

SNDB/COK/ADMIN/TD/858/2017

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Sindh Bank Limited

Tender Document Supply & Installation of Signage

This Document Contains: 67 pages

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DEFINITIONS

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

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

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

“**Bidding Documents**” means all documents provided to the interested bidders to facilitate them in preparation of their 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 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, non-competitive levels for any wrongful gain;

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

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

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

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

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

“Government” means the Government of Sindh;

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

“Lowest Evaluated Bid” means a bid for goods, works and services having the lowest evaluated cost among the substantially responsive bids

“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 (Amended 2017), 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” means any object of procurement other than goods or works, and includes consultancy services;

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

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

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

1 INVITATION FOR BIDS (IFB)

Sindh Bank Limited (SNDB) invites proposal from candidates for the Supply & Installation of Signage for its branches and ATM Signage in country wide regions. Details of the specifications of related services to be provided are given in the scope of service in Section [3] hereto.

Bidder will be selected under procedure described in this Tender Document (TD), in accordance with the Sindh Public Procurement Rules 2010 (Amended 2017) issued thereunder (“SPPRA”) which can be found at www.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 2017)

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 Floor-2, Federation House,
Abdullah Shah Ghazi Road,
Clifton,
Karachi 75600

2 INSTRUCTION TO BIDDERS (ITB)

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

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

2.1 Correspondence Address

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

Head of Administration Division
SINDH BANK LIMITED
HEAD OFFICE
Basement Floor-2, Federation House,
Abdullah Shah Ghazi Road,
Clifton,
Karachi 75600
Tel: 021-35829403/320
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 (Amended 2017), in competing for the contract in question.
3. Any false information or misstatement on the part of the vendor will lead to disqualification/ blacklisting/ legal proceeding regardless of the price or quality of the product.

2.4 Preparation of Bids

2.4.1 Bidding Process

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

2.4.2 Cost of Bidding

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

2.4.3 Language of Bid

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

2.4.4 Technical Proposal

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

2.4.5 Financial Proposal

The Financial Proposal shall be prepared using the standard form attached, duly signed by the authorized representative of the Bidder. It should list all costs associated with the assignment including remuneration for staff, and reimbursable expenses and such other information as may be specifically requested by SNDB. Alternatively, the bidder may provide his/her/its own list of costs with all items described in the Technical proposal priced separately.

2.4.6 Bid Currencies

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

2.4.7 Bid Security

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

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

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

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

The bid security shall be forfeited:

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

2.4.8 Bid Validity

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

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

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

2.5 Submission of Bids

2.5.1 Sealing and Marking of Bids

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

2.5.2 Response Time

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

2.5.3 Extension of Time Period for Submission of Bids

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

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

2.5.4 Clarification of Bidding Documents

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

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

2.5.5 Late Bids

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

2.5.6 Withdrawal of Bids

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

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

2.5.7 Cancellation of Bidding Process

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

2.5.8 Mechanism for Redressal of Grievances

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

Any bidder being aggrieved by any act or decision of the SNDB during procurement proceedings may lodge a written complaint after the decision causing the grievance has been announced. [SPPRA Rule 31(3)]

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

1. prohibit the procurement committee from acting or deciding in a manner, inconsistent with these rules and regulations; [SPPRA Rule 31(4-a)]
2. annul in whole or in part, any unauthorized act or decision of the procurement committee; [SPPRA Rule 31(4-b)] and
3. reverse any decision of the procurement committee or substitute its own decision for such a decision;

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

SNDB shall announce its decision as to the grievance within seven (7) days. The decision shall be intimated to the Bidder and the Authority within three (3) working days by SNDB. [SPPRA Rule 31(5)]

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

Mere fact of lodging of a complaint by a bidder shall no warrant suspension of the procurement proceedings. [SPPRA Rule 31(7)]

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 procuring agency's complaints redressal committee may lodge an appeal to the Review Committee; 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; [SPPRA Rule 32 (5-b)].
- (c) Copy of the decision of Procuring Agency / Complaint Redressal Committee. [SPPRA Rule 32 (5-c)].

On receipt of appeal, 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 procuring agency 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; [SPPRA Rule 32 (10)].

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

2.5.10 Matters not subject to Appeal or Review

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

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

2.6 Opening and Evaluation of Bids

2.6.1 Opening of Bids by SNDB

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

2.6.2 Clarification of Bids

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

2.6.3 Preliminary Examination

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

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

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

2.6.4 Supplier Evaluation Criteria

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

2.6.5 Eligibility Criteria

SNDB shall evaluate proposals using the following eligibility criteria.

S. No.	Requisite	Total Marks	Marks Obtained	Remarks	Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded	Evidence attached as
1	Firm's Status	20		Public / Private Ltd.	NTN Certificate / Letter of Incorporation / Company Registration Letter / Certificate of Registration from Registrar of Firm is required to be enclosed	Annexure "A"
		10		Partnership Firm		
		5		Sole Proprietorship		
2	Banks presently on Cliental List (For counting of each bank services to at least 10 branches are mandatory) for supply of relevant items having the same specification as been offered in the tender	20		5 and above	Award letters to be attached duly issued from each concerned Bank	Annexure "B"
		10		2 and above		
3	Years in Business in relevant field	10		10 Years and above	NTN Certificate / Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business with evidence is required to be enclosed	Annexure "C"
		08		5 years and above		
		5		3 years and above		
4	Average Yearly Turn Over in Last 3 Years	30		On an average of 40 M and above per year	Audit Report / Tax Return of last 3 years	Annexure "D"
		15		On an average of 20 M and above per year		
5	Number of Offices in cities including Capital Territory & Federal Administration Territories	10		5 and above	Attach Company Profile with mention of complete addresses and PTCL landline numbers of the country wise offices. No mobile numbers will be accepted	Annexure "E"
		7		4 and above		
		3		3 and above		
6	Number of Bank's branches where signage have been installed	10		300 branches and above	Award letters to be attached duly issued from each concerned Bank	Annexure "F"
		7		150 branches and above		
		3		100 branches and above		
	Total	100		<u>QUALIFIED/DISQUALIFIED</u>		

Note:

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

MANDATORY

1. GST/Income Tax Registration/Registration With Sindh Revenue Board
2. Attachment of Affidavit (specimen attached as Annexure “I”) on stamp paper from the owner of the company.
3. Attachment of Annexure “A” (With Financial Proposal) & Annexure “B” (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
4. 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.
5. The bidders are required to submit bids only in prescribed financial proforma given in Tender Document.
6. The representative present at the time of opening of tender shall be in possession of authority letter on the company’s letter head, duly signed by the CEO of the company.

DISQUALIFICATION

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

1. On black list of SPPRA & Sindh Bank Ltd.
2. Issued with two (2) warning letters/emails by the Sindh Bank Ltd in the past to the bidder for unsatisfactory performances.
3. Not GST/Income Tax Registered/Registration With Sindh Revenue Board
4. Alternate bid is offered.
5. Non - Attachment of Annexure “A” (With Financial Proposal) & Annexure “B” (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
6. The qualify bidder sublets the contract in any form/stage to any other agency
7. The tender is deposited without Tender Fee.
8. Warranty of supplied items is less than 1 year.
9. If during verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
10. After supply, if the specification of supplied items are found different with the items produced in front of committee at the time of technical evaluation.
11. In the past, the company agreement has been prematurely been terminated after due qualification in any of the category of the tender.

2.6.6 Discussions Prior to Evaluation

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

2.7 Award of Contract

2.7.1 Award Criteria

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

2.7.2 SNDB's Right to Accept Any Bid and to reject any or all Bids

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

2.7.3 Notification of Award

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

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

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

2.7.4 Signing of Contract

Within 10 Days from the date of notification of award, the successful bidder shall furnish to SNDB particulars of the person who would sign the contract on behalf of the successful bidder along with an original power of attorney executed in favour of such person.

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

2.7.5 Performance Security

Within 7 DAYS of receipt of the notification of award from SNDB, the successful Bidder shall furnish to SNDB the Performance Security equals to 5 % of contract price which shall be valid for at least ninety (90) days beyond the date of completion of contract to cover defects liability period or maintenance period. The Performance Security shall be in the form of a pay order or demand draft or bank guarantee issued by a reputable commercial bank, acceptable to SNDB, located in Pakistan. [SPPRA Rule 39 (1)]

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

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

The Performance Security will be discharged by SNDB and returned to the 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 “F”]*

3 SCOPE OF WORK / TECHNICAL SPECIFICATION

Sindh Bank Limited (SNDB) requires supply and installation of Signboards for its branches or additional on need basis in countrywide regions. (List of Branches attached as Annexure “K”).

Requirement of LED Aluminium Composite panel with moulded letters Signage, Flex signage and ATM signs will be as specified in financial page and depending on the opening of the branches. A notice of 20 days will be given prior to the opening of the branch and it will be expected that the requisite will be installed at least 5 days prior to the opening of the branch. The tentative quantity for branches may vary as per the schedule and accordingly Bank will not be responsible if the quantity is decreased. In this context no claim will be entertained.

Supplies will be required to be given as per special instruction mentioned below. Subsequent supply will be required within ten days of issuance of purchase order

Moulded illuminated letters on ACP SIGNAGE (A)	
Substrate / Skin	Dadex or other equivalent, 3mm aluminium composite panel sheet or equivalent, pure white with original manufacturers back up warranty & certification., 5 years warranty
Translucent Vinyl	3 mm thick acrylic moulded letters, fixed over ACP sheet as per bank’s new signage design. 3M or equivalent 3630-76, 3630-131.2330- 12 Plotting with Pasting over moulded letters with original manufacturer’s back up warranty / certification., 5 years warranty
Tensioning	Pop rivets – Rivets to be placed at every “3-3.5 Inches ” as specified standards
Sign Cabinet & Installation	Top of the cabinet box to be covered with 1” x 1” 16g Square Pipe (I I L) Frame or equivalent. Sides of the cabinet box to be covered with 1” x 1” Pipe Frame Sides & Back of the cabinet to be covered with 24 Gauge imported of galvanized / colour sheet Support bar to be placed at every 40”
Light	The light source in this sign board will be best quality water proof Korean LED modules (10000 hours life) with white colour near about white fluorescent light colour. The LED modules will be fixed under the moulded letters, in board with appropriate distance so that there will be no black/dim patch in lights. The LED can be remove by removing particular letter. Opening its covers. The purpose of this removable modules line is to replace burnt/defective LED, without opening of front sheet and without removal of board. The LED and power supply will be Korean made. or equivalent. All wires will be Pakistan cables 4mm main and 2.5 mm internal.
LED and Electrical Wiring	1 Year warranty, free replacement and structure one year w
Warranty	5 years warranty for structure damages and vinyl pasting along with skin

ATM Sign Board (One Link) B

Size of Board	36” X 24” X 2” , Vertical
Box	Box made with 22 SWG coated MS sheet on proper framing
Front and back sheet (Double sided)	4 mm white /opal acrylics fluorescent material pasted sheet, with approved design 3M or equivalent vinyl pasting
Lights	The sheet will be a reflection type, fluorescent material pasting, thus no need of any light,
Fixing / Fittings	Proper fixing arrangement, with proper painted angle iron, as per site requirement.
Wiring	No need of wiring
LED and Wiring	Not applicable
Warranty	5 years warranty for structure damages and vinyl pasting

Aluminium Composite sheet, front lit sign board (C)

Substrate / Skin	Aluminium composite panel sheet, 3mm, of white colour. Dadex or Equivalent
Translucent Vinyl	The letters will be acrylic 6mm thick, approved colour vinyl (mentioned in A) pasted over it. The letters will be fixed over ACP Proper bracket at proper distance with holder and bulbs, water proof light , will be fixed
Tensioning	Pop rivets – Rivets to be placed at every “3-3.5 Inches ” as specified standard
Sign Cabinet & Installation	Top of the cabinet box to be covered with 1” x 1” 18g Square Pipe (I I L) Frame or equivalent. Sides of the cabinet box to be covered with 2”x ‘2’ by Aluminium frame Support bar to be placed at every 40” Box Thickness – 5”
Light	The front light source in this sign board will be best quality water proof LED modules with white colour near about white fluorescent light colour, with proper brackets, wiring, . The LED light fixture and power supply will be Korean made or equivalent
Warranty	5 years warranty for structure damages and vinyl pasting

SPECIAL INSTRUCTIONS

1. These new signboards will be replaced at existing Summit Bank Ltd Branches and their ATM Sites.
2. The ACP moulded letter, with LED Lights will be replaced at only Main City Branches such as Karachi, Hyderabad, Sukkur, Mirpurkhas, Rahim Yar Khan, Multan, Faisalabad, Lahore, Gujranwala, Rawalpindi, Islamabad, Peshawar and Quetta.
3. The front lit board will be installed at small cities/remote areas branches.
4. The Total Branches List (193) is attached and bidder may survey these branches at their end at the earliest.
5. The required material for said signboard replacement WML, such as APC, moulded letters, LED etc. will be delivered at respective branches by 20th December 2017.
6. The signboard replacement process will be initiate on 29/12/2017 before close of business (BCOB) and must be completed upto 31st December, 2017. All required

material and technical staff and labour must arranged a contractor's end in such a way all new signs must be installed at all 193 Branches of Summit Bank Ltd.

7. The logo of Islamic Banking Branches of Summit Bank Ltd will be replaced with the design of Sindh Bank Ltd Islamic Bank Branches.

Specimen for Aluminium Composite sheet, front visiting Korangi Industrial Area Branch

This is a Single Stage one envelop procedure, therefore 1st lowest bid will be evaluated first and the bidder must provide a demo unit immediately (within two working days) for necessary inspection/verification of the above specifications. If the 1st lowest bidder is disqualified in inspection/verification phase, then next lowest bid will be called upon for evaluation/technical inspection demo.

Similarly if 2nd bidder is disqualified, then 3rd lowest bidder will be evaluated and so on. On qualification of a bidder during this process no further evaluation will be done.

4. FINANCIAL PROPOSAL

PRICE SCHEDULE

(Applicable for the year 2017-18)

Name of Bidder _____

S No.	Item	Descriptions	Unit/Qty	Quantity (A)	Rate/SFT (B)	No of Branch (C)	Total Amount AxBxC
1	ACP, moulded illuminated letters over box	Moulded illuminated letter on ACP, as per specifications "A" above	SFT	120 SFT per branch	Rs.	200	Rs.
2	Front lit, ACP sign board with 6mm pasted cut letters	Korean or equivalent, 3mm thick ACP sheet pasted on frame with 6mm thick cut letters with 3M or equivalent vinyl pasted, approved colour (as mentioned in technical specifications 'C')	SFT.	30' x 4' = 120 Sqft Approx (size of a board)	Rs.	50	Rs.
3	ATM Sign Boards (countrywide branches)	Complete double sided, fluorescent material pasted ATM Board with box, l, acrylic sheets, approved design vinyl pasting, fittings with angles, complete in all respect. (as mentioned in technical specifications 'B')	No	One per branch	Rs.	200	Rs.
*GRAND TOTAL							Rs.

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

Note

1. 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.
2. If the item is not provided/installed after 10 days of issuance of Purchase Order, a fine of Rs.5,000/- per day will be deducted from the bill.
3. The cost must include all applicable taxes, stamp duty (as applicable under Stamp Act 1989) duly stamped on the contract agreement, installation, commissioning, transportation and labour charges.
4. No advance payment for the supply of equipment will be made, bills are only be processed for necessary payment on receipt of certificate of delivery/satisfaction from the concerned officer.
5. Calculation of bid security. 5% of the *(Total Amount) will be submitted with the tender document as bid security in shape of Pay Order/Demand Draft /Bank Guarantee in favour of Sindh Bank Ltd.
6. Lowest evaluated bid is going to be the criteria for award of contract rather than considering the lowest offered bid, encompassing the lowest whole sum cost which the procuring agency has to pay for the services/items duration the contract period. SPPRA Rule 49 may please be referred.
7. The tender will be considered cancelled if the contract agreement/performance security after due signature are not submitted with Admin Office after 5 days of completion of bid evaluation report hoisting period (3 days) on SPPRA website.
8. The Tender will stand cancelled if the item are not supply/installed within 20 working days of issue of supply order.
9. In case financial bids are the same, the successful bidder will be the one who has acquired more marks in the technical evaluation.

10. If the obligation of warranty period are not met or delayed, the repair etc. requirement on this account will be carried out by the bank & the billed amount will be deducted from the performance security/ upcoming payment due to supplier. Risk & subsequent cost to this effect if any will be liability of the vendor and any subsequent expenses on the equipment will also be borne by the supplier.
11. Qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of quality of the equipment within the warranty period, the company will be liable to address it at his own cost, non-compliance of the same will result into initiation of a case against the company for non-commitment.
12. All terms & conditions of the Contract Agreement (Annexure “G”) are part of tender document.
13. The tender will stand cancelled if any of the given condition of the tender is not met in strictly as per the requisite of the tender document.
14. Warranty 5 year mandatory. (Attach Annexure “H”)
15. All preventive and corrective maintenance of the machines inclusive of supply of spares and consumables parts shall be the responsibility of the bidder.

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

(Signature of bidder with name, Designation and Company Seal)

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 2017)

“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 in corrupt or fraudulent practices in competing for or in executing the Contract;
- d. If, as the result of Force Majeure, the Supplier(s) are unable to perform a material portion of the Services for a period of not less than sixty (60) days; and
- e. If the SNDB, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

5.1.10.2 Termination by the Supplier

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

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

5.1.10.3 Payment upon Termination

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

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

5.1.11 Good Faith

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

5.1.12 Settlement of Disputes

5.1.12.1 Amicable Settlement

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

5.1.12.2 Arbitration

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

5.1.13 Data Ownership

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

5.1.14 Obligations of the Supplier

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

5.1.14.1 Conflict of Interest

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

5.1.14.2 Confidentiality

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

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

5.2.1 Performance Security

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

5.2.2 Payment

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

5.2.3 Price

Schedule of prices shall be as fixed in the Contract.

Annexure “A”

6. BID FORM

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

Dated: _____, 2017

To,

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

Gentleman,

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

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

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

_____.

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

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

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

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

Name & Address of Agent

Amount and Currency

(If none, State none)

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

Dated this _____ day of _____ 2017.

[Signature]

[In the Capacity of]

Duly authorized to sign Bid for and on behalf of _____

Annexure “B”

7. BID SECURITY FORM

Whereas [name of the Bidder] has submitted its bid dated [date of submission of bid] for the supply and installation of Signage.

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 ____ 2017.

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 ____ 2017 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 _____ 2017

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 (Amended 2017)

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

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

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

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

For and On Behalf Of

Signature: _____

Name: _____

NIC No: _____

Annexure “E”

10. SCHEDULE OF OPENING & SUBMISSION OF BID

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

Annexure “F”

11. FORM OF CONTRACT

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

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

1. The Effective Date of this Agreement is _____ 2017.
2. In connection with the Purpose, a Party may disclose certain information it considers confidential and/or proprietary (“Confidential Information”) to the other Party including, but not limited to, tangible, intangible, visual, electronic, present, or future information such as:
 - Trade secrets;
 - Financial information, including pricing;
 - Technical information, including research, development, procedures, algorithms, data, designs, and know-how;
 - Business information, including operations, planning, marketing interests, and products;
 - The terms of any agreement entered into between the Parties and the discussions, negotiations and proposals related thereto; and
 - Information acquired during any facilities tours.
3. The Party receiving Confidential Information (a “Recipient”) will only have a duty to protect Confidential Information disclosed to it by the other Party (“Discloser”):
 - If it is clearly and conspicuously marked as “confidential” or with a similar designation;
 - If it is identified by the Discloser as confidential and/or proprietary before, during, or promptly after presentation or communication; or
 - If it is disclosed in a manner in which the Discloser reasonably communicated, or the Recipient should reasonably have understood under the circumstances, including without limitation those described in Section 2 above, that the disclosure should be treated as confidential, whether or not the specific designation "confidential" or any similar designation is used.
4. A Recipient will use the Confidential Information only for the Purpose described above. A Recipient will use the same degree of care, but no less than a reasonable

degree of care, as the Recipient uses with respect to its own information of a similar nature to protect the Confidential Information and to prevent:

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

of outside counsel of its own choosing for use solely in the event a dispute arises hereunder and only in connection with such dispute.

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

Sindh Bank Limited

Company Name:

Registered Address:

Registered Address:

Name: _____

Name: _____

Signature: _____

Signature: _____

Title: _____

Title: _____

Date: _____

Date: _____

Annexure “G”

12. Contract Agreement

THIS AGREEMENT is entered into at Karachi

On this the ____ day of _____, 2017

BETWEEN

M/S. _____, having its principal place of business at _____, (hereinafter referred to as “Supplier”, which expression shall be deemed to mean and include its successors-in-interest and assigns) of the First Part;

AND

SINDH BANK LIMITED, a banking company incorporated under the laws of Pakistan and having its Head office at 3rd Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan. (Hereinafter referred to as “THE BANK”, which expression shall be deemed to mean and include its successors-in-interest and assigns) of the Second Part.

WHEREAS:

“THE BANK” intends to acquire the services of “Supplier” for Supply & Installation of Signage (goods) for its Branches and Supplier agrees to provide the services to the bank, as per tender opening date _____, along with detail of descriptions and Price Schedule mentioned in Financial Proposal which is attached herewith and marked as Annexure-A:

The terms and conditions are as follows:

Terms & Conditions:

- All terms and conditions of the tender document will remain part of this agreement.
- A prior notice of 10 days will be given for the supply and installation of requisite supplies and it will be expected within 04 days, the said supplies will be made available at the site.
- Supplies will be required to be given after 60 days of award of contract. Subsequent supply will be required within ten days of issuance of purchase order
- The Supplier shall supply the said goods as per specifications of the tender within 04 days from the date of issue of Purchase Order by the Bank.
- A fine of Rs 5,000/- per day will be charged, if even after 05 days of issuance of Purchase order, the supplies are not provided, installed and made operational till the requisite is completed.
- In the event of the default on the part of the Supplier, in the performance of any condition of the contract/tender or delay in supply of the items even after a lapse of 10 days of the issuance of the purchase order, it shall be lawful for the Bank to forfeit the performance security and cancel the whole part of the supply order or cancel the contract. Decision of the Bank will be final and will be legal binding on the Supplier.

- Supplier agrees to maintain adequate inventory of the goods so that the replacement is available within 24 hours, if any fault arises in the goods supplied during the warranty period. In case the effected part is not available, then the Supplier will provide the backup of the same product/item or better till the resolution of the fault is met, without any extra cost to the Bank.
- The Supplier also undertakes to bear all kind of taxes i.e. Stamp duty/ Services Charges/Professional Tax / Sales Tax Invoice, Income Tax, Zila / Octroi Tax (if any) and all other incidental charges etc, up to the place of destination.
- The Bank reserves the right to test/check the goods to ensure that it is provided as per specification in the tender document. For any discrepancies, at the time of supply or later, the Bank reserve the right to forfeit full performance security and cancel the tender and initiate the process for blacklisting of the Supplier. The decision of the Bank shall be final and binding upon the Supplier.
- Delivery will be made by the Supplier at different locations prescribed by the Bank.
- The cost must include all taxes, installation, labor including delivery charges upto the branches of the Bank on countrywide locations.
- Supplier binds/undertakes that in case of any observation arising in respect of quality/performance of the goods within the warranty period, the supplier will be liable to address it at his own cost within 24 hours. Non-compliance of the same will result into initiation of a case against the company for non-commitment and forfeiting of performance security or any other action as deemed necessary.
- Any notice, request or consent required or permitted to be given or made pursuant to this agreement 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 given address.
- A party may change its address for notice by giving a notice to the other Party in writing of such change, at the time of said occasion.

Warranty

- Warranty of 5 years (For replacing of supplied material/goods on Free of Cost basis, in case of any complaint in respect of quality at later stage) from reputed graphic manufacturer / authorized sole distributor for flex, vinyl and ACP.

Payment Schedule:

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

- a. Certificate of satisfaction from the concerned Branch Manager.
- b. Due certification that the material has been purchased from Authorized sole distributor.

if the obligation of warranty period are not met or delayed, the repair etc. requirement on this account will be carried out by the bank & the billed amount will be deducted from the performance security/ upcoming payment due to supplier. Risk & subsequent cost to this

effect if any will be liability of the vendor and any subsequent expenses on the equipment will also be borne by the supplier

Performance Guarantee:

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

Authorized Representative:

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

Termination of Agreement by the Bank:

- If the Supplier, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Agreement.
- If, as the result of Force Majeure, the Supplier is unable to perform a material portion of the Services for a period of not less than thirty (30) days; and
- If the Bank, in its sole discretion and for any reason whatsoever, decided to terminate this Agreement.
- If two (2) warning letters/email are issued by the Bank for unsatisfactory current performance.

Goods Faith:

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

Settlement of Disputes:

- The Parties agree that the avoidance or early resolution of disputes is crucial for a smooth execution of the Agreement and the success of the assignment. The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with the Agreement or its interpretation.
- If Parties fail to amicably settle any dispute arising out of or in connection with the Agreement within (10) days of commencement of such informal negotiations, the dispute shall be referred to arbitration of two arbitrators, one to be appointed by each party, in accordance with the Arbitration Act, 1940. Venue of arbitration shall be Karachi, Pakistan and proceedings of arbitration shall be conducted in English.

Warranty- B

Below mentioned items are covered under one year warranty period as per the tender specifications.

1. Electrical wiring
2. LED

Conflict of Interest:

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

Confidentiality:

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

Indemnification.

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

Access to regulator.

Supplier and Bank agree to provide State Bank of Pakistan necessary access to the documentation and accounting records in relation to the Supply & Installation of Signage and right to conduct on – site inspection, If required

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 _____

Name _____
Designation _____

Company Name _____

Address _____

Stamp _____

Signature _____

Name _____

Designation **Head of Administration**

Company Name **Sindh Bank Limited**

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

Stamp _____

Customer Signature _____

Name _____

Designation _____

Company Name **Sindh Bank Limited**

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

Witness:

Signature _____

Name _____

Designation _____

Address _____

Customer Signature _____

Name _____

Designation _____

Company Name **Sindh Bank Limited**

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

ANNEXURE “H”

14. UNDERTAKING FOR WARRANTY

It is hereby confirmed that the material measuring _____ has been purchased by M/s. _____ for Signage of Sindh Bank branch located at _____ and accordingly the firm M/s. _____ gives the warranty for replacing of the signage free of cost in case of any observation on quality of the material for a period of 5 years from the date of the installation of the said signboard.

Signatures of the authorized representative of the firm.

Name:

Designation:

Stamp of the Firm:

Date:

ANNEXURE “I”

15. UNDERTAKING/AFFIDAVIT

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 _____ 201 , who has been identified as per his CNIC.

COMMISSIONER FOR TAKING AFFIDAVIT

ANNEXURE “K”

16. List of Branches

1	Abdullah Haroon Road Branch 282/3, Abdullah Haroon Road, Area, Saddar, Karachi Tel: 021-35685269, 35685393,35685940 Fax: 021-35683991
2	Adamjee Nagar Branch 115-A/Z, Block 7/8, Tipu Sultan Road, Karachi Tel: 021- 34312984-9 Fax: 021-34312980
3	Atrium Mall Branch Shop No. 6 and 21 Ground floor,Plot No. 249, Atrium Mall, Staff Lines, Zaibunnisa Street, Saddar, Karachi Tel: 021-35641001-7 Fax: 021-35641008
4	Badar Commercial Branch Plot No. 41-C, Badar Commercial, Street No. 10, Phase-V Extension, DHA Karachi Tel: 021-35348501-3 Fax: 021-35348504
5	Bahadur Shah Center Branch Bahadur Shah Center, Urdu Bazar, Off: M.A. Jinnah Road, Karachi Tel: 021-32768547, 32768559 Fax: 021-32765083
6	Bahadurabad Branch Plot # C-23, Shop # 1&2 Block-3, BMC Commercial Area Bahadurabad, Karachi Tel: 021-34913447 & 49 Fax: 021-34913453
7	Barkat-e- Hyderi Branch Almas Square, Block-G, North Nazimabad, Karachi Tel: 021-36628931, 36706896-7 Fax: 021-36723165

8	<p>Burns Road Branch Plot No. 55-A, Survey Sheet A.M., Artillery Maidan Quarters (Burns Road), Karachi. Tel: 021-32215174,75 & 76 Fax: 021-32215289</p>
9	<p>Clifton Branch Pearl Heaven Apartments, Khayaban-e-Roomi, Block No-5, Clifton, Karachi Tel: 021-35823469, 35824171, 35823619 Fax: 021-35821463</p>
10	<p>Cloth Market Branch 41, Saleh Muhammad Street, Cloth Market, Karachi Tel: 021-32461601-03 & 32461605 Fax: 021-32461608</p>
11	<p>Defence Branch 55-C, Phase-II, D.H.A, Opp Toyota Motors, Main Korangi Road, Karachi. Tel: 021-35387809-35396263 - 35312592 Fax: 021-35387810</p>
12	<p>DHA Phase I Branch 101-C, Commercial Area 'B', Phase-1 DHA, Karachi Tel: 021- 35314061, 35314063-67, 35314105 Fax: 021-35314070</p>
13	<p>DHA Phase IV Branch Plot # 129, 9th Commercial Street, Phase IV, DHA, Karachi Tel: 021-35313068-70 Fax: 021-35313071</p>
14	<p>Dhoraji Colony Branch Plot No. 133, Block No. 7 & 8 Dhoraji Colony, C.P & Berar Co- operative Housing Society, Karachi Tel: 021-34860773-75 Fax: 021-34860772</p>

15	Dolmen City Branch Ground Floor Harbor Front, Triangular Towers, Dolmen City Marine Drive Phase IV, Clifton, Karachi Tel: 021-35297611-15 Fax: 021-35297610
16	Electronic Market (Abdullah Haroon Road) Branch Shop No 1 & 2, Plot # 19, Ghafoor Chambers, Preedy Quarters, Saddar, Karachi Tel: 021-32711614-8 Fax: 021-32716113
17	Fish Harbour Branch K - 3, Export Zone, Adjacent Main Auction Hall, Fish Harbour, Karachi PABX: 021-32315383 - 85 Fax: 021-32315386
18	Garden East Branch Shop No. 4, 5 & 6, Jumani Centre Plot No. 177-B, Garden East, Karachi Tel: 021-32243311-13 Fax: 021-32243314
19	Gulistan-e-Jauhar - Branch 1 Plot # 118/A-B, Shop # 02, 03, 04 Ground Floor Ruffi Paradise Block-18 Gulistan-e-Jauhar, Karachi Tel: 021-34621281-4 Fax: 021-34621285
20	Gulistan-e-Jauhar - Branch 2 Shop No. 5, 6,7 & Office No. D-2, Farhan Centre Block No. 1. Gulistan-e-Jauhar, Karachi Tel: 021-34022259, 34613674, 34016488-9 Fax: 021-34022639
21	Gulshan-e-Iqbal - Branch 1 Ground Floor, Hasan Center, Block-16, Main University Road, Karachi Tel: 021-34829024-27 Fax: 021-34829023

22	Gulshan-e-Iqbal - Branch 2 B-44, Block 13/A, Main University Road, Gulshan-e-Iqbal, Karachi Tel: 021-34987688, 34987739-40 Fax: 021-34987689
23	Hyderi Branch D-10 Block-F, North Nazimabad, Hyderi, Karachi. Tel: 021-36724991-4 Fax: 021-36724972
24	Unitower I. I. Chundrigar Road Branch 1 Uni Towers, I.I. Chundrigar Road, Karachi. Tel: 021-32466410-13 Fax: 021-32466500
25	Jami Commercial, DHA Branch 64 C, Jami Commercial Phase VII, 7th Street, DHA, Karachi Tel: 021-35316200-07 Fax: 021-35316199
26	Jamshed Quarters Branch Showroom no. 3 & 4, AB Arcade Plot # 714-6-1 Block A, New M.A. Jinnah Road, Karachi Tel: 021-34860422-23, 34860425 Fax: 021-34860424
27	Jodia Bazar - Branch 1 A/25/28 Daryalal Street, Jodia Bazar, Karachi Tel: 021-32500121-5 Fax: 021-32500128
28	Karachi Stock Exchange Branch Office No. 52, 52-A, 52-B, (1st Floor) KSE Building, Karachi Tel: 021-32462850, 32462844-9 Fax: 021-32462843
29	Karimabad Branch Plot No BS-16, Block 1, FB Area, Karimabad, Karachi Tel: 021- 36826646-48 Fax: 021-36826649

30	Khayaban-e-Shahbaz Branch Plot No. 21-C Khayaban-e-Shahbaz, Phase VI, DHA, Karachi Tel: 021-35344952, 353444957 & 35344963 Fax: 021-35344942
31	Khayaban-e-Tanzeem Branch C 4-C, Tauheed Commercial, Khayaban-e-Tanzeem, Phase-5, DHA, Karachi Tel: 021-35869147-35810977 & 35871640 Fax: 021-35869342
32	Korangi Industrial Area Branch 33/1, Sector-15, Korangi Industrial Area, Karachi Tel: 021-35114290, 35121294, 35122231-32 Fax: 021-35114282
33	M. A. Jinnah Road Branch Mezzanine & Ground Floor, Plot Survey # 19, Street # R.B.6. Shop # 3, 4, Ram Bagh Quarters 166 M.A. Jinnah Road, Karachi Tel: 021- 32218395, 32218409,32218428 Fax: 021-32218376
34	Muhammad Ali Society Branch Plot # 4-C Commercial Area, Muhammad Ali Co-Operative Housing Society, Karachi Tel: 021-34168036-37 Fax: 021-34186045
35	Nazimabad (Gol Market) Branch Plot # 7, Sub Block 'E', in Block # III (III-E-7), Nazimabad (Gole Market), Karachi Tel: 021-36620261-63 & 36620267 Fax: 021-36620264
36	New Challi Branch Plot No. 27, Survey No. 27, (New Challi), Altaf Hussain Road, Karachi. Tel: 021 - 32423999 - 32423737 Fax: 021 - 32422051

37	<p>North Karachi Industrial Area Branch Plot No. R-14, Gabol Town, North Karachi Industrial Area, Karachi Tel: 021-32015919, 36995925 & 36963445 Fax: 021-36975919</p>
38	<p>North Napier Road Branch 18-19, North Napier Road, Karachi Tel: 021-32766477 & 32766755 Fax: 021-32766487</p>
39	<p>PAF-Base Faisal Branch Camp-2, Faisal Arcade, PF-I, Market PAF-Base Faisal, Karachi PABX: 021-34601360-62 Fax: 021-34601363</p>
40	<p>Paper Market Branch Al-Abbas Centre, Paper Market, Shahrah-e-Liaquat, Karachi Tel: 021-32639671-2 & 32634135 Fax: 021-32639670</p>
41	<p>Plaza Quarters Branch Al-Shafi Building Noman Street, Off: M.A. Jinnah Road, Karachi Tel: 021-32771515-16-18 Fax: 021-32771517</p>
42	<p>Ranchore Line Branch R.C. 11, Old Survey # E-7/143, Ranchore Line, New Lakhpati Hotel, Karachi Tel: 021-32767234-36 Fax: 021-32767460</p>
43	<p>Rizvia Society Branch B-12, Rizvia Cooperative Society, Nazimabad, Karachi Tel: 021-36600956-57 Fax: 021-36600958</p>
44	<p>S.I.T.E. Branch B/9-B/3, Near Metro Chowrangi, S.I.T.E., Area, Karachi Tel: 021-32586801-4, 32587166-8 Fax: 021-32586806</p>

45	Saeedabad Branch Plot # 1004/1 & 1004-A/1 (5G/102-A & 5G/012-A/2), Saeedabad, Baldia, Mahajir Camp, Karachi Tel: 021-32815092-94 Fax: 021-32815095
46	Shahrah-e-Faisal - Branch II Business Avenue Block-6, P.E.C.H.S., Karachi Tel: 021-34386417-18 & 34374476 Fax: 021-34531819
47	Shershah Branch Plot # D-175, Industrial Trading Estate Area, Trans Lyari Qrtrs, Shershah, Karachi Tel: 021-32588191-93 Fax: 021-32588195
48	Soldier Bazar Branch Shop # 4, 5 & 6, Plot No 14, Survey # 13-B-2, Soldier Bazar Quarters, Karachi Tel: 021-32231559-60 Fax: 021-32231556
49	Steel Market Branch Ground Floor, Shop # G-13, 14, 32, 33 Steel Market, Ranchore lines Quarters, Karachi Tel: 021-32763001- 07 Fax: 021-32763009
50	Tariq Road Branch C-51, Central Commercial Area, Near Pizza Max Tariq Road, P.E.C.H.S., Karachi Tel: 021-34556486, 34556682 Fax: 021-34555478
51	Timber Market Branch Siddique Wahab Road, Karachi Tel: 021-32732729, 32766995 Fax: 021-32733214

52	<p>Malir Cantt Branch Army Shopping Complex, Adjacent Tooba Army Store Malir Cantonment, Karachi Tel: 021-34196142-44 Fax: 021-34196145</p>
53	<p>Water Pump Branch Lateef Square, Block-16, Federal 'B' Area, Main Water Pump Market, Karachi Tel: 021-36321387, 36314817 Fax: 021-36314848</p>
54	<p>Com-3, Clifton Branch, Karachi Show Room No. 12, "Com-3", (Opp: Bar B. Q. Tonight), Block 6, Clifton, Karachi. Tel: 021 - 35148311 - 13 Fax:021 - 35148314</p>
	LAHORE
1	<p>DHA Phase- VI Branch Property No 16-MB , Block MB, Phase VI DHA Lahore Tel: 042 -37189650 -52 Fax: 042-37189653</p>
2	<p>Allama Iqbal Town Branch 56/12, Karim Block, Allama Iqbal Town, Lahore Tel: 042-35434160-61, 35434163 Fax: 042-35434164</p>
3	<p>Azam Cloth Market Branch 285-286, Punjab Block, Azam Cloth Market, Lahore Tel: 042-37661686, 37660341 & 37660298 Fax: 042-37661863</p>
4	<p>Badami Bagh Branch 25 - Peco Road Badami Bagh Lahore Tel: 042-37724583, 37720382, 37705036 Fax: 042-37730867</p>

5	Bahria Town Branch Plot No. 31 - B, Sector 'C', Bahria Town, Lahore Tel: 042 - 37862380 - 82 Fax: 042-37862379
6	Bedian Road Branch Plot No. 2512/1, Phase-VI, Bedian Road, Talal Medical Center, Lahore Tel: 042-37165300-03 Fax: 042-37165304
7	Circular Road Branch Babar Centre, 51, Circular Road, Lahore Tel: 042-37379371 - 75 Fax: 042-37379370
8	Darogawala Branch Near Shalimar garden G.T.Road Darogawala Lahore Tel: 042-36520681-83 Fax: 042-36520684
9	DHA G Block Branch Plot # 13 G, Commercial Zone DHA, Phase-I, Lahore Cantt. Tel: 042-35691173-78 Fax: 042-35691171
10	DHA Y Block Branch 163, Block Y, Phase III, DHA Lahore Cantt Tel: 042-35692531-36 Fax: 042-35692690
11	Egerton Road Branch 27-Ajmal House, Egerton Road, Lahore Tel: 042-36364522, 36364532 Fax: 042-36364542
12	Faisal Town Branch 853/D, Akbar Chowk, Faisal Town, Lahore Tel: 042-35204101-3 Fax: 042-35204104

13	Ferozpur Road Branch Siza Farmer Factory, Sufiabad, Lahore Tel: 042- 35401751-3, 35401754 Fax: 042-35800094
14	Gulberg Branch 132-E/I Main Boulevard, Gulberg-III, Lahore Tel: 042-35870832-3, 35870975-6 Fax: 042-35870834
15	Ichra More Branch House # 146, Muhallah Ferozpur Road, Ichra More, Lahore Tel: 042-37572090-93 - 042-37426301 Fax: 042-37572089
16	Johar Town Branch Plot # 85, Block G/1, M.A Johar Town-Lahore Tel: 042-35291172-74 Fax: 042-35171047
17	Kashmir Block, Allama Iqbal Town Branch Plot # 1, Kashmir Block, Allama Iqbal Town Scheme, Lahore Tel: 042-37809021-24 Fax: 042-37809026
18	Lahore- Cantt Branch Day building 1482/A, Abdul Rehman Road, Lahore Cantt Tel: 042- 36603061-63 Fax: 042-36603065
19	Lahore Stock Exchange Branch Office No. 1, Lower Ground floor # 1, Lahore Stock Exchange Plaza, Plot No. 19, Khasra No. 1047, 19, Khayaban e Aiwan e Iqbal, Lahore Tel: 042-36280853 - 56 Fax: 042-36280851
20	Liberty Market Branch 26/C, Commercial Zone, Liberty Market, Gulberg, Lahore Tel: 042-35784321, 35784328, 35717273, 35763308 Fax: 042-35763310

21	Mall Road Branch 56, Ground Floor, Sh-e-Quaid-e-Azam (The Mall), Lahore Tel: 042-36284801-3 Fax: 042-36284805
22	Model Town Branch 14-15, Central Commercial Market, Model Town, Lahore Tel: 042-35915540-42 & 35915548 Fax: 042-35915549
23	New Garden Town Branch 19-A, Ali Block, New Garden Town, Lahore Tel: 042-35911361-4 Fax: 042-35911365
24	Empress Road Branch Plot #. 29, Empress Road, Lahore Tel: 042-36300670-3 Fax: 042-36310362
25	Shah Alam Gate Branch 12-A, Shah Alam Gate, Lahore Tel: 042-37666854 - 57 Fax: 042-37663488
26	Urdu Bazar Branch S - 38-R, Urdu Bazar Chowk - 205, Circular Road, Lahore Tel: 042-37116001-3 Fax: 042-37116004
27	Wahdat Road Branch Mauza Ichra, Wahdat Road, Lahore Tel: 042-37503001-3 Fax: 042-37503004
28	Z Block DHA Branch 323-Z, DHA, Phase-3, Lahore Tel: 042-35693112-5 Fax: 042-35693117
	ISLAMABAD

1	Bahria Town Branch Plot # 3-4, Express Way, Sufiyan Plaza, Phase VII, Bahria Town, Islamabad Tel: 051- 5707360 – 63-65 Fax: 051-5707358
2	Barah Koh Branch Murree Road, Tehsil / District, Islamabad Tel: 051- 2321712- 13 Fax: 051-2321714
3	Blue Area Branch 20 - Al- Asghar Plaza, Blue Area, Islamabad Tel: 051-2823204, 2872913 Fax: 051-2274276
4	F-10 Markaz Branch Plot No. 08, Maroof Hospital, F-10 Markaz, Islamabad Tel: 051-2222860-62 Fax: 051-2222863
5	F-11 Markaz Branch Plot # 29, Select Center, F-11 Markaz, Islamabad Tel: 051-2228027-28 Fax: 051-2228365
6	G-11 Markaz Branch Shop #. 25-34, Plot # 23, Sajid Sharif plaza, G-11 Markaz, Islamabad Tel: 051-2220973-6 Fax: 051-2220977
7	I-9 Markaz Branch Plot # 3/L, Shops Nos. 6, 7, 13, & 14, I-9, Markaz, Islamabad Tel: 051-4449832-35 Fax: 051-4449836

8	<p>Stock Exchange Branch Plot # 109, East F-7/G-7, Jinnah Avenue, Blue Area, Islamabad Tel: 051-2806281-83 Fax: 051-2806284</p>
9	<p>Super Market Branch Shop No. 9, Block - C, F-6 Markaz, Islamabad. Tel: 51-2279168-170 & 051-2824533-34 Fax: 051-2279166</p>
	RAWALPINDI
1	<p>The Mall Road Branch, Rawalpindi Shop No. 31-A/4, The Mall Road, Opp: State Life Bldg., Saddar, Rawalpindi Cantt. Tel: 051-5564123, 051-5120777-80 Fax: 051-5528148</p>
2	<p>Raja Bazar Branch Raja Bazar, Rawalpindi Tel: 051-5553504, 5557244 & 5777707 - 5534173-5557244 Fax: 051-5559544</p>
3	<p>Shamsabad Muree Road Branch DD/29, Shamsabad Muree Road, Ojri Kalan, Rawalpindi Tel: 051-4854400, 4854401-03 Fax: 051-4854404</p>
	FAISALABAD
1	<p>Satiana Road Branch 679-DGM, Batala Colony, Satiana Road, Faisalabad Tel: 041 - 8500569 - 71 Fax: 041 - 8500568</p>
2	<p>Jail Road Branch House No. P-62, opposite Punjab Medical College, Jail Road, Faisalabad Tel: 041-8813541-43 Fax: 041-8813544</p>

3	<p>Kotwali Road Branch P-12, Kotwali Road, Faisalabad Tel: 041-2412151-53 Fax: 041-2412154</p>
4	<p>Liaquat Road Branch Liaquat Road, Chak # 212, Faisalabad Tel: 041-2541257-59 Fax: 041-2541255</p>
5	<p>Susan Road Branch Chak No. 213/RB Susan Road, Faisalabad Tel: 041-8502367-69 Fax: 041-8502371</p>
	MULTAN
1	<p>Vehari Road Branch Plot # 2227-A, Chowk Shah Abbas, Vehari Road, Multan Tel: 061-6241015-17 Fax: 061-6241014</p>
2	<p>Abdali Road Branch Plot No. 66-A & 66-B/9, Abdali Road, Multan Tel: 061-4588171, 4588172 & 4588175-78 Fax: 061-4516762</p>
3	<p>Hussain Agahi Road Branch 2576, Hussain Agahi Road, Multan Tel: 061-4548083, 4583268, 4583168 & 4584815 Fax: 061-4543794</p>
4	<p>Qadafi Chowk Branch Plot # 43, Block T, New Multan Road, Qadafi Chowk-Multan Tel: 061-6770882-84 Fax: 061-6770889</p>
	SUKKUR

1	<p>Marich Bazar Branch B – 885, Marich Bazar, Sukkur Tel: 071-5627781-2 Fax: 071-5627755</p>
2	<p>Shikarpur Road Branch Shop # D-195, Ward D, Near A Section Police Station Shikarpur Road, Sukkur Tel: 071-5617142-44 Fax: 071-5617145</p>
3	<p>Workshop Road Branch City Survey # 3403/2/1 and C.S # 3403/2M/6, Ward-B Tooba Tower Workshop Road, Sukkur Tel: 071-5616663, 5616664, 5616582 Fax: 071-5616584</p>
	GUJRANWALA
1	<p>GT Road Branch B/11-S7/103, G. T. Road, Gujranwala Tel: 055-3842751-3842729 Fax: 055-3842890</p>
2	<p>Gujranwala Branch G.T. Rd., Opp. General Bus Stand, Gujranwala Tel: 055-3820401-3 Fax: 055-3820404</p>
3	<p>Wapda Town Branch Plot # B - III, MM - 53, Hamza Centre, Wapda Town, Gujranwala Tel: 055-4800204-06 Fax: 055-4800203</p>
	GUJRAT
1	<p>GT Road Branch Small Estate, G. T. Road , Gujrat Tel: 053-3534208, 3533949 & 3534208 Fax: 053-3533934</p>

2	<p>Gujrat Branch Main GT Road Tehsil & Distt., Gujrat Tel: 053-3517051-54 Fax: 053-3516756</p>
3	<p>Katchery Chowk Branch Shop #. 1263 & 1270 B-II, Katchery Chowk, Opp. Zahoor Elahi Satadium, Near New Narala Bakers, Gujrat Tel: 053-3601021-24 Fax: 053-3601025</p>
	PESHAWAR
1	<p>Deans Trade Center Branch Deans Trade Centre, Islamia Road, Peshawar Tel: 091-5253081 -3 & 5 Fax: 091-5253080</p>
2	<p>Fruit Market Branch Near Fruit Market, G.T. Road, Peshawar Tel: 091-2260373-4 Fax: 091-2260375</p>
3	<p>Hayatabad Branch Shop# 1, Hayatabad Mall, Baghee-Naran Road, Phase II, Sector J-I Hayatabad Peshawar. Tel: 091-5822923-25 Fax: 091-5822926</p>
4	<p>Main University Road Branch Tehkal Payan, Main University Road-Peshawar Tel: 091-5850540-41 & 5850548-9 Fax: 091-5850546</p>
5	<p>Milad Chowk Branch Milad Chowk, New Gate, Peshawar City Tel: 091-2550477, 2550466, 2217131 Fax: 091-2550488</p>
	QUETTA

1	<p>Fatima Jinnah Road Branch Plot No. Khasra No.134 & 138, Ward No. 19, Urban # 1, Fatima Jinnah Road, Quetta Tel: 081-2301094-95 Fax: 081-2301096</p>
2	<p>Liaquat Bazar Branch Ainuddin Street, Quetta Tel: 081-2837300-1 Fax: 081-2837302</p>
3	<p>M. A. Jinnah Road Branch Ground Floor, Malik Plaza, Near Adara-e-Saqafat, M.A. Jinnah Road, Quetta. Tel: 081-2865590-95 Fax: 081-2865587</p>
4	<p>Regal Chowk Branch Regal Chowk, Jinnah Road, Quetta Tel: 081-2837028-29 Fax: 081-2825065</p>
	ABBOTTABAD
1	<p>Abbottabad Branch Sitara Market, Mansehra Road, Abbottabad Tel: 0992- 385931-34 Fax: 0992-385935</p>
	ATTOCK
1	<p>Hassan Abdal Branch Survey No. 1269/1624, Khasra No. 1935, G. T. Road, Hassan Abdal, District Attock Tel: 057-2520328-331 & 2520320-321</p>
2	<p>Fateh Jang Branch Main Rawalpindi Road, Fateh Jang Distt Attock Tel: 057-2210321-23 Fax: 057-2210324</p>

1	<p>Dadyal Branch Choudhary Centre, Ara Jattan, Dadyal, Azad Kashmir Tel: 05827-463475 Fax: 05827-465316</p>
2	<p>Mirpur Azad Kashmir - Branch 1 NS Tower 119 F/1, Kotli Road Mirpur, Azad Kashmir Tel: 05827- 437193-97 Fax: 05827-437192</p>
3	<p>Mirpur Azad Kashmir Branch (2) Ghazi Archade, 6-B/3, Part II, Allama Iqbal Road, Mirpur, Azad Kashmir Tel: 05827-446405, 446407-9 Fax: 05827-446406</p>
4	<p>Muzzafarabad Branch Sangam Hotel, Muzzafarabad - Azad Jammu Kashmir (AJK) Tel: 05822-924203-5 Fax: 05822-924206</p>
5	<p>Shaheed Chowk Branch Deen Plaza, Shaheed Chowk, Kotli, Azad Kashmir Tel: 05826-448453-54 Fax: 05826-448455</p>
	CHAK GHANIAN
1	<p>Chak Ghanian Branch Plot No. 547-548, Iqbal Mandi, G. T. Road, Sarai Alamgir. Tel: 0544-654402-03, 655155 Fax: 0544-654401</p>
	CHAKWAL
1	<p>Chakwal Branch Al- Noor Plaza Sabzi Mandi, Talagang Road, Chakwal Tel: 0543-554796, 540650-51 Fax: 0543-554797</p>

2	<p>Dalwal Branch Village & Post Office Dalwal, Tehsil Choha, Saidan Shah, Distt Chakwal Tel: 0543-582834 Fax: 0543-582842</p>
	CHAMMAN
1	<p>Chamman Branch Khashra No. 1323 & 2324 Abdali Bazar, Dola Ram Road, Tehsil Chaman, District Qila Abdullah, Baluchistan Tel: 0826- 618137-39 Fax: 0826-618143</p>
	DADU
1	<p>Dadu Branch CS No. 1036/2, Ward 'B', Station Road, Dadu, Sindh Tel: 0254-711471-3 Fax: 0254-711474</p>
	DINA
1	<p>Dina Branch Mian G.T. Road Dina Tel: 0544-634471 -3 Fax: 0544-636675</p>
	GAWADAR
1	<p>Gawadar Branch Plot Askani Hotel, Mullah Faazul Chowk, Gawadar Tel: 0864-212144- 212146 Fax: 0864-212147</p>
	GHOTKI

1	<p>Ghotki Branch CS # 395 & 407, Muhallah Machhi Bazar, Opp: Sarkari Bagh, Ghotki, Sindh Tel: 0723-681571 - 73 Fax: 0723-681574</p>
	GILGIT
1	<p>Gilgit Branch Khasra# 1103, 1112, 1113, Haji Ghulam Hussain Building Raja Bazar Gilgit Tel: 05811-457366-68 Fax: 05811-457369</p>
	GUJAR KHAN
1	<p>Gujar Khan Branch Plot # 58-D, 59-C, Sector/Block Area Development, Scheme # 1, Akbar Kayani Plaza, G. T, Road, Gujjar Khan Tel: 051-3516431-4 & 3516436 Fax: 051-3516435</p>
	HARIPUR
1	<p>Haripur Branch Ground Floor, Akbar Arcade, Main G.T. Road, Haripur Tel: 0995- 610832 - 34 Fax: 0995-610829</p>
	HAZRO
1	<p>Hazro Branch Plot # B -386, 386-A, Dawood Centre, Bank Square, Ziaul Haq Road, Hazro Tel: 057-2313283 - 85 Fax: 057-2313286</p>
	HYDERABAD

1	Bohri Bazar Hyderabad Branch 41/364, Saddar, Bohri Bazar-Hyderabad Tel: 022-2730911-14 Fax: 022-2730910
2	Latifabad No. 7 Branch Latifabad # 7, 5/D Unit # 7, Hyderabad Tel: 022-3810524 & 3810525 Fax: 022-3810515
3	Market Chowk Branch Shop CS # A/2772/2, Ward -A, Market Road, Hyderabad Tel: 022-2638451-54 Fax: 022-2638450
4	Qasimabad Branch Shop No. 23, 24 & 25, Rani Arcade, Qasimabad, Hyderabad Tel: 022-2650742-43 & 2652204-5 Fax: 022-2650745
	JACOBABAD
1	Jacobabad Branch C.S. No. 480, Ward # 5, Town, Jacobabad - Sindh Tel: 0722-650071 - 73 Fax: 0722-650074
	JEHLUM
1	Jhelum Branch Plot # 89, Mehfooz Plaza, Kazim Kamal Road, Jhelum Cantt. Tel: 0544-720216 - 18 Fax: 0544-720219
	KAMBAR

1	<p>Shahdad Kot Branch C.S. No. 1048, 1051, 1052, 1054, Ward 'B', Talūqa Shahdad Kot, District Kambar, Sindh Tel: 074-4014461-63 Fax: 074-4014464</p>
	KAMOKE
1	<p>Kamoke - GT Road Branch Madni Trade Centre, G.T Road, Kamoke Tel: 055- 6815175-76 Fax: 055-6815184</p>
	KANDH KOT
1	<p>Kandh Kot Branch Registry # 505 & 520, Mukhi Muhallah, Adjacent: Press Club, Kandh Kot, Sindh Tel: 0722-572604 - 6 & 0722-675607 Fax: 0722-572607</p>
	KASUR
1	<p>Kasur Branch Near Pul Qatal Gahri, Kutchery Road, Kasur. Tel: 049-2721993 Fax: 049-2721994</p>
	KHAIRPUR
1	<p>Pacca Chang Branch CS No. 418/1-08, Deh. Pacca Chang, Talūqa Faiz Ganj, District Khairpur, Sindh Tel: 0243-557403-5 Fax: 0243-557406</p>
	KOT ADDU

1	<p>Kot Addu Branch Property # 43, RH, 48/A-49-50, Ward B-III, Kot Addu District, Muzaffar Garh Tel: 066-2240206-07 Fax: 066-2240208</p>
	LALAMUSA
1	<p>Lalamusa Branch G. T. Road, Lalamusa Tel: 0537 -515694,515699, 515697,519977 Fax: 0537-515685</p>
	LARKANA
1	<p>Larkana Branch C.S. No. 1808, Pakistan Chowk, Larkana , Sindh Tel: 074-4053608-10 Fax: 074-4053611</p>
	MANDI BHAUDDIN
1	<p>Mandi Bahauddin Branch Khasra # 143/112, Chak #51, Bank Road, Off Railway Road, Ghalla Mandi, Mandi Bahauddin Tel: 0546-600901, 600903-4-5 Fax: 0546-600902</p>
	MANSEHRA
1	<p>Mansehra Branch Al- Hadeed Corporation Market Shahrah Resham, Mansehra Tel: 0997-303186, 303180 Fax: 0997-303135</p>
	MARDAN

1	<p>The Mall Branch Plot No. 337, 337-A, The Mall, Mardan. Tel: 0937-865344-45 Fax: 0937-865342</p>
	MIRPURKHAS
1	<p>Khipro Bus Stand Branch Plot No. 92-93, Samanabad, Khipro District, Ghumanabad Chowk, Khipro Bus Stand - Mirpurkhas Tel: 0233-876384 & 874518 Fax: 0233-875925</p>
	<p>Umer Kot Road Branch Plot No : 988 to 991 Umerkot Gharibabad, Mirpur Khas Tel: 0233- 875113-7 Fax: 0233-875118</p>
	MURIDKE
	Shekhupra
1	<p>Muridke Branch 774, G.T. Road Muridke Tel: 042-37950456,37994711-12 Fax: 042-37994713</p>
	NAROWAL
1	<p>Katchery Road Branch Katchery Road, Narowal Tel: 0542-414105-7 Fax: 0542-414089</p>
	NAWABSHAH
1	<p>Nawabshah Branch Survey No. 77, Masjid Road, Nawabshah, Sindh Tel: 0244 - 372042 - 44 Fax: 0244-372045</p>

	JAMSHORO
1	<p>Nooriabad Branch Ground Floor, SITE Office Building Nooriabad, Dist Jamshoro, Sindh Tel: 025-4670433-8 Fax: 025-4670434</p>
	OKARA
1	<p>Ravi Road Branch 23/A, Ravi Road, Okara. Tel: 044-2528755, 2525355 Fax: 044-2525356</p>
	RABWAH
1	<p>Rabwah Branch Plot No-9-10, Block-14, Darul Sadar, Gol Bazar, (Chenab Nagar) Rabwah Tel: 047-6213795-97 & 6213792 Fax: 047-621 3797</p>
	RAHIM YAR KHAN
1	<p>Rahim Yar Khan Branch 31/34 Shahi Road, Rahimyar Khan Tel: 068-5877821-5883876 Fax: 068-5876776</p>
	SADIQABAD
1	<p>Sadiqabad Branch Mozzah Khuda Bux Dehar, Macchi Goth, KLP Road, Sadiqabad Tel: 068- 5951303 & 5951301-2 Fax: 068-5951300</p>
	SAHIWAL

1	<p>High Street Branch 558/8-1, Navid, Plaza, High Street Sahiwal. Tel: 040-4229247, 4221615,4229247 Fax: 040-4460960</p>
	SARGODHA
1	<p>Sargodha Branch Prince Cinema Market Railway Road, Sargodha Tel: 048-3768113-5 Fax: 048-3768116</p>
2	<p>Satellite Town Branch Satellite Town, Ground Floor, Afzal Towers, Plot # 302-A, Main Satellite Town, Sargodha. Tel: 048-3221025-28 Fax: 048-3221029</p>
	SHIKARPUR
1	<p>Shikarpur Branch C.S. No.52/33/1, Ward 'B', Lakhi Gate, Shikarpur , Sindh Tel: 0726-522057-59 Fax: 0726-522060</p>
	SIALKOT
1	<p>Kashmir Road Branch Address: Block 'A', ZHC, Kashmir Road, Sialkot Tel: 052-3573304-7 Fax: 052-3573310</p>
2	<p>Paris Road Branch B1, 16S, 71/A/1, Paris Road, Sialkot Tel: 052-4602712-17 Fax: 052-4598849</p>

3	<p>Small Industrial Area Branch Plot No. 32 / A, S.I.E -1, Small Industrial Estate, UGOKE Road, Sialkot Tel: 052-3242690 - 92 Fax: 052-3242695</p>
	SWABI
1	<p>Swabi Branch Property bearing No. 3361, Main Mardan Road, Swabi Tel: 0938-222968 - 69 Fax: 0938-221572</p>
	TANDO ALLAH YAR
1	<p>Tando Allah Yar Branch C-1, Survey # 274, Main Road, Tando Allah Yar - Sindh Tel: 022-2763181-83 Fax: 022-2763184</p>
	TURBAT
1	<p>Main Bazar Branch Main Bazar, Turbat Tel: 0852-413874 & 411606 Fax: 0852-414048</p>
	WAH CANTT
1	<p>Wah Cantt Branch Plot No. 17/37, Civic Center, Aslam Market, Wah Cantt Tel: 051- 4902238-39 & 4902241 Fax: 051-4902240</p>
	ISLAMIC BANKING BRANCHES
	KARACHI

1	<p>I. I. Chundrigar Road Branch 2 (Islamic Banking) 5-Business & Finance Centre, Opposite State Bank of Pakistan, Karachi. Tel: 021-32438212, 32472176, 32471796 Fax: 021-32438218</p>
2	<p>Super Highway Branch Shop No. 29 & 30, Plot # 1-B/3, Sub Sector 1-A, Scheme No. 33, main Super Highway, Karachi. Tel: 021 - 36830161-3 Fax: 021-36830162</p>
3	<p>Fish Harbour Branch Plot No. L - 2, Block"L" Fish Harbour, Dockyard Road, West Wharf, Karachi PABX: 021-32312166-68 Fax: 021-32312165</p>
4	<p>Zamzama Branch Shop No. 3, 4, 5, 6 & 7, Plot No. 16-C, 2nd Zamzama Commercial Lane DHA - Karachi Tel: 021 - 35373135-7 Fax: 021 - 35373138</p>
5	<p>IBL Building Centre, Shahrah-e-Faisal, Branch Ground Floor IBL Building Center at Plot No. 1, Block 7 & 8, D.M.C.H.S, Shahrah-e-Faisal, Karachi Tel: 021-32368002-4 Fax #: 021 - 32368005</p>
	LAHORE
6	<p>PIA Society Islamic Banking Branch Plot # 40, Block-D, Main Boulevard PIA Society, Opp Wapda Town Roundabout, Lahore Tel: 042-35189957 - 59 Fax: 042-35210895</p>
	Hub, Baluchistan

7	<p>Hub Branch Shop No. 12 - 14, Khasra No. 106/4, Int. Shopping Mall Hotel, Mouza Berot, Tehsil Hub, Lasbella, Baluchistan Tel: 0853 - 363056 - 058 Fax: 0853 - 363050</p>
	Chilas
8	<p>Chilas Branch Khasra No. 02, Bazar Area, Chillas, District Baltistan Tel: 05812 - 450702-3 Fax: 05812-450704</p>
	Skardu
9	<p>Skardu Branch Khasra No. 1265/39, Yadgar Chowk, Tehsil Skardu, District Baltistan Tel: 05815 - 456693-94 Fax: 05815-456696</p>
	Islamabad
10	<p>Naval Anchorage Branch Plot # 19, Commercial No. 2, Naval Officers' Housing Scheme Anchorage, Islamabad Tel: 051 - 5159126 - 28 Fax: 051 - 5159129</p>
11	<p>DHA Phase-2 Branch Plot No. 7, Street SSZBS Al Nahayaan, Sector-A, DHA Phase-2, Near Al Ghurair, Main Boulevard, Islamabad Tel: 051-4918314 -16 Fax: 051-4918317</p>
	Chitral
12	<p>Chitral Branch Attalique Bazar, Bank Square, Opp: NBP Building, Chitral Tel: 051 - 0943 - 412536-37 Fax: 051 - 0943 - 414352</p>
	Hyderabad

13	DHA Plaza Branch Shop No. 1 & 2, Block "C", Defence Plaza, Thandi Sarak, Hyderabad Tel: 022- 2108474, 2108478 Fax # 022-210847
	Rawalpindi
14	Bahria Town Branch Phase-IV Plot # 1, Bahria Town, Civic Centre, Phase IV, Rawalpindi Tel: 051-5733945-46 Fax: 051-5733967