkot
61	0147	RURAL	MADEJI, DISTRICT SHIKARPUR BRANCH City Survey No.22, Deh Hafeez Dero, Madeji Taluka Ghari Yaseen, District Shikarpur
62	0444	RURAL	MIRPUR SAKRO BRANCH Jiryan No.500/499, Main Road Mirpur Sakro Deh Mirpur Sakro, Tappo & Taluka Mirpur Sakro, District Thatta
63	0101	RURAL	NAUDERO BRANCH Naudero Sugar Mills,Main Larkana Road, District Larkana
64	0105	RURAL	NAUSHAHRO FERAZ BRANCH Property Jaryan No. 185/28-5-2005, Deh Survey No.137, Main Naushahro Feroz Road Opposite National Savings Centre Taluka Naushahro Feroz
65	0134	RURAL	NASIRABAD BRANCH Shop No.1-8, Madina Shopping Center, Mohallah Kathia Bazar, Badah Road, Nasirabad, District Kambar Shahdadkot
66	0103	RURAL	PANO AQIL BRANCH Property Survey No.436, Main Pano Aqil Sukkur Road, Taluka Pano Aqil, District Sukkur.
67	0125	RURAL	PIR JO GOTH BRANCH Shop No.2180, Anaj Mandi, Pir Jo Goth, Taluka Kingri, District Khairpur
68	0123	RURAL	QAMBAR BRANCH

			City Survey No.121 & 122, Ward-B, Near Shahi Bazar Station Road, Qambar, Shahdadkot
69	0405	RURAL	QASIMABAD, HYDERABAD BRANCH Plot No.11, Rs No.274/1, Faraz Villas, Qasimabad, Hyderabad
70	0130	RURAL	QAZI AHMED BRANCH Survey No.313, Main Qazi Ahmed Road, Taluka Qazi Ahmed, District Shaheed Benazirabad
71	0111	RURAL	RATODERO BRANCH City Survey No.795/5, Ward B, Ratodero Bus Stand, Ratodero Larkana
72	0120	RURAL	ROHRI BRANCH City Survey No.2181/9, Ward-B, Mohallah Kot Janullah Shah, G.T. Road, Rohri, District Sukkur
73	0425	RURAL	SAEEDABAD BRANCH Shop No.53/2-36, Main Saeedabad Road, Taluka Saeedabad, District Matiari
74	0424	RURAL	SAKRAND BRANCH Shop No.355/1-4, 356, 357, 367, Main Sakrand Road, Taluka Sakrand, District Shaheed Benazirabad
75	0413	RURAL	SANGHAR BRANCH Plot No.A-B, City Survey No.124/A-B Cooperative Housing Society, Sanghar
76	0422	RURAL	SAJAWAL BRANCH Plot No.CS-239/2 & 239/3, Mohalla Ward, Near UBL, Sajawal, District Thatta Address after 15.02.2022: Property vide Survey No. 05, R.S.No.83 Adjacent to Zahid Petroleum Services, Thatta Sujawal Road Sujawal, District Sujawal.
77	0109	RURAL	SEHWAN BRANCH Plot No./Survey No.20/49/1951, Alam Channa Mohalla, Sehwan, District Jamshoro
78	0113	RURAL	SHAHDADKOT BRANCH Building Survey No.652, Ward C, Main Kotoo Motoo Chowk, Shahdadkot
79	0114	RURAL	SHIKARPUR BRANCH

			Survey No.34/3, Ward No.23, Station Road, opposite Library, Shikarpur
80	0108	RURAL	SUKKUR BRANCH
			Plot No. C-550/17, Shalimar, Minara Road, Sukkur
81	0416	RURAL	SHAHDADPUR BRANCH
			City Survey No.543, 548 Muhaga Land Station Road, Shahdadpur District Sanghar
82	0411	RURAL	SHAHEED BENAZIRABAD BRANCH
			Plot No.2481/13, VIP Road, near Doctor's Colony, Nawabshah, District Shaheed Benazirabad
83	1141	RURAL	SHIKARPUR RICE MILLS – SUB BRANCH
			Shikarpur Rice Mills, Main Jacobabad Road, Village Lodhra, District Shikarpur
84	436	RURAL	SULTANABAD BRANCH
			Sabzi Mandi, Sultanabad, Deh Salki Tapo Kamaro, Taluka & District Tando Allahyar
85	0135	RURAL	STATION ROAD LARKANA BRANCH
			Plot No.03, Near Al-Abbas Chowk, Station Road, Larkana
86	0143	RURAL	SALEHPAT DISTT. SUKKUR BRANCH
			Shop No.1,2,3 & 4 Plot No.135 to 156 Deh Chak No.5, Salehpat, Distt. Sukkur
87	0406	RURAL	TANDO ADAM BRANCH
			Shop No.1,2,3, Prime Tower, Hogani Colony, Hyderabad Road, Tando Adam, District Sanghar
88	0407	RURAL	TANDO ALLAHYAR BRANCH
			Plot No.4-4A & 5, Survey No.272/1, Al Habib Plaza, Main Tando Allahyar Hyderabad Road, Tando Allahyar
89	0408	RURAL	Tando Muhammad Khan
			Plot. Survey No.34, Jaryan No.13/10-7-08, Tando Muhammad Khan
90	0412	RURAL	THATTA BRANCH
			Survey No.115, near Badshahi Masjid, Thatta Sijawal Road, Thatta
91	0117	RURAL	THUL BRANCH
			Property No.484, Kandhkot Road, Thul, District Jacobabad

92	4121	RURAL	THATTA CEMENT – SUB-BRANCH Thatta Cement Company Limited, Makli Ghulamullah Road, Thatta
93	4071	RURAL	TANDO ALLAHYAR SUGAR MILLS – SUB BRANCH Tando Allahyar Sugar Mills, Deh Kanidar, UC Sanjar Chang, Taluke Chamber, District Tando Allahyar.
94	0139	RURAL	THARI MIRWAH, DISTT. KHAIRPUR Near Police Station Thari Mirwah, Taluka Mirwah Distt. Khairpur.
95	0446	RURAL	TANDO JAM BRANCH Jiryan No.399, Mir Mohallah Main Road Tando Jam, Taluka & Distt. Hyderabad
96	0419	RURAL	UMERKOT BRANCH Plot No.52, Survey No.111, Umerkot Nagori Society, Tehsil & District Umerkot
97	0131	RURAL	UBARO BRANCH Survey No.714 & 722, Main Ubaro Road, Taluka Ubaro, District Ghotki
CENTRAL REGION BRANCHES			
-	-	-	GROUP BUSINESS HEAD – CENTRAL REGION Plot No.159, Sector Y, Commercial Area, Defence Housing Authority, Lahore Cantt
-	-	-	-
1	0658	-	ALI PUR CHATHA BRANCH Khewat No.979, Khatooni No.1414, Khasra No.3620/1683, Gujranwala Road, Ali Pur Chatha, Tehsil Wazirabad, District Gujranwala
2	0613	-	State Life Employees Coop. Housing Society Branch, Lahore Plot No. 1022, Sector - F State Life Employees Cooperative Housing Society Limited Lahore.
3	0610	-	ASHRAFABAD BRANCH, DISTRICT BAHAWALPUR Ashrafabad Sugar Mill, Village Ashrafabad, District 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 Plot No. 204-B, Commercial Sector C, Bahria Town, Lahore
7	0601	-	BLUE AREA ISLAMABAD BRANCH Shop No. 1-E (South), F-6 / G-6, 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. 34-A, 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
12	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	0650	-	CHICHAWATNI BRANCH Plot No.376, Main Bazar Chichawatni, District Sahiwal
16	0657	-	CHINIOT BRANCH Khewat No.3133/3117, Khasra No.13557/9602, Chah Karian Wala, Faisalabad Road, Chiniot
17	0621	-	CIRCULAR ROAD BRANCH, LAHORE Shop No.1, SE-38-R-55/D, Opposite Akbari Mandi Circular Road, Lahore
18	0611	-	DALWAL, CHAKWAL BRANCH

			Village & Post Office Dalwal, Tehsil Choa Saidan Shah, District Chakwal
19	0663		EGERTON ROAD BRANCH, LAHORE Al-Deen Chambers, Plot Vide No.SE-27-R-3, Venus Plaza, Egerton Road, Lahore
20	0631		DERA GHAZI KHAN BRANCH Opposite Medical Collge, Jampur Road, Dera Ghazi Khan
21	0603		DHA Y BLOCK BRANCH, LAHORE Plot No.159, Sector Y, Commercial Area, Defence Housing Authority, Lahore Cantt
22	0684		DHA PHASE-IV LAHORE 145 CCA, Sector DD, Phase-IV, DHA, Lahore Cantt.
23	0652		DHA PHASE-V, LAHORE BRANCH Plot No.CCA-39, Phase 5-C, Defence Housing Authority, Lahore
24	0648		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	0604		G.T. ROAD GUJRANWALA BRANCH
			Property No. B-XII-7S-60/A, Bhatia Nagar.
			G.T.Road, Gujranwala
35	0660		GAGGO MANDI BRANCH
			Khewat No.58, Chak No.187/E.B.
			Opposite Police Station, Main Multan Road,
			Gaggo Mandi, Tehsil Burewala, District Vehari
36	0606		GHURKI BRANCH, LAHORE
			Khewat No. 8, Khatooni No.576/568, Khata No.
			156/702, Ghurki Union Council, District Lahore
37	0662		GARHI SHAHU BRANCH
			Property No.SE-6R-107/B, Ground Floor,
			Allama Iqbal Road, Ghari Shahu, Lahore
38	5602		GHORI TOWN PHASE IV – RAWALPINDI ISLAMIC BANKING
			Plot No.MC-16, Ghori Town
			Phase 4-A, Rawalpindi
39	5606		GHALLA MANDI, SHEIKHUPURA (ISLAMIC)
			Shop No.V-4, S112, Ghalla Mandi,
			Sheikhupura
40	0634		HARAPPA BRANCH
			Main G.T. Road,
			Near Harappa Railway Station,
			Harappa, District Sahiwal
41	0672		HAROONABAD DISTRICT BAHAWALNAGAR
			Plot No.1/7, Bangla Road, Opposite Grain Market,
			Haroonabad, District Bahawalnagar.
42	0679		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
43	0692		HEIR VILLAGE BRANCH BEDIAN ROAD Khewat # 236, Khatooni # 360-366, Khasra # 2940, Mouza Heir, Tehsil Cantt, Lahore
44	0693		HAFIZABAD BRANCH Khewat # 504, Khatoni # 1465, Khasra # 2, Gujranwala Road, Near Nadra Office, Tehsil & District Hafizabad
45	0635		JEHLUM BRANCH Property No. 17, Kohinoor Plaza, Old G.T. Road, Jehlum
46	0632		JANDIALA DHABWALA BRANCH Khewat No.216, Khatoni No.512-514, G.T. Road, Jandiala Dhabwala, Near Motorway Police Office, District Gujranwala
47	0614		JOHAR TOWN BRANCH, LAHORE Plot No. 7, Block-B, Near Allah Hoo Chowk Johar Town, Lahore
48	0678		ADDA JANPUR, DISTT. RAHIM YAR KHAN KLP Road, Adda Janpur, Tehsil Liaqatpur, Distt. Rahim Yar Khan
49	0639		KALRA KHASA BRANCH Khewat No.285, Khatoni No.307, Near Allied School, Mohammadan Campus, Kalra Khasa, Tehsil & District Gujrat
50	0640		KUNJAH BRANCH Plot No. 5-A/15, Ward No.3, Kunjah, Tehsil & District Gujrat.
51	0665		KASUR BRANCH B-2/13, R-1/D, Haji Farid Road, Kasur
52	0664		KHANEWAL BRANCH Plot No.1743, Ground Floor, Sir Syed Road, Khanewal
53	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
54	0688		KHUDDIAN BRANCH KASUR Khewat # 3218, Khasra # 6671, Khuddian, District Kasur

55	0616	-	LALAMUSA BRANCH Plot No.1/123 Tehsil Kharian, Lalamusa, District Gujrat
56	0622	-	LIDHAR BRANCH Village Lidhar, Wagha Town, Lahore
57	0608	-	LILA BRANCH, DISTRICT JEHLUM Post Office Lilla Town, Tehsil Pind Daden Khan, District Jehlum
58	5603	-	LIAQUAT ROAD SAHIWAL – ISLAMIC BANKING BR Khewat No.142, Khatoni No.161, Liaquat Road, Sahiwal
59	0638	-	MULTAN BRANCH Plot No. C-02, Block A Multan Model Town Housing Scheme Multan
60	0643	-	MANAWALA BRANCH DISTRICT SHEIKHUPURA Main Bazar Village Manawala, Sheikhupura
61	0647	-	MIAN CHANNU BRANCH Khewat No.635, Khatooni No.647, Khasra No.1671 & 1672, Lakar Mandi, Mian Channu, District Khanewal
62	0669	-	MAIN BOULEVARD DHA LAHORE BRANCH Shop No. 4, Mujtaba Plaza, Main Boulevard, DHA, Lahore Cantt.
63	0620	-	CHAKLALA SCHEME III RAWALPINDI Nazim Plaza, Khasra No. 50, 113 Main Bostan Khan Road, Chaklala Scheme III, Rawalpindi
64	0612	-	GULBERG BRANCH, LAHORE 61-Main Bolulevard, Gulberg Lahore
65	0645	-	MOHLANWAL BRANCH Khewat No.126, Khatoni No.524 to 527, Main Defence Road, Village Mohlanwal, Lahore
66	0642	-	MORR AIMANABAD BRANCH Khasra No.1215/1 & 2, Khewat No.968, Khatoni No.1126 Main G.T. Road, Morr Aminabad, District Gujranwala
67	0653	-	MUGHAL PURA BRANCH

			Plot No.13, Street No.17, Near Lalpul, Mughal Pura, Lahore
68	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.
69	0666		MOUZA GOJRA BRANCH Khasra No.237, Khewat No.64/65, Khatoni No.435 to 452, Mouza Gojra, Tehsil Malakwal, District Mandi Bahauddin
70	0677		VILLAGE MINHALA LAHORE Village Minhala, Main Road, Near Govt. Higher Secondary School, Tehsil Shalamar, District Lahore
71	0687		MUSTAFAABAD (LALYANI) BRANCH Khewat No.39 & 40, Khatooni # 44 & 45, Transfer # 6753, Khasra # 1177/3, Main Ferozepur Road Lalyani (Mustafaabad) Kasur
72	0696		MURREE BRANCH Property No.161-A/1, Rich Villah, Cart Road, Murree, Tehsil Murree, District Rawalpindi
73	0649		NANKANA SAHIB BRANCH Khewat No.309, Khatoni No.521 Khasra No.1503 & 1504, Ghala Mandi, Tehsil & District Nankana Sahib
74	0644		OKARA BRANCH Khasra # 52/12/1, Khewat # 428, Khatoni No.1085, Mian Colony, M.A. Jinnah Road, Okara
75	0641		PECO ROAD BRANCH LAHORE Plot No.1-C/P-II, Phase-III, Main Peco Road, Lahore
76	0646		PESHAWAR ROAD RAWLPINDI Plot No.1211, Chur Harpal, Near Govt. College for Women, Peshawar Road, Rawalpindi
77	0609		PINDI BHAUDDIN BRANCH Village Pindi Bahauddin, Rasool Road, Tehsil & District Mandi Bahauddin
78	0627		PWD HOUSING SOCIETY ISLAMABAD 3-Civic Center, Block-A

			PWD Employees Cooperative Housing Society
			Islamabad
79	0698		PEER FATEH DARYA BRANCH
			Khewat No.368/355, Khatoni No.160, Kela No.16,
			Mouza Pir Fateh Darya, Jamaludin Wali Road,
			Tehsil Sadiqabad, District Rahim Yar Khan
80	0630		RAHIM YAR KHAN BRANCH
			24 Model Town
			Rahim Yar Khan
81	0655		RAIWIND ROAD BRANCH LAHORE
			1 Dogar Market, 1KM Raiwind Road
			Thokar Niaz Baig, Lahore.
82	0661		ABDUL HAKEEM, DISTRICT KHANEWAL BRANCH
			Abdul Hakeem City, Near Zarai Taraqiyati Bank
			Tehsil Kabirwala, District Khanewal.
83	0615		SARGODHA BRANCH
			Prince Cinema Market,
			Railway Road, Sargodha
84	0633		SATGARAH DISTRICT OKARA
			Adda Chow, Sat Garah,
			Tehsil and District Okara
85	0637		SIALKOT BRANCH
			Khasra No.834/2, Khatooni # 39, Khewat No.29,
			Shahab Pura Road, Near Masjid Tajdar-e-Madina
			Sialkot
86	0628		SHAHRAH-E-FATIMA JINNAH BRANCH
			G-4, G-12 & 13, Queens Center,
			33-Shahrah-e-Fatima Jinnah (Queens Road), Lahore
87	5604		SAMANABAD, LAHORE (ISLAMIC BRANCH)
			Plot No.91, Main Road Samanabad,
			Lahore
88	0681		SHAHDARA LAHORE
			Shop No. 1 & 2, Malik Market,
			Bus Stop Yousaf Park, Sheikhpura Road,
			Shahdara Lahore.
89	0685		SABZAZAR SCHEME BRANCH LAHORE
			Plot No. 308, Block-B,
			Sabzazar Scheme, Lahore
90	0689		SHEIKHUPURA ROAD GUJRANWALA
			Sr. No.11273, Khata # 122 \$ 128, 754/183,
			Had # 76, Tehsil Khiali,

			Shahpur Town, Gujranwala
91	0625		TARAMARI BRANCH ISLAMABAD Khewat No.18, Khatoni No.19, Khasra No.197/139, Taramari, Tehsil & District Islamabad
92	0659		TOBA TEK SINGH BRANCH Khewat No.7/7, Khatoni No.7, Allama Iqbal Road, Mohalla Janj Ghar, Toba Tek Singh
93	0676		TALAGANG ROAD, CHAKWAL Khasra No.6150/2284, Khewat No.68, Khatooni No.143, Talagang Road, Chakwal
94	0691		TARA GARH BRANCH DISTT. KASUR Khewat # 155, Khatooni No.499 & 505, tara Garh Chowk, Tara Garh District Kasur
95	0629	-	VILLAGE KAHNA BRANCH Hakim Ghulam Hussain Colony, Mozoa Gajomata, Kahna Distt. Lahore
96	0683		VILLAGE HUJRA SHAH MUQEEM BRANCH Khasra No.362/354, Khewat No.859, Hujra Road, Near Gillani Marriage Hall, Hujra Shah Muqeem, Tehsil Depalpur, District Okara
97	0626	-	VILLAGE MANGA MANDI Near Javed High School, Multan Road, Manga Mandi, Tehsil & District Lahore.
98	0690		VILLAGE QILA DEEDAR SINGH Khewat No.459, Khatooni # 539, Khasra # 4311/2716/2437, Hafizabad Road, (South) Mouza Qila Deedar Singh, District Gujranwala
99	0651	-	WAH CANTT RAWALPINDI BRANCH 82-A, Minar Road, Lala Rukh, Wah Cantt.
100	0624	-	WALTON ROAD LAHORE House No.E/48, Khasra No.2328/280, Kheot No.1, Khatoni No.537, Super Town, Walton Road, Lahore
101	0670	-	WAPDA TOWN LAHORE BRANCH Plaza No.12, Block-A-1, PECHS, Valencia (Commercial Area), Wapda Town, Lahore

NORTH REGION BRANCHES			
-		-	GROUP BUSINESS HEAD – NORTHERN REGION
-		-	Noor Plaza, Main Ring Road,
-		-	Peshawar
-		-	-
1	0804	NORTH	ABBOTTABAD BRANCH
			Opposite Radio Pakistan, Mansehra Road,
			Abbottabad
2	5801	NORTH	ASHRAF ROAD PESHAWAR – ISLAMIC BANKING BR
			Haji Darwesh Plaza,
			New Rampura Gate,
			Ashraf Road, Peshawar
3	0814	NORTH	BATKHELA, DISTRICT MALAKAND BRANCH
			Shops No.1 to 4, Bahadur Khan Plaza,
			Main Bazar, Batkhela, Tehsil Batkhela, District Malakand
4	5901	NORTH	DADYAL, AJK BRANCH (ISLAMIC BR)
			Commercial Plots No.108 & 109, Dadyal Hamlet,
			District Mirpur Azad Kashmir.
5	0813	NORTH	DERA ISMAIL KHAN BRANCH
			Shop No.1 & 2, Sharjah Market, North Circular Road,
			Dera Ismail Khan Tehsil & District Dera Ismail Khan
6	0815	NORTH	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	NORTH	DANYORE, GILGIT BRANCH
			Khasra No.959, Village Shanot, Tehsil Danyore,
			District Gilgit
8	0802	NORTH	G.T. ROAD PESHAWAR BRANCH
			Shop No.1 & 2 Jibran Adeel Plaza
			Bilal Town, G.T. Road,
			Peshawar
9	0903	NORTH	GILGIT BRANCH
			Khasra No.104/5093-5339, Khewat No.185/185,
			Z.S. Plasa, Main Shahrah-e-Quaid-Azam, Gilgit
10	0806	NORTH	HAYATABAD, PESHAWAR BRANCH
			Unit No.13, Sector D-1, Phase-1,
			Bilal Commercial Market, Hayatabad, Peshawar
11	0805	NORTH	KARKHANO MARKET BRANCH, PESHAWAR
			C-Block, Palace Plaza,
			Karkhano Market, Regi Lalma,
			Peshawar

12	0808	NORTH	KOHAT BRANCH Shop No.889 to 896, Syed Saadullah Shah Building Kacher Chowk, Bank Square, Hangu Road, Kohat
13	0901	NORTH	MIRPUR AZAD KASHMIR BRANCH Ground Floor, Portion No.2, Younus Plaza, Allama Iqbal Road, Mirpur, Azad Jammu & Kashmir
14	0902	NORTH	MUZAFFARABAD BRANCH Khasra No.1845/1314, Bank Road, Muzaffarabad
15	0807	NORTH	MERAN BRANCH Village Mehran Tehsil Parva (Tandianwala Sugar Mills Ltd) Dera Ismail Khan
16	5802	NORTH	MARDAN BRANCH (ISLAMIC BR) Shop No. C-959/C, Survey No.127/4, Bank Road, Mardan Cantt.
17	0810	NORTH	MINGORA DISTRICT SWAT Khata # 1495, Khatooni # 1688, Khasra # 809, Shahdra, Watkey, Opposite Sabzi Mandi, Mingora, Tehsil Babuzai, District Swat.
18	0811	NORTH	PABBI DISTT. NOWSHEHRA Sr. No.9015, Khasra # 1244 & 1245, Main G.T. Road, Pabbi, District Nowshehra
19	0801	NORTH	PESHAWAR BRANCH Shop No. 4, Ground floor, Jasmine Arcade, 1-Bashir lane, Fakhar-e-Alam Road, Peshawar
20	0904	NORTH	RAWALAKOT, AJK BRANCH Plot No.D-20, Housing Scheme, Rawalakot, AJK.
21	0809	NORTH	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
22	0812	NORTH	SHAHKAS BRANCH, KHYBER AGENCY Muqaddas Market, Wazir Dhand, Shahkas, Khyber Agency
23	0803	NORTH	UNIVERSITY ROAD PESHAWAR BRANCH Khata No.179/661 & 662 New Khata Jamabandi No.193/738, University Road, Peshawar

BALUCHISTAN			
1	5701	SOUTH	AIRPORT ROAD QUETTA (ISLAMIC) Khasra No.1246/140, Ground Floor, Pak Red Crescent Balochistan Almo Chowk, Airport Road, Quetta
2	0703	SOUTH	CHAMAN BRANCH Khasra No.1311 & 1312, Dularam Road, Chaman
3	0705	SOUTH	DERA MURAD JAMALI BRANCH Khatoni # 3014, Block # 84, National Highway Main Bazar, Dera Murad Jamali, District Naseerabad
4	0714	SOUTH	DERA ALLAHYAR BRANCH Shop No.36 & 37, Near Sohbat Pur Chowk, Quetta Road, Dera Allah Yar, Balochistan
5	0706	SOUTH	GAWADAR BRANCH The Coast Medical Building Airport Road, Moza Thani Ward, Gawadar.
6	0707	SOUTH	HUB BRANCH Shop No.1 & 2, International Shopping Mall 7 Hotel Mouza Baroot, Tehsil Hub, District Lasbella
7	0701	SOUTH	JINNAH ROAD QUETTA BRANCH Shop# 20-21, Ward # 18, Main M.A. Jinnah Road, Quetta
8	0711	SOUTH	KHUZDAR BRANCH Shop No.B-39, to B-42, Agha Abdul Zahir Market Rabia Khusdari Road, Khuzdar, Balochistan
9	0715	SOUTH	KASI ROAD QUETTA BRANCH Intiqal No.433, Kitta No.2, Kashi Road, Quetta.
10	0702	SOUTH	LIAQUAT BAZAR QUETTA Plot Vide Khasra No: 975/695/108, situated at Mukam Street, Ward No.4, Sitara Hotel Building, Quetta.
11	0710	SOUTH	LORALAI BRANCH Shop No.1011-995, Bhagi Bazar Loralai, Balochistan

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

ANNEXURE “J”

15 AFFIDAVIT/UNDETKING

(Ann “A”)

To be typed on Rs.40/- 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 _____ 2024, who has been identified as per his CNIC.

COMMISSIONER FOR TAKING

ANNEXURE “K”

16. Mandatory Performa

(To be filled by Procurement Committee of the Bank)

S.No: _____

Bidder: _____

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

Members - Procurement Committee

Signature

1 HEAD OF ADMIN

2 CHIEF FINANCIAL OFFICER

3 CHIEF MANAGER, IDBL

ANNEXURE "L"

17. Qualification/Disqualification Performa

(To be filled by Procurement Committee of the Bank)

S.No: _____

Bidder: _____

S.No	Description	Remarks/Evidence attached		Qualified	Disqualified	Remarks
		Yes (If the evidence is sufficient)	No (If the evidence is not sufficient)			
01	The company is registered with GST/Income Tax/ Provincial Revenue Board					
02	Submission of Tender fee					
03	Enlistment with PBA					
04	Registration of Security License from concerned authorities in Punjab, Capital Territory , AJK,KPK ,Gilgit Baltistan , Sindh & Balochistan					
05	Registration with SECP					
06	Undertaking by CEO of the agency requiring indemnity of Rs.1 Million					

OVERALL RESULT: _____ QUALIFIED/DISQUALIFICATION

Members - Procurement Committee

Signature

1 HEAD OF ADMIN

2 CHIEF FINANCIAL OFFICER

3 CHIEF MANAGER, IDBL

Annexure “M”

18. 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	<table border="1"> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> <tr><td></td></tr> </table>					
16	Number of Employees in country wide region.	<table border="1"> <tr> <td data-bbox="853 1576 1407 1771">Head Office+</td> </tr> <tr> <td data-bbox="853 1771 1407 1955">City-1</td> </tr> </table>	Head Office+	City-1			
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	It is confirmed that I have personally met with the person named above at the above mentioned business running address.	
23	<u>Signature of Bank's visiting officials</u> Date: _____ Stamp: _____	<u>Signature of vendor / representative of</u> Date: _____ Stamp: _____

Annexure “N”

19. *CERTIFICATE

It is certified that _____ number of armed/unarmed guards of _____ (Name of the security agency) are performing guarding duty on 12/24 hours basis with _____ (name of the bank) since _____.

Signature: _____

Name: _____

Stamp: _____

Date: _____

***Note:** (This Annexure is required to obtained on cliental letter head)