

**EVALUATION OF MANDATORY CLAUSES FOR SHORTLISTING OF BANKS FOR TECHNICAL EVALUATION FOR
“INVESTMENT OF FWF IN TDRS” HELD ON 13-05-2026 AT CCF OFFICE GILGIT**

S#	Criteria	Habib bank Ltd	Bank of Punjab	Meezan Bank Ltd	Muslim Commercial Bank	Bank Alfalah	Allied Bank Ltd	Bank Al-Habib	Soneri Bank Ltd	National Bank of Pakistan	Habib Metro Bank
1	Valid Banking License	✓	✓	✓	✓	✓	✓	✓	✗	Both Banks have not submitted Proposals as per rule 39(b) of GB PPRA RULES-2022, and accordingly have been rejected for not following the instruction given in bidding document and GB PPRA rules 2022.	
2	SBP Registration	✓	✓	✓	✓	✓	✓	✓	✗		
3	PACRA/JCR-VIS Rating Certificate	✓	✓	✓	✓	✓	✓	✓	✗		
4	Audited Financial Statements	✓	✓	✓	✓	✓	✓	✓	✓		
5	Net Assets Certificate	✓	✓	✓	✓	✓	✓	✓	✓		
6	Net Equity Certificate	✓	✓	✓	✓	✓	✓	✓	✓		
7	Net Annual Profit Certificate	✓	✓	✓	✓	✓	✓	✓	✓		
8	Branch Network Details	✓	✓	✓	✓	✓	✓	✓	✗		
9	Affidavit regarding non-blacklisting	✓	✓	✓	✓	✓	✓	✓	✗		
10	Affidavit regarding absence of regulatory penalties	✓	✓	✓	✓	✓	✓	✓	✗		
11	NTN Certificate	✓	✓	✓	✓	✓	✓	✓	✗		
12	Tax Registration	✓	✓	✓	✓	✓	✓	✓	✗		
13	Authorization Letter	✓	✓	✓	✓	✓	✓	✓	✗		
Remarks		Responsive	Responsive	Responsive	Responsive	Responsive	Responsive	Responsive	Non-Responsive		

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Chief Conservator
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TECHNICAL EVALUATION OF BANKS FOR “INVESTMENT OF FWF IN TDRS” HELD ON 13-05-2026 AT CCF OFFICE GILGIT

#	Technical Evaluation Criteria	Habib bank Ltd	Bank of Punjab	Meezan Bank Ltd	Muslim Commercial Bank	Bank Alfalah	Allied Bank Ltd	Bank Al-Habib
1	Credit Rating (12 Marks)	12	10	12	12	12	12	12
2	Net Assets (9 Marks)	09	09	09	09	09	09	09
3	Net Equity (9 Marks)	09	09	09	09	09	09	09
4	Net Annual Profit (5 Marks)	05	05	05	05	05	05	05
5	Branch Network in GB (5 Marks)	04	03	03	03	03	04	03
Marks obtained		39	36	38	38	38	39	38
Remarks (passing marks = 30)		Responsive	Responsive	Responsive	Responsive	Responsive	Responsive	Responsive

Note: All the seven participating banks have obtained required passing marks and accordingly have qualified for next stage of bidding.

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