

National Bank of Pakistan

Pre-Qualification Document for
ONBOARDING OF
BUILDERS / DEVELOPERS & REALTORS
ON NBP PANEL FOR HOUSING
FINANCE

29th January, 2023

PQD ID : NBP/PQD/OF/RBG/100

Table of Contents

Invitation for Prequalification	Error! Bookmark not defined.
Introduction	7
Scope of service for Builders/ Developers and Realtors	7
Section I	8
Instructions to Applicants (ITA)	8
Section II	21
Prequalification Data Sheet (PDS)	21
Section III.....	24
A. Pre-Qualification Criteria for Builders / Developers.....	24
B. Pre-Qualification Criteria for Realtors	26
C. Evaluation Methodology (Applicable for the evaluation of Builders/Developers and Realtors).....	28
Section IV.....	29
Application Forms	29
Letter of Application.....	29
Letter of No Conflict of Interest	32
General Instructions for Preparation of Power of Attorney	33
Format of Power-of-Attorney	34
Annexure A.....	35



Invitation for Prequalification**Onboarding of Builders / Developers and Realtors on NBP Panel for Housing Finance****PQD ID: NBP/PQD/OF/RBG/100****[For subsequent Framework Agreement(s)]****National Bank of Pakistan**

1. The NBP has sufficient funds from its own resources toward the expenditure of the Procurement of Services for Builders/Developers and Realtors, and intends to apply part of the proceeds toward payments under the contract or contracts for "Acquiring Services of Builders/Developers and Realtors to generate leads of prospective buyers to promote its Mortgage Financing Portfolio".
2. The NBP intends to prequalify suppliers for Invitation to Bid(s), and sign the framework agreement(s) with the selected bidder(s) subsequent to bidding process in case of Closed Framework Agreement(s).
3. The purpose of this Prequalification Notice is to provide the very basic information to enable the potential applicants to decide whether or not to respond to this Prequalification Notice.
4. Only the prequalified applicants shall be entitled to participate in the procurement proceedings, and it is expected that the Invitation to Bids will be made to the Prequalified Applicants in *April ,2023* and Closed Framework Agreement(s) will be signed between the Procuring Agency and the successful bidder(s) as Framework Agreement Suppliers in *July ,2023* for the period of *one year*.
5. Prequalification process is open for all national Applicants who are on the active payer list of FBR and subject to fulfilling the eligibility requirements mentioned in the respective Prequalification Documents. Interested Applicants may obtain further information from the *NBP* at the address mentioned below during office hours from 9:00 AM to 5:30 PM.
6. A complete set of Prequalification Documents in English Language may be collected by interested applicants on the submission of a written application and copy of CNIC to the address mentioned below or may be downloaded from the website www.nbp.com.pk/tenders ; interested applicants are also instructed to remain in touch with the respective web-link for observing amendment(s), if any, in Prequalification Documents.
7. The Prequalification documents are also available country wide in all NBP Regional offices and interested parties may contact the respective Regional Executive Assets (REA) – details appended below – at their nearest city for collection of documents against submission of a written application and copy of CNIC.



Abbottabad	<ul style="list-style-type: none"> • Tahira Farman - NBP Regional Office , Circular Road, Abbottabad (0992-921148)
Bahawalpur	<ul style="list-style-type: none"> • Muhammad Jamil Korai - NBP Regional Office , Opposite RPO Office, Islamia University Road, Bahawalpur (062-9250128)
Bannu	<ul style="list-style-type: none"> • Abid Mehmood - NBP Regional Office , Bannu Township Phase 2 , Bannu (0928-633600)
Dera Ghazi Khan	<ul style="list-style-type: none"> • Muhammad Aslam - NBP Regional Office, Khayaban-e-Sarwar, Dera Ghazi Khan (064-9330223)
Faisalabad	<ul style="list-style-type: none"> • Khalid Mehmood - NBP Regional Office , Jail Road , Faisalabad (041-9200108)
Gawadar	<ul style="list-style-type: none"> • Riaz Ahmed - NBP Regional office Javed Complex Air Port Road, Gawadar (086 -4211549)
Gilgit	<ul style="list-style-type: none"> • Nazar Abbas - NBP Regional Office , 1st Floor, Askari Shopping Mall , NLI Market , Gilgit (05811-920543)
Gujranwala	<ul style="list-style-type: none"> • Muhammad Usman Riaz - Regional Office Building, Main Civil Lines, Gujranwala (055-9201228)
Gujrat	<ul style="list-style-type: none"> • Razia Nazir - 2nd Floor, State Life Building, Main G.T. Road, Gujarat (053-9260371)
Hyderabad	<ul style="list-style-type: none"> • Isellahuddin Nizamani -2nd Floor , NBP Regional Office , Fatima Jinnah Road , Hyderabad (022-9200561)
Islamabad	<ul style="list-style-type: none"> • Majid Javed Khan – NBP Regional Office , 1st Floor , NBP Building , Sector G5, Islamabad (051-9206184)
Jhang	<ul style="list-style-type: none"> • Khalid Pervaiz - NBP Regional Office A-block, Satellite Town , Jhang (047-9200353)
Jhelum	<ul style="list-style-type: none"> • Muhammad Aamir Sohail - NBP Regional Office , GT Road , Jhelum (0544-274188)
Karachi	<ul style="list-style-type: none"> • Haider Ali Isani - Div. Head - Procurement, NBP Head Office , 3rd Floor, NBP Head Office Building, I.I. Chundrigar Road, Karachi (021-99062647) • Javed Ahmed Shaikh – NBP Regional Office , Mezzanine Floor , Chapal Plaza Building , Hasrat Mohani Road , Karachi (021-99218116) • Ghulam Mujtaba Shaikh - NBP Regional Office , 6th Floor , FTC Building , Shakra-e-Faisal , Karachi (021-99203533)
Lahore	<ul style="list-style-type: none"> • Nazia Raza - NBP Regional Headquarters Building , 5th Floor , 26 Mclegan Road, Lahore (042-99211233) • Faryal Gul - NBP Regional Headquarters Building , 3rd Floor , 26 Mclegan Road , Lahore (042-37232934)
Larkana	<ul style="list-style-type: none"> • Teerath Dass - NBP Regional Office , 2nd Floor Near Bank Square Road , Larkana (074-9410829)
Mansehra	<ul style="list-style-type: none"> • Nadeem Ahmed - NBP Regional Office Mansehra Old College



	Road, Mansehra KPK (0997-300838)
Mardan	• Amjad Iqbal - NBP Regional Office , Sheikh Multoon Town, Mardan (0937-841797)
Mianwali	• Asif Mahmood - NBP Regional Office , Gulberg Chowk , Mianwali (0459-230536)
Mirpur Azad Kashmir	• Zeeshan Akhtar Gilani - NBP Regional Office , Bank Square Mirpur Azad Kashmir (05827-921427)
Mirpurkhas	• Ishtiaque Ahmed Sirhandi - NBP Regional Office , 3 rd Floor , State Life Building , M.A. Jinnah Road, Mirpur Khas (023-3822190)
Multan	• Umar Farooq - NBP Regional Office ,3 rd Floor , Chowk Kutchery, Multan (061-9201490)
Muzaffarabad	• Ejaz Ahmed Lone - NBP Regional Office, Chatter Domail, Muzaffarabad, Azad Kashmir (05822-921463)
Peshawar	• Kamran Zaman – NBP Regional Office, 8 th , The Mall, Peshawar Cantt. (091-9211621)
Quetta	• Manzoor Ahmed – NBP Regional Office , NBP Building , Command and Staff College Road , Quetta Cantt (081-9202778)
Rawalakot	• Tahir Hanif - NBP Regional Office Stadium Road Rawalakot, AJK (05824-920591)
Rawalpindi	• Saba Amjad – NBP Regional Office 2 nd Floor , NBP Building, Bank Road , Saddar , Rawalpindi (051-9271069)
Sahiwal	• Khurram Abid - 2nd Floor, NBP Regional Office, District Courts, Sahiwal (042-9200269)
Sarghoda	• Iftikhar Hussain - NBP Regional Office , Club Road , Sargodha (048-9230726)
Sheikhupura	• Ahmed Munawar - NBP Regional Office , Street No 2 , Main Ghangh Road , Sheikhupura (056-3793714)
Sialkot	• Omer Shafique - NBP Regional Office, 25-Police lines Sialkot (052-9250448)
Sibi	• Nafees ul Rahman - NBP Regional Office , Near Hamal Baba , District Sibi, Baluchistan (0833-500424)
Sukkur	• Adnan Ahmed - NBP Regional Office, 2 nd Floor , Eid Gah Road, Sukkur (071-9310876)
Swat	• Pir Bakhsh – NBP Regional Office , Opposite Girls College , Saidu Sharif, Swat (0946-9240101)
Vehari	• Rao Iftikhar Ahmad - NBP Regional Office , V Chowk , Vehari (067-9201162)



8. Applications for Prequalification should only be submitted in clearly marked envelopes and delivered to the address mentioned below latest by 3:00 pm – Pakistan Standard Time on 28th February, 2023. Late Applications will be rejected.
9. Proposals will be opened the same day at 3:30 pm - Pakistan Standard Time on 28th February, 2023.
10. This advertisement is also available on PPRA website at www.ppra.org.pk

Contact person: Mr. Haider Ali Isani

Designation: Divisional Head, Procurement Division

Department: Logistics, Communications & Marketing Group,

Address: 3rd Floor, NBP Head Office Building, I.I. Chundrigar Road, Karachi

Email: haider.isani@nbp.com.pk;



Introduction

The purpose of onboarding builders/ developers and realtors is to fill demand /supply gap for promoting housing finance. They have greater access to buyers and can play a pivotal role in encouraging potential customers who face liquidity challenges to buy or construct / renovate a house / flat. Further, they may also educate potential buyers about availability of mortgage financing along with its process and refer them to NBP.

Builders / Developers and Realtors that will aboard are required to provide leads as per the criteria and frequency prescribed by NBP. Accordingly, they will be paid a fixed commission at the rate of 0.5% (of disbursed amount) against materialized leads provided by them.

The scope of this document is limited to onboard builders / developers and relators through prequalification documents under closed framework agreement in accordance with PPRA Rules.

Scope of service for Builders/ Developers and Realtors

Builders / Developers and Realtors that will aboard on NBP panel are required to

- Ensure that only refined leads, as per the provided criteria, along with pre-screening sheet (format of which will be advised by NBP) duly signed by builder / developer / realtor along with necessary documents are shared with the Bank
- Provide awareness to their respective clients regarding Mortgage financing products offered by NBP
- Ensure that required documents are provided as and when solicited by NBP
- Ensure that necessary support is provided to the mortgage buyers to complete mortgage formalities to the complete satisfaction of bank.
- Ensure placement of NBP marketing material at prominent locations of the project site, digital space and in their physical offices.
- Encourage realtors on their panel to approach NBP for onboarding

In accordance with the Rules of Public Procurement Regulatory Authority (“PPRA”), NBP invites applications for the pre-qualification from organizations having relevant expertise and experience. In this regard, the interested bidders are requested to submit their applications along with the information/documents mentioned in this document. The companies that fulfill the requirements as laid down in this pre-qualification document shall be eligible to participate in the subsequent procurement stages.



Section I
Instructions to Applicants (ITA)

Clause No	Heading	Description
1	Scope of Services	The Procuring Agency, as named in the <u>Pregualification Data Sheet (PDS)</u> , intends to prequalify suppliers for services described in the <u>PDS</u> .
2	Bid Invitation	It is expected that prequalified applicants will be invited to submit bids as during the month and year indicated in the <u>PDS</u> .
3	Fraud & Corruption	<p>The Authority observes the highest standard of ethics during the procurement and execution of such contracts.</p> <p>"corrupt and fraudulent practices" in respect of procurement process, shall be either one or any combination of the practices including, -</p> <p>(i) "coercive practices" which means any impairing or harming or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence the actions of a party to achieve a wrongful gain or to cause a wrongful loss to another party;</p> <p>(ii) "collusive practices" which means any arrangement between two or more parties to the procurement process designed to stifle open competition for any wrongful gain, and to establish prices at artificial, non-competitive levels;</p> <p>(iii) "corrupt practices" which means the offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence the acts of another party for wrongful gain;</p> <p>(iv) "fraudulent practices" which means any act or omission, including a misrepresentation, that knowingly or recklessly</p>



		<p>misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation; and</p> <p>(v) "obstructive practices" which means harming or threatening to harm, directly or indirectly, persons to influence their participation in a procurement process, or affect the execution of a contract;</p> <p>NBP will not accept a proposal for award if it determines that the bidder recommended for award has engaged in corrupt and fraudulent practices in competing for the contract in question; and;</p> <p>NBP will also declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded an NBP's contract if it at any time determines that the firm has engaged in corrupt and fraudulent practices in competing for, or in executing an NBP contract.</p>
4	Collection of Pre-Qualification Documents	The Pre-Qualification documents can be collected from the offices indicated in <u>PDS</u> .
5	Eligibility of Bidders	<p>All Builders/Developers and Realtors operating in Pakistan subject to the condition that they are on the active tax payer list of FBR and subsequently qualify the criteria of Prequalification mentioned in these documents.</p> <p>Prequalified bidders will be provided bidding documents for submission of their technical bid and a financial undertaking. Subsequently "Notification of Intention" to be shared with successful and unsuccessful bidders. However, "Framework Agreement" will be signed with successful bidders only.</p> <p>Successful bidders will be issued "call – off" orders / contracts for provision of leads as per the defined criteria and frequency. Please refer the <u>PDS</u> related to participation of Joint Venture and Consortium in the process.</p>



6	Contents of Pre-Qualification Documents	<p>1. Section I - Instructions to Applicants (ITA)</p> <p>2. Section II - Prequalification Data Sheet (PDS)</p> <p>3. Section III - Qualification Criteria for builders/developers and qualification criteria for realtors & Evaluation Methodology</p> <p>4. Section IV - Application Forms</p>
7	Cost of Applications	The Applicant shall bear all costs associated with the preparation and submission of its Application. The Procuring Agency will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Prequalification process.
8	Language of Applications	The Application as well as all correspondence and documents relating to the Prequalification exchanged by the Applicant and the Procuring Agency, shall be written in the language specified in the <u>PDS</u> .
9	Documents Comprising the Application	<p>The Application shall comprise the following:</p> <ul style="list-style-type: none"> a) Application Submission Letter, in accordance with Section IV; b) Letter of No Conflict of Interest. in accordance with Section IV c) Eligibility: documentary evidence of Active Tax Payer Certificate issued by FBR d) Qualifications: Applicant will submit the duly filled Pre-Qualification Criteria sheet as per instructions mentioned in qualification criteria and a separate file named as "Proof file" which contains the documentary evidence establishing the Applicant's qualifications, as per qualification requirements mentioned in qualification criteria. <p>The qualification criteria for builders/developers and realtors are separately mentioned in Section III and will be separately evaluated under evaluation methodology. It's the choice of interested participant to apply for prequalification either for builder/developer or for realtor or even if interested participant think that they have requisite expertise and experience they can apply for both categories. In case, interested participant will be applying for both categories i.e. for builder/developer and realtors, they need to separately submit the application along with required documentations and required proofs in separate envelopes clearly mentioning that "Applied for</p>



		Builder/Developer” or “Applied for Realtors”.
10	Submission & Opening of Applications	<p>Submission of applications for prequalification must be received in sealed envelopes either delivered by hand or by registered mail to the address, and not later than the date stated in the <u>PDS</u>. The name and mailing address of the Applicant shall be indicated on the envelope, which shall be clearly marked. A receipt through email will be given for all applications submitted.</p> <p>The Procuring Agency shall open all Applications at the date, time and place specified in the <u>PDS</u>.</p> <p>The Procuring Agency shall prepare a record of the opening of Applications to include, as a minimum, the name of the Applicants, address and contact details. A copy of the record shall be distributed to all Applicants.</p>
11	Application Submission Letter	<p>The Applicant shall complete an Application Submission Letter as provided in Section IV (Application Forms). This Form must be completed without any alteration to its format. The letter will be submitted along with duly filled Qualification Criteria Sheet with all required proof of documents in a separate file named as “Proof File” which can substantiate the claims made by the applicant</p>
12	Signing of the Application and Number of Copies	<p>The Applicant shall prepare one set of the original documents comprising the Application and clearly mark it “ORIGINAL”. The original set of the Application shall be typed or written in indelible ink and shall be signed by a person duly authorized to sign on behalf of the Applicant.</p> <p>The Applicant shall submit copies of the signed original Application, in the number specified in the <u>PDS</u>, and clearly mark them “COPY”. In the event of any discrepancy between the original and the copies, the original shall prevail.</p>
13	Sealing and Identification of Applications	<p>The Applicant shall enclose the original and the copies of the Application in a sealed envelope that shall:</p> <ol style="list-style-type: none"> bear the name and address of the Applicant; be addressed to the Procuring Agency as mentioned in the <u>PDS</u> clause no 10. bear the specific identification of this Prequalification process



		<p>indicated in the <u>PDS</u></p> <p>(d) Mention the name of specific category applicant is interested to apply “Category I -Applied for Builder/Developer” or “Category II - Applied for Realtors”.</p> <p>The Procuring Agency will accept no responsibility for not processing any envelope that was not identified as required.</p>
14	Late Applications	The late applications will be rejected and accordingly informed to the respective applicants via email or post.
15	Qualification Criteria	Prequalification will be based on Applicants meeting the criteria and other relevant information as demonstrated by the Applicant’s responses in the Information Form attached to the Letter of Application in Schedule IV.
16	Required Quality Assurance	The Applicant shall provide evidence that it meets the qualification criteria, and has a successful performance history in accordance with criteria specified in specified in this document.
17	Right to Waive	The Procuring Agency reserves the right to waive minor deviations from the qualification criteria if they do not materially affect the technical capability and financial resources of an Applicant to perform the close framework agreement, however subject to the provisions of ITA clause 28 “Prequalification of Applicants”.



18	Requests for Clarification (Notification and Response) and Pre-Application Meeting	<p>Applicants are responsible for requesting any clarification of the prequalification documents. A request for clarification shall be made in writing to the Procuring Agency's address indicated in the <u>PDS</u>. The Procuring Agency will respond to any request for clarification that it receives earlier than 07 calendar days prior to the deadline for submission of applications. Copies of the Procuring Agency's response, including a description of the inquiry but without identifying its source, will be emailed to all prospective applicants.</p> <p>If indicated in the <u>PDS</u>, the Applicant's designated representative is invited at the Applicant's cost to attend a pre-Application meeting at the place, date and time mentioned in the <u>PDS</u>.</p> <p>During this Pre-Application meeting, prospective Applicants may request clarification of the scope of work, the qualification criteria or any other aspects of the Prequalification Documents.</p> <p>Minutes of the Pre-Application meeting, if applicable, including the text of the questions asked by Applicants during the meeting (without identifying the source) and the responses given, together with any responses prepared after the meeting will be transmitted promptly to all prospective Applicants who have obtained the Prequalification Documents. Any modification to the Prequalification Documents that may become necessary as a result of the pre-Application meeting shall be made by the Procuring Agency exclusively through the use of an Addendum . Non-attendance at the pre-Application meeting will not be a cause for disqualification of an Applicant.</p>
----	---	---



19	Amendment of Pre-Qualification Documents	<p>At any time prior to the deadline for submission of Applications, the Procuring Agency may amend the Prequalification Documents by issuing an Addendum.</p> <p>Any Addendum issued shall be part of the Prequalification Document and shall be communicated in writing to all Applicants who have obtained the Prequalification Documents from the Procuring Agency. The Procuring Agency shall promptly intimate the applicants in writing to collect the Addendum from respective offices of procuring agency as mentioned in Annexure A but incur no liability if the amended documents was not timely collected by the applicants ,however , an Applicant who had either already submitted their Applications or handed over the applications to the courier prior to the issuance of any such addendum shall have the right to withdraw his already filed Application and submit the revised Application prior to the original or extended Application submission deadline.</p> <p>To give Applicants reasonable time to take an Addendum into account in preparing their Applications, the Procuring Agency may at its discretion, extend the deadline for the submission of Applications.</p> <p>Provided that the Procuring Agency shall extend the deadline for submission of Applications, if such an addendum is issued within last three (03) days of the Application submission deadline. Such notification shall be made in a manner similar to the original Prequalification notice .</p>
20	Lack of Information	<p>Failure of an Applicant to provide comprehensive and accurate information that is essential for the Procuring Agency's evaluation of the Applicant's qualifications, or fail to provide timely clarification or substantiation of the information supplied, may result in disqualification of the Applicant.</p>
21	Procuring Agency's Notification and Invitation for Bid	<p>Procuring Agency will notify all Applicants in writing of the results of their application as per the period mentioned in <u>PDS</u>. The successful applicants will be invited to submit a bid which inter alia includes technical proposal and a financial undertaking.</p>



22	Procuring Agency's Rights	<p>The Procuring Agency reserves the right to take the following actions, and shall not be liable for any such actions:</p> <p>(a) Cancel the prequalification process and reject all applications without thereby incurring any liability to the affected applicant. The Procuring Agency will inform the affected applicant of the grounds for the Procuring Agency's action, if so requested, but the Procuring Agency shall not be required to justify the grounds.</p>
23	Validity of Pre-qualification	<p>The successful applicants as the result of this prequalification and after qualifying the primary procurement process will remain eligible to participate in the secondary procurement process under the same category for the period stated in <u>PDS</u>.</p>
24	Confidentiality	<p>Information relating to the Applications, their evaluation and results of the Prequalification shall not be disclosed to Applicants or any other persons not officially concerned with the Prequalification process until the notification of Prequalification results is made to all Applicants. From the deadline for submission of Applications to the time of notification of the results of the Prequalification, any Applicant that wishes to contact the Procuring Agency on any matter related to the Prequalification process may do so only in writing.</p>
25	Clarification of Applications	<p>To assist in the evaluation of Applications, the Procuring Agency may, ask an Applicant for a clarification (including missing documents) of its Application, to be submitted within a stated reasonable period of time. Any request for clarification from the Procuring Agency and all clarifications from the Applicant shall be in writing.</p> <p>If an Applicant does not provide clarifications and/or documents requested by the date and time set in the Procuring Agency's request for clarification, its Application shall be evaluated based on the information and documents available at the time of evaluation of the Application.</p>
26	Responsiveness of Applications	<p>The Procuring Agency may reject any Application which is not responsive to the requirements of the Prequalification Documents. In case the information furnished by the Applicant is incomplete or otherwise requires clarification, and the Applicant fails to provide</p>



		satisfactory clarification and/or missing information within prescribed time, it may result in disqualification of the Applicant.
27	Evaluation of Applications	The Procuring Agency will evaluate all applications as per Pre-Qualification Criteria given in Schedule III of these documents
28	Prequalification of Applicants	<p>All Applicants whose Applications substantially meet or exceed the specified qualification requirements as mentioned in Scoring Criteria in Schedule III of these documents will be prequalified by the Procuring Agency.</p> <p>An applicant may be conditionally prequalified, that is qualified subject to the applicant submitting or correcting certain specified non material documents or deficiencies to the satisfaction of the Procuring Agency.</p> <p>Applicants that are conditionally prequalified will be so informed along with the statement of the conditions(s) which must be met to the satisfaction of the Procuring Agency before or at the time of submitting their bids.</p>
29	Changes in Qualifications of Applicants	<p>Applicants, and those subsequently prequalified, shall inform the Procuring Agency of any material change in information that might affect their qualification status. Bidders shall be required to update key prequalification information at the time of bidding prior to deadline for the submission of bids.</p> <p>Any change in the structure or formation of an Applicant after being prequalified in accordance with and invitation to bid shall be subject to the written approval of the Procuring Agency prior to the deadline for submission of Bids. Such approval shall be denied if:</p> <ul style="list-style-type: none"> (a) as a consequence of the change, the Applicant no longer substantially meets the qualification criteria (b) in the opinion of the Procuring Agency, the change may result in a substantial reduction in competition.
30	Request for Bids	Promptly after the notification of the results of the Prequalification, the Procuring Agency will invite the Bids from all the Applicants that have been prequalified.



31	Constitution of Grievance Redressal	<p>Procuring agency shall constitute a Grievance Redressal Committee (GRC) comprising of odd number of person with proper power and authorization to address the complaint. The GRC shall not have any of the members of Procurement Evaluation Committee. The committee must have one subject specialist depending the nature of the procurement.</p> <p>Any party or applicant can file its written complaint against the eligibility parameters or any other terms and conditions prescribed in the prequalification documents found contrary to provision of Procurement Regulatory Framework, and the same shall be addressed by the GRC well before the application/proposal submission deadline.</p> <p>Any Bidder feeling aggrieved by any act of the procuring agency after the submission of his bid may lodge a written complaint concerning his grievances not later than seven days of the announcement of prequalification results</p> <p>The GRC shall investigate and decide upon the complaint within ten days of its receipt.</p> <p>Any bidder or the procuring agency not satisfied with the decision of the GRC may file Appeal before the Appellate Committee of the Authority on prescribed format after depositing the fee as prescribed in “Redressal of Grievance Regulations, 2021”.</p> <p>The Committee, upon receipt of the Appeal against the decision of the GRC complete in all respect shall serve notices in writing upon all the parties to Appeal.</p> <p>The committee shall call the record from the concerned procuring agency or the GRC as the case may be, and the same shall be provided within prescribed time.</p>
----	--	--



		<p>The committee may after examination of the relevant record and hearing all the concerned parties, shall decide the complaint within fifteen (15) days of receipt of the Appeal.</p> <p>The decision of the Committee shall be in writing and shall be signed by the Head and each Member of the Committee. The decision of the committee shall be final.</p>
32	Mechanism of Blacklisting	<p>The Procuring Agency shall bar for not more than the time prescribed in Rule-19 of the Public Procurement Rules, 2004, from participating in their respective procurement proceedings, bidder or contractor who either:</p> <ul style="list-style-type: none"> i. Involved in corrupt and fraudulent practices as defined in Rule-2 of Public Procurement Rules; ii. Fails to perform his contractual obligations; and iii. Fails to abide by the id securing declaration; <p>The show cause notice shall contain: (a) precise allegation, against the bidder or contractor; (b) the maximum period for which the Procuring Agency proposes to debar the bidder or contractor from participating in any public procurement of the Procuring Agency; and (c) the statement, if needed, about the intention of the Procuring Agency to make a request to the Authority for debarring the bidder or contractor from participating in public procurements of all the procuring agencies.</p> <p>The procuring agency shall give minimum of seven days to the bidder or contractor for submission of written reply of the show cause notice</p> <p>In case, the bidder or contractor fails to submit written reply within the requisite time, the Procuring Agency may issue notice for personal hearing to the bidder or contractor/ authorize representative of the bidder or contractor and the procuring agency shall decide the matter on the basis of available record and personal</p>



		<p>hearing, if availed.</p> <p>In case the bidder or contractor submits written reply of the show cause notice, the Procuring Agency may decide to file the matter or direct issuance of a notice to the bidder or contractor for personal hearing.</p> <p>The Procuring Agency shall give minimum of seven days to the bidder or contractor for appearance before the specified officer of the Procuring Agency for personal hearing. The specified officer shall decide the matter on the basis of the available record and personal hearing of the bidder or contractor, if availed</p> <p>The procuring Agency shall decide the matter within fifteen days from the date of personal hearing unless the personal hearing is adjourned to a next date and in such an eventuality, the period of personal hearing shall be reckoned from the last date of personal hearing.</p> <p>The Procuring Agency shall communicate to the bidder or contractor the order of debaring the bidder or contractor from participating in any public procurement with a statement that the bidder or contractor may, within thirty days, prefer a representation against the order before the Authority.</p> <p>Such blacklisting or barring action shall be communicated by the procuring agency to the Authority and respective bidder or bidders in the form of decision containing the grounds for such action. The same shall be publicized by the Authority after examining the record whether the procedure defined in blacklisting and debarment mechanism has been adhered to by the procuring agency.</p> <p>The bidder may file the review petition before the Review Petition Committee Authority within thirty days of communication of such</p>
--	--	--



		<p>blacklisting or barring action after depositing the prescribed fee and in accordance with “Procedure of filing and disposal of review petition under Rule-19(3) Regulations, 2021”. The Committee shall evaluate the case and decide within ninety days of filing of review petition</p> <p>The committee shall serve a notice in writing upon all respondent of the review petition. The notices shall be accompanied by the copies of review petition and all attached documents of the review petition including the decision of the procuring agency. The parties may file written statements along with essential documents in support of their contentions. The Committee may pass such order on the representation may deem fit.</p> <p>The Authority on the basis of decision made by the committee either may debar a bidder or contractor from participating in any public procurement process of all or some of the procuring agencies for such period as the deemed appropriate or acquit the bidder from the allegations. The decision of the Authority shall be final.</p>
33	General Instructions & Format of Power of Attorney	General Instructions and Form of Power of Attorney is available in Section IV. It will be used by the applicants to authorize their representative to sign and participate in the prequalification process



Section II**Prequalification Data Sheet (PDS)**

Interested participants need to first read and understand the Section I “Instruction to Applicants (ITA)”. The Section II Prequalification Data sheet (PDS) will only provide required details related to the specific clauses mentioned in Section I.

ITA Clause Reference	These particular instructions are intended to complement, amend, or supplement the provisions in the ITA. In the event of conflict or ambiguity, the provisions in the PDS shall prevail over those in the ITA.
1	<p><u>Name of Procuring Agency:</u> National Bank of Pakistan (NBP)</p> <p><u>Services to be Supplied:</u> As per the scope of work mentioned in Introduction Section of this document.</p>
2	<p><u>Bid Invitation</u></p> <p><u>Expected date of Invitation for Bids</u> are April 2023, Bids/quotations will be invited by following Primary and Secondary procurement process under closed framework agreement approach on as and when required basis depending upon need and frequency of NBP requirements.</p> <p><i>Note: The above mentioned time is tentative and may revise/extend, as the evaluation of applications will mainly depend on number of applications received and/or any other unforeseen situation which may impact the evaluation process and is beyond the control of NBP.</i></p>
4	<u>The Pre-Qualification documents can be collected from all locations which are mentioned in Annexure A of this document.</u>
5	<u>Joint Venture and Consortium is not allowed to participate in the process</u>
8	<p><u>Language:</u></p> <p>All information requested for prequalification shall be provided in the “English” language.</p>

10	<p><u>Submission of Applications</u> Last Date and time of Submitting Applications is 3:00 pm – Pakistan Standard Time on 28th February, 2023</p> <p><u>Submission of Applications shall be addressed to</u></p> <p>Contact person: Mr. Haider Ali Isani</p> <p>Designation: Divisional Head, Procurement Division</p> <p>Department: Logistics, Communications & Marketing Group,</p> <p>Address: 3rd Floor, NBP Head Office Building, I.I. Chundrigar Road, Karachi</p> <p><u>Opening of Applications:</u> Date: 28th February, 2023 Time: 3:30 pm – Pakistan Standard Time Venue: Committee Room No. 2, 2nd Floor, NBP Head Office, I.I. Chundrigar Road, Karachi</p>
12	<p><u>The Applicant shall submit signed original Application along with duly filled Qualification Criteria Sheet with all required proof of documents in a separate file “Proof File” which can substantiate the claims made by the applicant one original and one copy needs to be submitted by the applicant</u></p>
13	<p>The specific identification of this Prequalification process is NBP/PQD/OF/RBG/100</p>
18	<p><u>Requests for Clarification:</u></p> <p>Requests for clarification shall be addressed to: Contact person: Mr. Haider Ali Isani</p> <p>Designation: Divisional Head, Procurement Division</p> <p>Department: Logistics, Communications & Marketing Group,</p> <p>Address: 3rd Floor, NBP Head Office Building, I.I. Chundrigar Road, Karachi</p> <p>Email: haider.isani@nbp.com.pk;</p>

	<p>Pre Application meeting will be held on the sole discretion of procuring agency, keeping in view the complexity and number of clarification queries received by procuring agency. Procuring Agency will intimate to all applicants who has been issued prequalification documents by the procuring agency for time , date and venue of the meeting .</p>
21	<p><u>Prequalification Notice:</u> The result of the pre-qualification will be conveyed within sixty days of application submission date.</p> <p><i>Note: The above mentioned time is tentative and may revise/extend, as the evaluation of applications will mainly depend on number of applications received and/or any other unforeseen situation which may impact the evaluation process and is beyond the control of NBP.</i></p>
23	<p><u>Validity of Prequalification</u></p> <p><u>12 (twelve) months from the date of the executing closed framework agreement.</u></p>

Section III**Pre-Qualification Criteria for Category I****A. Pre-Qualification Criteria for Builders / Developers**

The Applicant will submit their response in last column wherein applicants needs to mention their respective response against each parameter in Yes or No along with the page/ reference number of proof file to be submitted with the proposal containing the proof of all required parameters for evaluation.

S#	Parameter	Criteria	Score	Documents Required	Documentation Submitted (Yes/ No) & page/reference number of proof file submitted by Applicant (to be filled by the applicant)
1	The developer should be on the active tax payer list of FBR	Mandatory		Screen shot of the ATP list, copy of last submitted returns	
2	Form of Organization	Limited Company	10	Certificate of Company Registration	
		Partnership Firm	8	Partnership Deed	
		Sole Proprietorship	6	NTN Certificate	
3	Sole Proprietorship / Partnership Firm/Company Experience	More than 5 Years	10	Registration Certificate , NTN Certificate or any other official document	
		More than 4 to 5 Years	8		
		More than 3 to 4 Years	6		
		More than 2 to 3 Years	4		
		Less than 2 years	0		
4	Education of Personnel working as sponsor /key management personnel.	Masters or above	10	Attested copies of last academic certificates/Degree	
		Bachelors	8		
		Intermediate or Equivalent	6		
		Matric or equivalent or less	4		

5	Physical Business Outlet /Office	Self/ Family Owned Premises	10	Any documentary evidence or copy of rental agreement	
		Rented Premises	5		
6	Digital Presence	Own website	10	Any documentary evidence	
		Social Media	5		
		Listing on famous real estate platforms	5		
		No Digital Presence	0		
7	Number of Projects Completed with Completion Certificate	05 or more	10	Completion Certificate is required from concerned building control authority	
		03 to 04	7		
		01 to 02	5		
8	Strength of sales force	10 or more staff	10	Details of staff on letter head with CNIC ,duly sign and stamp	
		07-09 number of staff	8		
		04-06 number of staff	6		
		01-03 number of staff	4		
9	Number of offices (Outreach)	03 or more offices	10	Any documentary evidence or copy of rental agreement	
		02 offices	7		
		01 office	5		
10	Total assets of the firm / company as per the latest audited annual accounts are	Greater than or Equal to Rs 1,000M	10	Audited Annual Accounts	
		Greater than or Equal to Rs 800M and less than Rs 1,000M	7		
		Greater than or Equal to Rs 500M and less than Rs 800M	5		
		Less than Rs 500M	0		

Pre-Qualification Criteria for Category II**B. Pre-Qualification Criteria for Realtors**

The Applicant will submit their response in last column wherein applicants needs to mention their respective response against each parameter in Yes or No along with the page/ reference number of proof file to be submitted with the proposal containing the proof of all required parameters for evaluation.

S#	Parameter	Criteria	Score	Documents Required	Documentation Submitted (Yes/ No) & page/reference number of proof file submitted by Applicant (to be filled by the applicant)
1	The realtors should be on the active tax payers list of FBR	Mandatory		The screen shot of the ATP list , copy of last submitted returns	
2	Form of Organization	Limited Company	10	Certificate of Company Registration	
		Partnership Firm	8	Partnership Deed	
		Sole Proprietorship	6	NTN Certificate	
3	Sole Proprietorship / Partnership Firm/Company Experience	More than 5 Years	10	Registration Certificate , NTN Certificate or any other official document	
		More than 4 to 5 Years	8		
		More than 3 to 4 Years	6		
		More than 2 to 3 Years	4		
		Less than 2 years	0		
4	Education of Personnel working as a sponsor /key	Masters or above	10	Attested copies of last academic certificates/Degree	
		Bachelors	8		
		Intermediate or Equivalent	6		

	management personnel.	Matric or equivalent or less	4		
5	Physical Business Outlet /Office	Self/ Family Owned Premises	10	Any documentary evidence or copy of rental agreement	
		Rented Premises	5		
6	Digital Presence	Own website	10	Any documentary evidence	
		Social Media	5		
		Listing on famous real estate platforms	5		
		No Digital Presence	0		
7	Strength of sales force	10 or more staff	10	Details of staff on letter head with CNIC ,duly sign and stamp	
		07-09 number of staff	8		
		04-06 number of staff	6		
		01-03 number of staff	4		
8	Number of offices (Outreach)	03 or more offices	10	Any documentary evidence or copy of rental agreement	
		02 offices	7		
		01 office	5		
9	No of deals against residential properties materialized (successful) during the last 02 years	More than 20 deals	10	Copy of sale deed pertaining to materialized deals against residential properties	
		More than 15 to 20 deals	8		
		More than 10 to 15 deals	5		
		Less than 10 deals	0		

C. Evaluation Methodology (Applicable for the evaluation of Builders/Developers and Realtors)

Responses from the participating applicants will be evaluated as per below mentioned criteria:

1. Requirement # 1 is mandatory in both criteria i.e. for Builders/Developers and for Realtors. Failure to comply with mandatory requirement will be considered as a rejection of pre-qualification application.
2. The minimum percentage required for qualification is 60%.
3. The respective allocated score mentioned against remaining requirements, the applicant will be evaluated on the basis of response received and the evidence provided by the applicant against each specific requirement.
4. Bidder should provide all the documentation as a proof mentioned in the respective prequalification criteria in a file named as "Proof File". Failure to provide any document will be considered as a rejection of pre-qualification proposal.
5. Any action by the participating company which includes the offering, giving, receiving, or soliciting of anything of value to influence the action of NBP's official in the pre-qualification process; or misrepresentation of facts in order to influence the pre-qualification process shall be considered as an immediate rejection for the participating company and its application will be considered as a rejection of pre-qualification.

Section IV
Application Forms

Letter of Application

[Letterhead paper of the Applicant including full postal address, and telephone, facsimile and telex numbers, and cable address]

Date: _____

To: Head of Procurement,

Logistics Communications & Marketing Group,

National Bank of Pakistan Head Office ,

3rd Floor, I.I.Chundrigar Road, Karachi.

Prequalification of Builders/Developers and Realtors for Housing Finance

Dear [Sir/Madam],

1. Being duly authorized to represent and act on behalf of _____ (hereinafter referred to as "the Applicant"), and having reviewed and fully understood all of the prequalification requirements and information provided, the undersigned hereby applies for prequalification to bid on the project indicated above.

2. Attached to this letter are copies of original documents defining:
 - (a) the Applicant's legal status;
 - (b) the principal place of business
 - (c) the nationality of the owners/board of directors; and
 - (d) all other documents that are required as mentioned in the Qualification criteria of the 'Invitation of Pre-Qualification' document.

3. National Bank of Pakistan (“Bank”) and its authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents, and information submitted in connection with this application, and to seek clarification from our bankers and clients regarding any financial and technical aspects. This Letter of Application will also serve as authorization to any individual or authorized representative of any institution referred to in the supporting information to provide such information deemed necessary and as requested by you to verify statements and information provided in this application, such as the resources, experience, and competence of the Applicant.

4. The Bank and its authorized representatives may contact the following persons for further information:

General and Managerial inquiries	
Contact 1	Address and communication facilities
Contact 2	Address and communication facilities
Technical inquiries	
Contact 1	Address and communication facilities
Contact 2	Address and communication facilities

Financial inquiries	
Contact 1	Address and communication facilities

Contact 2	Address and communication facilities
-----------	--------------------------------------

5. This application is made with the full understanding that:
- (a) In case of successful pre-qualification, bids/proposals by pre-qualified Applicants will be subject to re-verification of all information submitted at the time of pre-qualification;
 - (b) The Bank reserves the right to:
 - amend the scope under this project; in which event, bids will be invited only from those Applicants who meet the resulting amended prequalification requirements; and
 - cancel the entire prequalification process, and reject all applications.
 - (c) The Bank shall not be liable for any such actions under 5 (b) above.
6. The undersigned declare that the statements made and the information provided in the duly completed application are complete, true, and correct in every detail.

Signed	Signed
Name	Name
For and on behalf of:	For and on behalf of:

Letter of No Conflict of Interest

[Letterhead paper of the Applicant including full postal address, and telephone, facsimile and telex numbers, and cable address]

Date: _____

To: Head of Procurement ,

Logistics Communications & Marketing Group,

National Bank of Pakistan Head Office ,

3rd Floor, I.I.Chundrigar Road, Karachi.

Prequalification of Builders/Developers and Realtors for Housing Finance

Dear [Sir/Madam],

The purpose of this letter is to inform National Bank of Pakistan ("NBP") that we are not aware, to the best of our knowledge and belief, of any issues which would present a conflict of interest arising from any situation related to our participation in this pre-qualification process .

The undersigned declare that the above declaration is complete, true, and correct in every detail.

Signed	Signed
Name	Name
For and on behalf of:	For and on behalf of:

General Instructions for Preparation of Power of Attorney

- a) To be executed by an authorized representative of the bidder.
- b) The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executants and when it is so required the same should be under common seal affixed in accordance with the required procedure.
- c) Also, wherever required, the Bidder should submit for verification the extract of the charter documents and documents such as a resolution/power of attorney in favor of the Person executing this Power of Attorney for the delegation of power hereunder on behalf of the Bidder.
- d) In case the Application is signed by an authorized Director / Partner or Proprietor of the Applicant, a certified copy of the appropriate resolution / document conveying such authority may be enclosed in lieu of the Power of Attorney.

Format of Power-of-Attorney

POWER OF ATTORNEY

(On Stamp Paper of PKR 200/- Rupees Two Hundred Only)

Know all men by these presents, we (name of the company and address of the registered office) do hereby appoint and authorize Mr. (full name and residential address) who is presently holding the position of as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our proposal for (name of the project) in response to the tenders invited by the (name of the Purchaser) including signing and submission of all documents and providing information/ responses to (name of the Purchaser) in all matters in connection with our Bid. 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 aforesaid attorney shall and shall always be deemed to have been done by us.

Dated this ____ day of _____ 20__

For _____

(Signature)

(Name, Designation and Address)

Accepted

(Signature)

(Name, Title and Address of the Attorney)

Date:

Annexure A

CITYWISE LIST OF CONTACT PERSONS FOR COLLECTION OF PREQUALIFICATION DOCUMENTS

Abbottabad	<ul style="list-style-type: none"> • Tahira Farman - NBP Regional Office , Circular Road, Abbottabad (0992-921148)
Bahawalpur	<ul style="list-style-type: none"> • Muhammad Jamil Korai - NBP Regional Office , Opposite RPO Office, Islamia University Road, Bahawalpur (062-9250128)
Bannu	<ul style="list-style-type: none"> • Abid Mehmood - NBP Regional Office , Bannu Township Phase 2 , Bannu (0928-633600)
Dera Ghazi Khan	<ul style="list-style-type: none"> • Muhammad Aslam - NBP Regional Office, Khayaban-e-Sarwar, Dera Ghazi Khan (064-9330223)
Faisalabad	<ul style="list-style-type: none"> • Khalid Mehmood - NBP Regional Office , Jail Road , Faisalabad (041-9200108)
Gawadar	<ul style="list-style-type: none"> • Riaz Ahmed - NBP Regional office Javed Complex Air Port Road, Gawadar (086 -4211549)
Gilgit	<ul style="list-style-type: none"> • Nazar Abbas - NBP Regional Office , 1st Floor, Askari Shopping Mall , NLI Market , Gilgit (05811-920543)
Gujranwala	<ul style="list-style-type: none"> • Muhammad Usman Riaz - Regional Office Building, Main Civil Lines, Gujranwala (055-9201228)
Gujrat	<ul style="list-style-type: none"> • Razia Nazir - 2nd Floor, State Life Building, Main G.T. Road, Gujarat (053-9260371)
Hyderabad	<ul style="list-style-type: none"> • Isellahuddin Nizamani -2nd Floor , NBP Regional Office , Fatima Jinnah Road , Hyderabad (022-9200561)
Islamabad	<ul style="list-style-type: none"> • Majid Javed Khan – NBP Regional Office , 1st Floor , NBP Building , Sector G5, Islamabad (051-9206184)
Jhang	<ul style="list-style-type: none"> • Khalid Pervaiz - NBP Regional Office A-block, Satellite Town , Jhang (047-9200353)
Jhelum	<ul style="list-style-type: none"> • Muhammad Aamir Sohail - NBP Regional Office , GT Road , Jhelum (0544-274188)
Karachi	<ul style="list-style-type: none"> • Haider Ali Isani - Div. Head - Procurement, NBP Head Office , 3rd Floor, NBP Head Office Building, I.I. Chundrigar Road, Karachi (021-99062647) • Javed Ahmed Shaikh – NBP Regional Office , Mezzanine Floor , Chapal Plaza Building , Hasrat Mohani Road , Karachi (021-99218116) • Ghulam Mujtaba Shaikh - NBP Regional Office , 6th Floor , FTC Building , Shakra-e-Faisal , Karachi (021-99203533)
Lahore	<ul style="list-style-type: none"> • Nazia Raza - NBP Regional Headquarters Building , 5th Floor , 26 Mclegan Road, Lahore (042-99211233)

	<ul style="list-style-type: none"> • Faryal Gul - NBP Regional Headquarters Building , 3rd Floor , 26 Mclegan Road , Lahore (042-37232934)
Larkana	<ul style="list-style-type: none"> • Teerath Dass - NBP Regional Office , 2nd Floor Near Bank Square Road , Larkana (074-9410829)
Mansehra	<ul style="list-style-type: none"> • Nadeem Ahmed - NBP Regional Office Mansehra Old College Road, Mansehra KPK (0997-300838)
Mardan	<ul style="list-style-type: none"> • Amjad Iqbal - NBP Regional Office , Sheikh Multoon Town, Mardan (0937-841797)
Mianwali	<ul style="list-style-type: none"> • Asif Mahmood - NBP Regional Office , Gulberg Chowk , Mianwali (0459-230536)
Mirpur Azad Kashmir	<ul style="list-style-type: none"> • Zeeshan Akhtar Gilani - NBP Regional Office , Bank Square Mirpur Azad Kashmir (05827-921427)
Mirpurkhas	<ul style="list-style-type: none"> • Ishtiaque Ahmed Sirhandi - NBP Regional Office , 3rd Floor , State Life Building , M.A. Jinnah Road, Mirpur Khas (023-3822190)
Multan	<ul style="list-style-type: none"> • Umar Farooq - NBP Regional Office , 3rd Floor , Chowk Kutchery, Multan (061-9201490)
Muzaffarabad	<ul style="list-style-type: none"> • Ejaz Ahmed Lone - NBP Regional Office, Chatter Domail, Muzaffarabad, Azad Kashmir (05822-921463)
Peshawar	<ul style="list-style-type: none"> • Kamran Zaman – NBP Regional Office, 8th, The Mall, Peshawar Cantt. (091-9211621)
Quetta	<ul style="list-style-type: none"> • Manzoor Ahmed – NBP Regional Office , NBP Building , Command and Staff College Road , Quetta Cantt (081-9202778)
Rawalakot	<ul style="list-style-type: none"> • Tahir Hanif - NBP Regional Office Stadium Road Rawalakot, AJK (05824-920591)
Rawalpindi	<ul style="list-style-type: none"> • Saba Amjad – NBP Regional Office 2nd Floor , NBP Building, Bank Road , Saddar , Rawalpindi (051-9271069)
Sahiwal	<ul style="list-style-type: none"> • Khurram Abid - 2nd Floor, NBP Regional Office, District Courts, Sahiwal (042-9200269)
Sarghoda	<ul style="list-style-type: none"> • Iftikhar Hussain - NBP Regional Office , Club Road , Sargodha (048-9230726)
Sheikhupura	<ul style="list-style-type: none"> • Ahmed Munawar - NBP Regional Office , Street No 2 , Main Ghangh Road , Sheikhupura (056-3793714)
Sialkot	<ul style="list-style-type: none"> • Omer Shafique - NBP Regional Office, 25-Police lines Sialkot (052-9250448)
Sibi	<ul style="list-style-type: none"> • Nafees ul Rahman - NBP Regional Office , Near Hamal Baba , District Sibi, Baluchistan (0833-500424)
Sukkur	<ul style="list-style-type: none"> • Adnan Ahmed - NBP Regional Office, 2nd Floor , Eid Gah Road, Sukkur (071-9310876)
Swat	<ul style="list-style-type: none"> • Pir Bakhsh – NBP Regional Office , Opposite Girls College ,

	Saidu Sharif, Swat (0946-9240101)
Vehari	<ul style="list-style-type: none">• Rao Iftikhar Ahmad - NBP Regional Office , V Chowk , Vehari (067-9201162)