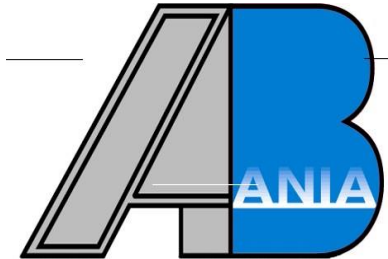


AZANIA BANK LIMITED



TENDER DOCUMENT

FOR

SUPPLY & DELIVERY OF GENERATOR FUEL

MAY 2022

(RE-ADVERTISED)

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ABBREVIATIONS AND ACRONYMS

GITA General Instructions to Applicants, in the SPDICT International Competitive Tendering

JV Joint Venture

JVA Joint Venture Agreement

NCT National Competitive

Tendering ABL Azania Bank Limited

PITA Particular Instructions to Applicants, in the

SPD PMU Procurement Management Unit

SBT Standard Tendering Document

SPD Standard Pre-qualification Document

Invitation to Tender

For Tender Number ABL/2022/G/01;

Supply and Delivery of Generator fuel for financial year 2022

1. The **Azania Bank Limited** has set aside funds and it intends to apply part of the proceeds of this funds to payments under the contract for Supply of fuel **for financial year 2022**. **ABL** intends to invite Applicants for **Supply and Delivery of Generator Fuel for financial year 2022** as per details below.

Lot No	Item	Description
I	Supply and Delivery of Generator Fuel	To be delivered to Bank's generators

2. Tender will be conducted through the procedures specified in Azania Bank Procurement and Supply Policy and it's Manual.
3. A complete set of Tender documents in English shall be obtained by interested applicants through Azania Bank Limited website **www.azaniabank.co.tz** select "**Media**" then "**Tenders**" OR **www.azaniabank.co.tz/azania-tenders**. Payment of a non- refundable fee of Tanzania shillings One Hundred Thousands (**TZS100,000.00**) or its equivalent amount in freely convertible currency will be required for **Tender** payable to account number **LI145065 Miscellaneous Credit** at any Azania Bank Limited branch. **NB: Evidence of the payment must be attached to your submission.**
4. All tenderers must present their application in writing using the standard sample letter attached.
5. All applications one original plus **1 copy** properly filled in, and enclosed in plain envelopes indicating clearly **Tender number** being tendered for must be delivered to the address; **Procurement Management Unit**, Azania Bank Limited, Head Office Ground Floor, Mawasiliano Tower, Sam Nujoma Road,
P. O. Box 32089 Dar es salaam at or before **2:00pm on Thursday 26th May 2022**. Applications will be opened in public at 2:30pm and in the presence of Applicants' representatives who choose to attend the opening ceremony at the **Procurement Management Unit, Azania.**

Bank Limited, Head office Ground Floor, Mawasiliano Tower, Sam Nujoma Road, P. O. Box 32089 Dar es salaam.

6. Interested applicants may obtain further information from the **Procurement Management Unit**, situated at the ground floor- Azania Bank Limited, Head office, Mawasiliano Tower – Sam Nujoma Road, P. O. Box 32089 Dar es salaam or via **email address tenders@azaniabank.co.tz from 0900hrs to 1600hrs** on Mondays to Fridays except on public holidays.
7. All Tenders must be accompanied by a Tender Security in an acceptable form in the amount of **TZS 500,000/=** or freely convertible currencies in form of Bank Guarantee or Insurance Bond.
8. Late applications, portion of applications, applications not received, and applications not opened and not read out in public at the tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

GENERAL INSTRUCTIONS TO APPLICANTS (GITA)		
1. Source of Funds and Scope of Supply and Delivery		
Source of Funds	1.1	The Azania Bank Limited (PE) has set aside funds as specified in the PITA towards the cost of the project named in the PITA . The PE intends to apply a portion of the funds to eligible payments under the contract(s) for which this tender is issued.
Scope of Supply and/or Installation	1.2	The Azania Bank Limited , intends to invite Applicants for the supply and delivery of Generator Fuel as described in the PITA
Slice and Package	1.3	If so indicated in the PITA , the total Goods to be procured have been divided into a number of similar individual contracts (slices) and tenders will be invited concurrently for the combinations of contracts (packages). Applicants can tender on individual contracts only or on a combination of contracts within their pre-qualified capacity as assessed by the Azania Bank Limited . Qualification criteria for slice and package tendering are described in GITA 4.15 .
Tender Invitation	1.4	It is expected that tender applicants will be invited to submit tenders during the month and year indicated in the PITA .
Type of Contract	1.5	The Tendering Documents, type of Contract, and method of payment, whether prices will be fixed or adjustable, and the time for completion are indicated in the PITA
2. Corruptive Practices		
Corruptive practices	2.1	It is the policy of the Bank to require that, Applicants under to observe the highest standard of ethics during the procurement and execution of such contracts. In pursuit of this policy, the Bank will not accept award if it determines that the Applicant recommended for Tender has engaged in corrupt, fraudulent, coercive, collusive or obstructive practices in competing for the Contract in question.

Debarment	2.2	The Azania Bank Limited reserves the right, where the Applicant has been found by a national or international entity to have engaged in corrupt, fraudulent, coercive, collusive or obstructive practices to declare that such Applicant is ineligible, for a stated period declared by the Authority.
Right of Inspection and Audit	2.3	The Azania Bank Limited will have the right to require that, a provision be included requiring Applicants to permit the Bank to inspect their accounts and records relating the

		performance of the contract and to have them audited by auditors appointed by the Bank.
3. Eligibility of the Applicants		
Eligible Applicants	3.1	An applicant may be natural persons, companies or firms or public or semi-public agencies of Tanzania and foreign countries, subject to GITA 3.4 or any combination of them with a formal intent or letter of intent to enter into an agreement or under an existing agreement in the form of a joint venture, consortium, or association. In the case of a joint venture, consortium, or association, all members shall be jointly and severally liable for the execution of the Contract in accordance with the Contract terms. The joint venture, consortium, or association shall nominate a Lead Member who shall have the authority to conduct all business for and on behalf of any and all the members of the joint venture, consortium, or association during the prequalification and tendering process and, in the event the joint venture, consortium, or association is awarded the Contract, during contract execution. Unless specified in the PITA , there is no limit on the number of members in a joint venture, consortium, or association.
	3.2	The Lead Member shall at the time of contract award confirm the appointment by submission of a Power of Attorney to the Azania Bank Limited.
	3.3	Any application from a joint venture, consortium or association shall indicate the part of proposed contract to be performed by each party and each party shall be invited for tender with respect to its contribution only and the responsibilities of each party and shall not be substantially altered without prior written approval of the Azania Bank Limited.
	3.4	The invitation for tender is open to all suppliers/vendors who are eligible to participate as defined in the Azania Bank Ltd Procurement and Supply Policy except as provided hereinafter.

	3.5	National Applicants shall satisfy all relevant licensing and/or registration requirements with the appropriate statutory bodies in Tanzania. Foreign applicants are exempted from this requirement but where selected as having submitted the lowest evaluated tender the successful Tenderer shall register with the appropriate statutory body and shall be required to submit evidence of registration to operating business in the United Republic of Tanzania.
	3.6	An Applicant shall not have a conflict of interest. All applicant found to be in conflict of interest shall be

		<p>disqualified. An applicant may be considered to have a conflict of interest with one or more parties in this tendering process, if they:</p> <ul style="list-style-type: none"> a) 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 Azania Bank Limited to provide consulting services for the preparation of the design, specifications and other documents to be used for the procurement of the supplies and services to be purchased under this Invitation for Prequalification; or b) Have controlling shareholders in common; or c) receive or have received any direct or indirect subsidy from any of them; or d) Have the same legal representative for purposes of this prequalification; or e) 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 prequalification of another applicant, or influence the decisions of the Azania Bank Limited regarding this prequalification process; or f) Submit more than one application in this prequalification process. However, this does not limit the participation of subcontractors in more than one application, or as subcontractors simultaneously; or g) Participated as a consultant in the preparation of the design or technical specifications of the supplies and services and related services that are the subject of the prequalification.
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	3.7	<p>Firms and individuals may be ineligible if –</p> <ul style="list-style-type: none"> (a) such person is declared bankrupt or, in the case of company or firm, insolvent; (b) payments in favor of the person, company or firm 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; (c) legal proceedings are instituted against such person, company or firm involving an order suspending payments and which may result, in accordance with the
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		<p>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;</p> <p>(d) the person, company or firm is convicted, by a final judgment, of any offence involving professional conduct;</p> <p>(e) the person or company is debarred and blacklisted or ineligible in accordance with Azania Bank Ltd Procurement and Supply Policy from participating in procurement for corrupt, coercive, collusive, fraudulent or obstructive practices, failure to abide with a Tender Securing Declaration, breach of a procurement contract, making false representation about his qualifications during tender proceeding or other grounds as may be deemed necessary by the Authority company or firm is found guilty of serious misrepresentation with regard to information required for participation in an invitation to tender or to submit proposals.</p>
	3.8	Applicants shall provide to the ABL evidence of their eligibility, proof of compliance with the necessary legal, technical and financial requirements and their capability and, adequacy of resources to carry out the contract effectively.
	3.9	An Applicant shall provide such evidence of their continued eligibility satisfactory to the ABL, as ABL Limited shall reasonably request.
	3.10	Applicants shall submit proposals to relating to the nature, conditions and modalities of sub-contracting wherever the sub-contracting of any elements of the contract amounting to the more than ten percent of the tender price is envisaged.
		4. Qualification Criteria

General	4.1	Tender will be based on Applicants meeting all minimum criteria regarding their general and particular supply experience, financial position, personnel and equipment capabilities, and other relevant information as demonstrated by the Applicant's responses in the Information Forms attached to the Letter of Application. Additional requirements for joint ventures are given in GITA The qualifications, capacity, and resources of proposed subcontractors will not be taken into account in assessing those of individual or joint venture Applicants, unless they are named specialist subcontractors pursuant to 4.4
Nominated Subcontracting	4.2	If so listed in the PITA , the ABL may wish to procure certain specialized elements of the goods and equipment from Nominated Suppliers .
Subcontracting	4.3	If an Applicant intends to subcontract part of the Supply such that the total of subcontracting is more than the percentage stated in the PITA , the applicant shall be ineligible. The intention to subcontract shall be stated in the Letter of Application, together with a tentative listing of the elements of the Goods and Equipment to be subcontracted.
Specialist Subcontracting	4.4	If an Applicant intends to subcontract any highly specialized elements of the Goods and Equipment to specialist subcontractors, such elements and the proposed subcontractors shall be clearly identified, and the experience and capacity of the subcontractors shall be described in the relevant Information Forms
Acceptable Substitutes	4.5	With reference to 4.3 and 4.4, the ABL may require Applicants to provide more information about their applications. If any proposed subcontractor is found ineligible or unsuitable to carry out an assigned task, the ABL may request the Applicant to propose an acceptable substitute, and may conditionally invite the Applicant accordingly, before issuing an invitation to tender
Supplier's Responsibility	4.6	After award of contract, the subcontracting of any part of the supply shall require prior consent of the ABL . Notwithstanding such consent, the Supplier shall remain responsible for the acts, defaults, and neglects of all subcontractors

		during contract implementation.
General Supply Experience	4.7	<p>The Applicant shall provide evidence that:</p> <ul style="list-style-type: none"> (a) It has been actively engaged in the Supply and/or Installation business for at least the period stated in the PITA immediately prior to the date of submission of applications, in the role of prime supplier, management supplier, partner in a joint venture, or subcontractor, and (b) That the Applicant has generated an average annual supply turnover during the above period greater than the amount stated in the PITA. (c) The average annual turnover is defined as the total of certified payment certificates for supplies in progress or completed by the firm or firms comprising the Applicant, divided by the number of years stated in the PITA.
Similar Supply Experience	4.8	<ul style="list-style-type: none"> (a) The Applicant shall provide evidence that it has successfully completed or substantially completed at least the number of contracts stated in the PITA, of a nature and complexity similar to the proposed contract, within the period stated in the PITA. The Goods and Equipment may have been supplied by the Applicant as a prime supplier, management supplier or proportionately as member of a joint venture or subcontractor, with reference being submitted to confirm satisfactory performance. (b) The Applicant shall also provide evidence that it has achieved the minimum monthly and/or annual delivery rates described in the PITA under similar contract conditions.

Financial Capabilities	4.9	The Applicant shall demonstrate that it has access to, or has available, liquid assets, unencumbered real assets, lines of credit, and other financial means (independent or any contractual advance payment) sufficient to meet the supply cash flow requirements for the subject contract(s) in the event of stoppage, start-up, or other delays in payment, of the minimum estimated amount stated in the PITA , net of the Applicant's commitments for other contracts.
Current and Future Commitments	4.10	In the relevant Information Form, the Applicant shall also demonstrate, to the satisfaction of the Azania Bank Limited , that it has adequate sources of finance to meet the cash flow requirements on contracts currently in progress and for future contract commitments.
Financial Statements	4.11	The audited balance sheets or, if not required by the laws of the Applicant's country, other financial statements acceptable to the ABL , for the last five years (unless otherwise stated in the PITA) shall be submitted and must demonstrate the current soundness of the Applicant's financial position and indicate its prospective long-term profitability. If deemed necessary, the ABL shall have the authority to make inquiries with the Applicant's bankers.
Personnel Capabilities	4.12	The Applicant shall supply general information on the management structure of the firm, and shall make provision for suitably qualified personnel to fill the key positions listed in the PITA , as required during contract implementation. The Applicant shall supply information on a prime candidate and for each key position, whom shall meet the experience requirement specified.
Equipment Capabilities	4.13	The Applicant shall own, or have assured access (through hire, lease, purchase agreement, other commercial means, or approved subcontracting) to key items of equipment, in full

		working order, as listed in the PITA , and must demonstrate that, based on known commitments, they will be available for timely use in the proposed contract. The Applicant may also list alternative types of equipment that it would propose for use on the contract, together with an explanation of the proposal.
Litigation History	4.14	The Applicant shall provide accurate information on the related Application Form about any litigation or arbitration resulting from contracts completed or ongoing under its execution over the last five years (unless otherwise stated in the PITA). A consistent history of awards against the Applicant or any partner of a joint venture may result in failure of the application.
Slice and Package	4.15	<p>When applying for Tender on more than one contract under the slice and package arrangements, the Applicant must provide evidence that it meets or exceeds the sum of all the individual requirements for the slices or lots being applied for in regard to:</p> <ul style="list-style-type: none"> (a) average annual turnover (GITA 4.7[b]); (b) particular experience including key production rates (GITA 4.8); (c) financial means, etc. (GITA 4.9, 4.10, and 4.11); (d) personnel capabilities (GITA 4.12); and (e) equipment capabilities (GITA 4.13) <p>In case the Applicant fails to fully meet any of these criteria, it may be qualified only for those slices for which the Applicant meets the above requirements.</p>
Right to Waive	4.16	The Azania Bank Limited reserves the right to waive minor deviations in the qualification criteria if they do not materially affect the capability of an Applicant to perform the contract.
5. Joint Ventures		

Eligibility	5.1	If the Applicant comprises a number of firms combining their resources in a joint venture and the individual partners in the joint venture shall be registered in eligible source countries and shall otherwise meet the requirements of GITA 3 above.
Qualification Criteria	5.2	<p>The joint venture must satisfy collectively the criteria of GITA 4. For this purpose, the following data of each member of the joint venture may be added together to meet the collective qualifying criteria:</p> <p>(a) Average annual supply turnover (GITA 4.7[b]);</p> <p>(b) similar supply experience (GITA 4.8[a]) and key delivery rates (GITA 4.8[b]);</p> <p>(c) financial capabilities (GITA 4.9);</p> <p>(d) personnel capabilities (GITA 4.12); and</p> <p>(e) equipment capabilities (GITA 4.13)</p> <p>Each partner must satisfy the following criteria individually:</p> <p>(i) general supply experience for the period of years stated in PITA 4.7(a);</p> <p>(ii) adequate sources to meet financial commitments on other contracts (PITA 4.10);</p> <p>(iii) financial soundness (PITA 4.11); and</p> <p>(iv) litigation history (PITA 4.14)</p> <p>In accordance with the above, the Applicant shall include all related information required under GITA 4 for individual partners in the joint venture</p>
Lead Member	5.3	<p>One of the partners, who is responsible for performing a key function in contract management or is executing a major component of the proposed contract, shall be nominated as being in Lead Member during the Tender and tendering periods and, in the event of a successful tender, and during contract execution. The Lead Member shall be authorized to incur liabilities and receive instructions for and on behalf of any and all partners of the joint venture; this authorization shall be evidenced by submitting a Power of Attorney signed by legally authorized signatories of all</p>

		the partners.
Joint and Several Liability	5.4	All partners of the joint venture shall be legally liable, jointly and severally, during the tendering process and for the execution of the contract in accordance with the contract terms, and a statement to this effect shall be included in the authorization mentioned under GITA 5.3 above.
Joint Venture Agreement	5.5	A copy of the Joint Venture Agreement (JVA) entered into by the partnership shall be submitted with the Application. Alternatively, a Letter of Intent to execute a JVA in the event of a successful tenderer shall be signed by all partners and submitted with the Application together with a copy of the proposed Agreement. Pursuant to GITA 5.3 and 5.5 above, the JVA shall include among other things: the JV's objectives; the proposed management structure; the contribution of each partner to the joint venture operations; the commitment of the partners to the joint and several liability for due performance; recourse/sanctions with the JV in the event of default of withdrawal of a partner; and arrangements for providing the required indemnities.
Dissolution of Joint Venture	5.6	The Tender of a joint venture does not necessarily invite any of its partners to tender individually or as a partner in any other joint venture or association. In case of dissolution of a joint venture, prior to the submission of tenders, any of the constituent firms may invite if they meet all of the requirements, subject to the written approval of the Tender Board. Individual members of a dissolved joint venture may participate as subcontractor to qualified Applicants, subject to the provisions of GITA 10.3
6. Eligibility for Preference		

Eligibility	6.1	Unless otherwise specified in the PITA , a margin of Preference for domestic tenderers shall apply in the tendering process resulting from this supply.
7. Request for Clarification		
Notification and Response	7.1	Applicants are responsible for requesting any clarification of the Tender documents. A request for clarification shall be made in writing or electronic forms that provide record of the content of communication to the ABL address indicated in the PITA . The ABL will respond to the request for clarification that it receives earlier than seven (7) days prior to the deadline for submission of applications. Copies of the ABL response, including a description of the inquiry but without identifying its source, will be forwarded to all purchasers of the Tender documents.
Time to Respond	7.2	The response by the ABL shall be given within three (3) working days so as to enable Applicants to make a timely submission of its application to invite
8. Preparation of Applications		
Cost of Applications	8.1	The Applicant shall bear all costs associated with the preparation and submission of its application. The ABL will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Tender process.
Signing of the Application and Number of Copies	8.2	a) The Applicant shall prepare one original of the documents comprising the application as described in GITA and clearly mark it "ORIGINAL". The original 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.
		b) The Applicant shall submit copies of the signed original Application, in the number specified in the PITA , and clearly mark them "COPY". In the event of any

		Discrepancy between the original and the copies, the original shall prevail.
9. Submission of Applications		
Submission	9.1	Submission of applications for Tender must be received in sealed envelopes either delivered by hand or by registered mail to the address, or not later than the date stated in the PITA . The name and mailing address of the Applicant shall be indicated on the envelope, which shall be clearly marked as indicated in the PITA .
Late Applications	9.2	The ABL will reject late applications.
Language	9.3	All information requested for Tender shall be provided by Applicants in the language indicated in the PITA . Information may be provided in another language, but it shall be accompanied by an accurate translation of its relevant passages into the language indicated in the PITA . This translation will govern and will be used for interpreting the information.
Lack of information	9.4	Failure of an Applicant to provide comprehensive and accurate Information that is essential for the ABL evaluation of the Applicant's qualifications, or to provide timely clarification or substantiation of the information supplied, may result in disqualification of the Applicant.
Material Changes	9.5	Applicants and those subsequently invited for tender or conditionally invited for tender, shall inform the ABL of any material change in information that might affect their qualification status. Applicants shall be required to update key Tender information at the time of tendering. Prior to award of contract, the lowest evaluated tenderer will be required to confirm its continued qualified status in a post-qualification review process.
10. Notification and Tendering Process		

Invitation for Tender	10.1	Within the period stated in the PITA from the date for submission of applications, the ABL Limited will notify all Applicants in writing or electronic forms that provide record of the content of communication of the results of their application, including eligibility for domestic Applicant price preference, in accordance with GITA 6, and of the names of all pre-qualified and conditionally pre-qualified applicants (see GITA 10.2 below). At the same time, successful applicants will be invited to submit a tender, in the format of the Invitation for Tenders annexed to the PITA .
Conditional Pre-qualification	10.2	An Applicant may be "conditionally pre-qualified," that is, qualified subject to certain specified non-material deficiencies in the Tender requirements being met by the Applicant to the satisfaction of the ABL , before submitting a tender. Upon full compliance with the Tender requirements, other pre-qualified applicants will be notified accordingly.
One Tender per Tenderer	10.3	Only firms and joint ventures that have been pre-qualified under this procedure may submit a tender. A firm shall submit only one tender in the same tendering process, either individually as an applicant or as a partner of a joint venture. No firm can be a subcontractor while submitting a tender individually or as a partner of a joint venture in the same tendering process. A firm, if acting in the capacity of subcontractor in any tender, may participate in more than one tender, but only in that capacity. An Applicant who submits, or participates in, more than one tender will cause all the tenders in which the Applicant has participated to be disqualified
Tender Security	10.4	Applicants will be required to provide Tender Security or Tender Securing Declaration in the form and amount indicated in the Tendering Documents. The successful Applicant will be required to provide performance security in the form and amount indicated in the Tendering Documents.

Changes after pre-qualification	10.5	<p>Any change in the structure or information of an Applicant after being pre-qualified and invited to tender shall be subject to written approval of the ABL prior to the deadline for submission of tenders. Such approval will be denied if as a consequence of change:</p> <ul style="list-style-type: none"> (a) an individual firm, or a joint venture as a whole, or any individual member of the JV fails to meet any of the collective or individual qualifying requirements; (b) the new partners to a joint venture were not pre-qualified in the first instance, either as individual firms or as another joint venture; or (c) In the opinion of the ABL, a substantial reduction in competition may result.
Azania Bank Limited's Rights	10.6	<p>The ABL reserves the right to take the following actions, and shall not be liable for any such actions:</p> <ul style="list-style-type: none"> (a) amend the scope and cost of any contract to be tendered under this project, in which event tenders will be invited only from those applicants who meet the resulting amended Tender requirements; (b) reject or accept any Tender application; or (c) Cancel the Tender process and reject all applications.
11. Review of Procurement Decisions		
Right to Review	11.1	<p>Applicant who claims to have suffered or that may suffer any loss or injury as a result of breach of a duty imposed on a PE or an approving authority in the course of these procurement proceedings may seek a review in accordance with the procedure set out under this Section.</p>
Time Limit on Review	11.2	<p>The Applicant shall submit an application for review within five (5) working days, of the Applicant becoming or the Applicant should have become aware of the circumstances giving rise to the complaint or dispute.</p>

Submission of Applications for Review	11.3	Any application for administrative review shall be submitted in writing or in electronic forms that provide record of the content of communication to the Managing Director of Azania Bank Limited.
Content of Application to Azania Bank Limited for Administrative Review	11.4	<p>The application for administrative review shall include:</p> <ul style="list-style-type: none"> a) details of the procurement requirements to which the complaint relates; b) details of the provisions of the Policy, Manual or provision that has been breached or omitted; c) an explanation of how the provisions of the Policy, Manual or provision has been breached or omitted, including the dates and name of the responsible officer, where known; d) documentary or other evidence supporting the complaint where available; e) Remedies sought; and f) any other information relevant to the complaint.
	11.5	The Managing Director of Azania Bank Limited, shall not entertain a complaint or dispute or continue to do so after the procurement contract has entered into force.
Decision by the Head of Azania Bank Limited	11.6	<p>The Managing Director shall, within five (5) working days after receipt of the complaint or dispute, deliver a written decision which shall indicate:</p> <ul style="list-style-type: none"> a) whether the application is upheld in whole, in part or rejected;

		<p>b) the reasons for the decision; and</p> <p>c) any corrective measures to be taken.</p>
	11.7	<p>Where the head of a PE does not issue a decision within the time specified in GITA 11.6, the Applicant submitting the complaint or dispute or the PE shall be entitled immediately thereafter to institute proceedings under GITA 11.8 within five (5) working days after such specified time and upon instituting such proceedings, the competence of the head of a PE to entertain the complaint or dispute shall cease.</p>

PARTICULAR INSTRUCTION TO APPLICANTS

Part A: General

The Particular Instructions to Applicants (PITA) below is formatted for Tender related to either a single (individual) contract or multiple contracts ("slice and package"). Part A relates to general matters that are common to both processes. Part B relates to Specific requirements for an individual contract to each contract (slice) within a package.

PITA Clause	GIT A Clause Reference	These particular instructions and related Information are intended to complement, amend or supplement the provisions in the GITA. In the event of conflict or ambiguity, the provisions in the PITA shall prevail over those in the GITA
1	1.1	Azania Bank Limited budget for 2022
2	1.3	Slice and Package Concurrent tendering on more than one contract: N/A
3	1.4	Tender Invitation Expected date of Invitation for Tenders: 13th May ,2022
5	6.1	Eligibility for Preference Preference shall apply for Eligible Applicants
6	7.1	Procurement Management Unit , situated at the ground floor- Azania Bank Limited, Head office, Mawasiliano Tower – Sam Nujoma Road, P. O. Box 32089 Dar es salaam or via email address tenders@azaniabank.co.tz from 0900hrs to 1600hrs on Mondays to Fridays except on public holidays.
7	8.2	Preparation of Applications In addition to the original, number of copies to be submitted with the application is: 1 Copy
8	9.1	Submission of Applications Applications should be submitted to Procurement Unit, Head Office - Azania Bank Limited, Ground Floor, Mawasiliano Tower – Sam Nujoma Road, P. O. Box 32089 Dar es salaam Date for Submission; Thursday 26th May 2022 Envelope Marking: Enclosed plain envelopes indicating clearly Tender number being tendered for.

9	9.3	Language: The language to be used shall be English
10	10.1	Notification of Tender results Time period from submission of applications: 45 days.
11 .	10.4	Tender security of TZS 500, 000/- in form of Bank guarantee or insurance bond must be submitted.

Part B: Specific Contract Requirements

PITA Clause	GITA Clause Reference	These particular instructions and related Information Formation (IF) are intended to complement, amend or supplement the provisions in the GITA. In the event of conflict or ambiguity, the provisions in the PITA shall prevail over those in the GITA
1	1.2	<p>Scope of Supply: Supply and Delivery of Generator fuel for financial year 2022 for Azania Bank Limited.</p> <p>Supply and Delivery of Generator Fuel to all ABL branches and Head Office as per locations in annexure I.</p> <p>NOTE: Fuel price will be based on the current EWURA Price. Bidders should quote only for delivery cost of generator fuel.</p>
2	1.5	<p>Type of Contract: I year Contract</p> <p>Tendering Documents: Azania Tendering Documents will be Used.</p> <p>Method of Payment: <i>lump sum against completed activities</i></p> <p>Time for Completion: <i>N/A</i></p>
5	4.7	<p>General Supply Experience</p> <p>(a) Time period in the Supply Business: Not less than three years.</p> <p>(b) Required Average annual turnover: <i>N/A</i></p>
6	4.8	<p>Particular Supply Experience</p> <p>(a) Required number of similar contracts completed: <i>Not less five (5) contracts</i> within time period of: <i>five (5) years</i></p> <p>(b) Minimum Key Delivery rates: <i>N/A</i></p>
7	4.9	<p>Financial Capabilities</p> <p>Minimum Required Cash Flow amount: <i>N/A</i></p>
8	4.11	<p>Audited Financial Statement; <i>For the last three (3) years</i></p>

9	4.12	Personnel Capabilities Position Business In similar Contract Experience (years) (years) 1) _____ 2) _____ 3) _____ Etc. <i>[List only key supply management and specialist positions required of the subject contract(s) (e.g. contract manager etc.)]</i> The Applicant shall provide further details of the proposed personnel and their experience record in the relevant Information Forms.
		The Applicant shall provide further details of the proposed personnel and their experience record in the relevant Information Forms. Note: Three years of experience in similar project will be an added advantage.

EVALUATION CRITERIA

A: Preliminary evaluation

Item No.	Requirements	Pass/Fail
1	Payment of Tender fee	
2	<u>CERTIFIED</u> copy of certificate of incorporation	
3	Anti-bribery Policy	
4	A certified copy of a valid business license	
5	<u>CERTIFIED</u> copy of Valid Tax Compliance Certificate	
6	Tender Security in form of Bank Guarantee or Insurance Bond.	
7	Litigation history	
8	Referees /Recommendations letters from previous clients At least two	
9	Memorandum and Articles of Association (MEMARTS)	

NB: Those bidders who will pass preliminary evaluation stage, will qualify for next stage of financial evaluation.

LETTER OF APPLICATION

To:
**Managing
Director,
Azania Bank
Limited, Ground
Floor,
Mawasiliano Tower – Sam Nujoma Road,
P. O. Box 32089 Dar es salaam**

Name of Project: **Tender for Supply and Delivery of Generator fuel for financial year 2022 for Azania Bank Limited Tender no**

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 Tender requirements and information provided, the undersigned hereby applies for tender on the contract or contracts indicated below:

Tender reference	Tender title	Lot number
1.		
2.		
3.		
4. etc.		

2. Attached to this letter are copies of original documents defining¹:
- (a) the Applicant’s legal status;
 - (b) the principal place of business; and
 - (c) the place of incorporation (for Applicants that are corporations), or the place of registration and the nationality of the owners (for Applicants that are partnerships or individually owned firms).

¹ For applications by joint ventures, all the information requested in the Tender documents is to be provided for the joint venture, if it already exists, and for each party to the joint venture separately. The lead partner should be clearly identified. Each partner in the joint venture shall sign the letter.

3. With reference to GITA 4.3, it is our intention to subcontract approximately percent of the Tender/Contract Price, details of which are provided herein.
4. Your Azania Bank Limited 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.
5. Your Azania Bank Limited and its authorized representatives may contact the following persons for further information²:

General and managerial inquiries	
Contact 1	Address and communication facilities
Contact 2	Address and communication facilities

Personnel 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

² Applications by joint ventures should provide on a separate sheet equivalent information on each party to the application.

Financial inquiries	
Contact 1	Address and communication facilities
Contact 2	Address and communication facilities

6. This application is made with the full understanding that:
- (a) tenders by qualified Applicants will be subject to verification of all information submitted for Tender at the time of tendering;
 - (b) Your Azania Bank Limited reserves the right to:
 - i) amend the scope and value of any contracts to be tender under this project; in which event, tenders will be invited only from those Applicants who meet the resulting amended Tender requirements; and
 - ii) reject or accept any application, cancel the Tender process and reject all applications.
 - (c) Your Azania Bank Limited shall not be liable for any such actions under 6 (b) above.

Applicants who are not joint ventures should delete paragraphs 7 and 8 and initial the deletions. The attention of Applicants who are Joint Ventures is drawn to GITA 5.6 regarding Letters of Intent.

7. Appended to this application, we give details of the participation of each party, including capital contribution and profit/loss agreements, in the joint venture or association. We also specify the financial commitment in terms of the percentage of the value of the <each> contract, and the responsibilities for execution of the <each> contract.
8. We confirm that if we tender, that tender, as well as any resulting contract, will be:
- (a) signed so as to legally bind all partners, jointly and severally; and
 - (b) submitted with a joint venture agreement providing the joint and several liability of all partners in the event the contract is awarded to us.

9. 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 Name	Signed Name
For and on behalf of (name of Applicant or lead partner of a joint venture)	For and on behalf of (name of partner)

Signed Name	Signed Name
For and on behalf of (name of partner)	For and on behalf of (name of partner)

Signed Name	Signed Name
For and on behalf of (name of partner)	For and on behalf of (name of partner)

Tender Securing Declaration

[The Tenderer shall fill in this Form in accordance with the instructions indicated.]

Date: *[insert **date** (as day, month and year)]*

Tender No.: *[insert **number of tendering process**]*

Alternative No.: *[insert **identification No if this is a Tender for an alternative**]*

To: *[insert **complete name of Purchaser**]*

We, the undersigned, declare that:

We understand that, according to your conditions, Tenders must be supported by a Tender-Securing Declaration.

We accept that we will automatically be suspended from being eligible for tendering in any contract with the PE for the period of time determined by the Authority, if we are in breach of our obligation(s) under the Tender conditions, because we:

- (a) have withdrawn our Tender during the period of Tender validity specified in the Form of Tender; or
- (b) having been notified of the acceptance of our Tender by the Purchaser during the period of Tender validity, (i) fail or refuse to execute the Contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the ITB.

We understand this Tender Securing Declaration shall expire if we are not the successful Tenderer, upon the earlier of (i) our receipt of your notification to us of the name of the successful Tenderer; or (ii) twenty-eight days after the expiration of our Tender.

Signed: *[insert signature of person whose name and capacity are shown]* In the capacity of *[insert legal capacity of person signing the Tender Securing Declaration]*

Name: *[insert **complete name of person signing the Tender Securing Declaration**]*

Duly authorized to sign the Tender for and on behalf of: *[insert **complete name of Tenderer**]*

Dated on _____ day of _____, 20____ *[insert **date of signing**]*
Corporate Seal (where appropriate)

[Note: In case of a Joint Venture, the Tender Securing Declaration must be in the name of all partners to the Joint Venture that submits the Tender.]

FORM OF TENDER SECURITY

WHEREAS(hereinafter called “the Tenderer”) has submitted his tender dated.....for the of.....

..... (Name of Contract)

KNOW ALL PEOPLE by these presents that WE

having our registered office at(hereinafter called “the Bank”), are bound unto

.....(hereinafter called “the Employer”) in the sum of Tshs for which payment will and truly to be made to

the said Employer, 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:

If after tender opening the tenderer withdraws his tender during the period of tender validity specified in the instructions to tenderers

Or

If the tenderer, having been notified of the acceptance of his tender by the Employer during the period of tender validity:

fails or refuses to execute the form of Agreement in accordance with the Instructions to Tenderers, if required; or

fails or refuses to furnish the Performance Security, in accordance with the Instructions to Tenderers;

We undertake to pay to the Employer up to the above amount upon receipt of his first written demand, without the Employer having to substantiate his demand, provided that in his demand the Employer will note that the amount claimed by him is due to him, 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 tender validity, and any demand in respect thereof should reach the Bank not later than the said date.

[date] [signature of the Bank]

[witness] [seal]

INFORMATION FORM (1)

General Information

All individual firms and each partner of a joint venture applying for Tender are requested to complete the information in this form. Nationality information should be provided for all owners of Applicants that are partnerships or individually owned firms.

Where the Applicant proposes to use named subcontractors for highly specialized components of the Goods/Plants and Equipment (reference GITA 4.4), the following information should also be supplied for the subcontractor(s), together with the information in Forms 2, 3, 3A, 4, and 5.

1.	Name of firm	
2.	Head office address	
3.	Telephone	Contact
4.	Fax	Telex Ema il Website
5.	Place of incorporation / registration	Year of incorporation / Registration

Nationality of owners ³		
	Nam e	Nationalit y
1.		
2.		
3.		
4.		
5.		

INFORMATION FORM (2)

General Supply Experience Record (ref. GITA 4.7)

Name of Applicant or partner of a joint venture

All individual firms and all partners of a joint venture are requested to complete the information in this form with regard to the management of Goods/Plants and Equipment contracts generally. The information supplied should be the annual turnover of the Applicant (or each member of a joint venture), in terms of the amounts billed to clients for each year for supply in progress or completed, converted to Tanzanian Shillings or United States Dollars at the rate of exchange at the end of the period reported. The annual periods should be calendar years, with partial accounting for each year up to the date of submission of applications.

A brief note of each contract should be appended, describing the nature of the goods/plant and equipment, duration and amount of contract, managerial arrangements, Azania Bank Limited, and other relevant details.

Use a separate sheet for each partner of a joint venture.

Applicants should not enclose testimonials, certificates, and publicity material with their applications; they will not be taken into account in the evaluation of qualifications.

Annual turnover data (supply only)		
Year*	Turnover	TZS or US\$ (select) Equivalent
1.		
2.		
3.		
4.		
5.		

<p>* The same period as in 4.7 of the PITA, commencing with the partial year up to the date of submission of applications.</p>	31
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INFORMATION FORM (2A)

Joint Venture Summary

Name of all partners of a joint venture
1. Partner in charge
2. Partner
3. Partner
4. Partner
5. Partner
6. etc

Total value of annual supply turnover, in terms of goods/plant and equipment billed to clients, in TZS or US\$ (Select) equivalent, converted at the rate of exchange at the end of the period reported:

Annual turnover data (supply only; TZS or US\$ (Select) equivalent)						
Partner	Form 2 page No.	Year 1	Year 2	Year 3	Year 4	Year 5
1. Partne r in charge						
2. Partner						
3. Partner						
4. Partner						
5. Partner						
6. etc						
Totals						

INFORMATION FORM (3)

Similar Supply Experience Record (ref. GITA 4.4 and 4.8)

Name of Applicant or partner of a joint venture or named subcontractor

To invite , the Applicant shall be required to pass the specific requirements applicable to this form, as set out in the PITA.

On separate pages, using the format of Form (3A), the Applicant is requested to list contracts of a similar nature, complexity, and requiring similar supply/ and or installation or contracts for which the Applicant wishes to qualify, and which the Applicant has undertaken during the period, and of the nature, stated in 4.8 of the PITA. Each partner of a joint venture should provide details of similar contracts on which they have had proportionate experience. The contract value should be based on the payment currencies of the contracts converted into Tanzania Shillings at the date of substantial completion, or for ongoing contracts at the time of award. The information is to be summarized, using Form (3A), for each contract completed or under execution, by the Applicant or by each partner of a joint venture.

Where the Applicant proposes to use named subcontractors for highly specialized elements of the Goods/Plants and Equipment (reference GITA 4.4), the information in the following forms should also be supplied for each subcontractor (or alternate, if any).

INFORMATION FORM (3A)

Details of Contracts of Similar Nature and Complexity

Name of Applicant or partner of a joint venture

Use a separate sheet for each contract

1.	Number of contract	
	Name of contract	
	Country	
2.	Name of Employer	
3.	Employer address	
4.	Nature of Goods/ Plant and Equipment and special features relevant to the contract for which the Applicant wishes to invite	
5.	Contract role (check one) <input type="checkbox"/> Prime Supplier <input type="checkbox"/> Management Supplier <input type="checkbox"/> <input type="checkbox"/> bcontractor Partner in a joint venture	
6.	Amount of the total contract/subcontract/partner share (in specified currencies at completion, or at date of award for current contracts)	
7.	Equivalent amount TZS/US\$ Total contract: TZS/US\$ _____; Subcontract: TZS/US\$ _____ Partner share: TZS/US\$ _____	
8.	Date of award/completion	
9.	Contract was completed [<i>insert number of months</i>] months ahead/behind original scheduled (if behind, provide explanation).	

10.	Contract was completed TZS/US\$ [<i>insert amount in words and figures</i>] equivalent under/over original contract amount (if over, provide explanation).
11.	Special contractual requirements, including monthly/annual delivery rates of the key supplied goods described in PITA 4.8
12.	Indicate the approximate percent of total contract value (and TZ/US\$ amount) of goods/plants and equipment undertaken by subcontract, if any, and the nature of such Goods/Plants and Equipment.

INFORMATION FORM (4)

Summary Sheet: Current Contract Commitments / Contracts in Progress

Name of Applicant or partner of a joint venture

Applicants and each partner to an application should provide information on their current commitments on all contracts that have been awarded, or for which a letter of intent or acceptance has been received, or for contracts approaching completion, but for which an unqualified, full completion certificate has yet to be issued.

Name of contract	Employer, contract address / tel/fax	Value of outstanding goods/plants and equipment (current TZS/US\$ equivalent)	Estimated completion date	Average monthly invoicing over last six months (TZS/US\$/month)
1.				
2.				
3.				
4.				
5.				
etc				

In accordance with GITA 4.10, the Applicant shall provide evidence (in similar manner to the requirements of GITA 4.9) to substantiate the adequacy of sources of finance to meet the Applicant's cash flow requirements on the above contracts.

INFORMATION FORM (5)

Financial Capabilities

Name of Applicant or partner of a joint venture

Applicants, including each partner of a joint venture, shall provide financial information to demonstrate that they meet the requirements stated in the GITAGITA 4.9. Each application or partner of a joint venture shall fill this form. If necessary, separate sheets shall be used to provide complete banker information. Audited balance sheets shall be attached.

Autonomous supply sub-divisions of parent conglomerate businesses shall submit financial information related only to the particular activities of the sub-division.

Banker	Name of Banker	
	Address of Banker	
	Telephone	Contact name and title
	Fax	Telex

Summarize actual assets and liabilities in TZS or US\$ equivalent (at the rates of exchange current at the end of each year) for the previous five calendar years, or such period as stated in PITA 4.11. Based upon commitments, summarize projected assets and liabilities in TZS or US\$ equivalent for the next two calendar years, unless the withholding of such information by stock market listed public companies be substantiated by the Applicant.

Financial information in TZS equivalent	Actual: Previous five years					Projected: Next two years	
	5.	4.	3.	2.	1.	1.	2.
1. Total assets							
2. Current assets							
3. Total liabilities							
4. Current liabilities							37

5. Profits before taxes							
6. Profits after taxes							

Specify proposed sources of financing, such as liquid assets, unencumbered real assets, lines of credit, and other financial means, net of current commitments, available to meet the total supply cash flow demands of the subject contract or contracts as indicated in PITA 4.9.

Source of financing	Amount (TZS or US\$ equivalent)
1.	
2.	
3.	
4.	

Attach audited financial statements – including, as a minimum, profit and loss account, balance sheet, and explanatory notes – for the period stated in PITA 4.11 (for the individual Applicant or each partner of a joint venture).

If audits are not required by the laws of Applicants' countries of origin, partnerships and firms owned by individuals may submit their balance sheets certified by a registered accountant, and supported by copies of tax returns.

INFORMATION FORM (6)

Personnel Capabilities

Name of Applicant

Applicants may propose alternative management and implementation arrangements requiring different key personnel, whose experience records should be provided.

1.	Title of position*
	Name of prime candidate
2.	Title of position*
	Name of prime candidate
3.	Title of position*
	Name of prime candidate
4.	Title of position*
	Name of prime candidate

**As listed in PITA 4.12*

INFORMATION FORM (6A)

Candidate Summary

Name of Applicant

Position		Candidate <input type="checkbox"/> Prime <input type="checkbox"/> Alternate
Candidate information	Name of candidate	Date of birth
	Professional qualifications	
Present employment	Name of employer	
	Address of employer	
	Telephone	Contact (manager/personnel officer)
	Fax	Telex
	Job title of candidate	

Summarize professional experience over the *[insert number of years]*, in reverse chronological order. Indicate particular technical and managerial experience relevant to the project.

From	To	Company / Project / Position / Relevant technical and management experience

INFORMATION FORM (7)

Equipment Capabilities (Ref. GITA 4.13)

Name of Applicant

The Applicant shall provide adequate information to demonstrate clearly that it has the capability to meet the requirements for each and all items of equipment listed in the PITA 4.13. A separate Form (7) shall be prepared for each item of equipment listed in the PITA, or for alternative equipment proposed by the Applicant.

Item of equipment		
Equipment information	Name of manufacturer	Model and power rating
	Capacity	Year of manufacture
Current status	Current location	
	Details of current commitments	
Source	Indicate source of the equipment <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Leased <input type="checkbox"/> Specially manufactured	

Submit the following information for equipment owned by the Applicant or partner.

Owner	Name of owner	
	Address of owner	
	Telephone	Contact name and title
	Fax	Telex
Agreement	Details of rental / lease / manufacture agreements specific to the Project	

INFORMATION FORM (8)

Litigation History

(Ref. GITA 4.14)

Name of Applicant or partner of a joint venture

Applicants, including each of the partners of a joint venture, shall provide information on any history of litigation or arbitration resulting from contracts executed in the last [*insert number of years*] or currently under execution. A separate sheet should be used for each partner of a joint venture.

[illegible]

NB: INFORMATION FORMS: Supplementary information may be provided by Applicants as deemed necessary.

**UNDERTAKING BY TENDERER ON ANTI – BRIBERY POLICY/
CODE OF CONDUCT AND COMPLIANCE PROGRAMME**

- (1) Each Applicant must submit a statement, as part of the submissions, with the following text.

“This company places importance on competitive prequalification taking place on a basis that is free, fair, competitive and not open to abuse. It is pleased to confirm that it will not offer or facilitate, directly or indirectly, any improper inducement or reward to any public officer their relatives or business associates, in connection with its submission, or in the subsequent performance of the contract if it is successful.

This company has an Anti-Bribery Policy/Code of Conduct and a Compliance Program which includes all reasonable steps necessary to assure that the No- bribery commitment given in this statement will be complied with by its managers and employees as well as by all third parties working with this company on the public sector projects, or contract including agents, consultants, consortium partners, sub-contractors and suppliers. Copies of our Anti-Bribery Policy/Code of Conduct and compliance Program are attached"

(Alternatively: This company has issued, for the purposes of this tender, a Compliance Program copy attached -which includes all reasonable steps necessary to assure that the No-bribery commitment given in this statement will be complied with by its managers and employees, as well as by all third parties working with this company on the public sector projects or contract including agents, consultants, consortium partners, subcontractors and suppliers)".

- (2) (a) This statement must be signed personally by the Chief Executive Officer or other appropriate senior corporate officer of the company. If a tender is submitted by a subsidiary, a statement to this effect will also be required of the parent company, signed by its Chief Executive Officer or other appropriate senior corporate officer.
- (b) Applicants will also be required to submit similar No-bribery commitments from their subcontractors and consortium partners, the Applicant may cover the subcontractors and consortium partners in its own statement, provided the Applicant assumes full responsibility.
- (3) (a) Payment to agents and other third parties shall be limited to appropriate compensation for legitimate services.
- (b) Each Applicant will make full disclosure in the prequalification documentation of the beneficiaries and amounts of all payments made, or intended to be made, to agents or other third parties (including political parties or electoral candidates) relating to the Application and, if successful, the implementation of the contract.

-
- (c) The successful Applicant will also make full disclosure [quarterly or semi- annually] of all payments to agents and other third parties during the execution of the contract.
 - (d) Within six months of the completion of the performance of the contract, the successful Applicant will formally certify that no bribes or other illicit commissions have been paid. The final accounting shall include brief details of the goods and services provided that are sufficient to establish the legitimacy of the payments made.
 - (e) Statements required according to subparagraphs (b) and (d) of this paragraph will have to be certified by the company's Chief Executive Officer, or other appropriate senior corporate officer.
- (4) Applications which do not conform to these requirements shall not be considered.
 - (5) If the successful Applicant fails to comply with its No-bribery commitment, significant sanctions will apply. The sanctions may include all or any of the following:
 - i) Cancellation of the contract,
 - ii) Liability for damages to the public authority and/or the unsuccessful competitors in the tendering possibly in the form of a lump sum representing a pre-set percentage of the contract value (liquidated damages), unsuccessful tenderer would present their claims under international arbitration,
 - iii) Forfeiture of the Tender security, and
 - iv) Debarment by the Bank from tendering for further contracts for a period stated by the Bank and as the Bank may deem appropriate.
 - (6) Applicants shall make available, as part of their application, copies of their anti- Bribery Policy/Code of Conduct, if any, and of their - general or project - specific - Compliance Program.

ANNEXURE I

S/N	Branch Name	Location	Delivery Price
1	Masdo Branch	Masdo Building, Plot No 2311 Block 8 Samora Street, Dar Es Salaam	
2	Kariakoo Branch	Plot No 9 Block 8 Msimbazi Street, Kariakoo Dar Es Salaam	
3	Mwaloni Branch	Plot No 43, Block Aix Kirumba, Mwanza	
4	Rock City Branch	Mwanza Commercial Complex, Plot No 494 Block Kv Kirumba Valley, Mwanza	
5	Tegeta Branch	Chief House, Plot No 107, Block E, Tegeta Dar Es Salaam	
6	Kahama Branch	Plot No 52 Block Q, Isaka Road, Kahama	
7	Mbauda Branch	Plot No 6, Block F Area F, Oljoro Road, Mbauda Arusha.	
8	Mwenge Branch	Plot No 22&23 Block 43 Kijitonyama, Mwenge Market Area, Dar Es Salaam	
9	Moshi Branch	Kilimanjaro Commercial Complex, Plot No 7,8&9 Block C, Agakhan Road, Moshi.	
10	Arusha City Branch	Nssf Building, Plot No 130&131 Block 21 Kaloleni, Arusha	
11	Tcra Agency	Mawasiliano Towers, Plot No 2005/5/1 Block C, Sam Nujoma Road,	
12	Geita Branch	Plot No 90, Block A, Maili Moja Street, Geita	
13	Katoro Agency	Plot No 117&118 Block A Buyagambelele, Geita	
14	Lamadi Agency	Plot No 2, Block A Musoma Road, Lamadi, Simiyu	
15	Kagongwa Agency	Plot No 109, Block A, Kagongwa, Kahama	
16	Tunduma Branch	Plot No 8 Block I, Sumbawanga Road, Tunduma	
17	Rwagasore Agency	Plot No 45/1 Rwagasore Street, Mwanza	

18	Sokoine Branch	Dodoma Plaza, Plot No 2&4 Block G, Sokoine Road, Dodoma	
19	Morogoro Branch	Morogoro Commercial Complex, Plot No 65 Zone Ii	

		Area, Old Dar Es Salaam Road, Morogoro	
20	Industrial Finance Branch (IFB)	Db Shapriya Building, Plot No 27/28 Nyerere Road, Dar Es Salaam	
21	Kisutu Branch	Nizar Flats, Plot No 29, Kisutu Street Dar Es Salaam	
22	Arusha Business Centre (APB)	Plot 29 Block E Joel Maeda Street, Arusha	
23	Mbeya Branch	Plot No. 16, Uzunguni B, Mbeya	
24	Lumumba Branch	Ex Sukita Building, Plot No.39, Block 77, Lumumba/Kiungani/Somali Street	
25	HQ Obama	Obama Drive Dar es Salaam	
	Service Centers	Location	
1	Geita Mineral Center	Soko La Madini, Geita Town	

