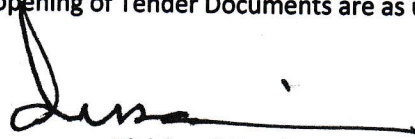


TENDER FOR SERVICES

Bank of Azad Jammu and Kashmir invites sealed quotations from income tax/ Sales Tax registered firms/Bidders/Companies having at least rating 'A' for **Comprehensive Insurance Coverage of Outstanding Balance of Staff finances for the Year 2026-27** in accordance with AJK Public Procurement Rules 2017 on **"Single Stage – One Envelope Bidding Process will be followed"**.

General Terms and Conditions:

1. The Request for Proposal (RFP) can be obtained from below address upon payment of **Rs. 2000/- (non-refundable)** in the shape of Pay order/Demand Draft/ Bankers Cheque in the favor of "Bank of AJK" up till **09-09-2026** during working hours. 9 am to 5 pm.
2. The interested bidders are requested to submit their Technical and Financial proposals by **10-09-2026** till **03:00 PM**. The Bids would be opened on the same day at **03:30 PM**.
Delayed / Conditional bid will not be entertained.
3. Single Stage- One Envelope bidding process, will be adopted, for the evaluation of bids.
4. Pre-bid meeting will be held on **03rd Sep 2026 at 11:00 AM** at the committee room of Bank of Azad Jammu Kashmir Head Office Muzaffarabad.
5. The bid security amounting to **Rs 100,000/-** must be submitted with Bid in the form of CDR/DD/PO or Banker Cheque in the name of Bank of AJK. No tender will be accepted without Bid Security and such tender(s) will be rejected out rightly.
6. Financial bids shall include of all the taxes levied in AJK.
7. Interested firms should have valid NTN (Income Tax and GST), relevant tax certificates and should be on Active Taxpayer List of FBR/ CBR.
8. Blacklisted firms/Bidders are prohibited for participation. All bidders shall furnish an affidavit/certificate that they are neither blacklisted nor in conflict with Government anywhere in territory of the State of the AJK, or Islamic Republic of Pakistan.
9. The Committee reserves right to accept or reject any or all the bids as per AJK PPRA Rules.
10. This advertisement is uploaded on both websites of AJK PPRA www.ajkppra.gov.pk and BAJK www.bankajk.com
11. Bank will not be responsible for any cost incurred in submission of documents.
12. Evaluation report/award of contract shall also be displayed at AJK PPRA Website.
13. The proposals/bids should be valid for a minimum period of 120 days.
14. Address for submission/venue of opening of Tender Documents are as under:



Divisional Head
Credit Administration Division,
Head Office, Bank of Azad Jammu and Kashmir,
Sardar Nazir Plaza, Gojra Bypass Road Muzaffarabad,
Ph: 05822-923004-5