

SNDB/HO/ADMIN/TD/1552/2026

Copy No: ____

Sindh Bank Limited

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

Bidding Document

Supply & Data Personalization +Card Stuffing + Cost for Stationary
of Cobadge (UPI+PAYPAK) Cards

And

Supply & Data Personalization +Card Stuffing+Cost for Stationary
of VISA & Master Cards

Sindh Bank Ltd. Head Office, B-2 Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan Office:

(92-21) 35829320/403, Fax: (92-21) 35870543

Email: tenderdept@sindhbankltd.com

<https://www.sindhbank.com.pk/>

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1. SECTION-I: INVITATION TO BIDS

1. E-Bids are invited from Bidders i.e., firms/companies/sole proprietor/ general order Service Providers/etc. engaged in trading, registered with relevant Registration Authorities and Tax Departments/ Authorities (Income Tax, Sales Tax & Sindh Sales Tax etc.). The bidders should submit E-bids, as contracts will be awarded. The E-bids shall be received as per **Single Stage Two Envelope procedure**.
2. **Tender documents can be accessed by visiting the relevant tender search section at <https://portalsindh.eprocure.gov.pk/#/> and selecting "Administration Division" in the "Department Name" field, then clicking on the Search option. The tenders published by Sindh Bank Limited will be displayed accordingly.**
3. All E-bids must be accompanied by a Bid Security of the estimated price, as mentioned in the Table above, in the name of "Sindh Bank Ltd", and in the form of CDR/Bank Guarantee / Demand Draft / Pay Order.
4. Late E-bids shall be rejected.
5. The complete E-bids must be submitted online on e-Procurement System (EPADS) website i.e. <https://portalsindh.eprocure.gov.pk> as per the following schedule:

E-bid Submission Date & Time	26.10.2026 @ 1030 Hrs.
E-bid Opening Date & Time	26.10.2026 @ 1100 Hrs.
Place	Sindh Bank Ltd. Head Office. Federation House. Abdullah Shah Ghazi Road. Clifton.

6. Original Bid Security Instrument must be submitted in an envelope clearly marked with the Bidding Document Number and Title, before the E-bid Submission deadline at: Sindh Bank Ltd. Head Office. Federation House. Abdullah Shah Ghazi Road. Clifton. Bidders are advised to ensure uploading the Bid on E-PADS Portal, well before the submission deadline, and not wait for the last date and time to upload the bid. Bid submission on E-PADS Portal shall entirely be the responsibility of the bidder. Sindh Bank Ltd shall not be held responsible for any issues thereof. For any assistance regarding E-PADS Portal, system phone number are provided hereunder:

EPADS Helpline 051-111-137-237 during working days/hours.

7. ADDRESS FOR SUBMISSION OF BID SECURITY

Information Technology Division. Sindh Bank Limited, Head Office, B-2 Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan Office: (92-21) 35829320/403, Fax: (92-21) 35870543

8. Bidding Documents are immediately available after date of publication. Sindh Bank Ltd, will not be responsible for any cost or expense incurred by Bidders in connection with the preparation or delivery of E-bids. In case of official holiday on the day of submission, next day will be treated as closing date. The Bidding document carrying all details can also be downloaded from Sindh Bank Ltd website <https://www.sindhbank.com.pk/> & SPPRA website & <https://portalsindh.eprocure.gov.pk>

2. SECTION-II: INSTRUCTIONS TO BIDDERS (ITB)

Note: - All the procurement procedures shall be conducted in accordance with Sindh Procurement Authority Act-2010 and Sindh Procurement Rules- (Amended up to date). In case of any conflict between the provision of this document and SPPRA Act-2010/ SPPRA Rules (Amended up to date), the later shall prevail.

2.1. Introduction		
2.1.1 Scope of Bid	i	The Procuring Agency (PA), as indicated in the Bid Data Sheet (BDS) invites Bids for the provision of services as specified in the Section-IV Bid Data Sheet (BDS). The successful Bidders will be expected to provide the service within the specified period and timeline(s) as stated in the BDS
2.1.2 Source of Funds	i	The Procuring Agency named in the Bid Data Sheet has got the requisite funds. The Procuring Agency intends to apply the provided funds/ a portion of this budget to make eligible payments under the contract for which the Invitation to bids has been issued.
2.1.3 Eligible Bidders	I	The Invitation to Bids is open to all suppliers i.e., association of firms/companies/sole proprietor/ general order suppliers'/insurance companies registered with relevant Registration Authorities and Tax Departments/ Authorities (Income Tax, Sales Tax & Sindh Sales Tax etc.), and registered on eProcurement System (EPADS), except as provided hereinafter. [SPPRA Rule 29]
	ii	Bidders shall not be under a declaration of blacklisting by the Procuring Agency. <u>Form 8.5</u>
	iii	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]
	iv	A Bidder shall not have a conflict of interest. All Bidders found to have a conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this Bidding process, if they:
	v	are associated or have been associated in the past, directly or indirectly with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design, specifications and other documents to be used for the procurement of the services to be purchased under this Invitation for Bids. have controlling shareholders in common; or receive or have received any direct or indirect subsidy from any of them; or have the same legal representative for purposes of this Bid; or have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about or influence on the Bid of another Bidder, or influence the decisions of the Procuring Agency regarding this Bidding process; or submit more than one Bid in this Bidding process,

	vi	Bidder may be ineligible if – a) The Bidder is declared bankrupt or, in the case of company or firm, insolvent; Payments in favour of the Bidder is suspended in accordance with the judgment of a court of law other than a judgment declaring bankruptcy and resulting, in accordance with the national laws, in the total or partial loss of the right to administer and dispose of its property; Legal proceedings are established against such Bidder involving an order suspending payments and which may result, in accordance with the national laws, in a declaration of bankruptcy or in any other situation entailing the total or partial loss of the right to administer and dispose of the property; The Bidder is convicted, by a final judgment, of any offence involving professional conduct; The Bidder is debarred and blacklisted due to involvement in corrupt and fraudulent practices in accordance with the provision of section 38 of SPPRA Act, 2010 The Bidder is debarred and blacklisted in general (i.e., to the extent of all public procurement) due to consistent performance failure in accordance of SPPRA Act, 2010
	vii	Bidders shall provide to the Procuring Agency evidence of their eligibility, proof of compliance with the necessary legal requirements to carry out the contract effectively.
2.1.5. Cost of Bidding	i)	The Bidder shall bear all costs associated with the preparation and submission of its E-bid, and the Procuring Agency named in the Bid Data Sheet, hereinafter referred to as “the Procuring Agency,” will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding process
2.2. The Bidding Documents	i	The services required, Bidding procedures, and contract terms Bidding Documents are prescribed in the Bidding documents. The Bidding documents, inter alia, include: - Invitation to Bids - Instructions to Bidders (ITB) - Technical Specifications/ Schedule of Requirements - Bid Data Sheet - General Conditions of Contract (GCC) - Special Conditions of Contract (SCC) - Schedule of Requirements - Bid Form - Bidder Profile Form - General Information Form - Affidavit - Bid Security Form - Technical Bid Form - Contract Form - Financial Bid Form / Price Schedule - Performance Guarantee Form - Check List
	ii	The Bidder is required to examine all instructions, forms, terms, and

		specifications in the Bidding documents. Failure to furnish all information as required by the Bidding documents or to submit a Bid not responsive to the Bidding documents in every respect will be at the Bidder's risk and may result in the rejection of its Bid.
	iii	The Procuring Agency is not responsible for the completeness of the Bidding Documents and their addenda, if they were not obtained directly from the Procuring Agency or from its website of SPPRA. Re-confirming from the Procuring Agency that all pages/ contents have been properly and clearly received is the prime responsibility of the Bidder
2.2.2. Clarification of Bidding Documents	i	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. The Procuring Agency's response (including an explanation of the query but without identifying) will be uploaded on the e-Procurement System (EPADS) for clarity of bidders.
	ii	A prospective Bidder requiring any clarification of the Bidding Documents may notify the Procuring Agency through eProcurement System (EPADS).
	iii	The Procuring Agency will within three (03) working days after receiving the request for clarification, respond in writing or in electronic form to any request for clarification provided that such request is received not later than seven (07) days prior to the deadline for the submission of Bids. As prescribed in ITB 2.2.2 (i), above.
	iv	Copies of the Procuring Agency's response will be uploaded on e-Procurement System (EPADS), including a description of the inquiry, but without identifying its source
	v	Should the Procuring Agency deem it necessary to amend the Bidding Documents as a result of a clarification, it shall do so following the procedure under ITB 2.2.3
	vi	If indicated in the BDS, the Bidder's designated representative is invited at the Bidder's cost to attend a pre-Bid meeting at the place, date and time mentioned in the BDS. During this pre-Bid meeting, prospective Bidders may request clarification of the schedule of requirement, the Evaluation Criteria or any other aspects of the Bidding Documents.
	vii	At any time prior to the deadline for submission of Bids, but not later than three (3) days before the closing date of the submission of Bid, the Procuring Agency, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Bidding documents by amendment. Any such change/amendment in the Bidding documents shall be provided in a timely manner, through eProcurement System (EPADS), not later than three (3) days, and on equal opportunity basis as per Rule-25.
	viii	Before the deadline for submission of Bids, the Procuring Agency for any reason, whether at its own initiative or in response to a clarification

		requested by a prospective Bidder or pre-Bid meeting may modify the Bidding Documents by issuing addenda.
	ix	Any addendum issued including the notice of any extension of the deadline shall be part of the Bidding Documents and shall be communicated in writing or in any identified electronic form, e.g., email that secures record of the content of subject communication.
	x	In order to allow prospective Bidders reasonable time in which to take an addendum into account in preparing their Bids, the Procuring Agency, at its discretion, may extend the deadline for the submission of Bids, as per Rule 22 of SPPRA, in the manner similar to the original advertisements, so as to avoid any inconvenience and to doubly ensure level playing field for all prospective bidders.
2.3. Preparation of Bids		
2.3.1. Language of Bid	i	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.
2.3.2. Bid Form	i	The Bidder shall complete the Bid Form and the appropriate Price Schedule (Financial Bid) furnished in the Bidding documents, indicating the goods/service to be supplied, a brief description of the goods/service, their country of origin, quantity, and prices.
	ii	Prices indicated on the Price Schedule.
	iii	Prices quoted by the Bidder shall be fixed during the Bidder's performance of the contract and not subject to variation on any account, unless otherwise specified in the Bid Data Sheet. A E-bid submitted with an adjustable price quotation will be treated as nonresponsive and may be rejected
2.3.3. Bid Prices	i	The Bidder shall indicate on form 8.6 the unit prices (where applicable) and total Bid price of the goods it proposes to supply under the contract.
	ii	Prices indicated on the Price Schedule shall be lot wise.
	iii	The Bidder's separation of price components in accordance with ITB Clause 2.3.3(ii) above will be solely for the purpose of facilitating the comparison of Bids by the Procuring Agency and will not in any way limit the Procuring Agency's right to contract on any of the terms offered.
	Iv	Prices quoted by the Bidder shall be fixed during the Bidder's performance of the contract and not subject to variation on any account, unless otherwise specified in the Bid Data Sheet. A E-bid submitted with an adjustable price quotation will be treated as nonresponsive and may be rejected.
2.3.4. Bid Currencies	I	Prices shall be quoted in Pak Rupees. 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)]
2.3.5. Documents Establishing Bidder's Eligibility and Qualification	i	Pursuant to ITB Clause 2.1.3, the Bidder shall furnish, as part of its E-bid, documents establishing the Bidder's eligibility to Bid and its qualifications to perform the contract if its E-bid is accepted.
	ii	The documentary evidence of the Bidder's eligibility to Bid shall establish to the Procuring Agency's satisfaction that the Bidder, at the

		time of submission of its E-bid, is eligible as defined under ITB Clause 2.1.3
	iii	All bids shall be evaluated in accordance with the eligibility criteria. [SPPRA Rule 42 (1)] SNDB will evaluate the bids, which have been determined to be substantially responsive and reject any proposal which does not confirm to the specified requirements.
2.3.6 Documents Establishing Bidder's Eligibility and Qualification	i	Where a sample(s) is required by a procuring agency, the sample shall be: (a) submitted as part of the E-bid, in the quantities, dimensions and other details requested in the BDS; (b) carriage paid; (c) received on, or before, the closing time and date for the submission of E-bids; and (d) Evaluated to determine compliance with all characteristics listed in the BDS. {However, the procuring agency may also opt to ask for samples after submission of technical bids (where required)}
	ii	The Procuring Agency may retain the sample(s) of the successful Bidder till the successful delivery of the goods. A Procuring Agency may reject the E-bid if the sample(s)- (a) do(es) not conform to all characteristics prescribed in the bidding documents; and is/are not submitted within the specified time clearly mentioned in the Bid Data Sheet
	iii	Where it is not possible to avoid using a propriety article as a sample, a Bidder shall make it clear that the propriety article is displayed only as an example of the type or quality of the goods being Bided for, and that competition shall not thereby be limited to the extent of that article only
	Iv	Samples made up from materials supplied by a Procuring Agency shall not be returned to a Bidder nor shall a Procuring Agency be liable for the cost of making them.
	V	All samples produced from materials belonging to an unsuccessful Bidder may be kept by the Procuring Agency till thirty (30) days from the date of award of contract or exhaust of all the grievance forums (including those pending at Authority's Level or in some Court of Law).
	Vi	The required documents and other accompanying documents must be in English. In case any other language than English is used the pertinent translation attested by the embassy in country of manufacturer into English shall be attached to the original version.
2.3.7. Bid Security		
	i	The Bidder shall furnish, as part of its E-bid, a Bid security in the amount specified in the Bid Data Sheet
	ii	The Bid security shall be in Pakistan Rupees and shall be in one of the following forms: (a) Bank Guarantee, Bank call-deposit (CDR), Demand Draft (DD), Pay Order (PO) or Banker's cheque valid for Thirty (30) Days, beyond the validity of Bid, or until furnishing of the Performance Security, whichever is later. iv) Any E-bid not secured in accordance with ITB Clauses 2.3.8 (i) and (ii) may be rejected by the Procuring Agency as nonresponsive.
	iii	Any E-Bid not secured in accordance with ITB Clauses 2.3.8 (i) and (ii) may be rejected by the Procuring Agency as non-responsive.
	iv	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].
2.3.8. Period of Bid Validity	i	Bids shall remain valid for a period of ninety (90) days, after the date of bid opening prescribed by SNDB; [SPPRA Rule 38 (1)]
	ii	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)]
2.3.9. Format and Signing of Bid	i	The Bidder shall prepare E-bid of the scanned documents in the form of PDF file and as per requirements in Bidding Document
	ii	The Bidder shall authorize a person/ persons for signing, submission and further correspondence with Procuring Agency on behalf of bidder. Authority letter must be part of E-bid. However, in case of any issue bidder shall be responsible for all consequences.
	iii	All scanned pages of the E-Bid, shall be signed and stamped by the authorized person before scanning.
	iv	Any interlineation, erasures, or overwriting shall be valid only if they are initiated by the authorized person for signing the E-Bid
	v	The name and position held by each person signing the authorization must be typed or printed below the signature. All scanned pages of the E-Bid, shall be signed and stamped by the authorized person before scanning.
	vi	Any interlineations, erasures, or overwriting shall be valid only if they are signed by the person or persons signing the Bidder.
	vii	The Bidder shall furnish information as described in the Form of Bid on commissions or gratuities, if any, paid or to be paid to agents relating to this Bid and to contract execution if the Bidder is awarded the contract.
2.4. Submission of E-bids		
2.4.1 Sealing and Marking of Bids	i	N/A The complete Bids must be submitted online on eProcurement System (EPADS) website i.e., https://sindh.eprocure.gov.pk
2.4.2 Deadline for Submission of E-bids	i	E-Bids must be submitted on the e-Procurement System (EPADS) no later than the time and date specified in the Bid Data Sheet. Physical Bids received through courier services or delivered by the bidder, shall not be accepted.
	iii	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)]

	iv	E-Bids must be submitted on the e-Procurement System (EPADS) no later than the date and time specified in the BDS.
	v	E-Bids will not be accepted on the e-Procurement System (EPADS), after closing time. However, if any E-bid is submitted on the system after closing time due to some technical glitch in the e-Procurement System (EPADS), in that case bid shall be declared late and rejected.
	vi	The Procuring Agency shall not consider for evaluation any Bid that is submitted after the deadline for submission of E-Bids
	vii	Any Bid received by the Procuring Agency after the deadline for submission of E-Bids shall be declared late, recorded, rejected and returned unopened to the Bidder.
2.4.3. Late E-Bids	i	E-Bids will not be accepted on the e-Procurement System (EPADS), after closing time. However, if any E-bid is submitted on the system after closing time due to some technical glitch in the e-Procurement System (EPADS), in that case bid shall be declared late and rejected.
	ii	The Procuring Agency shall not consider for evaluation any Bid that is submitted after the deadline for submission of E-Bids
	iii	Any Bid received by the Procuring Agency after the deadline for submission of E-Bids shall be declared late, recorded, rejected and returned unopened to the Bidder.
2.4.4. Modification and Withdrawal of E-bid	i	The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of Clause (i) A withdrawal notice may also be sent by email, but followed by a signed confirmation copy, postmarked no later than the deadline for submission of E-bids
	ii	No E-bid may be modified after the deadline for submission of E-bids.
	iii	No E-bid may be withdrawn in the interval between the deadline for submission of E-bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a E-bid during this interval may result in the Bidder's forfeiture of its Bid security (along with other remedies available under SPPRA), pursuant to the ITB Clause 2.3.8 (vii).
	iv	A Bidder may withdraw its Bid after it has been submitted, provided that written notice of the withdrawal of the Bid, is received by the Procuring Agency prior to the deadline for submission of Bids.
	v	Revised bid may be submitted after the withdrawal of the original bid before the deadline for submission of Bids
2.5. Opening and Evaluation of E-Bids		
2.5.1 Opening of E-bids by the Procuring Agency	i	The Procuring Agency will open all e-Bids, in public, in the presence of Bidders' or their representatives who choose to attend, and other parties with a legitimate interest in the Bid proceedings at the place, on the date and at the time, specified in the BDS. The Bidders' representatives present shall sign a register/attendance sheet as proof of their attendance.

	ii	E-Bids shall be opened on the e-Procurement System (EPADS) one at a time, in case of Single Stage One Envelope Procedure, the Bidders names, the Bid prices, the total amount of each E-Bid, the presence or absence of Bid Security, Bid Securing Declaration and such other details as the Procuring Agency may consider appropriate, will be announced by the Procurement Evaluation Committee.
	iii	In case of Single Stage One Envelope Procedure, the Procuring Agency will open on the e-Procurement System (EPADS) the Technical Proposals in public at the address, date and time specified in the BDS in the presence of Bidders' designated representatives who choose to attend and other parties with a legitimate interest in the Bid proceedings. The Financial Proposals will remain unopened on the e-Procurement System (EPADS) until the specified time of their opening. Not APPLICABLE
	iv	Technical e-bids shall be opened one at a time, and the following read out and recorded: (a) the name of the Bidder; (b) the presence of a Bid Security, if required; and (c) Any other details as the Procuring Agency may consider appropriate.
	v	Bidders are advised to send in a representative with the knowledge of the content of the e-Bid who shall verify the information read out from the submitted documents. Failure to send a representative or to point out any un-read information by the sent Bidder's representative shall indemnify the Procuring Agency against any claim or failure to read out the correct information contained in the Bidder's e-Bid.
	vi	No e-Bid will be rejected at the time of Bid opening except for late Bids (if any, submitted on system due to technical glitch), pursuant to 2.4.3 (i).
	vii	The Procuring Agency shall prepare minutes of the Bid opening. The record of the Bid opening shall include, as a minimum: the name of the Bidder and whether or not there is a late bid, the Bid price if applicable.
	viii	The Bidders' representatives who are present shall be requested to sign on the attendance sheet. The omission of a Bidder's signature on the record shall not invalidate the contents and affect the record.
	ix	Minutes of the Financial Bid Opening shall be recorded and uploaded by the procuring agency on its website or shared to all bidders through on the eProcurement System (EPADS)
2.5.2. Confidentiality	i	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.
	ii	Any effort by a Bidder to influence the Procuring Agency processing of E-bids or award decisions may result in the rejection of its E-bid.
	iii	Notwithstanding ITB Clause 2.2.2 from the time of Bid opening to the time of contract award, if any Bidder wishes to contact the Procuring Agency on any matter related to the Bidding process, it should do so in writing on e-Procurement System (EPADS).
	iv	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]
	v	The request for clarification and the response shall be in writing or in electronic forms that provide record of the content of communication. In case of Single Stage One Envelope Procedure, no change in the prices or substance of the Bid shall be sought, offered, or permitted.
	vi	The alteration or modification in The e-Bid which in any way affect the following parameters will be considered as a change in the substance of a bid: a) Evaluation & qualification criteria;
	viii	b) Required scope of work or specifications; c) All securities requirements; d) Tax requirements; e) Terms and conditions of bidding documents. f) Change in the ranking of the Bidder
	viii	From the time of e-Bid opening to the time of Contract award if any Bidder wishes to contact the Procuring Agency on any matter related to the Bid it should do so on the e-Procurement System (EPADS) in electronic forms that provide record of the content of communication.
2.5.3. Clarification of E-bids	i	As per rule 43 of SPPRA, to assist in the examination, evaluation and comparison of e-Bids and post-qualification of the Bidders, the Procuring Agency may, at its discretion, ask any Bidder for a clarification of its e-Bid including breakdown of prices to determine its reasonability. Any clarification submitted by a Bidder that is not in response to a request by the Procuring Agency shall not be considered.
	Ii	The request for clarification and the response shall be in writing or in electronic forms that provide record of the content of communication. In case of Single Stage Two Envelope Procedure, no change in the prices or substance of the Bid shall be sought, offered, or permitted. Whereas in case of Single Stage One Envelope Procedure, only the correction of arithmetic errors discovered by the Procuring Agency in the evaluation of Bids should be sought in accordance with ITB Clause 2.5.6.
	iii	The alteration or modification in The e-Bid which in any way affect the following parameters will be considered as a change in the substance of a bid: a) Evaluation & qualification criteria;) Required scope of work or specifications; c) All securities requirements; d) Tax requirements; e) Terms and conditions of bidding documents. f) Change in the ranking of the Bidder
2.5.4. Preliminary Examination	i	The Procuring Agency will examine the E-Bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the Bids are generally in order
	ii	Arithmetical errors will be rectified on the following basis: - a. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Supplier does not accept the correction of the errors, its Bid may be rejected, and its Bid security may be forfeited. b. If there is a discrepancy between words and figures, the amount in words will prevail.
	iii	Prior to the detailed evaluation, the Procuring Agency will determine the

		responsiveness of each Bid to the Bidding documents, pursuant to ITB Clause 2.5.5. For purposes of these Clauses, a responsive Bid is one which conforms to all the terms and conditions of the Bidding documents without material deviations.
	iv	If a Bid is not responsive, it will be rejected by the Procuring Agency and may not subsequently be made responsive by the Bidder by correction of the nonconformity.
	v	Prior to the detailed evaluation of Bids, the Procuring Agency will determine whether each Bid: a) Meets the eligibility criteria defined in ITB 2.1.3 and ITB 2.1.4; Has been prepared as per the format and contents defined by the Procuring Agency in the Bidding Documents; c) Has been properly signed; d) Is accompanied by the required securities; and e) Is responsive to the requirements of the Bidding Documents. The Procuring Agency's determination of a Bid's responsiveness will be based on the contents of the Bid itself.
2.5.5. Examination of Terms and Conditions; Technical Evaluation	i	The Procuring Agency shall examine the Bid to confirm that all terms and conditions specified in the GCC and the SCC have been accepted by the Bidder without any material deviation or reservation.
	ii	The Procuring Agency shall evaluate the technical aspects of the Bid submitted to confirm that all requirements specified in Section III- Technical Specifications, Section III – Schedule of Requirements, and Evaluation Criteria as provided in BDS, have been met without material deviation or reservation.
	iii	If after the examination of the terms and conditions and the technical evaluation, the Procuring Agency determines that the Bid is not responsive in accordance, it shall reject the Bid.
2.5.6. Correction of Errors	i	Bids determined to be substantially responsive will be checked for any arithmetic errors. Errors will be corrected as follows: - a) If there is a discrepancy between unit prices and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected, unless in the opinion of the Procuring Agency there is an obvious misplacement of the decimal point in the unit price, in which the total price as quoted shall govern and the unit price shall be corrected; b) If there is an error in a total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail and the total shall be corrected; and c) Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern. d) Where there is discrepancy between grand total of price schedule and amount mentioned on the Form of Bid, the amount referred in Price Schedule shall be treated as correct subject to elimination of other errors.
		The amount stated in the Bid will, be adjusted by the Procuring Agency in accordance with the above procedure for the correction of errors. The concurrence of the Bidder shall be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, its Bid will then be rejected, and the Bid Security may be forfeited or the Bid Securing Declaration may be executed in accordance with ITB 2.3.8
2.5.7. Conversion to Single Currency	i	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)]
2.5.8. Post Qualification & Evaluation of Bids	i	In the absence of prequalification, the Procuring Agency will determine to its satisfaction whether the Bidder is qualified to perform the contract satisfactorily, in accordance with the evaluation criteria listed in BDS & pursuant to ITB Clause 2.1.3
	ii	The determination will take into account the Bidder's financial, technical, and production/ supplying capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, pursuant to ITB Clause 2.3.6, as well as such other information required for eligibility/qualification expressed in Bid Data Sheet as the Procuring Agency deems necessary and appropriate.
	iii	The Procuring Agency will technically evaluate and compare the Bids which have been determined to be responsive, pursuant to ITB Clause 2.5.5, as per Technical Specifications required.
	iv	The financial evaluation of a Bid will be on the basis of form of Price Schedules/ Financial Bid Form 5.5 to be decided by the Procuring Agency which must include clear cut instruction regarding item wise or lot wise evaluation inclusive of prevailing taxes, duties, fees etc.
2.5.9. Contacting the Procuring Agency	i	Subject to ITB Clause 2.5.3, no Bidder shall contact the Procuring Agency on any matter relating to its e-Bid, from the time of the Bid opening to the time the evaluation report is made public i.e., 10 days before the contract is awarded. If the Bidder wishes to bring additional information or has grievance to the notice of the Procuring Agency, it should do so on the eProcurement System (EPADS).
	ii	Any effort by a Bidder to influence the Procuring Agency during Bid evaluation, or Bid comparison may result in the rejection of the Bidder's Bid.
2.5.10. Complaint Redressal	i	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)] prohibit the procurement committee from acting or deciding in a manner, inconsistent with these Rules and regulations; [SPPRA Rule 31(4-a)] annul in whole or in part, any unauthorized act or decision of the procurement committee; [SPPRA Rule 31(4-b)] and 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)] It shall be mandatory for both, the complainant and the SNDB to appear before the Review Committee as and when called and produce documents, when so required. The Review Committee shall issue the notice of appearance to the Head of the Department for its service who shall ensure the attendance of the Head of SNDB along with relevant record. In case of failure of Head of SNDB to appear before Review Committee despite service, the Authority shall bring the matter to the notice of Chief Secretary. In case the complainant fails to appear twice, despite service the reference may be decided ex-parte. The Review Committee shall hear the parties and give its recommendations to the Authority within 10 days of submission of appeal The decision of the Review Committee shall be final and the SNDB shall act upon such findings. After the decision has been issued, the complaint and the decision shall be hoisted by the Authority on its website. <u>IMPORTANT</u> In addition to above it may be added that no complaint will be entertained unless it is:- a) Forwarded on company's original letter head, complete address, NTN of the company and CNIC of the complainant. b) Incriminating evidence of the complaints.
	ii	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)].

2.6. Award of Contract		
2.6.1. Notification of Award	i	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 most advantageous bid, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily. Prior to the expiration of the period of Bid validity, the Procuring Agency will notify the successful Bidder in writing by registered letter or through e-Procurement System (EPADS) that its e-Bid has been accepted
	ii	The notification of award will constitute the formation of the Contract.
	iii	Upon the successful Bidder's furnishing of the Performance Guarantee pursuant to ITB Clause 2.6.2 (i), the Procuring Agency will promptly notify each unsuccessful Bidder and will discharge its Bid security, pursuant to ITB Clause 2.3.8 (v). 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].
2.6.2. Performance Security	i	Within 7 DAYS of receipt of the Letter of Acceptance 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 most advantageous 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.
	ii	Failure of the successful Bidder to comply with the requirement of ITB Clause (i) above or ITB Clause 2.6.3 shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid security along with other remedies available under SPPRA. After that, the Procuring Agency may decide to retain the amount equivalent to the percentage of Performance Security from the Contractor's payment, may terminate the Contract and award the contract to the next most advantageous Bidder, keeping in view the Bid validity time, or call for new E-bids keeping in view the concept of value for money as defined under Rule2(ae) read

		with Principles of Procurement as enunciated in Rule-4 of SPPRA
2.6.3. Signing of Contract/ Issuance of Purchase Order	i	At the same time as the Procuring Agency notifies the successful Bidder that its E-bid has been accepted, the Procuring Agency will send the Bidder the Contract Form provided in the Bidding documents, incorporating all agreements between the parties or will issue the purchase order [as the case may be].
	ii	Under Rule-49 of SPPRA, where the Procuring Agency requires formal signing of contract, within fifteen (15) days of issuance of the notification of Contract award/Letter of Intent (LOI), the successful Bidder shall sign and mention date of the contract and return it to the Procuring Agency Where no such formal signing is required by the procuring agency, the procuring agency shall issue purchase order after the receipt of required performance guarantee, as per Rule 55 of SPPRA
2.6.4. Award Criteria	i	Subject to ITB Clause 2.6.2, under Rule-49 of SPPRA, the Procuring Agency will award the contract to the successful Bidder whose E-bid has been determined to be responsive and has been determined to be the most advantageous E-bid, provided that the Bidder has been determined to be qualified to perform the contract satisfactorily.
2.6.5. Procuring Agency's Right to Vary Quantities at Time of Award	i	The Procuring Agency reserves the right at the time of contract award to increase or decrease the quantity of goods and services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions, on the analogy of Rule-16 of SPPRA (not more than 15%).
2.6.6. Procuring Agency's Right to Accept or Reject All E-bids	i	As per Rule 25 of SPPRA, the Procuring Agency reserves the right to accept or reject all E-bids or proposals (and to annul the E-bidding process) at any time prior to the acceptance of any E-bid or proposal, without thereby incurring any liability towards the Bidders.
	ii	ii) The Bidders shall be promptly informed about the rejection of the E-bids, if any
	iii	The Procuring Agency shall upon request communicate to any Bidder, the grounds for its rejection of all E-bids or proposals, but shall not be required to justify those grounds.
2.6.7. Re-Bidding	i	If the Procuring Agency rejects all the E-bids under Rule 25, it may proceed with the process of fresh Bidding but before doing that it shall assess the reasons for rejection and may, if necessary, revise specifications, evaluation criteria or any other condition for Bidders.
2.6.8. Corrupt or Fraudulent Practices	i	The Procuring Agency requires that Bidders, Service Providers, and Contractors observe the highest standard of ethics during the procurement and execution of contracts. "Corrupt practices" in respect of procurement process, shall be as given in 2 (q) of SPPRA, Act, 2010, which is as follows: "(d) "corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official, bidder or Contractor in the procurement process or in Contract execution to the detriment of the procuring agency; or misrepresentation of facts in order to influence a procurement process or the execution of a Contract, collusive practices among bidders (prior to or after E-bid submission) designed to establish bid prices at artificial, non-competitive levels and to deprive the procuring agency of the benefits of free and open competition and any request for, or solicitation

		of anything of value by any public official in the course of the exercise of his duty; it may include any of the following: i. coercive practice by 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; ii. collusive practice by arrangement between two or more parties to the procurement process or Contract execution, designed to achieve with or without the knowledge of the procuring agency to establish prices at artificial, non-competitive levels for any wrongful gain; offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence the acts of another party for wrongful gain; iv. 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; v. obstructive practice by 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 process.”
	ii	ii) Blacklisting & Debarment: Blacklisted Consultants and those found involved in “Corrupt Practices” are not allowed to participate in bidding. Substantial Requirements & Procedure for Blacklisting & Debarment: As per Rule 35 of SPPRA Rule, Blacklisting. – 1) A procuring agency may, for a specified period and in the prescribed manner, debar a bidder or Contractor from participating in any public procurement process of the procuring agency, if the bidder or Contractor indulges in corrupt practice or any other prescribed practice. 2) The Managing Director may, in the prescribed manner, debar a bidder or Contractor from participating in any public procurement process of all or some of the procuring agencies for a specified period. 3) Any person, aggrieved from a decision of a procuring agency, may within prescribed period prefer a representation before the Managing Director. 4) A procuring agency or any other person, aggrieved from a decision of the Managing Director, may within prescribed period prefer a representation before the Chairperson whose decision on such representation shall be final.]
2.7. Blacklisting	iii	A procuring agency may, for a specified period, debar a bidder or Contractor from participating in any public procurement process of the procuring agency, if the bidder or Contractor has: a) acted in a manner detrimental to the public interest or good practices; b) consistently failed to perform his obligation under the Contract; c) not performed the Contract up to the mark; or (d) indulged in any corrupt practice. 2) If a procuring agency debars a bidder or Contractor under sub-Rule (1), the procuring agency: a) shall forward the decision to the Authority for

		publication on the website of the Authority; and b) may request the Authority to debar the bidder or Contractor for procurement of all procuring agencies. 3) The Managing Director may debar a bidder or Contractor of any procuring agency from participating in any public procurement process of all or some of the procuring agencies for such period as the Managing Director may determine. 4) Any person aggrieved by a declaration made under Rule 35 or a decision under sub-Rule (1) of this Rule may, within thirty (30) days from the date of the publication of the information on the website of the Authority, file a representation before the Managing Director and the Managing Director may pass such order on the representation as he may deem fit. 5) Any person or procuring agency aggrieved by an order under sub-Rule (3) or (4) may, within thirty (30) days of the order, file a representation before the Authority
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3. SECTION –III SPECIFICATIONS/SCOPE OF WORK

Sindh Bank requires Personalization of VISA, UPI CoBadge, Master (EMV + NFC) Dual Interface DEBIT Cards on need basis. The data will be provided by the bank and vendor will print name, PAN No, expiry date etc. and encode magnetic strip track 1 and track 2 accordingly. This also includes card embossing, indenting, tipping, Chip & magstrip encoding and CVV number printing as per VISA, UPI+Paypak & Master approved specification. Bank will choose one of option i.e. embossing, indenting and tipping as required. Vendor will responsible to print relevant letters on specific stationary and pack along with cards in envelope and deliver it to Sindh Bank Head Office.

Required items should strictly be original/genuine and in accordance with the specifications below

SPECIFICATION	
JavaCard	JavaCard 3.0.54 Advanced platform features: - Multi Logical Channels: available on all configurations - Garbage Collector: available on all configurations
Global Platform	GP 2.3 or above Advanced platform features: - Delegate Management: available on all configurations - Multi Security Domain: available on all configurations - DAP: available on all configurations
Other advanced features	On Board Key Generation: on specific configurations
User memory (EEPROM)	16K or 36KB EEPROM with EMV applications (note that exact available EEPROM might be slightly less or slightly more than exactly 16K or 36K depending on the EMV configuration as well as pre-personalization options selected by customer.) 72KB EEPROM available only in non-EMV configurations
Protocol	T=0
Standard Compliance	Type A : T=CL
Communication speed	106 kbauds/s
Antenna	Half Sized or two-third sized antena
Secure Messaging	Card Manager configured with SCP02, SCP03 supported
Supported cryptography	DES/ 3DES - RSA (card supports up to 2048bits in CRT, while most EMV applications restrict CA keys loading at 1984bits; ICC Key length supports all 8-byte multiple lengths) - SHA1/SHA256 - AES 128, 192, 256
EMV Application	PURE v1.5.3h
Single applet	Yes, supports 3 to 7 instances depending on configuration
Type Standard compliance Magnetic Stripe	Dual Interface ISO 14443-1 compliant ISO 7611-2-6 compliant
Quantity	50,000+60,000

Delivery Time	Within 8-10 Weeks
Personalization VISA, UPI CoBadge, Master (EMV + NFC) Debit Cards	Sindh Bank also requires Personalization of VISA, UPI CoBadge, Master (EMV + NFC) Dual Interface DEBIT Cards on need basis. The data will be provided by the bank and vendor will print name, PAN No, expiry date etc. and encode magnetic strip track 1 and track 2 accordingly. This also includes card embossing, indenting, tipping, Chip & magstrip encoding and CVV number printing as per,VISA, UPI+Paypak & Master approved specification. Bank will choose one of option i.e. embossing, indenting and tipping as required. Vendor will responsible to print relevant letters on specific stationary and pack along with cards in envelope and deliver it to Sindh Bank Head Office.

1. Card Plastic & Transaction Liability

In case any issue is identified related to card plastic or card transactions, the vendor shall be fully responsible for bearing the cost of card replacement and recarding.

2. Daily Card Personalization Capacity

The vendor must comply with a minimum daily card personalization capacity of 11,000 cards with packing.

*If the company qualifies the eligibility criteria, then it will be required to produce the product along with all relevant brochures at the date/time/location as indicated by the Bank for necessary inspection/verification.

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

PRE BID MEETING:

In case of any clarification required regarding the Bidding Document, a pre-bid meeting can be held at Sindh Bank Limited Head Office 3rd floor, Federation House, Abdullah Shah Ghazi Road Karachi with prior notice for appointment.

4. SECTION-IV: BID DATA SHEET

The following specific data for the goods to be procured shall complement, supplement, or amend the provisions in the Instructions to Bidders (ITB) Section II. Whenever there is a conflict, the provisions herein shall prevail over those in ITB.

A. Introduction		
BDS Clause Number	ITB Number	Amendments of, and Supplements to, Clauses in the Instruction to Bidders
1.	2.1.1	Sindh Bank Ltd Supply & Data Personalization +Card Stuffing + Cost for Stationary of Cobadge (UPI+PAYPAK) Cards And Supply & Data Personalization +Card Stuffing+Cost for Stationary of VISA & Master Cards
2.	2.1.2	Financial year for the operations of the Procuring Agency: 2026-27 Name of financing institution: Sindh Bank Ltd Name and identification number of the Contract: SNDB/HO/ADMIN/TD/_____/2026
3.	2.1.3 (iv)	Maximum number of members in the joint venture, consortium or association shall be: Not Allowed
4.		Country of origin: <i>All eligible countries to do business in Pakistan by the law of Government of Pakistan.</i>
B. Bidding Documents		
6.	2.2.2	The address for clarification of Bidding Documents is Information Technology Division. Sindh Bank Limited, Head Office, B-2 Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan Office: (92-21) 35829320/403, Fax: (92-21) 35870543 E-mail: tenderdept@sindhbankltd.com, Websites: www.sindhbank.com.pk EPADS: https://portalsindh.eprocure.gov.pk/#/
7.	2.2.2	Pre-bid meeting will be/will not be held- If needed Clarifications may be requested not later than five days before the submission date.

8.	2.3.8	The number of E-Bid to be uploaded on EPADS is in one original.
C. Bid Price, Currency, Language and Country of Origin		
9	2.3.1	Language of the Bid: <u>English</u>
10	2.3.4	The price quoted shall be fixed in PAK RUPEES The cost must include all applicable taxes, stamp duty (as applicable under Stamp Act 1989) duly stamped on the contract agreement. <i>[The related provisions shall be reflected accordingly in SCC and Price Schedules.]</i>

D. Preparation and Submission of Bids

2.2.2	The complete Bids must be submitted online on eProcurement System (EPADS) website i.e. https://portalsindh.eprocure.gov.pk/#/
2.4.2	The deadline for E-bid submission is: 26.10.2026 @ 1030 AM
2.5.1	Time, date/ Month/ Year, and place for E-bid opening. 26.10.2026 @ 1100 AM Information Technology Division. Sindh Bank Limited, Head Office, B-2 Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan Office: (92-21) 35829320/403, Fax: (92-21) 35870543 E-mail: tenderdept@sindhbankltd.com, Websites: www.sindhbank.com.pk & https://portalsindh.eprocure.gov.pk
2.3.8	Bid validity period after opening of the E-Bid is: NINETY (90) DAYS.

E. Opening and Evaluation of Bids

2.5.1	The E-Bid opening shall take place at: Sindh Bank Ltd. Head Office Market approach is: National Competitive Bidding – Open to all eligible bidders Bidding Procedure: Single Stage Two Envelope
2.5.7	The currency that shall be used for E-Bid evaluation is: PAK RUPEES
2.6.2	Amount of Performance Security/Guarantee is: 05% of THE CONTRACT AMOUNT

8.12	Successful Bidder undertake to sign Integrity Pact for the procurement
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	F. Bid Evaluation Criteria
2.5.8	Criteria to Bid evaluation is presented below:

The contract will be awarded to the successful Bidder whose bid will be found technically compliant and has offered the lowest cost and emerged as most advantageous bid. Proposed Bidder must qualify following criteria:

S. No.	Requisite	Evidence Attached	Compliance / Proof	
1	The Bidder must be an established entity registered in Pakistan with a minimum of five (05) years of continuous experience in the relevant field of secure card manufacturing/personalization. The Bidder must demonstrate a proven track record of successfully executing similar contracts, including delivery of a minimum volume of 110,000 secure cards during the last three (03) years, commensurate with the estimated scope and value of the procurement.	Letter of Incorporation / Bidder Registration Letter / Letter or Declaration of Commencement of Business / NTN (attach as "1")	Yes	No
2	The Bidder must demonstrate sufficient financial capacity to successfully execute the contract by having a minimum average annual turnover of PKR 150 Million during the last three (03) consecutive financial years, duly supported by audited financial statements.	Audit Report / Tax Return (attach as "2")	Yes	No
3	Registration with Income Tax and Sales Tax	NTN & GST Certificates (attach as "3")	Yes	No
4	Offices in major cities in Pakistan	Complete address (attach as "4")	Yes	No
5	The DEBIT CARD manufacturing facility must be in compliance with PayPak / VISA/MasterCard/UPI and EMV Standards	Attach Certificates (attach as "5")	Yes	No
6	Perso bureau where card are to be personalized should be certified with PayPak along with international schemes (VISA, MasterCard and UPI)	Perso Bureau confirmation and proof required (Customer reference) (attach as "6")	Yes	No
7	Card plastic Manufacturer of DEBIT Cards should be ISO Certified	Attach Certificate (attach as "7")	Yes	No
8	Bidder must provide list of clients for supply of 5 Mln + DEBIT CARDS Annually by card manufacturer in Pakistan	Attach Purchase Order (attach as "8")	Yes	No
9	The Bidder must have a minimum of three (03) years of successful experience in providing similar goods/services to scheduled commercial banks, financial institutions, or public sector organizations in Pakistan. The Bidder shall provide certificates of satisfactory performance and/or completion certificates issued by the respective institutions as evidence of such experience	Documentary evidence, PO, contract (attach as "9")	Yes	No

10	Card manufacturer to comply all ISO standards and quality check for card manufacturer	Letter from Card manufacturer confirming its compliance (attach as "10")	Yes	No
Qualified / Disqualified				

ELIGIBILITY CRITERIA NOTE

1. If company not active Tax payer it will consider as a disqualified (Attached Proof as Annexure-6).
2. There can be a subsequent clarification to this specific tender for which it is advised to keep yourself abreast with the notification being hoisted on the Sindh Bank Ltd & SPPRA websites regularly.
3. Attachment of relevant evidence in each case is mandatory. In case of non-provision of evidence in any of the requisite, bidder will be disqualified.
4. Bank reserves the right to verify all or any documents from the source, submitted in the bid as per SPPRA rule # 30(1).
5. Bank reserves the right to verify the equipment from the principle at any time to ensure that the supply of equipment is genuine, original, new and that its specifications are the same as described in the bid. In case of any fake/refurbished equipment, the company may be subject to legal proceeding as per SPPRA rule # 30(1).
6. Company will be considered disqualified if the specification of the Equipment quoted does not meet the specification given in the tender document.

MANDATORY

1. GST/Income Tax Registration/Registration With Sindh Revenue Board
2. Attachment of Affidavit (specimen attached as Annexure "H") on stamp paper from the owner of the company for Blacklisting.
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 the prescribed financial proforma given in Tender Document.
6. The representative present at the time of opening of the tender shall be in possession of authority letter on the company's letterhead, duly signed by the CEO of the company.
7. The company must provide a valid & latest Manufacturer Authorization Certificate (MAF) from the Manufacturer/Principal for supply of required equipment.(Attach documentary/certificate proof as Annexure-8)
8. The bidder must be either a Manufacturer (OEM) or an authorised partner of the OEM in Pakistan.
9. OEM/distributor must have had a presence in Pakistan in last three years
10. Quoted solution must have an end of life beyond five (05) years at the time of submission.
11. The bidder must submit an OEM authorization letter for this specific procurement.
12. Bidder must not be blacklisted by any government, semi-government last five years. declaration is mandatory on stamp paper.

Note: Attachment of relevant evidence in eligibility criteria is mandatory. In case of non-provision of evidence in any of the requisite, bidder will be disqualified.

DISQUALIFICATION

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

1. Bidder should be not be blacklisted og SPPRA & Sindh Bank Ltd or by any government, semi-government last five years. If yes the bidder has disqualified.
2. Issued with two (2) warning letters/emails by the Sindh Bank Ltd in the past to the bidder for unsatisfactory performances.

3. Not GST/Income
Tax Registered/Registration With Sindh Revenue Board
4. Alternate bid is offered.
5. Non - Attachment of Annexure "A" (With Financial Proposal) & Annexure "B" (With Financial Proposal if Bank Guarantee is going to be submitted as Bid Security).
6. The qualified bidder sublets the contract in any form/stage to any other agency.
7. If during verification process of the client list the response by any of the bank is unsatisfactory on account of previous performance.
8. After supply, the specification of supplied items is found different with the items produced in front of committee at the time of technical evaluation.
9. In the past, the company agreement has been prematurely been terminated after due qualification in any of the category of the tender.
10. Joint Venture Not Allowed. Bidders are not permitted to submit a bid as a joint venture, consortium, or other partnership arrangement. Each bid must be submitted by a single legal entity. A bid submitted jointly by multiple entities may be rejected as non-responsive.

5. GENERAL

CONDITIONS OF CONTRACT

5.1 Definitions

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

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

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

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

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

“GC” mean these General Conditions of Contract.

“Government” means the Government of Sindh.

“Currency” means Pak Rupees.

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

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

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

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

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

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

5.2 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.

5.3 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.

5.4 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.

5.5 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.

5.6 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.

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

5.7 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.

5.8 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.

5.9 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.

5.10 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.

5.11 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.

5.12 Termination

5.12.1 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).

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;

If the Supplier becomes insolvent or bankrupt;

If the Supplier, in the judgment of the SNDB has engaged incorrupt or fraudulent practices in competing for or in executing the Contract;

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

If the SNDB, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

5.12.2 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

If the SNDB fails to pay any money due to the Supplier pursuant to this Contract without Suppliers fault.

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.

5.12.3 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:

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

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.

5.13 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.

5.14 Settlement of Disputes

5.14.1 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.

5.14.2 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.

5.14.3 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.

5.14.4 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.

5.14.5 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.

5.14.6 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.



6. 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.

6.1 Performance Security

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

6.2 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.

6.3 Price

Schedule of prices shall be as fixed in the Contract.

6.4 Integrity Pact

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

6.5 Discussions Prior to Evaluation

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

7. SCHEDULE OF REQUIREMENT

Sindh Bank Limited requires Supply & Data Personalization +Card Stuffing + Cost for Stationary of Cobadge (UPI+PAYPAK) Cards and Supply & Data Personalization +Card Stuffing+Cost for Stationary of VISA & Master Cards. The requirement will be issued on a need basis. Therefore, quantity may vary depending on the requirement of the bank; accordingly bank will not be responsible if the quantity asked is not as per the scope of work below, and in this context, no claim will be entertained. Payment will be made on the supply of the actual number of items. The purchase of the item will be spread over the year as needed.



8. SECTION-V: SAMPLE FORMS

ANNEXURE "A"

8.1 BID FORM

**[To be signed & stamped by the Bidder and reproduced on the letter head.
To be attached with Technical Bid]**

Date:

To: Sindh Bank Ltd

Gentlemen and/or Ladies:

Having examined the Bidding documents including Addenda Nos. *[insert numbers]*, the receipt of which is hereby duly acknowledged, we, the undersigned, in conformity with the said Bidding.

We undertake, if our Bid is accepted, specified in the Schedule of Requirements.

If our Bid is accepted, we will obtain the guarantee of a bank/Pay order in a sum equivalent to 05 percent of the Contract Price for the due performance of the Contract, in the form prescribed by the Procuring Agency.

We agree to a Bid by this Bid for a period of 90 days from the date fixed to Bid opening under Clause 2.3.7 of the Instructions to Bidders, 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 (*if required*), 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 and address of service provider	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 _____ 20_____.

[signature]

[in the capacity of]

Duly authorized to sign Bid for and on behalf of _____

ANNEXURE "B"

8.2 MANUFACTURER'S AUTHORIZATION FORM

[To be signed and stamped by the Bidder and to be attached with Technical Bid]

To: *[name of the Procuring Agency]*

WHEREAS *[name of the Manufacturer]*, who are established and reputable manufacturers of *[name and/or description of the goods]* having factories at *[address of factory]* do hereby authorize *[name and address of Agent]* to submit a Bid, and subsequently negotiate and sign the Contract with you against for the above goods manufactured by us.

We hereby extend our full guarantee and warranty as per Clause 15 of the General Conditions of Contract for the goods offered for supply by the above firm against this Invitation to Bids.

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO



[Signature for and on behalf of Manufacturer]

Note: *This letter of authority should be on the letterhead of the Manufacturer and should be signed by a person competent and having the power of attorney to bind the Manufacturer. It should be included by the Bidder in its Bid..*

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ANNEXURE "C"

8.3 BIDDER PROFILE FORM

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

Sr.#	Particulars
1.	Name of the company:
2.	Registered Office:
Address:	
Office Telephone Number:	
Fax Number:	
3.	Contact Person:
Name:	
Personal Telephone Number:	
Email Address:	
4.	Local office if any:
Address:	
Office Telephone Number:	
Fax Number:	
5.	Registration Details:

a) Audited Financial Statement Attachment (Last 3 years)

Yes	No
-----	----

b) Details of Experience (Last Five Years)

(i)	Similar Project (Agency/Department)	Item Name

c) Number of outsourced staff on the payroll of the Company - _____

ANNEXURE "D"

8.4 GENERAL INFORMATION FORM

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

	Particulars			
Company Name				
Abbreviated Name				
National Tax No.			Sales Tax Registration No	
SRB Tax No.				
No. of Employees			Company's Date of Formation	

*Please attach copies of NTN, GST Registration & Professional Tax Certificate

Registered Office Address		State/Province	
City/Town		Postal Code	
Phone		Fax	
Email Address		Website Address	

ANNEXURE "E"

8.5 UNDERTAKING/AFFIDAVIT

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

[To be signed & stamped by the Bidder and reproduced on the letter head. To be attached with Technical Bid]

To be typed on Rs.50/- Stamp Paper

AFFIDAVIT / DECLARATION

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

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

- IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO شہید محترمہ بینظیر بھٹو کی یاد میں
- That the above named firm/company has not been adjudged an insolvent from any Court of law.
 - That no execution of decree or order of any Court remains unsatisfied against the firm/company.
 - That the above named firm/company has not been compounded with its creditors.
 - That my/our firm/company has not been convicted of a financial crime.
 - The firm is not currently blacklisted by the Procuring Agency.
 - The documents/photocopies provided with Bid are authentic. In case, any fake/bogus document was found at any stage, the firm shall be blacklisted as per Law/ Rules.
 - The firm comply with Section – III "Technical Specifications", and Section – VII "Schedule of Requirements" of the Bidding Document.
 - The firm comply with all terms & conditions mentioned in the Bidding Documents.
 - The firm comply that its Bid is valid for 90 days after opening of the E-Bid.

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 _____ 2026, who has been identified as per his CNIC.

COMMISSIONER FOR TAKING AFFIDAVIT

ANNEXURE "F"

8.6 FINANCIAL BID FORM/PRICE SCHEDULE

[To be signed & stamped by the Bidder and reproduced on the letterhead]] PRICE SCHEDULE

(Applicable for the year 2026-2027)

Name of Bidder _____

S.NO	Item	Unit Price	Quantity	Amount Inclusive of All Taxes in PKR
1	Supply & Data Personalization +Card Stuffing + Cost for Stationary of Cobadge (UPI+PAYPAK) Cards		50,000	
2	Supply & Data Personalization +Card Stuffing+Cost for Stationary of VISA & Master Cards		60,000	
	*Total Amount (Inclusive of All Taxes) in PKR			

**This Total Amount will be taken as the price offered by the vendor.*

- The company will be considered disqualified from the very outset if not GST registered.
- The cost must include all taxes, stamp duty (as applicable under the Stamp Act 1989), duly stamped on the contract agreement, installation, commissioning, transportation, and labour charges.
- No advance payment for the supply of equipment will be made; bills will only be processed for necessary payment on receipt of a certificate of delivery/satisfaction from the concerned officer.
- Calculation of bid security. 5% of the *Total Estimated Amount = US\$ 275,000/-@PKR 280=Rs.77,000,000/- x 5% = Rs.3,850,000/- will be submitted with the tender document as bid security in shape of Pay Order /Bank Guarantee in favour of Sindh Bank Ltd.**
- In case it is revealed at any stage after installation of the equipment that the asked specification of the tender has not been met, the amount of the total installation of that specific equipment will be fined to the vendor, with appropriate action as deemed necessary by the procurement committee
- The successful bidder will be the one whose total sum of cost is the lowest. As it is a package tender, so no partial lowest cost will be considered for the award of any work.
- A qualified company will also be bound to sign a bond/undertaking that in case of any observation arising in respect of the quality of the equipment within the warranty period, the company will be liable to address it at its own cost; non-compliance with the same will result in the initiation of a case against the company for non-commitment.
- All conditions in the contract agreement attached as Annexure G are part of this tender document.
- The tender will be considered cancelled if the contract agreement, after due signature, is not submitted to the Admin Office after 5 days of completion of the bid evaluation report hoisting period (3 working days) on the SPPRA website.
- The tender will stand cancelled if any of the given conditions of the tender are not met strictly as per the requirements of the tender document.
- Pre-Bid Meeting: Within one week (For Any Clarification)
- Note. There can be subsequent modification or amendment to this specific tender, for which it is advised to keep yourself abreast with the notification being hoisted on Sindh Bank Ltd. & SPPRA website regularly.

Signature & Stamp of Bidder _____

ANNEXURE "G"

8.7 BID SECURITY FORM

[To be attached with Financial Bid if Bank guarantee is being submitted]

Whereas *[name of the Bidder]* (hereinafter called "the Bidder") has submitted its Bid dated *[date of submission of Bid]* for the supply of *[name and/or description of the services]* (hereinafter called "the Bid").

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 *[name of Procuring Agency]* (hereinafter called "the Procuring Agency") in the sum of for which payment well and truly to be made to the said Procuring Agency, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this ____ day of _____ 20____.

THE CONDITIONS of this obligation are:

1. If the Bidder withdraws 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 Procuring Agency during the period of Bid validity:
 - (a) fails or refuses to execute the Contract Form, if required; or
 - (b) fails or refuses to furnish the Performance Guarantee, in accordance with the Instructions to Bidders;

We undertake to pay to the Procuring Agency up to the above amount upon receipt of its first written demand, without the Procuring Agency having to substantiate its demand, provided that in its demand the Procuring Agency 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 thirty (30) days after the period of Bid validity, and any demand in respect thereof should reach the Bank not later than the above date.

[signature]

ANNEXURE “H”

8.8 TECHNICAL BID FORM

[To be signed & stamped by the Bidder and reproduced on the letterhead. To be attached with the Technical Bid]

Sr. No.	Item name	Brand name with Country of Manufacturer	Make & model	Quantity	Country of Origin	Specifications dimensions
1	Supply & Data Personalization +Card Stuffing + Cost for Stationary of Cobadge (UPI+PAYPAK) Cards And Supply & Data Personalization +Card Stuffing+Cost for Stationary of VISA & Master Cards			50,000		
				60,000		

Stamp & Signature of Bidder

ANNEXURE "I"

8.9 ACCEPTANCE LETTER

To be signed by the procuring agency after announcement of Bid Evaluation Report

Date: _____

To:

Name & Address of the Contractor: _____

Subject: _____

Notification of Award of Contract No: _____

This is to notify you that your Bid dated _____ for execution of the _____

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

(name of contract & identification number, as given in the contract data for the accepted contract

amount of the equivalent of Rs. _____ (amount in

numbers & words) as corrected and modified in accordance with instructions to bidders is hereby

accepted by our agency.

You are requested to furnish the Performance Security within 28 days in accordance with the conditions

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of Contract, using for that purpose the Performance Security Form included in the bidding document and

sign the contact agreement attached herewith within stipulated time mentioned above.

ANNEXURE "J"

8.10 SERVICE AGREEMENT

To be signed by the awardee

PERSONALIZATION SERVICES

This Personalization Services Agreement (the "**Agreement**") is made and entered into at Karachi on this the ____ day of -----, 2026 (the "**Effective Date**").

BY AND BETWEEN

_____, a banking company incorporated and existing under the laws of Islamic Republic of Pakistan having its registered office/place of business at _____, Pakistan, hereinafter referred to as the "**CUSTOMER**" which expression shall, where the context so permits, be deemed to mean and include its administrators, authorized representatives, successors in interest and permitted assigns) of the First Part;

AND

....., a company incorporated under the Companies Act 2017, having its registered office at _____ Karachi (hereinafter referred to as "**.....**" which expression shall, where the context so permits, be deemed to mean and include its administrators, authorized representatives, successors-in-interest and permitted assigns) of the Second Part.

(Collectively the CUSTOMER and shall be referred to as "**Party**" or "**Parties**", which expressions shall where the context, so permits be deemed to mean and include their administrators, authorized representatives, successors-in-interest and permitted assigns)

WHEREAS:

- has established the Perso Bureau to enable Members (defined below) to carry out request of Personalization and Fulfillment of cards.
- The CUSTOMER is desirous to avail Personalization Service(s), provided by as a Card Receiving Entity.
- Now the Parties are willing to execute this Agreement to record their mutual understanding with respect to the foregoing.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BETWEEN THE PARTIES AS FOLLOWS:

1. DEFINITIONS

- a) "**Applicable Laws**": means any common or customary law, constitutional law, special law any statute, regulation, resolution, rule, ordinance, enactment, judgment, order, code, decree, directive, notification, clarification, guideline by State Bank of Pakistan, policy, requirement

or any other

governmental direction having the force of law and any form or decision of or determination by or interpretation of any of the foregoing (whether or not having the force of law) by any governmental authority, now or hereafter in effect, in each case as amended, re-enacted or replaced to the extent applicable to any of the Parties.

- b) **“Authority”**: means any national, supranational, regional or local government or governmental, administrative, fiscal, judicial, or government-owned body, department, commission, authority, tribunal, agency or entity, or central bank (or any person, whether or not government owned and howsoever constituted or called, that exercises the functions of a central bank) or other recognized entity of any kind or other person exercising executive, legislative, judicial, regulatory or administrative functions, which expression may where the context so requires refer to the **“Competent Authority”**;
- c) **“Batches”**: means with respect to a Purchase Order for Personalization, the frequency and volumes for delivery of Products and the term “Batch” shall be interpreted accordingly;
- d) **“Business Day”**: means a day on which banking companies in Pakistan are open for general banking business;
- e) **“Card”** means Debit cards issued with CUSTOMER’s and . Logo, as per the Agreement.
- f) **“Cardholder”**: means the holder of a payment card issued by the CUSTOMER;
- g) **“Card Receiving Entity”** means the bank, Affiliate or . Affiliate intends to avail Personalization Services for its Cards from
- h) **“Customer”** as defined in preamble and recitals.
- i) **“Force Majeure”**: means any cause beyond the control of a Party, affecting the performance and obligations of that Party, arising from acts, events, omissions, happenings or non-happenings or due to any, including but not limited to acts of God, wars, riots, strikes, accident, explosion, fire, government restrictions, pandemics, biological and/or chemical contamination of the premises, and/or act of terrorism or any other cause beyond its reasonable control.
- j) **“Fulfillment” and/or “Card Fulfillment”** means the packing of Products along with welcome letters, inserts, terms and conditions into envelopes as per the specifications provided in the Operating Guidelines;
- k) **“Materials”**: means card carriers, inserts, envelopes, welcome brochures, and personalized or impersonalized letters dispatched with a Product and pertaining to the CUSTOMER.
- l) **“Members”**: mean and includes such banking companies and other entities/Affiliates/Customers that are desirous of availing Personalization Services from
- m) **“Offered Products”**: means the type of payment cards, which are specified in the Operating Guidelines as capable of being Personalized in terms of this DOA and the Operating Guidelines;
- n) **“Operating Guidelines”**: means the document detailing the technical and procedural aspects of the Services which may be amended from time to time by, which expression where context so permits may refer to . Operating Guidelines and Operating Guidelines for Personal Members (attached in APPENDIX- B):

- o) **“Personal Data”**: means all data and other information about or pertaining to the Cardholders provided by the CUSTOMER for the purposes of this Agreement;
- p) **“Personalization”** means, with respect to the Offered Products: (i) encoding on magnetic-stripe, chip configuration, and uploading of Personal Data; (ii) embossing/indenting of Cardholder data, including but not limited to name, card number, card validity date (issue date and expiry date); and (iii) and personalized printing of welcome letter, in terms of this Agreement and the Operating Guidelines, and the expression “Personalized” and/or “Personalization Services” shall be interpreted accordingly;
- q) **“Products”**: means the Offered Products which have been Personalized by, from time to time, in terms of this Agreement.
- r) **“Profile”**: means the payment card profiles available for Personalization;
- s) **“Project Appendix”** :means the document pertaining to procurement of Personalization, prepared in accordance with the Operating Guidelines;
- t) **“Safety Stock”**: means the stock of Stationery, Materials, or cards stored with/by in terms of this Agreement.
- u) **“Services”**: has been defined in Clause 2;
- v) **“Service Level Agreement”**: means’s commitment with respect to the level of quality and timelines of its obligations under this Agreement as specified in the Operating Guidelines;
- w) **“Stationery”**: means the card carrier, mailer, envelop, inserts;
- x) **“Taxes”**: means all federal or provincial present and future taxes, duties (including stamp and other duties), fees, surcharges, levies, imposts, deductions, octroi, excise duty, customs duty, sales tax and registration charges and any other charges and withholdings whatsoever, together with any penalties payable in connection with any failure to pay or delay in paying any of the above;
- y) **“Unit Price”**: means the charges per card, as mentioned in APPENDIX A.

Interpretation

Unless the context otherwise requires or unless otherwise specified, in this Agreement any reference to:

- (a) words importing the singular shall include the plural or vice versa;
- (b) this Agreement or to any other instrument is a reference to this Agreement or that instrument as amended, supplemented or novated from time to time and includes a reference to any instrument which amends, waives, is supplemental to, novates or is entered into, made or given pursuant to or in accordance with any of the terms of this Agreement or any such other instrument;
- (c) any person or entity shall be construed so as to include their respective successors, legal heirs and assigns from time to time;

- (d) references to persons include bodies corporate, firms and unincorporated associations;
- (e) this Agreement or any other instrument shall be construed as a reference to this Agreement or such other instrument together with any recitals, Schedules or Appendixes thereto, all as amended, varied, restated, novated or supplemented;
- (f) a paragraph, article, clause, schedule or annex of this Agreement or any other instrument shall be construed as a reference to a paragraph, article, clause, schedule or annex to this Agreement or such instrument;
- (g) a Schedule or Appendix to an Agreement or other instrument shall be integral part of each of this Agreement or such instrument;
- (h) a statute, enactment, rule, regulation or order shall be construed as a reference to such statute, enactment, rule, regulation or order as the same may have been, or may from time to time be, amended or re-enacted and all subsidiary legislation and other instrument made under or deriving validity therefrom;
- (i) a time of day shall be construed as a reference to Pakistan Standard Time; and
- (j) headings in and the list of contents in this Agreement are for ease of reference only and shall be ignored in the construction of this Agreement.

2. SCOPE OF SERVICES

- 2.1 In terms of this Agreement, has agreed to provide and the CUSTOMER has agreed to procure the following services from from time to time (“Services”):
 - (a) Plastic Procurement
 - (b) EMV Data Prep;
 - (c) Stationery Procurement
 - (d) Personalization/Card Personalization;
 - (e) Card Fulfillment;
 - (f) creation of . Profiles in accordance with Clause 2.2; and
 - (g) storage of Safety Stock in accordance with Clause 8.
- 2.2 In the event the CUSTOMER wishes to procure Personalization with Profiles other than those available in the Operating Guidelines, shall undertake creation of such Profile in accordance with the Operating Guidelines and applicable Schedule of Charges (“SOC”), the same shall be considered an additional/supplementary service.
- 2.3 shall also provide EMV Data Prep in terms of this Agreement and the Operating Guidelines to enable the CUSTOMER to undertake personalization of Offered Products through its own resources.

- 2.4 The CUSTOMER shall have the option of procuring Fulfillment of Products by along with Personalization in terms of this Agreement and the Operating Guidelines.
- 2.5 In the case the CUSTOMER requires Personalization with Fulfillment then they will need to provide the embossing file with the mailer details on Perso Bureau format mentioned in Appendix E. Also sample of 100 items each of the Stationery as per Annexure D would be required for test run on the fulfillment machine. Post approval by Perso Bureau, the stationery will be utilized for cards fulfillment during the onboarding process.
- 2.6 The CUSTOMER shall provide their Card Management System (CMS) input embossing file on . file format (Appendix E) or the prepared embossing/indenting encrypted data for Card Personalization Services.
- 2.7 The CUSTOMER shall ensure that Personal Data shall be provided to in the format specified in the Operating Guidelines.
- 2.7 shall ensure that the Service Level Agreement specified in the Operating Guidelines shall be maintained at all times with respect to the Services.
- 2.8 Operational, technical and other modalities to provide Services under provisions of this Agreement shall be in accordance with the Operating Guidelines. reserves the right to amend the Operating Guidelines from time to time and shall give reasonable notice of the same to the CUSTOMER.

3. ORDERING PROCEDURE

- 3.1 In order to procure Services under this Agreement, the CUSTOMER shall, from time to time, submit to a written purchase order in accordance with the format specified in the Operating Guidelines (the "**Purchase Order**"). shall acknowledge receipt of such Purchase Order within two (02) Days of receipt of the same and commence performance of the relevant Services. Provision of Services by as per the Purchase Order shall be subject to the stipulations in the Operating Guidelines regarding standards, timelines, delivery, etc.
- 3.2 In the first instance of the CUSTOMER procuring Personalization of a particular Offered Product, the CUSTOMER shall intimate its intention of the same to shall, within a reasonable period and subject to timely provision of necessary information by the CUSTOMER, provide the Project Appendix in accordance with the Operating Guidelines for the aforementioned Personalization. The Project Appendix, shall, inter alia, set out pre-requisites to be satisfied by the CUSTOMER for such Personalization and specify ongoing action-items to be undertaken by the CUSTOMER. Upon satisfaction of such pre-requisites, the CUSTOMER shall place the Purchase Order for such Personalization with Such Project Appendix, unless communicates otherwise, shall be applicable.
- 3.3 Cancellation of a Purchase Order by the CUSTOMER shall be subject to notice requirements and charges specified in the Operating Guidelines and/or SOC.

4 GENERAL DELIVERY CONDITIONS

- 4.1. The Services ordered shall be delivered in accordance with the provisions of the Operating Guidelines.

- 4.2. The Purchase Order for Personalization shall state the applicable Batches which shall be subject to limits specified in the Operating Guidelines. Provided, however, that Personalization shall be subject to escalation of pricing if delivery of Batches goes beyond (i) the period, and/or (ii) Minimum Order Quantity, as specified in Article 8 (Minimum Order Quantity) of this Agreement.
- 4.3. Upon completion of delivery of Services by in accordance with the procedures stipulated in accordance with the Operating Guidelines, the CUSTOMER agrees that shall not be liable for any damage, corruption, or physical abuse with respect to the Products, Stationery, or Materials. Data confidentiality lies with during the Personalization of Cards while physical liability is with the courier.
- 4.4. Courier services will be arranged by the CUSTOMER. All accidentals incidentals, insurance etc., will be handled between the CUSTOMER and their Courier company.

5 PRICES AND PAYMENT TERMS

- 5.1. The CUSTOMER agrees to pay the remuneration for the Services, all charges, fee and other amounts as per Appendix A and Schedule of Charges. The rates specified in the Appendix A / Schedule of Charges are exclusive of taxes. All applicable charges which are not mentioned in Appendix A will be in accordance with the Schedule of Charges.
- 5.2. shall invoice the CUSTOMER for Services delivered in accordance with the Operating Guidelines within five (05) days of such delivery.
- 5.3. In the case annual/minimum orders specified in Article 8 and/or Appendix A for the Services are not met, prices may be reviewed at discretion of, and CUSTOMER will be liable to pay differential amount of preceding orders.
- 5.4. If delivery of Batches goes beyond (i) the period, and/or (ii) Minimum Order Quantity, as specified in Article 8 (Minimum Order Quantity) of this Agreement, the price/Unit Price will be escalated at sole discretion of
- 5.5. The CUSTOMER shall be obligated to pay for the Services performed and obligations accrued at the time of Termination. shall be entitled to compensation after termination, in respect of any ongoing Services rendered by If the Customer has already procured/ordered Minimum Order Quantity as on termination date, maximum liability of the Customer shall be restricted to payment of such Services for the actual number of cards in process or ordered as on the termination date.
- 5.6. reserves the right of periodic revision in its Schedule of Charges. Any adjustment to any amount(s) in the Schedule of Charges shall not be applicable in relation to Services in respect of which a Purchase Order was submitted by the CUSTOMER to prior to being notified of such alteration, provided such clause is mentioned in Purchase Order and was agreed upon by
- 5.8. Without prejudice to the generality of the confidentiality obligations contained herein, the CUSTOMER shall not disclose pricing terms of this Agreement to any other entity, except as may be required under Applicable Laws.
- 5.9. In the event the CUSTOMER fails to fulfil its payment obligations under provisions of this Agreement, then has the right, immediately and without providing prior notice to the CUSTOMER, to assess and collect from CUSTOMER, by any means available to and on a current basis as deems necessary or appropriate, such amount, as well as the actual attorneys'

fees and other costs incurred by in connection with any effort to collect such amount from the CUSTOMER.

6 WASTE RATE

- 6.1 The CUSTOMER acknowledges and agrees that due to manufacturing constraints, certain percentage of Stationery, Materials, and Products can be wasted or damaged as part of the Personalization ("Waste").
- 6.2 The CUSTOMER accepts a maximum percentage of maximum to five percent (05%) of Waste per year. All costs related to Materials and Stationery in excess of the tolerated Waste shall be borne by
- 6.3 shall report in writing to the Waste quantities on a monthly basis as per format specified in the Operating Guidelines. Materials, Stationery, or Products shall be stored by with the same standard of care as applied to the Safety Stock until instructions are received for delivery or destruction of the same.
- 6.4 The CUSTOMER shall ensure that Stationery and Materials shall be of the standards and specifications provided in the Operating Guidelines and hereby expressly relieves of any liability or delays attributable to its failure to comply with the same.

7 STORAGE & SAFETY STOCK

7.1 Duty of Care

- 7.1.1 shall ensure storage of the Safety Stock in accordance with the standards specified in the Operating Guidelines.

7.2 Inventory

- 7.2.1. shall provide MIS pertaining to inventories of Safety Stock to the CUSTOMER as per the Operating Guidelines.
- 7.2.2 Delivery or destruction of any Safety Stock shall be undertaken in accordance with the Operating Guidelines at the instruction of the CUSTOMER. shall not be held responsible for any misuse or other liability arising out of such Safety Stock once has completed its obligations for delivery or destruction (as applicable in terms of the Operating Guidelines). Data confidentiality lies with during the Personalization of Cards while physical liability is with courier.
- 7.2.3 shall be entitled to remuneration for its obligations under this Clause 7.2 in terms of the Schedule of Charges.

8 MINIMUM ORDER QUANTITY

- 8.1 The CUSTOMER agrees and confirms a minimum order quantity of _____ cards to be order and consumed within ____ () years from Effective Date ("Minimum Order Quantity").
- 8.2 If the CUSTOMER will not achieve Minimum Order Quantity (i) at the end of ____ year, or, (ii) in case of early Termination, by the termination date: the CUSTOMER will be liable to pay an amount calculated on the basis of "Unit Price" per card (as mentioned in SOC/Appendix A) on

deficit card volume (all remaining cards). These charges will be in addition to payment for (i) all previously ordered and consumed quantities, and (ii) orders placed but not yet consumed.

9 LIABILITIES & INDEMNITY

- 9.1. In no circumstances will the aggregate of’s liability under or in connection with this Agreement in respect of any claim or series of connected claims arising out of the same cause exceed the fees payable to for the particular Service or Batch wherefrom such claim or series of connected claims emanates.
- 9.2. Under no circumstances shall be held liable for any reason under this Agreement for any indirect or consequential loss or damage (whether for loss of profits, operations or otherwise) costs, expenses or other claims for consequential compensation whatsoever except for those losses, costs and expenses which arise directly due to gross negligence or willful malfeasance.
- 9.3. The Customer shall indemnify and hold harmless, its directors, employees and agents (together the Indemnified Parties) from and against any and all claims and actions asserted by a third-party for any damages, losses, obligations, liabilities, recoveries or deficiencies, costs and expenses (including, but not limited to advocates' fees and other costs, interest and expenses incidental to any suit, action or proceeding) that the Indemnified Parties may incur or suffer and which, directly or indirectly, arise out of or relate to’s obligations under this Agreement.
- 9.4. shall not bear any liability in respect of any claim or event arising out of the Customer’s failure to comply with the Operating Guidelines or the Project Appendix.
- 9.5. does not represent or warrant that the Services/Personalization are free of defect and/or mistake and, unless otherwise specifically stated, the Services/Personalization are provided on an “as-is” basis and without any express or implied warranty of any type, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose. In no event will be liable for any indirect, incidental, special or consequential damages, for loss of profits, or any other cost or expense incurred by the CUSTOMER arising from or related to use or integration with the Services/Personalization, whether in an action in contract or in tort, and even if or any third party has been advised of the possibility of such damages. The CUSTOMER assumes the entire risk of use or integration with the Services/Personalization.
- 9.6. In no case shall be liable to a the CUSTOMER for any losses, costs, and damages attributable to or arising out of:
 - a) any actions taken by in reliance of the Personal Data provided by the CUSTOMER (regardless of whether such transmission was a result of a system breach, hardware/storage device errors, system malfunctioning, etc.);
 - b) any failure by the CUSTOMER to perform its obligations under this Agreement, Operating Guidelines, and/or under Applicable Laws; or
 - c) any action or omission of pursuant to a direction of an Authority.
- 9.7. The indemnity and remedy available to the CUSTOMER will be governed by the procedure as set forth in Operating Guidelines.

10 FORCE MAJEURE

- 10.1 Neither Party shall be liable for any failure or any delay to fulfill any of its obligation thereunder on so far such failure in due to Force Majeure.
- 10.2 The Parties mutually agree that, the affected Party shall:
- (a) Take all reasonable steps to prevent and avoid the Force Majeure;
 - (b) Carry out its duties to the best level reasonably achievable in the circumstances of the Force Majeure;
 - (c) Take all reasonable steps to overcome and mitigate the effects of the Force Majeure as soon as reasonably practicable, including actively managing any problems caused or contributed to by third parties and liaising with them;
 - (d) Upon becoming aware of the Force Majeure, promptly inform the other Party in writing that something has happened which is a Force Majeure, giving details of the Force Majeure, together with a reasonable estimate of the period during which the Force Majeure will continue;
 - (e) Within five (5) Days of becoming aware of the Force Majeure, provide written confirmation and reasonable evidence of the Force Majeure; and
 - (f) Inform the other Party when the Force Majeure has stopped.
- 10.3 If the Force Majeure continues for more than one (1) month from the date of its notification by the affected Party and has prevented either of the Parties from performing its obligations in whole or in part during that period, then the other Party shall be entitled to terminate the Agreement either in whole or in part by written notice of fifteen (15) to said Party.

11 CONFIDENTIALITY

- 11.1 Each Party shall consider the commercial and technical documents and any and all information whether conveyed orally, in writing or machine-readable form, such as but not limited to, information related to its business, products, developments, trade secrets, know-how, personnel, customers, vendors (hereinafter the "Confidential Information") made available by the other Party as the exclusive property of the issuing/disclosing Party. The receiving Party undertakes (i) to use the Confidential Information only for the purpose of performing this Agreement and in compliance with its terms, and (ii) not to disclose nor allow or facilitate said Confidential Information to be disclosed to any third party without the prior written consent of the issuing Party; (iii) to communicate the Confidential Information exclusively to its own employees who have a need to know the Confidential Information solely for the purpose of implementing this Agreement .
- 11.2 The receiving Party shall not be under any obligation to treat information as Confidential Information if such information:
- 11.2.1 was already legally in the possession of the receiving Party prior to the communication thereof by the issuing Party and is not subject to any obligation of confidentiality; or
 - 11.2.2 at the time of its disclosure to the receiving Party is public knowledge or subsequently becomes public knowledge other than as a result of some act or omission on the part of the receiving Party in breach of the terms of this Agreement; or
 - 11.2.3 at any time after the date of this Agreement is disclosed to the receiving Party by a third party who is not under any duty of confidentiality or secrecy to the issuing Party in relation thereto; or
 - 11.2.4 is developed by employees of the receiving Party to whom no communication of the Confidential Information has been made; or

11.2.5 is required to be disclosed under Applicable Law provided however that (a). the Recipient Party shall advise the Disclosing Party prior to disclosure so that the Disclosing Party has an opportunity to defend, limit or protect against such production or disclosure, and (b). The Recipient Party shall disclose only that portion of the Information which is legally required to be disclosed and (c). The Recipient Party shall exercise its reasonable efforts to obtain a protective order or other reliable assurance that confidential treatment will be accorded to any Information required to be disclosed.

11.3 Communication of Confidential Information shall in no case be construed as granting to the receiving Party, expressly or implicitly, any license, proprietary rights, title or interest whatsoever with respect to the Confidential Information.

11.4 Notwithstanding termination or expiry of this Agreement, the provisions of this clause shall survive and remain valid for a period of one (01) year following such expiration or termination.

12 REPRESENTATIONS AND WARRANTIES

Each Party represents and warrants to the other that:

- (a) it: (i) is a company incorporated and existing under the laws of Pakistan; (ii) has the power and authority to own its property and assets and to transact the business in which it is engaged; and (iii) is not in liquidation nor to its knowledge is threatened with the same;
- (b) it has the necessary legal power, authority, and regulatory approvals to execute and deliver this Agreement and to carry out the terms and provisions hereof and has taken all necessary action to authorize the execution, delivery and performance of the same; and
- (c) this Agreement is a legal, valid and binding obligation of such Party enforceable against it in accordance with its terms.

13 TERM & TERMINATION

13.1 Unless terminated in accordance with the provisions of this Article 13, this Agreement will commence on the Effective Date mentioned herein above and shall remain valid for a period as specified in Article 8 (if any) or till the delivery of Minimum Order Quantity as specified in Article 8 (if any), whichever comes earlier. In the event there is no aforementioned obligations w.r.t. period and Minimum Order Quantity in Article 8, the Agreement will commence on the Effective Date mentioned herein above and shall remain valid until for a period of 1 (one) year thereafter. After expiry of the aforementioned term, the Agreement can be renewed, with the mutual consent only, for any successive periods as mutually agreed by the Parties. In case of such renewal, all fee and charges as mentioned in prevailing Schedule of Charges (SOC) will become effective immediately, unless otherwise agreed between the Parties.

13.2 shall have the right to forthwith limit, suspend and/or terminate this Agreement in the event:

the CUSTOMER is in breach of the provisions of this Agreement, Operating Guidelines, or Applicable Laws;

the CUSTOMER fails or refuses to make payments in the ordinary course of business or becomes insolvent, makes an assignment for the benefit of creditors, or seeks the

protection, by the filing of a petition or otherwise, of any bankruptcy or similar statute governing creditors' rights generally;

any Authority serves a notice of intention to suspend or revoke, or suspends or revokes, the operations of the CUSTOMER;

the CUSTOMER: (i) directly or indirectly engages in or facilitates any action or activity that is illegal, or that, in the reasonable opinion of, and whether or not addressed elsewhere in this Agreement, has damaged or threatens to damage the goodwill or reputation of; or (ii) makes or continues an association with a person or entity which association, in the good faith opinion of, has damaged or threatens to damage the goodwill or reputation of

the CUSTOMER fails to timely provide to information requested by and that the Participant is required to provide pursuant to these BPS T&C's;

the CUSTOMER is, in the good faith opinion of, the victim of a System Breach or potential System Breach;

the CUSTOMER is subject to any suspension, investigation, blacklisting, or other form of sanction of any global payments scheme or similar financial institution or authority; or

a) has reason to believe that the CUSTOMER is, or is a front for, or is assisting in the concealment of, a person or entity that engages in, attempts or threatens to engage in, or facilitates terrorist activity, narcotics trafficking, trafficking in persons, activities related to the proliferation of weapons of mass destruction, activity that violates or threatens to violate human rights or principles of national sovereignty, or money laundering to conceal any such activity.

b) any total or partial transfer by the Customer of any of its rights or obligations under this Agreement without 's prior written consent.

13.3 Either Party may at any time terminate this Agreement, without assigning any reason, by giving Ninety (90) days prior written notice. The Parties mutually agree and acknowledge that;

- a) The exercise of any termination right by shall not grant the CUSTOMER any right to any compensation whatsoever.
- b) The exercise of any termination right by one Party shall not prejudice the right for to claim compensation, in accordance with the provisions of this Agreement.

13.4 The exercise of any termination right by one Party shall not release either Party from any liability which, at the time of such termination, has already accrued to the other Party or which is attributable to a period prior to such termination.

14 GOVERNING LAW AND SETTLEMENT OF DISPUTES

ART 1.

14.1 The Agreement shall be governed and construed in accordance with the Laws of Islamic Republic of Pakistan and principal place for adjudication shall be Karachi.

14.2 With regard to any dispute between the Parties as to this Agreement, the Parties shall attempt in

good faith to resolve any controversy or claim through senior level of management. If they are unable to do so within fifteen (15) days, and regardless of the cause of action alleged, the claim shall be resolved by arbitration under the Arbitration Act of 1940, as amended from time to time. Each Party shall bear its own attorney's fees and costs related to the arbitration. The arbitration shall take place in Karachi and the language of the proceedings shall be English. The arbitral award shall be binding on the Parties.

15 NOTICES, REPORTING & MONITORING

15.1 Any Notices pursuant to the Agreement, unless otherwise provided for by particular clauses thereof, must be effected in writing by registered letter with acknowledgement of receipt, telegram or fax, email with delivery receipt, and shall be understood as effectively and validly performed on the date of the postmark on the receipt or telegram, or if sent by fax, on the date of receipt of the transmission as long as it is addressed as followed:

- if to:

Postal Address: _____ Karachi, Pakistan

Telephone Numbers:

Fax: + _____

Email: _____@.....

- if to the Customer:

Postal Address:

Telephone Numbers:

Fax:

Email:

15.2 For day-to-day business activities, exchange of information, reporting and monitoring, the Parties shall refer to the contact list set forth in Appendix C.

15.3 Notwithstanding with article 15.1 and 15.2 above, the Parties can update list of contacts, periodically, through contact directory.

16 SEVERABILITY

If a court of competent jurisdiction declares any provision in this Agreement invalid or unenforceable, such invalidity or unenforceability shall have no effect on the remainder of the Agreement which shall remain in full force and the invalid provision will subsequently be declared to be severed from the Agreement. If such invalidity or unlawfulness becomes known or apparent to either Party, then the Parties agree to negotiate promptly in good faith in an attempt to make appropriate changes and adjustments to achieve as closely as possible, consistent with applicable law, the intent and spirit of such invalid or unlawful provision.

17 EQUITABLE REMEDY

If a Party should breach or threaten to breach any provision of this Agreement, the non-breaching Party, in addition to any other remedy they may have at law or in equity, will be entitled to seek a restraining order, injunction or similar remedy in order to specifically enforce the provisions of this Agreement. Each Party specifically acknowledges that money damages alone would not be an adequate remedy for the injuries

and damages that would be suffered and incurred by the non-breaching Party as a result of a breach of any provision of the Agreement.

18 THIRD PARTY RIGHTS

18.1 This Agreement shall inure to the benefit of and be binding upon the Parties to the Agreement and their respective successors and permitted assigns, and each of the Party shall be an express third party beneficiary hereof and shall have the right to enforce such provisions directly as if it were a party hereto and to the extent it deems such enforcement necessary or advisable to protect its rights [or the rights of other Party] hereunder. Except as otherwise provided in this Para 18.1, no other person will have any right hereunder.

18.2 Each Party hereby acknowledges and agrees that it assumes all obligations in relation to the other Party as provided under their respective Agreement as if the other Party were a party thereto.

19 ASSIGNMENT AND TRANSFER

19.1 The Parties acknowledge that they may be consolidated or amalgamated with, merged with or into, or acquired. In the event of such consolidation, amalgamation, merger or acquisition, the Parties shall be entitled to assign, novate, delegate, sub-contract, outsource, transfer, charge or otherwise dispose of all or any of its rights and responsibilities under this Agreement to the resulting entity or acquiring institution at any time without the prior consent of the other Party.

19.2 In the event of such consolidation, amalgamation, merger or acquisition, the relevant Party shall notify the other Parties thirty (30) days prior to the consummation of such transaction.

19.3 Except as otherwise stated in 19.1, the CUSTOMER shall NOT have the right to sublet, aggregate, assign, transfer or subcontract any of its obligations, duties or services rendered to it by, under provisions of this Agreement, without prior written consent of

20 RELATIONSHIP BETWEEN PARTIES

20.1 The relationship between the Parties is one of independent entities and nothing contained in the Agreement shall be construed as constituting or establishing any partnership or joint venture or relationship of principal and agent between the Parties.

20.2 Parties, their personnel, employees, agents or sub-contractors shall not hold themselves out to be an employee, agent or servant or any subsidiary or affiliate thereof nor shall they have any authority/right to bind in any manner.

20.3 The Parties will have no authority to make statements, representations or commitments of any kind or take any other action binding the other Parties, except as specifically provided in this Agreement.

20.4 Nothing herein contained shall be deemed to be construed as creating any exclusive relationship between the Parties.

21 MISCELLANEOUS

21.1 The Parties shall agree at all times to comply with their respective obligations as set out in the

Operating Guidelines.

- 21.2 The Parties shall be responsible to ensure compliance with all Applicable Laws, including but not limited to requirements prescribed by the SBP in relation to the security measures, electronic payments, pre-paid cards, and payment cards. shall bear no liability in this regard, on behalf of or for the actions of the Customer.
- 21.3 Any amendment to this Agreement shall be binding between the Parties only if made in writing and countersigned by the Parties.
- 21.4 Any failure or delay by either Party in exercising any right or remedy shall not constitute a waiver.
- 21.5 reserves the right to sub-contract all or part of its obligations under this Agreement. However, shall be the CUSTOMER's sole point of contact in relation to this Agreement.
- 21.6 Each Party shall bear the costs and expenses incurred by it in connection with the preparation and execution of this Agreement.
- 21.7 The CUSTOMER hereby authorizes to announce, present and publicize its availing of Services from, through any medium as they deem necessary and appropriate. Further, the Customer will ensure that logo is prominently used in their marketing, media and informatory campaigns related to the Services.
- 21.8 The CUSTOMER hereto affirms and confirms that nothing in this Agreement, that contemplates or requires that the CUSTOMER must charge, pass on or otherwise recover any charges relating to the Card, Personalization Services and Fulfillment, from its own consumer/Cardholders. However, the CUSTOMER is free to determine its schedule of charges vis-à-vis its Cardholders/consumers.
- 21.9 The Parties shall at all times comply with all applicable anti-bribery and anti-corruption laws of Pakistan and shall not, in the conduct of its business under provisions of this Agreement, engage in corrupt practices, and shall neither offer, pay, request or accept bribes nor indulge in corruption, money laundering and other prohibited business practices.
- 21.10 The terms and conditions set forth in this document constitute the entire understanding between the Parties and supersede all prior communications, proposals, understandings and agreements, written or oral, between the Parties, if any, with respect to the subject matter of this Agreement.
- 21.11 Without affecting any other rights of under this Agreement, shall have no role or responsibility in obtaining any regulatory or other consent that may be required by the CUSTOMER for the Services.
- 21.12 The Parties agree that the Appendixs, Appendices, and Schedules form an integral part of this Agreement.
- 21.13 This Agreement may be executed in two (02) counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

SIGNATURE PAGE

IN WITNESS WHEREOF the Parties, acting through their authorized representatives, have put their respective hands on this DOA on the day, month and year hereinabove mentioned.

For and on behalf of
[ENTER NAME]

Name:

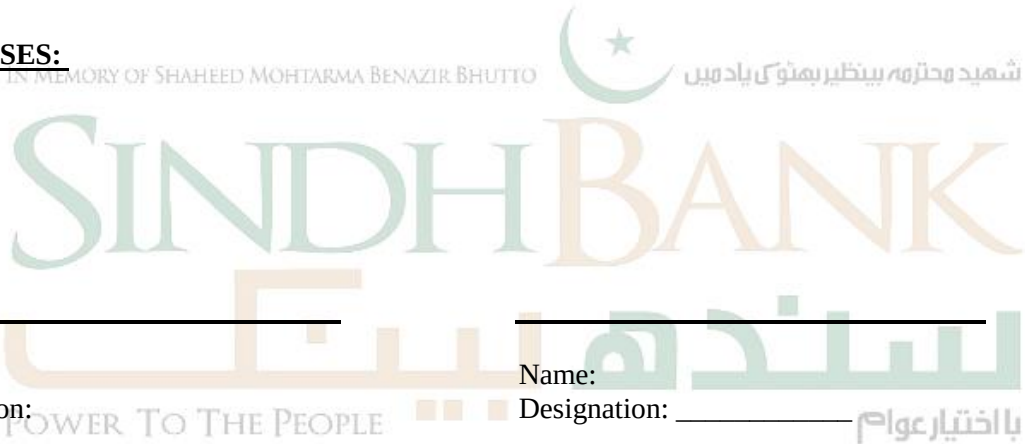
Designation:

For and on behalf of
.....

Name: _____

Designation: _____

WITNESSES:



Name:
Designation:

Name:
Designation: _____

Name:
Designation:

Name:
Designation: _____

APPENDIX- A

Commercials & Schedule of Charges

1. Current Schedule of Charges (SOC) attached, during the tenure of the Agreement, always refer to the prevailing SOC
2. As agreed between and the CUSTOMER, fee/charges tabulated below will be applicable for first year (starting from Effective Date). From 2nd year onwards, fee/charges will vary from year to year depending upon prevailing market rate, minimum quantity of cards, etc.
Fee/charges tabulated below are applicable for [X no.] cards to be personalized within [x] years from Effective Date. If CUSTOMER will not achieve above referred card volume/target at the end of [x] year, CUSTOMER will be liable to pay an amount (exclusive of taxes) per card on deficit card volume (remaining cards) as per provisions of Article 9 of the DOA.

Description	.-Contactless Dual Interface Unit Price (USD)
. Contactless Card (Plastic + Personalization and fulfillment + Stationary) of [ENTER QUANTITY] Cards	[ENTER RATE] (Per Card)

Terms & Conditions (.....- Services):

- All prices are Inclusive of taxes
- The Open Market Exchange Rate may vary and will be taken as on the date of issuing of invoice.

APPENDIX- B

1.'s Operating Guidelines
2. . Operating Guidelines
3. Operating Guidelines for Perso Members

**(ATTACHED – DURING TENURE OF THE AGREEMENT, ALWAYS REFER TO THE PREVAILING
VERSION OF THE DOCUMENTS)**



APPENDIX- C

Contacts

..... designated contacts:

Functions	Name	Title	Phone	Cell	e-mail
Project Manager					
Business Development Team					
Perso Bureau					
Escalation level 1					
Escalation level 2					

IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

شہید محترمہ بینظیر بھٹو کی یاد میں

CUSTOMER's designated contacts (CUSTOMER NAME)

Functions	Name	Title	Phone	Cell	e-mail
Project Manager					
Customer service					
Coordinator for card delivery and pickup					
Escalation level 1					
Escalation level 2					

APPENDIX- D

Stationery Details



APPENDIX- E

. File Format



ANNEXURE "K"

8.11 PERFORMANCE SECURITY FORM

To be signed by the awardee if Bank Guarantee is being submitted as Performance Security.

To,

Information Technology 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 ____ 2026 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 ____ 2026.

Signature and Seal of the Guarantors

Name of Bank

Address

Date

ANNEXURE "M"

- To be signed by the awardee

8.12 INTEGRITY PACT

DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS/CONTRACTORS/CONSULTANTS.

Contract Number:

Dated:

Contract Value:

Contract Title:

[Name of Supplier/Contractor/Consultant] 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 Sindh (GoS) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoS) through any corrupt business practice.

Without limiting the generality of the foregoing, **[Name of Supplier/Contractor/Consultant]** 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 Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

[Name of Supplier/Contractor/Consultant] 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 PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of Supplier/Contractor/Consultant] 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 PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, **[Name of Supplier/Contractor/Consultant]** agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Supplier/Contractor/Consultant] 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 PA.

[Procuring Agency]

[Supplier /Contractor/Consultant]

ANNEXURE "N"

8.13 VISIT REPORT

(To be filled by Procuring Agency after Contract Award)

1	Date of Visit	
2	Name of Visiting Official from the Bank	
3		
4	Designation	
5	Department	
6	Name of Business /Shop	
8	Owner's Name & Designation	
9	Name of CEO	
10	Nature of Business	
11	Business Inception Date	
12	Business / Shop Address	
13	Phone PTCL	
14	Email address	
15	Details of Business	
16	Number of Employees in country wide region.	Head Office+
		City-1
		City-2
		City-3
17	Details of Business	
18	Addresses of Offices in countrywide region.	Office.1.
		Address:
		Email:
		Telephone No:
		Office.2.
		Address:
		Email:
		Telephone No:
		Office 3:
		Address:
Email:		
Telephone No:		

		Office.4.
		Address:
		Email:
		Telephone No:
		Office.5.
		Address:
		Email:
		Telephone No:
19	Detail of Machinery / Equipment installed	1
		2
		3
		4
		5
20	Name / Designation of the Representative with whom the meeting was held. (Visiting Card Attached)	
21	Assessment of visiting officer	
22	It is confirmed that I have personally met with the person named above at the above mentioned business running address. شہید رحتمہ بینظیر بھٹو کی یاد میں	
23	<u>Signature of Bank's visiting officials</u>	<u>Signature of vendor / representative of</u>
	Date: _____ Stamp: _____	Date: _____ Stamp: _____

8.14

Power of Attorney

(Annexure "O")

[On Non-Judicial Stamp paper of PKR 100]

[Location, Date]

To: *[Name and address of the Procuring Agency]*

Sub: Supply & Data Personalization +Card Stuffing + Cost for Stationary of Cobadge (UPI+PAYPAK) Cards

And

Supply & Data Personalization +Card Stuffing+Cost for Stationary of VISA Cards

Dear Sir:

Know all men by these presents, we, _____ *[insert name and address of the registered office of the firm]*, do hereby constitute, appoint and authorize Mr./ Ms. _____ *[insert name and father name]* who is presently employed with us and holding the position of _____ as our attorney, to do in our name and on our behalf, all or any of the acts, deeds or things necessary or incidental to our bid for the subject procurement, including signing, authenticating and submission of application/ bid and affidavits, participating in conferences, responding to queries, submission of information/ documents and generally to represent us in all its dealings with the Finance Department, Government of Sindh or any other Government entity or any person, in connection with the procurement until the culmination of the process of bidding and after that till the execution of relevant procurement documents.

We hereby agree to ratify all acts, deeds and things lawfully done by our said attorney pursuant to this power of attorney and that all acts, deeds, and things done by our attorney mentioned above shall and shall always be deemed to have been done by us.

For and on behalf of *[insert name of the relevant Member]*

Authorized Signature [In full and initials]: _____

Name and Title of Signatory: _____

Name of Firm: _____

Address: _____

Witnesses:

Signature: _____

Name: _____

CNIC No.: _____

Signature: _____

Name: _____

CNIC No.: _____

9. SECTION VI- CHECK LIST

[To be signed and stamped and presented on Bidder's letter head]

The provision of this checklist is essential prerequisite along with submission of tenders (with technical proposal).

Sr. #	Detail	Responsive	Non-responsive
1	Original receipt for purchase of tender along with Standard Bidding Documents.		
2	5% - Bid Security of estimated cost of articles / items given by the department. The Bid security must be submitted with Financial proposal.		
3	Active Registration with Income Tax Authorities (National Tax Number NTN)		
4	Copy of active Registration with Sales Tax Authorities (STRN)		
5	Copy of active Registration (Professional Tax Certificate)		
6	At least 01 of similar nature having similar cost or above have been performed / executed in public organization during last 02 years (certificate duly signed by gazetted officer attached).		
7	Technical Bid Form (as per form 8.8 of Bidding documents) on letter head of the firm duly signed and stamped.		
8	Bid Form (as per form 8.1 of Bidding documents) on letter head of the firm, duly signed and stamped.		
9	Bid Security Form (as per form 8.7 of Bidding documents) on letter head of the firm, duly signed and stamped.		
10	Performance Guarantee Form (as per form 8.11 of Bidding documents) on letter head of the firm, duly signed and stamped.		
11	General Information Form (as per form 8.4 of Bidding documents) on letter head of the firm duly signed and stamped.		
12	Affidavit (as per form 8.5) on non-judicial Stamp Paper of Rs. 50/-		
13	1. Work order / supply order / purchase order of previous relevant experience. 2. Company profile. Staff list along with location and address <i>[where applicable]</i> . 3. Audited Financial Statement, National tax number Certificate, General Sale Tax Number Certificate (last 03 year). 4. Bidders profile Form (as per form 8.3 of Bidding documents) on letter head of the firm, duly signed and stamped.		
14	Copy of Bid Security Instrument to be submitted with Financial Proposal. Original Bid Security to be submitted in sealed envelope with clear reference no.		

Stamp & Signature of Bidder _____



10. PROCUREMENT COMMITTEE CONSITUTION OFFICE ORDER



SNDB/ADMIN/HO/TD/IT/15/02/2026
January 15, 2026

OFFICE ORDER

**SUBJECT: REVISED RECONSTITUTION OF PROCUREMENT COMMITTEE
FOR INFORMATION TECHNOLOGY INFRASTRUCTURE**

The revised reconstitution of Procurement Committee is as under:

1. Dilshad Hussain Khan
Chief Financial Officer
Sindh Bank Ltd
EVP - Chairperson
2. Syed Tabish Ali Shah Hussaini
Head of Administration
Sindh Bank Ltd
VP-I - Member
3. Parvez Ali Bhutto
Director Works & Services
Sindh Madressatul Islam University,
Currently posted on deputation in Sindh
Mass Transit Authority
BS-19 – External Member
4. Muhammad Adnan Siddiqui
Head of Information Technology
Sindh Bank Ltd
EVP- Co-opted Member

Functions and responsibilities of the Committee will be as per SPPRA Rule No.8 effective from January 15, 2026.

This supersedes previous Office Order # SNDB/IT/HO/TD/14/05/2025 dated May 14, 2025 on the subject matter.

President & CEO

Distribution:
Members-Procurement Committee

11.

CONSTITUTION OF COMPLAINT REDRESSAL COMMITTEE MEMO


SINDH BANK
 سندھ بینک
 POWER TO THE PEOPLE

Ref No: SNDB/ADMIN/HO/CRC/14/05/2025

May 14, 2025

OFFICE ORDER

SUBJECT: REVISED CONSTITUTION OF COMPLAINT REDRESSAL COMMITTEE

It is notified for information of all concerned that with immediate effect the following **COMPLAINT REDRESSAL COMMITTEE** has been reconstituted as per SPPRA Rule 31.

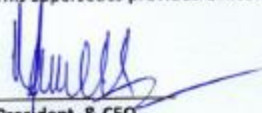
1. Deputy CEO	(Member/Convener)
2. A Representative of the Accountant General Sindh not below rank of BS-18	(Member)
3. An Independent Professional from the relevant Field	(Member)
4. Head of Legal Division – (SVP-II)	(Co-opted Member)
5. Incharge Procurement – (VP-II)	(Co-opted Member)

Terms of Reference (TOR)

SPPRA Rule 31 (4). The Complaint Redressal Committee upon receiving a complaint from an aggrieved bidder may, if satisfied;

- Prohibit the procurement committee from acting or deciding in a manner, inconsistent with these rules and regulations;
- Annul in whole or in part, any unauthorized act or decision of the procurement committee; and
- Recommend to the Head of Department that the case be declared a mis-procurement if material violation of Act, Rules, Regulations, orders, instructions or any other law relating to public procurement, has been established; and;
- 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.

This supersedes previous Office Order #SNDB/ADMIN/HO/26/08/2021 dated 26-08-2021.


 President & CEO
 (Equivalent BS-22)

Distribution:

Members- Complaint Redressal Committee

12.

PROCUREMENT PLAN

SINDH BANK
سندھ بینک
POWER TO THE PEOPLE

Date: _____

PRE TENDER APPROVAL FOR SUPPLY & DATA PERSONALIZATION + CARD STUFFING + COST FOR STATIONARY CO-BADGE (UPI+PAYPAK) & VISA CARDS.

Sl. No.	Description	Quantity	Unit Price	Total Price	Envelope Type	Opening Date	Closing Date
1	Supply & Data Personalization +Card Stuffing + Cost for Stationary of Co-Badge (UPI+PayPak) Cards	50,000	2.5 US \$	125,000 US \$	Single Stage two Envelope	Sep-26	Aug-27
2	Supply & Data Personalization + Card Stuffing + Cost For Stationary Visa Cards	60,000	2.5 US \$	150,000 US \$	Single Stage two Envelope	Sep-26	Aug-27
TOTAL				275,000 US \$			

1279 + 1500

Syed Muhammad Noman
CDO

Adnan Siddiqui
Head of IT Division

The above procurement plan for the year 2026-27 is required to be hoisted on SPPRA and SNDB websites and is accordingly forwarded for approval of the members of Expenditure Control Authorities, please.

EXPENDITURE CONTROL AUTHORITIES

Name & Designation	Comments/Recommendation	Signature
Dilshad Hussain Khan CFO - Member		
Syed Tabish Ali Shah Head of Admin-Member		
Muhammad Saleem Shaffi Head of Operations- Member		
Syed Assad Ali Shah Deputy CEO-Member	CFO & Head Admin to ensure compliance of SPPRA rules & Bank policy	
President / CEO		

SINDH BANK
سندھ بینک
POWER TO THE PEOPLE

Date: _____

TENTATIVE PROCUREMENT PLAN FOR INFORMATION TECHNOLOGY

Sl. No.	Description	Quantity	Unit Price	Total Price	Envelope Type	Opening Date	Closing Date
1	Supply & Data Personalization +Card Stuffing + Cost for Stationary of Co-Badge (UPI+PayPak) Cards	50,000	2.5 US \$	125,000 US \$	Single Stage two Envelope	Sep-26	Aug-27
2	Supply & Data Personalization + Card Stuffing + Cost For Stationary Visa Cards	60,000	2.5 US \$	150,000 US \$	Single Stage two Envelope	Sep-26	Aug-27
TOTAL				275,000 US \$			

The above procurement plan for the year 2026-27 is required to be hoisted on SPPRA and SNDB websites and is accordingly forwarded for approval of the members of the Procurement Committee.

PROCUREMENT COMMITTEE FOR INFORMATION TECHNOLOGY INFRASTRUCTURE

Name & Designation	Comments/Recommendation	Signature
Dilshad Hussain Khan CFO- Member		
Syed Tabish Ali Shah Head of Admin-Member		
Mr. Parvez Ali Bhutto Director - Works & Service (Sindh Madressatul Islam University)Member		
Adnan Siddiqui Head of IT - (Co-Opted Member)		

13.

ADVERTISEMENT

FRIDAY, OCTOBER 9, 2026 | ii

THE EXPRESS TRIBUNE, KARACHI



NOTICE INVITING TENDER

Sindh Bank Limited, operating currently with a network of 330 online branches in 169 cities across the country, would like to invite Electronic bids (E-bids) on E-PADS (E-PAK Acquisition & Disposal System) from bidders who are on Active list of Tax Payer of FBR/SRB (whichever is applicable) under SPPRA Rules, 2010 (Amended up to Date) for:

Supply & Data Personalization + Card Stuffing + Cost for Stationary of Co-badge (UPI+PAYPAK) Cards & Supply & Data Personalization + Card Stuffing + Cost for Stationary of VISA & Master Cards

- Tender Ref No: SNDB/COK/ADMIN/TD/1552/2026
- Bidding Procedure: Single Stage Two Envelope
- Requirement: As per Tender Document
- Bid Security: 5% *(Total Estimated Cost)
- Tender Publish Start Date: 09/10/2026
- Tender Submission Date & Time: 26/10/2026 up to 1030 Hrs.
- Technical Bid Opening Date & Time: 26/10/2026 at 1100 Hrs.
- Tender Fee: Rs.2,300/- (In the form of Pay orders only, Cheques are not acceptable) (non-refundable).

E-Bid, should be submitted through E-PADS only. Manual Bids shall not be received. Interested bidders are required to register themselves on the E-PADS System at the link <https://sindh.eprocure.gov.pk/#/supplier/registration> for submission of Electronic bids.

ADDITIONAL INFORMATION:

- Bidding documents can be download from Sindh Bank Ltd website (www.sindhbank.com.pk) or SPPRA E-PADS website <https://portalsindh.eprocure.gov.pk/#/>
- Sindh Bank Ltd reserves the right to reject any / all bids under the relevant provision of SPP Rules 2010.
- In case of undesirable circumstances on submission / opening date & time or if Government declares Holiday, the tender shall be opened on the next working day at the same time & venue.
- In case of any difficulty, prospective bidders may contact the E-PADS Helpline 051-111-137-237 during working days / hours.
- 5% of the *(Total Estimated Cost) will be submitted as bid security in shape of Pay Order / Bank Guarantee in favor of Sindh Bank Ltd and Pay order of Tender Fee in favour of Sindh Bank Ltd at the below mentioned address with the title of Tender Name & Reference Number duly mentioned on envelope.

ADDRESS FOR SUBMISSION OF BID SECURITY

Information Technology Division, Sindh Bank Limited, Head Office, B-2 Floor, Federation House, Abdullah Shah Ghazi Road, Clifton, Karachi-75600, Pakistan Office: (92-21) 35829320/403, Fax: (92-21) 35870543
E-mail: tenderdept@sindhbankltd.com, Websites: www.sindhbank.com.pk & <https://portalsindh.eprocure.gov.pk>

روزنامہ جنگ کراچی جمعہ 9 اکتوبر 2026ء



ٹینڈر طلبی کا نوٹس

سندھ بینک لمیٹڈ کی طرف سے، جو اس وقت ملک بھر کے 169 شہروں میں 330 آن لائن برانچوں کا نیٹ ورک چلا رہا ہے، ایسے بڈرز کو SPPRA قوانین، 2010 (ترمیم شدہ اپ ٹو ڈیٹ) کے تحت E-PADS (ای۔ پاک انکوریژیشن اینڈ ڈسپوزل سسٹم) پر درج ذیل کے لیے الیکٹرانک بڈز جمع کرانے کی دعوت دی جاتی ہے جو FBR/SRB (جو بھی لاگو ہو) کے ٹیکس دہندگان کی فعال فہرست میں موجود ہوں:

کو۔ پیج (UPI + PayPak) کارڈز کی فراہمی، ڈیٹا پرسٹلا ٹرینیشن، کارڈ اسٹیفنگ اور اسٹیشنری لاگت۔
VISA اور MasterCard کارڈز کی فراہمی، ڈیٹا پرسٹلا ٹرینیشن، کارڈ اسٹیفنگ اور اسٹیشنری کی لاگت

- ٹینڈر نمبر: SNDB/COK/ADMIN/TD/1552/2026
- بڈنگ کا طریقہ کار: سنگل اسٹیج ٹو انویسٹ
- ضرورت: ٹینڈر دستاویز کے مطابق
- بڈ سیکورٹی: مجموعی جینی لاگت کا 5%
- ٹینڈر اشاعت کی ابتدائی تاریخ: 09/10/2026
- ٹینڈر جمع کروانے کی تاریخ/وقت: 26/10/2026 صبح 10:30 بجے تک
- فیکٹیکل بڈ کھلنے کی تاریخ/وقت: 26/10/2026 صبح 11:00 بجے
- ٹینڈر فیس: -/2,300 روپے (صرف بڈرز کی صورت میں، چیک قابل قبول نہیں ہوں گے) (قابل واپسی)

ای بڈ صرف E-PADS کے ذریعے جمع کرائی جائے گی۔ مینول بڈز وصول نہیں کی جائیں گی۔ دل چسپی رکھنے والے بڈرز کو الیکٹرانک بڈز جمع کرانے کے لیے لنک <https://sindh.eprocure.gov.pk/#/supplier/registration> پر خود کو E-PADS سسٹم کے لیے رجسٹر کرانا ہوگا۔

اضافی معلومات: بڈنگ کی دستاویزات سندھ بینک لمیٹڈ ویب سائٹ (www.sindhbank.com.pk) یا SPPRA E-PADS ویب سائٹ (<https://portalsindh.eprocure.gov.pk/#/>) سے ڈاؤن لوڈ کی جاسکتی ہیں۔

- سندھ بینک لمیٹڈ SPP روڈ 2010 کے متعلقہ ضوابط کے تحت کسی بھی/تمام بڈز کو مسترد کرنے کا حق محفوظ رکھتا ہے۔
- ٹینڈر جمع کروانے/کھلنے کی تاریخ اور وقت پر غیر معمولی حالات یا حکومت کی جانب سے تعطیل کے اعلان پر ٹینڈر اگلے کاروباری دن اسی مقام پر مقررہ وقت پر جمع کیا/کھولا جائے گا۔
- کسی دشواری کی صورت میں مجوزہ بڈرز کی طرف سے کاروباری دن/اوقات میں E-PADS ہیلپ لائن 051-111-137-237 پر رابطہ کیا جاسکتا ہے۔
- مجموعی جینی لاگت کا 5% بڈنگ کے آرڈر/بڈنگ گارنٹی بنام سندھ بینک لمیٹڈ بطور بڈ سیکورٹی اور ٹینڈر فیس کا بڈنگ آرڈر بنام سندھ بینک لمیٹڈ درج ذیل پتے پر ایسے لفافے کے ساتھ جمع کرایا جائے گا جس پر ٹینڈر کا نام اور ریفرنس نمبر نمایاں طور پر درج ہو۔

بڈ سیکورٹی رٹی جمع کرانے کا پتہ

انفارمیشن اینڈ ٹیکنالوجی ڈویژن، سندھ بینک لمیٹڈ، ہیڈ آفس، B-2 فلور، فیڈریشن ہاؤس، عبداللہ شاہ غازی روڈ، گلشن، کراچی-75600، پاکستان

فون دفتر: 35829320/403 (92-21) فیکس: 35870543 (92-21) ای میل: tenderdept@sindhbankltd.com

ویب سائٹ: www.sindhbank.com.pk اور <https://portalsindh.eprocure.gov.pk>

SINDH BANK
سندھ بینک
POWER TO THE PEOPLE

ٽيندر گهرائڻ جو نوٽيس

سنڌ بينڪ لميٽيڊ جي طرفان، جيڪا هن وقت سڄي ملڪ جي 169 شهرن ۾ 330 آن لائن برانچن جو نيٽورڪ هلائي رهيو آهي، اهڙن بدروز کان ايس پي پي آر اي قانونن، 2010 (ترميم ٿيل - تازه ترين) تحت EPADS (اي پاڪ ايڪيوزيشن اينڊ ڊسپوزل سسٽم) تي هيٺ ڏنل لاء اليڪٽرانڪ بڊز جمع ڪرائڻ جي دعوت ڏجي ٿي جيڪو FBR SRB (جتي لاڳو هجي) جي ٽيڪس ڏيندڙن جي فعال فهرست تي موجود هجن

ڪي-بيج (UPI + PayPak) ڪارڊز جي فراهمي، ڊيٽا پرسنالائيزيشن، ڪارڊ اسٽفنگ ۽ اسٽيشنري لاڳت .
VISA ۽ MasterCard ڪارڊز جي فراهمي، ڊيٽا پرسنالائيزيشن، ڪارڊ اسٽفنگ ۽ اسٽيشنري لاڳت .

- ٽيندر نمبر: SNDB/COK/ADMIN/TD/1552/2026
- ٽيندر اشاعت جي ابتدائي تاريخ 09-10-2026
- بڊنگ جو طريقو: سنگل اسٽيج به لفاف
- ٽيندر جمع ڪرائڻ جي تاريخ وقت 26-10-2026 صبح 10:30 وڳي
- ٽيڪنيڪل بڊ ڪلڻ جي تاريخ وقت 26-10-2026 صبح 11:00 وڳي
- ضرورت: ٽيندر دستاويز مطابق
- ٽيندر فيس 2300 روپيا (صرف پي آرڊر جي صورت ۾، چيڪ قبول نه ڪيو ويندو) (ناقابل واپسي)
- بڊ سڪيورٽي: مجموعي تخميني لاڳت جو 5%

اي بڊ صرف EPADS ذريعي جمع ڪرايا ويندا. مينيوئل بڊز وصول نه ڪيا ويندا. دلچسپي رکندڙ بدروز کي اليڪٽرانڪ بڊز جمع ڪرائڻ لاء لنڪ <https://sindh.eprocure.gov.pk/#/supplier/registration> تي پاڻ کي EPADS لاء رجسٽر ڪرائڻو پوندو.

اضافي معلومات

- بدروز، بڊنگ جا دستاويز سنڌ بينڪ لميٽيڊ ايجي ويب سائيٽ (www.sindhbank.com.pk) يا EPADS SPPRA ويب سائيٽ (<https://portalsindh.eprocure.gov.pk/#/>) تان بغير ڪنهن معاوضي جي ڊائون لوڊ ڪري سگهجن ٿا
- سنڌ بينڪ لميٽيڊ ايس پي پي آر 2010 جي لاڳاپيل شق تحت ڪنهن به بڊ کي رد ڪرڻ جو حق محفوظ رکي ٿي.
- ٽيندر جمع ڪرائڻ ڪلڻ جي تاريخ تي غير معمولي حالتن جي ڪري يا حڪومت جي طرفان عام موڪل جو اعلان ڪرڻ جي صورت ۾ ٽيندر ايندڙ ڪم واري ڏينهن تي انهي جڳهه تي مقرر ڪيل وقت تي جمع ڪيا وڃن ٿا.
- ڪنهن به مشڪل پيش اچڻ جي صورت ۾ بدروز جي طرفان ڪاروباري ڏينهن وقت ۾ EPADS هيلپ لائين 051-111-137-237 تي رابطو ڪري سگهجي ٿو.
- مجموعي تخميني لاڳت جو 5 سيڪڙو پي آرڊر بينڪ گارنٽي سنڌ بينڪ لميٽيڊ جي نالي بڊ سڪيورٽي طور هيٺ ڏنل پني تي اهڙي لفافي سان گڏ جمع ڪرايا وڃن جن تي ٽيندر جو نالو ۽ ريفرنس نمبر نمايان طور تي درج ٿيل هجي.

بڊ سڪيورٽي جمع ڪرائڻ جو پتو هيٺ ڏجي ٿو:

انفارميشن اينڊ ٽيڪنالاجي ڊويزن

سنڌ بينڪ لميٽيڊ هيڊ آفيس، B-2 فلور، فيڊريشن هائوس، عبدالله شاه غازي روڊ، ڪلفٽن، ڪراچي - 75600، پاڪستان
فون دفتر: 35829320/403 (92-21) فیکس: 35870543 (92-21) اي ميل: tenderdept@sindhbankltd.com
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