

Advertisement / Expression of Interest (EOI)

Invitation to Banking Institutions

For Investment of Funds, Payroll Management & Employee Banking Services

By [Gun & Country Club Islamabad](#)

GUN & COUNTRY CLUB, ISLAMABAD

(A Prestigious Recreational, Sports & Hospitality Institution)

Gun & Country Club (GCC), Islamabad, located within the vicinity of Pakistan Sports Complex, Islamabad, is a premier recreational and sports institution offering world-class sports, hospitality, dining, health, and leisure facilities to distinguished members, diplomats, professionals, and families.

The Club invites proposals from scheduled commercial banks operating in Pakistan for:

- Investment and management of Club funds/deposits
- Opening and management of salary accounts for Club employees
- Disbursement of employee salaries through digital banking channels
- Installation and operation of ATM/CRM facility at Club premises
- Provision of premium banking facilities and corporate relationship services
- Consumer banking facilities for employees and members

Scope of Banking Services Required

The selected banking institution(s) may be required to provide the following services:

1. Investment & Deposit Management

- Competitive profit/markup rates on:
 - Savings Accounts
 - Term Deposits
 - Short-term placements
 - Special investment products
- Dedicated corporate relationship management
- Cash management services
- Treasury advisory support

2. Payroll & Salary Disbursement

- Opening of salary accounts for employees

- Automated monthly salary processing
- Digital payroll integration
- Debit/ATM card issuance
- Mobile & internet banking services
- SMS alerts and e-statements

3. ATM / Digital Banking Facility at Club Premises

- Installation, operation, and maintenance of onsite ATM/CRM facility at Gun & Country Club Islamabad
- Provision of uninterrupted ATM services for Club members, guests, employees, and visitors
- Option for Cash Deposit Machine (CDM) / Cash Recycler Machine (CRM)
- 24/7 operational support and maintenance
- Security coordination and compliance with banking regulations
- Provision of digital banking kiosk or facilitation desk, where feasible

Preference may be given to banks offering:

- Installation at no cost to the Club
- Advanced ATM services including contactless withdrawals
- Revenue-sharing or co-branding opportunities
- Quick deployment and operational readiness

4. Corporate Banking Facilities

- Online banking portal
- POS/payment gateway facilities
- Collection and payment solutions
- Corporate credit card facilities
- Dedicated account manager

5. Employee Banking Incentives

Banks may additionally offer:

- Personal financing
- Vehicle financing
- Home financing
- Credit cards
- Preferential banking packages
- Insurance and takaful services

Eligibility Criteria for Banks

Interested banks must fulfill the following minimum criteria:

Sr.	Requirement
1	Must be a Scheduled Commercial Bank licensed by State Bank of Pakistan
2	Minimum Credit Rating: AA- or above
3	Minimum 10 years operational presence in Pakistan
4	Must have dedicated Corporate/Institutional Banking Division
5	Proven experience of handling payroll and institutional accounts
6	Nationwide ATM and branch network
7	Strong digital banking infrastructure
8	Compliance with SBP prudential regulations
9	No record of major regulatory penalties during last 3 years
10	Ability to provide customized banking and ATM solutions

Evaluation Criteria

Proposals shall be evaluated on the basis of:

- Profit/return offered on deposits & TDR
- Quality of digital banking solutions
- Corporate banking experience
- Payroll management capability
- Proposal for installation and maintenance of onsite ATM/CRM facility
- Value-added services
- Employee banking incentives
- Financial stability and credit rating
- Branch/ATM accessibility
- Dedicated relationship support

Documents Required from Interested Banks

Interested banks shall submit:

1. Covering Letter
2. Company/Bank Profile
3. Valid SBP License
4. Credit Rating Certificate
5. Audited Financial Statements (last 3 years)
6. Proposed Financial Offer

7. Details of Digital Banking & ATM Facilities
8. Proposed Employee Banking Package
9. List of Major Institutional Clients
10. Undertaking regarding compliance with SBP regulations

General Terms & Conditions

1. Gun & Country Club reserves the right to accept or reject any or all proposals without assigning any reason.
2. Incomplete proposals shall not be entertained.
3. The Club may seek presentations/clarifications from shortlisted banks.
4. The selected bank shall enter into a formal agreement with the Club.
5. GCC reserves the right to split services among multiple banks if deemed appropriate.
6. Confidentiality of Club financial information shall be maintained at all times.
7. The selected bank shall ensure uninterrupted digital and operational banking support including ATM/CRM services installed at Club premises.
8. All operational, maintenance, utility, cash handling, and regulatory matters related to ATM/CRM operations shall be the responsibility of the selected bank unless otherwise agreed mutually.
9. The agreement may initially be valid for a period of three (03) years, extendable subject to satisfactory performance.

Negotiations

The final proposal accepted shall be further negotiable on mutually agreed terms and conditions

Submission Details

Interested banking institutions may submit sealed proposals clearly marked:

“Proposal for Banking & Investment Services – Gun & Country Club Islamabad”

To:

The Secretary

Gun & Country Club Islamabad

Off Garden Avenue, Islamabad Sports Complex, Islamabad

Phone: 051-8466532-3

Email: secretary@gcclub.org.pk

For any queries and details, please feel free to contact us at the numbers below:

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