TRANSPARENCY INTERNATIONAL - PAKISTAN

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October 07, 2026

TL2026/1007/1A

Syed Murad Ali Shah
Chief Minister
CM House, Karachi

Subject: Complaint Against Allegations of Serious Violations of Sindh Private Educational Institution (Registration and Control) Ordinance 2001 by Directorate Inspection and Registration of Private Institutions Sindh in Approval of Application of Commercial School (Origins School Karachi) at Residential Premise in complete Contravention of the Sindh Act on Registration and Control of Schools

Dear Sir,

Transparency International Pakistan has received a complaint against allegations of serious violations of Sindh Private Educational Institution (Registration and Control) Ordinance 2001 by Directorate Inspection and Registration of Private Institutions Sindh in Approval of Application of Commercial School (Origins School Karachi) at Residential Premise in Complete Contravention of the Sindh Act on Registration and Control of Private Schools.

The complainant has made the following allegations:

1. The Directorate of Inspection and Registration of Private Institutions Sindh approved the registration of Origins School (formerly Origins Elementary School) at residential bungalow No. F-47, Block-4, Clifton, Karachi, in 2017 and subsequently renewed its registration, despite the premises being subject to rent agreements restricting their use to residential purposes only **(Annex-A)**.
2. No reply to the letter dated August 27, 2026 has been received from the Directorate despite expiry over one month's time.
3. The record very clearly shows that the first Rent Agreement dated 15-04-2017 and the last Rent Agreement dated 10-07-2024 were executed in respect of the above Bungalow with Origins School, through their partners, namely, Mrs. Nahid Japanwala W/o Abid Japanwala and Mrs. Ferhana Karachiwala W/o Aameer Karachiwala. Both these agreements contain the following clause/condition on its residential use only **(Annex-B)**

   "And Whereas the Lessee wishes to acquire the Bungalow and the Lessor has agreed to let out the Leased Premises to the Lessee for Residential use upon the terms and subject to the Conditions as set out hereunder"
4. The Application Form for the Registration of Private Schools to be submitted to the Directorate clearly requires at Point No. 27, the submission of Rent Agreement as under **(Annex-C)**:

   "If the building is Rented, the copy of the rent Agreement and documentary evidence of the landlordship/ownership of the owner entering into rent agreement with the institution"
5. Despite this comprehensive system prescribed in the law for processing the Application of the management of Private Schools for their Registration, and for granting the Registration Certificate for renewals, the Directorate Inspection and registration of Private Institutions Sindh approved the application of Origins School a F-47, Block-4, Clifton, Karachi, in clear violation, during the first stance as well as subsequent renewals.
6. It is clear that the provisions of Sindh Educational Institutions (Regulations and Control) Ordinance 2001, have been blatantly violated by the Directorate in collusion with Origins School at the time of Registration of Origins School and renewals thereof at this residential bungalow.

7. The Directorate Inspection and registration of Private Institutions Sindh has awarded illegal registration and renewals to the Origins School without a NO OBJECTION CERTIFICATE from the owner. It may be noted that the last renewal of registration of Origins School by the Directorate has already expired, but the school is still functioning in the residential bungalow.

8. To retrospectively justify the illegal registration and renewals, the Directorate of Inspection and Registration of Private Institutions has pushed Origins School to execute a backdated Rent Agreement with the owner **(Annex-D)** which the owner has refused to sign. It may be noted that, in all previous Rent Agreements, the lessee is identified as Origins School, D-204, Block 5, Clifton, Karachi. In contrast, the singly signed Rent Agreement dated 10 June 2025, prepared at the behest of the Directorate, changed the lessee as "Origins School F-47, Block 4, Karachi (Residential Bungalow)" to retrospectively support the Directorate's earlier approvals concerning the residential premises.

9. The Rent Agreement dated 10.06.2025 has been signed by Mrs. Nahid Japanwala as sole proprietor. This is false statement as at that time, it was a partnership concern. In this singly signed Rent Agreement, surprisingly, the clause, 'Residential use', was deleted notwithstanding that this clause existed in all the past Agreements **(Annex-E)**

10. The purpose of this singly signed Rent Agreement is to provide ground to the Directorate to justify their past illegal registration and renewals of Origins School at this residential bungalow without a No Objection Certification from the owner. **(Annex-F, previous 02 agreements are signed and submitted).**

11. The Registration/Renewals of Origins School at Bungalow No. F-47, Block -4, Clifton, Karachi without a No Objection Certificate from the owner of the Bungalow tantamounts to corrupt practices on the part of the Directorate in collusion with Origins School.

12. The complaint with the Directorate has already emphasized that if the tenant stops commercial activity at this Bungalow and Directorate refuses to entertain fresh registration request, the complaint with the Directorate to this extent only will stand resolved.

Transparency International Pakistan Comments

Transparency International Pakistan has reviewed the allegations of the complaint, based on the documentary evidence, prima facie, the allegations seem correct.

Following are TI Pakistan's comments:

1. The Chief Minister must thoroughly investigate to determine how in the absence of a No Objection Certificate (NOC) from the owner of the premises, the Directorate of Inspection and Registration of Private Institutions granted registration and subsequent renewals to Origins School on at least three occasions.

2. The inquiry must establish whether the prescribed legal and documentary requirements were duly fulfilled at the time of the original registration and each subsequent renewal.

3. The documentary evidence clearly confirms that the premise at F-47, Block 4, Clifton, Karachi, were rented to Origins School solely for residential purposes as stipulated in the Rent Agreements dated 15 April 2017 and 10 July 2024. It is imperative that the Directorate of Inspection and Registration of Private Institutions must require the Origins school to obtain and submit a No Objection Certificate (NOC) from the owners of the premises, expressly permitting the use of the property for operating a school.

4. In the absence of such an NOC, action must be taken in accordance with the Sindh Private Educational Institutions (Registration and Control) Ordinance, 2001, and the applicable law and rules.

5. It is important that the violations of the rules and regulations are appropriately addressed and that those responsible are held accountable. This is essential to safeguarding the interests of students

and ensuring that children in Sindh have access to quality education in a safe and legally compliant environment. The operation of a school on premises without the requisite permission from the owner raises serious concerns regarding regulatory oversight and the conditions under which students are being provided education.

Transparency International Pakistan Recommendations

1. Transparency International Pakistan requests the Chief Minister Sindh to look into the serious allegations of the complaint and conduct thorough inquiry into the award of registration and renewal by the Directorate of Inspection and Registration of Private Institutions Sindh to the Origins School.

2. If the allegations of the complaint are proved correct, including the efforts to retrospectively justify illegal registration and renewal through backdated, revised rent agreement, serious action must be taken against all those involved in line with applicable anti-corruption rules

3. The chief Minister is also requested to direct the Directorate of Inspection and Registration of Private Institutions to require the Origins school to obtain and submit a No Objection Certificate (NOC) from the owners of the premises, expressly permitting the use of the property for operating a school.

Transparency International Pakistan is striving for across-the-board application of Rule of Law, which is the only way to stop corruption, and achieve Zero tolerance against corruption.

Regards,

Advocate Danyal Muzaffar,
Trustee/Legal Advisor
Transparency International Pakistan

Copies forwarded for the information with request to take action under their mandate to:

1. Chief Secretary, Government of Sindh, Karachi.
2. Minister, Education and Literacy Department, Government of Sindh, Karachi.
3. Secretary, Education and Literacy Department, Government of Sindh, Karachi.
4. Director General, Directorate of Inspection and Registration of Private Institutions Sindh, Karachi.
5. Director General, National Accountability Bureau (NAB), Karachi
6. Director, Federal Investigation Agency (FIA), Karachi
7. Registrar, High Court of Sindh, Karachi.

Note:
This is to clarify that Transparency International Pakistan is not a complainant, it acts as a whistleblower and operate under Article 19-A, of the Constitution of Pakistan which gives the right to public to know how government is being run by public officers. Article 19-A makes the right to access of information pertaining to a public authority a fundamental right, and a three-member bench in case of Mukhtar Ahmad Ali vs the Registrar, Supreme Court of Pakistan, Islamabad, headed by Chief Justice Qazi Faez Isa in the landmark judgment on 16 October 2023, in CP No. 3532/2023, has declared that

> "What previously may have been on a need-to-know basis Article 19A of the Constitution has transformed it to a right-to-know, and the Access to information is no longer a discretion granted through occasional benevolence, but is now a fundamental right available with every Pakistani which right may be invoked under Article 19A of the Constitution"

Dr. Shahid Hasan Siddiqui
Ph.D., F.I.I.B.I., F.I.B.A. F.I.B.P.

Annex-A

Ms. Rafia Javed Mallah
Add. Director (Registration)
Directorate of Inspection & Registration
of Private Institutions Sindh,
Ground Floor,
Government College For Women,
Shahrah-e-Liaquat, Burns Road,
Saddar, Karachi.

27th August 2026

Subject: **FORMAL OBJECTION AGAINST REGISTRATION / RENEWALS BY DIRECTORATE IN VIOLATION OF LAW AND CONTINUED OPERATION OF ORIGINS SCHOOL ON RESIDENTIAL PREMISES AT F-47, BLOCK-4, CLIFTON-KARACHI WITHOUT NO OBJECTION CERTIFICATE FROM THE OWNER OF PREMISES.**

Dear Madam,

Kindly refer to the detailed discussions I had with your goodself on 13th July 2026 in your office in respect of my serious concerns on the matter of Registration of Origins School at my bungalow at F-47 Block 4, Clifton, Karachi, without a Rent Agreement authorizing commercial use and without a No Objection Certificate from myself as the owner of the property. The following are a few brief facts:

1. The last Rent Agreement in respect of my bungalow No. F-47, Block-4, Clifton Karachi was executed with Origins School at D-204, Block 5, Clifton, Karachi on 10.07.2024 through their partners namely Mrs. Nahid Japanwala w/o Abid Japanwala and Mrs. Ferhana Karachiwala w/o Aameer Karachiwala. This agreement expired 14 months ago on 14.06.2025 (Copy of agreement has already been provided to Directorate). This Agreement, like all the past Rent Agreements invariably contains the following clause:

   "AND WHEREAS THE LESSEE WISHES TO ACQUIRE THE BUNGALOW AND THE LESSOR HAS AGREED TO LET OUT THE LEASED PREMISES TO THE LESSEE FOR RESIDENTIAL USE UPON THE TERMS AND SUBJECT TO THE CONDITIONS AS SET OUT HEREUNDER."

2. I HAD CONFIRMED TO YOUR GOODSELF AND SUBSEQUENTLY TO THE DIRECTORATE THAT I HAVE NEVER, ISSUED OR GAVE A "NO OBJECTION CERTIFICATE" FOR ALLOWING PERMISSION TO OPEN AND RUN THE SCHOOL AT MY BUNGALOW WHEREAS ALL THE RENT AGREEMENTS INVARIABLY RESTRICT THE USE OF BUNGALOW FOR RESIDENCE.

Cont'd. Page 2

130/1, Street No. 9, Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi,
Email: shsislami@hotmail.com, Mobile No. 0334-3119776

3. The Prescribed Application Form for Registration of Private Schools to be submitted to your Directorate at point No. 27 requires the submission of Rent Agreement as under:

> "IF THE BUILDING IS RENTED, THE COPY OF THE RENT AGREEMENT AND THE DOCUMENTARY EVIDENCE OF THE LANDLORD-SHIP/OWNERSHIP OF THE OWNER ENTERING INTO RENT AGREEMENT WITH THE INSTITUTION."

> There is a comprehensive system prescribed in the law for processing the Application of the management of Private Schools for their Registration, and for granting the Registration Certificate as also for renewals by the Directorate in the Province of Sindh. It is, therefore, not understood as to how the Registration of Origins School at F-47, Block 4, Clifton, Karachi was approved in the First instance as also their subsequent renewals by your Directorate – all in clear violation of law and the Rules framed theiragainst.

4. It is crystal clear that the Provisions of Sindh Educational Institutions (Regulations and Control) Ordinance 2001 have been clearly violated by your Directorate while approving the Registration of Origins School at F-47 Block 4, Clifton, Karachi and subsequent renewals thereof. I sincerely feel that this should not have been possible in the normal course of business.

As already submitted, the management of Origins School in August 2025 also dropped at my residence an agreement dated 10.06.2025 expiring on 14.06.2026 on a stamp paper dated 24.06.2025 signed by Mrs. Naheed Japanwala as proprietor despite the fact at that time it was a partnership concern. In this agreement the clause of residential use in respect of my bungalow at F-47, Block 4, Clifton, Karachi was dropped and in lieu of this, a deal was offered to me as under:

> "Either party may terminate the agreement / lease by giving the other party the notice in writing in advance one month notice." (clause 19.1)
> A copy of this Agreement has already been provided to the Directorate.

It is worth noting that the owners of Origins School explained to me that if the agreement is signed by me, the objection of Directorate of Private Schools will be removed and their pressure on Origins School will be lifted as according to them the Directorate is anxious to regularize their serious lapses in Registration / Renewals of Origins School at my bungalow. As this draft Agreement, though an attractive deal, was against the law, so I refused to sign this Rent Agreement.

I may also submit that a Deputy Director of your Directorate has issued two letters dated 28th July 2026 and 5th August 2026 to the Principal of Origins School asking them to submit their comments in the matter (address given is D-204, Block 5, Clifton, Karachi, instead of F-47, Block 4, Clifton, Karachi). It is also humbly stated that the whole issue is very simple. The Registration / Renewals of Origins School at F-47 Block 4, Clifton, Karachi were done by your directorate in clear violations of the provisions of law as NO OBJECTION CERTIFICATE was never issued by me and all the Rent Agreements executed with the Origins School at F-47 Block 4 restrict that the Rent Agreement is for residence use only.

Cont'd. Page 3

It is crystal clear that the serious violations in issuance / renewals of the Registration Certificate to Origins School at my bungalow are already in the files of your Directorate. It is also humbly felt that there should have been no justification whatsoever to issue a letter to the management of the Origins School at least in this regards and a decision should have been taken by the Directorate themselves.

It is therefore once again requested that:

a) A NOTICE MAY KINDLY BE ISSUED TO THE ORIGINS SCHOOL DIRECTING THE MANAGEMENT TO SUBMIT A "NO OBJECTION CERTIFICATE" FOR RUNNING A SCHOOL FROM THE OWNERS OF THE PREMISES F-47, BLOCK 4, CLIFTON, KARACHI WITHIN TWO WEEKS OR FIND AN ALTERNATE PREMISES DURING THIS PERIOD.

b) THE NOTICE MUST MAKE IT CLEAR THAT THE ORIGINS SCHOOL CANNOT FUNCTION AT BUNGALOW F-47, BLOCK 4, CLIFTON, KARACHI AFTER THE EXPIRY OF TWO WEEKS UNLESS OF COURSE A "NO OBJECTION CERTIFICATE" FROM THE OWNER OF THE PREMISES IS SUBMITTED TO YOUR DIRECTORATE.

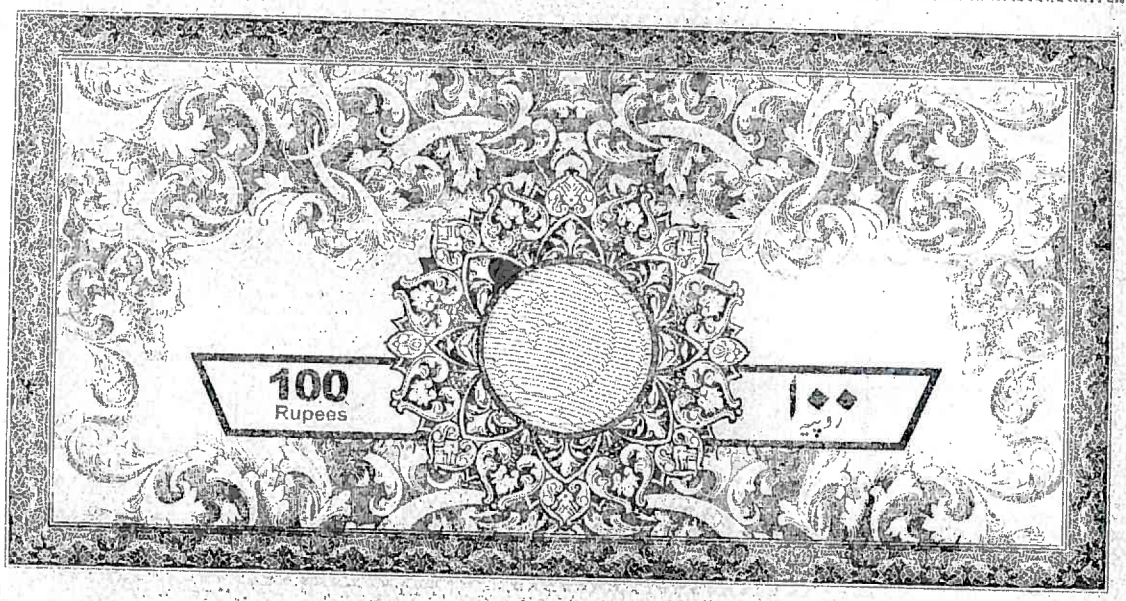
This may kindly be treated as most urgent.

Your Sincerely,

Dr. Shahid Hasan Siddiqui
130/1, Street No. 09, Off Khayaban-e-Muslim,
Phase VI, Defense Housing Authority, Karachi.
Cell #: 0334-3119776

Annex-B

AA418499



SARDAR ALI STAMP VENDOR
Licence # 13, Shop # 58, SITE Market
SITE Karachi
Serial No. 78393
ISSUED WITH ADDRESS... 4 Shahbaz Commercial
THROUGH WITH ADDRESS... Advocate
PURPOSE... Lease Deed
VALUE Rs... ATTACHED
STAMP VENDOR'S SIGNATURE...

29 JUN 2024

AGREEMENT TO LEASE

BETWEEN

MR. SHAHID HASAN SIDDIQUI

AND

ORIGINS SCHOOL

THIS AGREEMENT TO LEASE made on this 10TH July 2024, between **MR. SHAHID HASAN SIDDIQUI SON OF LATE MR. SHAMSUL HASAN,** holder of CNIC No. 42000-0490476-1, resident of House No. 130/1, Street No. 9,Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi, party of the First Part, and

ORIGINS SCHOOL, D-204, Block-5, Clifton, Karachi, thru their partners **MRS NAHID JAPANWALA W/O ABID JAPANWALA** holder of CNIC No. 42301-3891560-0, resident of House No C-23, Block-4, Clifton, Karachi and **MRS. FERHANA KARACHIWALA W/O AAMEER KARACHIWALLA** holder of CNIC No. 42201-0351893-6 resident of House No 35/III Khayaban-e-Bokhari, PDOHA, Phase VI, Karachi, party of the Second Part, witnesseth as follows:

WHEREAS Mr. Shahid Hasan Siddiqui owns Bungalow No. F-47, Block-4, Clifton, Karachi-75600.

AND WHEREAS the Lessee wishes to acquire the bungalow and the Lessor has agreed to let out the Leased Premises to the lessee for residential use upon the terms and subject to the conditions as set out hereunder:

LESSOR'S SIGNATURE

F. Karachiwala Nahid A Japanwala
LESSEE'S SIGNATURE

NOW, THEREFORE, THIS LEASE DEED WITNESSETH AS UNDER:-

1. **Definitions**

Unless the context otherwise specific or requires, the following terms shall have the meaning herein specified:

(a) **"Lease Money"** means an amount of rent @ Rs. 2,187,625/- (Rupees Two Million One Hundred Eighty Seven Thousand Six Hundred Twenty Five only) per month from 15.07.2024 to 14.06.2025.

(b) **"Lessee"** means the party of the Second Part;

(c) **"Lessor"** means the party of the First Part;

(d) **"Leased Premises"** means the premises at F-47, Block-4, Clifton, Karachi 75600.

(e) **"Security Deposit"** means equivalent to four months rental deposit.

(f) **"Energy and Utility Charges"** means all electric, gas, water, conservancy, fire, internet, cable and telephone charges.

2. **Demise of Leased Premises and Title of Lessor**

2.1 The Lessor hereby agrees to lease to the Lessee, and the Lessee hereby agrees to acquires from the Lessor, the Leased Premises described above, for the term and subject to the terms, covenants, agreements and conditions hereinafter set forth, the each and all of which both hereby mutually agree.

3. **Free From Charge**

The Lessor warrants that the Leased Premises is free from any encumbrance, charge or mortgage. The Leased Premises is also not a subject matter in any kind of litigation.

4. **Possession**

4.1 The Lessor has already handed over the possession of the Leased Premises.

4.2 Lessor warrants and represents that he owns and has the right to lease the Leased Premises to the Lessee. Lessor further warrants that Lessee, on paying the Lease Money and performing its obligations under this Deed, shall and may peaceably and quietly have, hold and enjoy the Leased Premises till the expiry of the lease.

5. **Lease Money & Security Deposits**

5.1 The Lessee shall pay Lease Money and Security Deposit for the leased Premises in the following manner.

5.2 The lease money amounts to **Rs:24,063,875/-** (Rupees Twenty Four Million Sixty Three Thousand Eight Hundred Seventy Five Only) as rent from **15.07.2024** to **14.06.2025** @ **Rs.2,187,625/-** payable in advance on Fifteenth day of each month.

6. The Security Deposit will be refundable at the end of the lease at the time of vacation of premises.

7. **Advance Lease Money & Security Deposit**

7.1 The Lessee had already paid Security Deposit of Rs. 8,140,000/- (Rupees Eight Million One Hundred Forty Thousand Only). The Lessee will pay Additional Security Deposit of Rs.610,500/- (Rupees Six Hundred Ten Thousand Five Hundred only) at the time of signing of this Agreement. The total amount of Security Deposit of Rs.8,750,500 (Rupees Eight Million Seven Hundred Fifty Thousand Five Hundred Only) is refundable at the end of the Lease period at the time of handing over vacant possession of the lease premises after deduction of unpaid Energy and Utility charges, damages to premises, except for normal wear and tear, arrears of rent, if any.

8. **Credit in Bank Account of Lessee.**

The Lessee shall pay Lease Money to the Lesser by cheque or pay order. The Lease Money would be considered paid only when it is actually received and credited in the Lessor's account.

Syed Ali Jafri

LESSOR'S SIGNATURE

J. Karachiwala Nahid A. Japanwala

LESSEE'S SIGNATURE

9. Term of Lease

9.1 The term of lease shall be **11 months** from **15.07.2024** to **14.06.2025**. The lease can be extended with mutual agreement of the parties on the terms and conditions as mutually agreed between the parties at least three months before the expiry of the Lease Agreement. In case there is no renewal agreement in writing, the vacant possession of the Leased Premises will be handed over on the expiry day of the lease by the Lessee to the Lessor. In case there is no agreement in writing regarding extension of the Lease, and vacant possession of the Leased Premises is not handed over by the Lessee to the Lessor, the Lessee shall within a week of this date of **14.06.2025** pay advance rent for twelve months @ **Rs.4,200,000/-** (Rupees Four Million Two Hundred Thousand only) per month. This would however, be without prejudice to the right of the Lessor to take suitable action for securing vacant possession of the Leased Premises.

9.2 The Lessee is also simultaneously paying rent from 01.06.2024 to 30.06.2024 amounting to Rs.2,035,000 (Rupees Two Million Thirty Five Thousand only) and rent of Rs. 1,093,813/- (Rupees One Million Ninety Three Thousand Eight Hundred Thirteen only) from 01.07.2024 to 14.07.2024 per month after deducting tax.

10. Repairs

10.1 All repairs, routine maintenance and defect rectification, etc., will be responsibility of the Lessee. The Lessor will however be responsible for the repairs of the defects of structural nature.

11. Permission to Make Additions and Alternations

11.1 The Lessee may make additions and alternations in the Leased Premises to suit its requirement without damaging or reducing the value and the structure of the Leased Premises.

11.2 The Lessee is hereby allowed to construct a swimming pool and carry out minor civil works to meet its need without damaging the structure of the Leased Premises.

12. Tax

During the Term of this Lease, Lessor shall pay and fully discharge all Taxes except those specified at 1(f) above relating to Leased Premises without any obligation on the part of the Lessee.

13. Sub-Letting

Subletting is not allowed.

14. Right to Inspect

14.1 The Lessor or his authorized representative shall have the right to inspect the Leased Premises at all reasonable times by giving 48 hours notice to the Lessee of his intention.

14.2 The Lessor will indicate the time and date of such visit in the notice and the Lessee will make reasonable efforts to arrange for the said visit on the time and date indicated. However, if that is not possible for the Lessee then it shall propose new time and date of such visit to the Lessor but the proposed time and date shall not exceed one week from the date indicated in the notice of Lessor.

15. Destruction of Leased Premises

15.1 If the Leased Premises are partially damaged by storm, earthquake, or other Force Majeure, the damages shall be repaired by and at the expense of Lessor and restored to the condition which existed immediately prior to such damage and the Lease Money shall be apportioned from the date of such damage or other casualty until substantial completion of the repairs, according to the part of the Premises which is useable by Lessee. Lessor agrees to repair such damage within a reasonable period of time after receipt from Lessee of written notice of such damage, subject to any delays caused by Acts of God, labour strikes or other events beyond Lessor's control. In case of total or partial destruction of the Leased Premises, the Lessee shall be at liberty to terminate the Lease with immediate effect. Upon termination of the Lease, Lessor shall refund all unutilized advance Lease Money and Security Deposit.

LESSOR'S SIGNATURE

LESSEE'S SIGNATURE

15.2 In such case the Lessor shall not be liable for any inconvenience or annoyance to Lessee or injury to the business of Lessee resulting in any way from such damage or the repair thereof, unless such loss on the Lessee's hand is due to negligence or willful act on Lessors' hand.

15.3 If the Leased Premises are damaged by fire or other accident caused to the Leased Premises by the Lessee through negligence, misuse or willful act then the Lessee will be responsible for the repair of the premises and restore the premises to its original conditions.

16. Vacating

16.1 At the termination of the lease the Lessee shall be entitled to take all its equipment, furniture and fixture at the time of leaving the Leased Premises at its option but is not entitled to take or remove the fixtures already in the leased premises. The Lessee may leave any equipment, furniture and fixture behind at the time of handing over possession of the leased premises. The Lessor may require the Lessee to remove any additions or alternations made by Lessee, which shall be done by the lessee expeditiously and the Premises restored to original condition except for normal wear and tear before handing over the vacant possession of the leased premises.

16.2 The Lessee shall be responsible to clear all the dues of energy consumptions and other utilities including two telephones before handing over Leased Premises to the Lessor.

17. Notices

17.1 All notices provided for or desired to be sent by the parties shall be in writing, and shall be delivered through courier or registered post.

17.2 All notices personally delivered shall be deemed received on the date of delivery.

17.3 For the purpose of sending notices under this Contract the addresses and contacts of the parties are as follows:

To Lessor:	Attention:	Mr. Shahid Hasan Siddiqui House No. 130/1, Street No.9 Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi-75 500
To Lessee:	Attention:	Mrs. Nahid Abid Japanwala C-23, Block-4, Clifton, Karachi

17.4 Any change in the above will be communicated to the other party in writing as soon as possible. Before communication of the said changes the communication on the previous address shall be considered valid.

18. Formal Lease

18.1 The parties agree that whenever deemed necessary they will enter into a formal lease at the cost of the Lessee.

19. Binding Effect

The covenants and agreements contained in this Lease Deed are binding upon and shall insure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors, legal representatives and assigns.

LESSOR'S SIGNATURE

LESSEE'S SIGNATURE

IN WITNESS WHEREOF the parties hereto have set their respective hands to this agreement on the day and year first above-written.

Mr. Shahid Hasan Siddiqui
Lessor / Owner

Nahid A Japanwala
For Origins School
Mrs. Nahid Japanwala
Lessee / Partner

F. Karachiwala
Mrs. Ferhana Karachiwala
Lessee/ Partner

Witnesses:

1. _____
Name: Abid Hussain Japanwala
CNIC: 42301-7067136-7
Address: C-23, Block 4, Clifton, Karachi

2. _____
Name: Abdul Qadir
CNIC. 42401-1935687-7
Address: New Anjam Colony, Baldia town,

LESSOR'S SIGNATURE

F. Karachiwala Nahid A Japanwala
LESSEE'S SIGNATURE

Date:10.07.2024

Mr. Shahid Hasan Siddiqui
130/1, Street-9,
Off Khayaban-e-Muslim, Phase VI,
D.H.A. Karachi.

Dear Sir,

Lease Agreement – F- 47, Block 4, Clifton Karachi.

Please refer to lease agreement dated **10.07.2024** executed between yourself and Origins School, I / we guarantee you the performance under this agreement.

Yours Sincerely,

LESSOR'S SIGNATURE

LESSEE'S SIGNATURE

Annex-C

17. Class-wise and Teacher-wise Time Table (Enclose copies) _____

18. Names, Qualifications, Designation, Pay and Allowances of the teaching and other staff.
    (i) The Managing Staff: _____ attach separate sheet
    (ii) The Teaching Staff: _____ attach separate sheet
    (iii) The Supporting Staff: _____ attach separate sheet
    (Along with a copy of appointment letter and service rules/agreements concluded,).

19. Names of Teachers who are working in other Institutions simultaneously. _____ attach separate sheet

20. Number of Teachers employed on Part Time hourly basis. _____ attach separate sheet

21. Schedule of Tuition Fees/Admission Fees charged from the students class/Section-wise. _____ attach separate sheet

22. Schedule of other Fees/ Funds/ Deposits charged under different head during the last and the current financial year. _____ attach separate sheet

23. Income and expenditure Statement of the Last Financial Tear duly audited by the Chartered Accountants (enclose copy) _____

24 (a) Detail of all (Assets, plot, furniture, labs, libraries etc.)
    (b) Details of liabilities if any.

25. Details of the building of the Institution with a sketch map: _____

26. If the building is owned, the property documents and other details of the ownership: _____

27. If the building is Rented, the copy of the rent Agreement and the documentary evidence of the Landlord-ship/Ownership of the Owner entering into Rent Agreement with the Institution: _____

28. Details of the Endowment funds / Bank Security for the Institution.

29. State if the building or a part/portion of it is used for other purposes as well during/after the working hours of the institution. If so, submit details alongwith documentary evidences: _____

30. Any other information about the Institution that the applicant desires to submit: _____

31. DECLARATION:
    We, the undersigned declare that the information provided/enclosed in respect of the above named Educational Institution is correct to the best of our knowledge.

_____
Secretary of the
Managing Body
NIC No.

_____
Administrator/Owner
of the Institution
NIC No.

Annex-D

L186042



ANIL RAJPUT
STAMP VENDOR
GoS-KHI-05
Shop No.113, New Ruby Centre, M.A Jinnah Road, Karachi.

Sale Register Serial No.	42452
Date of Issue:	24.06.2025
Paper Issued to:	S MAHMOOD ALI RIZVI ADV [42201.0461933.1]
Address:	KARACHI
Contact No.	0300.2105470
Purpose:	AGR
Challan No.	20258250C7BE88C1
Date:	24.06.2025

Please Write Below This Line

You can verify your Stamp paper by scanning the QR code or online www.estamps.gos.pk by using the "Verification Through Web" option before purchased.

AGREEMENT TO LEASE

BETWEEN

MR. SHAHID HASAN SIDDIQUI

AND

ORIGINS SCHOOL

This Agreement to Lease made on this 10th June 2025, between **MR SHAHID HASSAN SIDDQUI SON OF LATE MR, SHAMSUL HASAN**, holder of CNIC No. 42000-0490476-1, resident of house no. 130/1, Street No. 9, Off Khayaban-e-Muslim, Phase-VI, Defence Housing Authority Karachi, party of the first Part, and

ORIGINS SCHOOL, F-47, Block-4, Clifton, Karachi, through its proprietor **MRS NAHID JAPANWALA W/O ABID JAPANWALA** holder of CNIC No. 42301-3891560-0, resident of house No.C-23, Block-4, Clifton, Karachi party of the second Part, witnesseth as follows:

WHEREAS Mr. Shahid Hassan Siddiqui owns Bungalow No. F-47, Block -4, Clifton, Karachi-75600.

LESSOR'S SIGNATURE

Nahid A Japanwala

LESSEE'S SIGNATURE

AND WHEREAS the lessee wishes to acquire the bungalow and the lessor has agreed to let out the Leased Premises to the lessee for use upon the terms and subject to the conditions as set out hereunder:

NOW, THEREFORE, THIS LEASE DEED WITNESSETH AS UNDER:-

1. Definitions:

Unless the context otherwise specific or requires. The following terms shall have the meaning herein specified:

a) **"Lease Money"** means an amount of rent @ Rs. 2,406,387/- (Rupees Two Million Four Hundred Six Thousand Three Hundred Eighty Seven only) per month from 15.6.2025 to 14.06.2026.

b) **"Lessee"** means the party of the second part.

c) **"Lessor"** means the party of the first part.

d) **"Leased Premises"** means the premises at F-47, Block-4, Clifton, Karachi 75600.

e) **"Security Deposit"** means equivalent to four Months rental Deposit.

f) **"Energy and Utility Charges"** means all electric, gas, water, conservancy, fire, internet cable and telephone charges.

2. **Demise of Leased Premises and Title Of Lessor**

2.1 The lessor hereby agrees to lease to the lessee, and the lessee hereby agrees to acquires from the lessor, the leased Premises described above, for the term and subject to the terms, covenants, agreements and conditions hereinafter set forth, the each and all of which both hereby mutually agree.

3. **Free From Charge**

3.1 The lessor warrants that the leased premises is free from any encumbrance, charge or mortgage. The Leased Premises is also not a subject matter in any kind of litigation.

LESSOR'S SIGNATURE

Nalini & Japanwala

LESSEE'S SIGNATURE

4. **Possession:**

4.1 The lessee is already in possession of the leased premises.

4.2 Lessor Warrants and represents that he owns and has the right to lease the leased Premises to the lessee. Lessor further warrants that lessee, on paying the Lease Money and performing its obligations under this Deed, shall and may peaceably and quietly have, hold and enjoy the leased Premises till the expiry of the lease.

5. **Lease Money & Security Deposits:**

5.1 Lease Money and Security Deposit for the leased Premises.

5.2 The Lease money amounts to Rs:28,876,644/- (Rupees Twenty Eight Million Eight Hundred Seventy Six Thousand Six Hundred Forty Four Only) as Rent from 15.06.2025 to 14.06.2026 @ 2,406,387/- per month (Rupees Two Million Four Hundred Six Thousand Three Hundred Eighty Seven only /- payable in advance on fifteenth day of each month. The detail of the advanced cheques are mentioned herein below;

i. Cheque No.77750422 dated 15.06.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

ii. Cheque No.77750423 dated 15.07.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

iii. Cheque No.77750424 dated 15.08.2025 drawn on United Bank

LESSOR'S SIGNATURE

Nahid A. Japanwala
LESSEE'S SIGNATURE

Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

iv. Cheque No.77750425 dated 15.09.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

v. Cheque No.77750426 dated 15.10.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

vi. Cheque No.77750427 dated 15.11.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

vii. Cheque No.77750428 dated 15.12.2025 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

viii. Cheque No.77750429 dated 15.01.2026 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million

Nahid A Tapanwala

LESSOR'S SIGNATURE LESSEE'S SIGNATURE

Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

ix. Cheque No.77750430 dated 15.02.2026 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

x. Cheque No.77750431 dated 15.03.2026 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

xi. Cheque No.77750432 dated 15.04.2026 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

xii. Cheque No.77750433 dated 15.05.2026 drawn on United Bank Limited for an amount of Rs. 1,836,152/- (Rupees One Million Eighty Hundred Thirty Six Thousand and One Hundred Fifty Two Only).

6. The security deposit will be refundable at the end of the lease at the time of vacation of Premises.

LESSOR'S SIGNATURE

Nahid A Japanwala

LESSEE'S SIGNATURE

7. **Advance Lease Money & Security Deposit**

7.1 The lessee had already paid security Deposit of Rs. 8,750,500/- (Eight Million Seven Hundred Fifty Thousand Five Hundred Only). The total amount of Security Deposit of Rs.8,750,500 (Rupees Eight Million Seven Hundred Fifty Thousand Five Hundred Only) is refundable at the end of the lease period at the time of handing over vacant possession of the lease premises after deduction of unpaid Energy and Utility charges, damages to premises, except for normal wear and tear, arrears of rent, if any.

8. **Credit in Bank Account of Lessee.**

The Lessee shall pay Lease Money to the Lessor by cheque or pay order. The Lease Money would be considered paid, only when it is actually received and credited in the lessor's account.

9. **Term of Lease**

9.1 The term of lease shall be 12 Months from 15.06.2025 to 14.06.2026 and upon expiry the vacant possession of the Leased Premises will be handed over on the expiry day of the lease by the Lessee to the Lessor.

10. **Repairs**

10.1 All repairs, routine maintenance and defect rectification, etc., will be responsibility of the Lessee. The Lessor will however be responsible for the repairs of the defects of structural nature.

11. **Permission to make Additions and Alternations**

11.1 The Lessee may make additions and alternations in the leased Premises to suit its requirement without damaging or reducing the value and the structure of the Leased Premises.

11.2 The Lessee is hereby allowed to construct a swimming pool and carry out minor civil works to meet its need without damaging the structure of the Leased Premises.

LESSOR'S SIGNATURE

Nalini & Jayasuria
LESSEE'S SIGNATURE

12. **Tax**

During the Term of this Lease, Lessor shall pay and fully discharge all Taxes except those specified at 1(F) above relating to Leased Premises without any obligations on the part of the Lessee.

13. **Sub Letting**

Subletting is not allowed.

14. **Right to Inspect**

14.1 The Lessor or his authorized representative shall have the right to inspect the Leased Premises at all reasonable times by giving 48 hours notice to the lessee of his intention.

14.2 The Lessor will indicate the time and date of such visit in the notice and the Lessee will make reasonable efforts to arrange for the said visit on the time and date indicated. However, if that is not possible for the Lessee then it shall propose new time and date of such visit to the Lessor but the proposed time and date shall not exceed one week from the date indicated in the notice of Lessor.

15. **Destruction of Leased Premises**

15.1. If the Leased Premises are Partially damaged by storm, earthquake, or other force majeure, the damages shall be required by and at the expense of Lessor and restored to the condition which existed immediately prior to such damage and the Lease Money shall be appointed from the date of such damage or other casually until substantial completion of the repairs, according to the part of the Premises which is useable by lessee, Lessor agrees to repair such damage within a reasonable period of time after receipt from Lessee of written notice of such damage, subject to any delays caused by Act of God, Labour strikes or other events beyond Lessor's control. In case of total or partial destruction of the Leased Premises, the Lessee shall be at liberty to terminate the Lease with immediate effect. Upon termination of the Lease, Lessor shall refund all unutilized advance Lease Money and Security Deposit.

15.2. In such case the Lessor shall not be liable for any inconvenience or annoyance to Lessee or injury to the business of Lessee resulting in any way from such damage or the repair thereof unless such loss on the Lessee's hand is due to negligence or willful act on Lessor's hand.

LESSOR'S SIGNATURE

Nabid A Japanwala
LESSEE'S SIGNATURE

15.3 if the Leased Premises are damaged by fire or other accident caused to the Leased Premises by the Lessee through negligence, misuse or willful act then the Lessee will be responsible for the repair of the premises and restore the premises to its original conditions.

16. **Vacating**

16.1. At the termination of the Lease the Lessee shall be entitled to take all its equipment, furniture and fixture at the time of leaving the Leased Premises at its option but is not entitled to take or remove the fixtures already in the leased premises. The Lessee may leave any equipment furniture and fixture behind at the time of handing over possession of the leased premises. The Lessor may require the Lessee to remove any additions or alternations made by Lessee, which shall be done by the lessee expeditiously and the premises restored to original condition except for normal wear and tear before handing over the vacant possession of the leased premises.

16.2. The Lessee shall be responsible to clear all the dues of energy consumptions and other utilities including two telephones before handing over Leased Premises to the Lessor.

17. **Notices**

17.1. All notices provided for or desired to be sent by the parties shall be in writing, and shall be delivered through courier or registered post.

17.2. All notices personally delivered shall be deemed received on the date of delivery.

17.3. For the purpose of sending notices under this contract the addresses and contacts of the parties are as follows.

To Lessor:

Attention: Mr. Shahid Hasan Siddiqui

House No 130/1, Street No. 9
Off Khayaban-e-Muslim,
Phase-VI, Defense Housing Authority,
Karachi-75 500

To Lessee:

Attention: Mrs Nahid Abid Japanwala
C-23, Block-4, Clifton
Karachi

LESSOR'S SIGNATURE

Nahid A. Japanwala
LESSEE'S SIGNATURE

17.4. Any changes in the above will be communicated to the other party in writing as soon as possible. Before communication of the said changes the communication on the previous address shall be considered valid.

18. **Formal Lease**

18.1. The parties agree that whenever deemed necessary they will enter into a formal lease at the cost of the Lessee.

19. **Termination**

19.1 Either party may terminate this agreement/lease by given the other party, the notice in writing in advance one month notice.

19.2 In the event of early termination, the first party shall be entitled to return post-dated cheques issued for the subsequent months beyond the termination date, which were handed over to the first party by the second party at the time of execution of this Agreement. No deductions shall be made, and no cheque shall be withheld by the first party under such circumstances.

20. **Binding Effect**

The covenants and agreements contained in this lease Deed are binding upon and shall insure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors, legal representatives and assigns .

IN WITNESS WHEREOF the parties hereto have set their respective hands to this agreement on the day and year first above-written.

_____

MR. SHAHID HASAN SIDDIQUI
Lessor/Owner

Nahid A Japanwala.

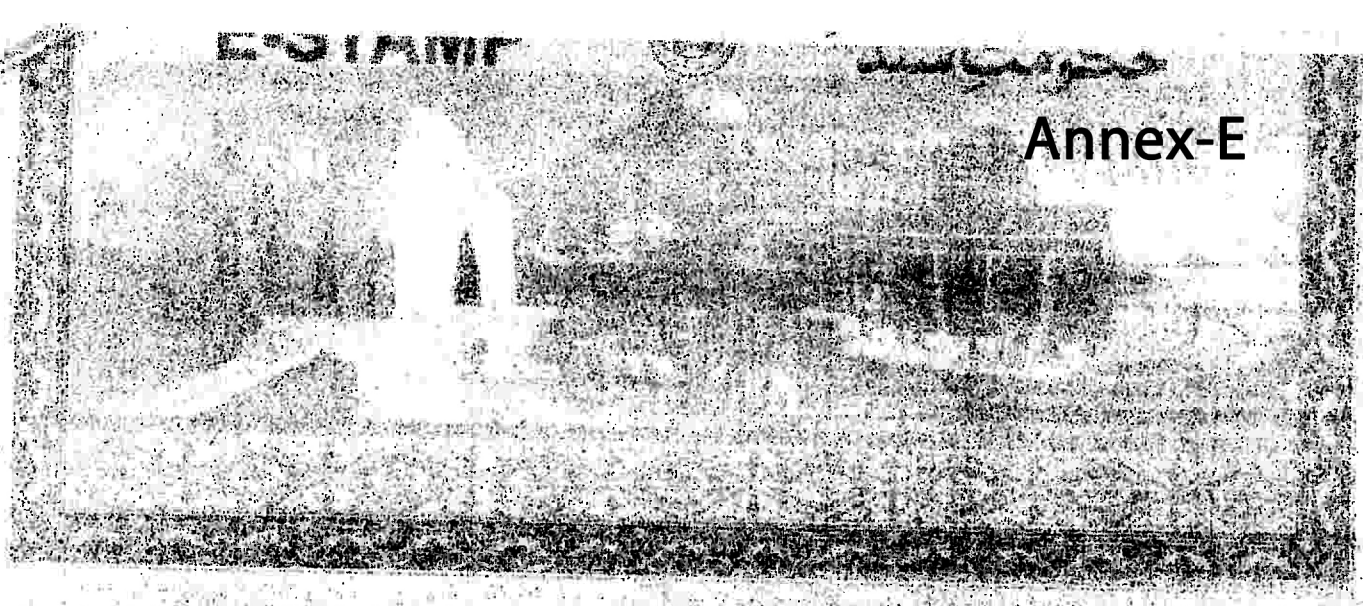
FOR ORIGINS SCHOOL
Mrs. Nahid Japanwala
Lessee/Proprietor

Witnesses:

1. _____
Name: _____
CNIC: _____
Address: _____

2. _____
Name: _____
CNIC: _____
Address: _____

Annex-E



BOP-0545-326724

GoS-KHI-1C6399E583478728

Non-Judicial

Rs 5,000/-

Description	:	Partnership or Dissolution of Partnership - 24(A)
First Party	:	NAHID JAPANWALA [42301-3891560-0]
Second Party	:	Farhana Karachiwala [42201-0351893-6]
Applicant	:	NAHID JAPANWALA [42301-3891560-0]
Stamp Duty Paid By	:	NAHID JAPANWALA [42301-3891560-0]
Time Date	:	24-Jun-2025, 12:52:07 PM
Paid Through Challan	:	2025670348545728
Amount in Words		Five Thousand Rupees Only

You can verify your e-Stamp paper by scanning the QR code or online at www.estamps.gos.pk using the Verification Number given below.

DEED OF DISSOLUTION

This Deed of Dissolution is made at Karachi on this 24th day of June 2025, between (1) MRS. NAHID JAPANWALA W/O. ABID JAPANWALA, Muslim adult, CNIC # 42301-3891560-0 resident of Karachi, hereby known as party of first part, and (2) MRS. FARHANA KARACHIWALA W/O. AAMEER KARACHIWALA, Muslim adult, CNIC # 42201-0351893-6, resident of Karachi, hereby known as party of second part (which expression unless the context otherwise demands shall include their heirs, administrators, executors assigns).

WHEREAS the Parties above named have been carrying on business under the name & style of M/S. ORIGINS, Partnership Deed dated: 08th February 2007
School

Now this dissolution is witnessed as under,

1. That all the parties intend to retire from partnership and dissolve the partnership.

E-STAMP
CONFIRMATION SHEET
Government of Sindh

2. That partnership has been dissolved and Books of Account have been closed and the statement of accounts has been drawn-up which have been examined by the parties and found in order and have been ratified.

3. That capital standing to the credit of the parties shall be paid within fifteen days from the date of this dissolution deed.

4. That any matter not expressly provided in the above partnership shall be dealt with in-accordance with the provisions of the Partnership Act.

5. That the parties also agree to close all the bank accounts of the firm within ten days of this deed.

6. That the parties indemnify each other against any losses, liabilities and claims of the partnership firm.

IN WITNESSTH WHEREOF the parties have set their signature on the day and date mentioned above.

WITNESSES:

1. _____
Mr Abid Hussain
S/o Mr Mohammad
CNIC: 42301-7067136-7

1. _____
MRS. NAHID JAPANWALA
W/O. ABID JAPANWALA
CNIC # 42301-3891560-0

2. _____
Mr Zubeir Ahmed
S/o Ghulam Farid
CNIC: 31304-5253068-9

2. _____
MRS. FARHANA KARACHIWALA
W/O. AAMEER KARACHIWALA.
CNIC # 42201-0351893-6

FORM – E

NOTICE OF CHANGE IN THE CONSTITUTION OF THE FIRM OR OF THE DISSOLUTION OF THE FIRM U/S. 63 OF THE PARTNERSHIP ACT, 1932

Firm Name: M/s. ORIGINS

Registered address: D-141, Block-4, Clifton, , Karachi.

I, being a partner / an agent of a partner / a person specially authorized by a partner in the above mentioned firm, hereby notify pursuant to Section 63(1) of the Partnership Act, 1932, that the changes specified below have occurred in this firm

(a) That constitution of the firm has been altered by.

(b) The Partnership has been dissolved dated 24th June 2025.

Dated this ___ day of ___ 20

Witness to the Signature of:

Signature of partners:

MRS. NAHID JAPANWALA
W/O. ABID JAPANWALA
CNIC # 42301-3891560-0

MRS. FARHANA KARACHIWALA
W/O. AAMEER KARACHIWALA,
CNIC # 42201-0351893-6

(1) Strike out item not required.

(2) This form must be signed b a partner, his agent or any person specially authorized in this behalf in the presence of a witness or witnesses who must be a Gazetted Officer, a the Pase a Magistrate, a Notary Public or an Advocate. The witness must clearly state the names of partners in whose signatures he has attested. If the form is signed by an agent on behalf of a partner, the application must be accompanied by a power of attorney or express letter of authorization.

* Give full name and address of a new partner and the date of his joining the firm and should also be signed and verified by the said new partner and his signature attested as above.

TREASURY CHALLAN

Pay in the bill

Rece[illegible]
Inve[illegible] cash/pay order

At KARACHI.

State Bank of Pakistan
National Bank of Pakistan
Treasury

DATE
DAY MONTH YEAR

Name and full Address of the Payer	M/S ORGINS
Name in designation and address of the person on whose behalf money is paid	The Registrar of Firms KARACHI.
Full Particulars of the Remittance and the authority it ans	Fee for FORM E
Head of Account	INDUSTRIES C- 03541-50 INDUSTRIES C- 03545 DDO Code KQ0501 H.Q. Estt. Kyc. FEE POR REGISTRATION UNDER PARTNERSHIP ACT 1932

AMOUNT IN RUPEES

Rs.3000/-	-
Rs.3000	/-

National Bank of Pakistan
Head Office, Karachi Cantt. Br.
26 JUN 2013
CASH RECEIVED

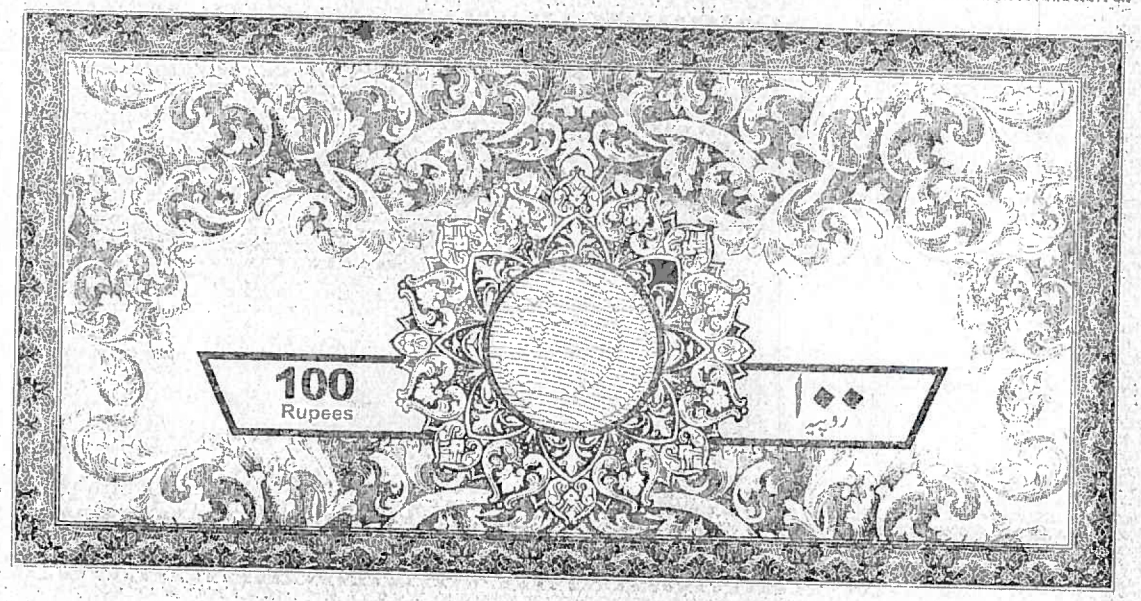
Amount (in words) Rupees THREE THOUSAND ONLY

Signature

CNIC #
CELL #

Annex-F

AA418499



SARDAR ALI STAMP VENDOR
Licence # 18, Shop # 58, SITE Market
SITE Karachi
S.No. 7851
ISSUED WITH ADDRESS... M. SHAHBAZ IQBAL
THROUGH WITH ADDRESS..... Advocate
PURPOSE..... Cadget No. 45/1956
VALUE Rs. ..... ATTACHED.....
STAMP VENDOR'S SIGNATURE.....

29 JUN 2024

AGREEMENT TO LEASE

BETWEEN

MR. SHAHID HASAN SIDDIQUI

AND

ORIGINS SCHOOL

THIS AGREEMENT TO LEASE made on this 10TH July 2024, between **MR. SHAHID HASAN SIDDIQUI SON OF LATE MR. SHAMSUL HASAN,** holder of CNIC No. 42000-0490476-1, resident of House No. 130/1, Street No. 9,Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi, party of the First Part, and

ORIGINS SCHOOL, D-204, Block-5, Clifton, Karachi, thru their partners **MRS NAHID JAPANWALA W/O ABID JAPANWALA** holder of CNIC No. 42301-3891560-0, resident of House No C-23, Block-4, Clifton, Karachi and **MRS. FERHANA KARACHIWALA W/O AAMEER KARACHIWALLA** holder of CNIC No. 42201-0351893-6 resident of House No 35/III Khayaban-e-Bokhari, PDOHA, Phase VI, Karachi, party of the Second Part, witnesseth as follows:

WHEREAS Mr. Shahid Hasan Siddiqui owns Bungalow No. F-47, Block-4, Clifton, Karachi-75600.

AND WHEREAS the Lessee wishes to acquire the bungalow and the Lessor has agreed to let out the Leased Premises to the lessee for residential use upon the terms and subject to the conditions as set out hereunder:

LESSOR'S SIGNATURE

F. Karachiwala Nahid A Japanwala
LESSEE'S SIGNATURE

(b) "Lessee" means the party of the Second Part.

(c) "Lessor" means the party of the First Part.

(d) "Leased Premises" means the premises at F-47, Block-4, Clifton, Karachi 75600.

(e) "Security Deposit" means equivalent to three months rental deposit of Rs.2,003,199/- (Rupees Two Million and Three thousand One Ninety Nine Only).

(f) "Energy and Utility Charges" means all electric, gas, water, conservancy, fire, internet, cable and telephone charges.

2. **Demise of Leased Premises and Title of Lessor**

2.1 The Lessor hereby agrees to lease to the Lessee, and the Lessee hereby agrees to acquires from the Lessor, the Leased Premises described above, for the term and subject to the terms, covenants, agreements and conditions hereinafter set forth, the each and all of which both hereby mutually agree.

3. **Free From Charge**

The lessor warrants that the Leased Premises is free from any encumbrance, charge or mortgage. The Leased Premises is also not a subject matter in any kind of litigation.

4. **Possession**

4.1 The Lessor has already handed over the possession of the Leased Premises.

4.2 Lessor warrants and represents that he owns and has the right to lease the Leased Premises to the Lessee. Lessor further warrants that Lessee, on paying the Lease Money and performing its obligations under this Deed, shall and may peaceably and quietly have, hold and enjoy the Leased Premises till the expiry of the lease.

5. **Lease Money & Security Deposits**

5.1 The Lessee shall pay Lease Money and Security Deposit for the leased Premises in the following manner.

5.2 The amount of **Rs: 48,00,000/-** (Rupees Four Million Eight Hundred Thousand Only) as 6 months advance rent from **15-04-2017** to **14-10-2017**.

6. The Security Deposit will be refundable at the end of the lease at the time of vacation of premises.

7. **Advance Lease Money & Security Deposit**

7.1 The Lessee will pay amount of Lease Money of **Rs: 48,00,000/-** (Rupees Four Million Eight Hundred Thousand Only) as 6 months advance rent from **15-04-2017** to **14-10-2017**, after deduction of withholding tax as per existing regulations.

7.2 The Lessee has already paid Security Deposit of **Rs.2,003,199/-** (Rupees Two Million and Three thousand One Ninety Nine Only) which is refundable at the end of the Lease period at the time of handing over vacant possession of the lease premises after deduction of unpaid Energy and Utility charges, damages to premises except for normal wear and tear, arrears of rent, if any.

8. **Credit in Bank Account of Lessee.**

The Lessee shall pay Lease Money to the Lesser by cheque or pay order. The Lease Money would be considered paid, only when it is actually received and credited in the Lessor's account.

Iqbal & Tasneem

LESSOR'S SIGNATURE

J. Karachiwala

LESSEE'S SIGNATURE

9. **Term of Lease**

9.1 The term of lease shall be eight **(06) months** from 15.04.2017 to **14.10.2017**. The lease can be extended with mutual agreement of the parties on the terms and conditions as mutually agreed between the parties at least three months before the expiry of the Lease Agreement. In case there is no renewal agreement in writing, the vacant possession of the Leased Premises will be handed over on the expiry day of the lease by the Lessee to the Lessor. In case there is no agreement in writing regarding extension of the Lease, and vacant possession of the Leased Premises is not handed over by the Lessee to the Lessor, the Lessee shall within a week of this date of 14.10.2017 pay advance rent for twelve months @ **Rs.15,00,000/-** (Rupees One Million and Five Hundred Thousand only) per month. This would however, be without prejudice to the right of the Lessor to take suitable action for securing vacant possession of the Leased Premises.

9.2 The Lessee may at any time terminate this lease on giving three months notice to the Lessor, in which event the Lessor on receiving possession of the premises as per clause 16.1 and 16.2 will refund to the Lessee any advance Lease Money for the remaining period and Security Deposit.

10. **Repairs**

10.1 All repairs, routine maintenance and defect rectification, etc., will be responsibility of the Lessee. The Lessor will however be responsible for the repairs of the defects of structural nature.

11. **Permission to Make Additions and Alternations**

11.1 The Lessee may make additions and alternations in the Leased Premises to suit its requirement without damaging or reducing the value and the structure of the Leased Premises.

11.2 The Lessee is hereby allowed to construct a swimming pool and carry out minor civil works to meet its need without damaging the structure of the Leased Premises.

12. **Tax**

During the Term of this Lease, Lessor shall pay and fully discharge all Taxes except those specified at 1(f) above relating to Leased Premises without any obligation on the part of the Lessee.

13. **Sub-Letting**

Subletting is not allowed.

14. **Right to Inspect**

14.1 The Lessor or his authorized representative shall have the right to inspect the Leased Premises at all reasonable times by giving 48 hours notice to the Lessee of his intention.

14.2 The Lessor will indicate the time and date of such visit in the notice and the Lessee will make reasonable efforts to arrange for the said visit on the time and date indicated. However, if that is not possible for the Lessee then it shall propose new time and date of such visit to the Lessor but the proposed time and date shall not exceed one week from the date indicated in the notice of Lessor.

15. **Destruction of Leased Premises**

15.1 If the Leased Premises are partially damaged by storm, earthquake, or other Force Majeure, the damages shall be repaired by and at the expense of Lessor and restored to the condition which existed immediately prior to such damage and the Lease Money shall be apportioned from the date of such damage or other casualty until substantial completion of the repairs, according to the part of the Premises which is useable by Lessee. Lessor agrees to repair such damage within a reasonable period of time after receipt from Lessee of written notice of such damage, subject to any delays caused by Acts of God, labour strikes or other events beyond Lessor's control. In case of total or partial destruction of the Leased Premises, the Lessee shall be at liberty to terminate the Lease with immediate effect. Upon termination of the Lease, Lessor shall refund all unutilized advance Lease Money and Security Deposit.

Jahid & Tasneem J. Kazi

15.2 In such case the Lessor shall not be liable for any inconvenience or annoyance to Lessee or injury to the business of Lessee resulting in any way from such damage or the repair thereof, unless such loss on the Lessee's hand is due to negligence or willful act on Lessors' hand.

15.3 If the Leased Premises are damaged by fire or other accident caused to the Leased Premises by the Lessee through negligence, misuse or willful act then the Lessee will be responsible for the repair of the premises and restore the premises to its original conditions.

16. Vacating

16.1 At the termination of the lease the Lessee shall be entitled to take all its equipment, furniture and fixture at the time of leaving the Leased Premises at its option but is not entitled to take or remove the fixtures already in the leased premises. The Lessee may leave any equipment, furniture and fixture behind at the time of handing over possession of the leased premises. The Lessor may require the Lessee to remove any additions or alternations made by Lessee, which shall be done by the lessee expeditiously and the Premises restored to original condition except for normal wear and tear before handing over the vacant possession of the leased premises.

16.2 The Lessee shall be responsible to clear all the dues of energy consumptions and other utilities including two telephones before handing over Leased Premises to the Lessor.

17. Notices

17.1 All notices provided for or desired to be sent by the parties shall be in writing and shall be delivered through courier or registered post.

17.2 All notices personally delivered shall be deemed received on the date of delivery.

17.3 For the purpose of sending notices under this Contract the addresses and contacts of the parties are as follows:

To Lessor	Attention:	Mr. Shahid Hasan Siddiqui House No. 130/1, Street No.9 Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi-75 500
To Lessee	Attention:	Mrs. Nahid Abid Japanwala C-23, Block-4, Clifton Karachi.

17.4 Any change in the above will be communicated to the other party in writing as soon as possible. Before communication of the said changes the communication on the previous address shall be considered valid.

18. Formal Lease

18.1 The parties agree that whenever deemed necessary they will enter into a formal lease at the cost of the Lessee.

19. Binding Effect

The covenants and agreements contained in this Lease Deed are binding upon and shall insure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors, legal representatives and assigns.

Nahid A Japanwala J. Karachiwala

LESSOR'S SIGNATURE LESSEE'S SIGNATURE

IN WITNESS WHEREOF the parties hereto have set their respective hands to this agreement on the day and year first above written.

Mr. Shahid Hasan Siddiqui
Lessor / Owner

Nahid A Japanwala
For Origins School
Mrs. Nahid Japanwala
Lessee / Partner

F-Karachiwala
Mrs. Ferhana Karachiwala
Lessee/ Partner

Witnesses:

1. _____

Name ABID HASSAN JAPANWALA

CNIC 42301-7067186-7

Address C-23 Block 4 CL I Phase VI KARACHI

2. _____

Name AAMEER KARACHIWALA

CNIC 42201-0373678-1

Address 37/II KHK - BOKHARI PHASE VI, KARACHI.

Nahid A Japanwala F-Karachiwala

Mr. Shahid Hasan Siddiqui
130/1, Street 9,
off Khayaban-e-Muslim, Phase VI,
D.H.A. Karachi.

April 15, 2017

Dear Sir,

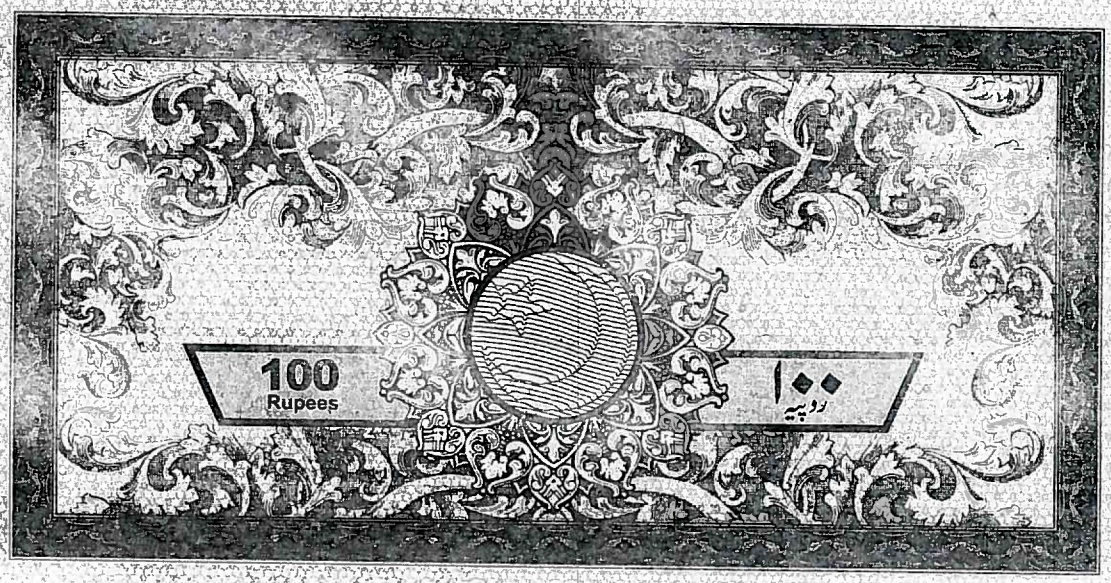
Lease Agreement — F- 47, Block 4, Clifton Karachi.

Please refer to lease agreement dated April 15, 2017, executed between yourself and Origins School, I guarantee you the performance under this agreement.

Yours Sincerely,

Annex-F1

H910825



KARIM ANWER ALI STAMP VENDOR
L.No 95,Room #1, Rose Center,Golten
Market, Phase-II, Town Karachi
SR.NO. 457
Purpose
Value
Stamp
Do Not
Will not respon
vendor
Agreements

11 APR 2017

12 Origins School.

AGREEMENT TO LEASE

BETWEEN

MR. SHAHID HASAN SIDDIQUI
AND

ORIGINS SCHOOL

THIS AGREEMENT TO LEASE made on this 15th April 2017, between **MR. SHAHID HASAN SIDDIQUI SON OF LATE MR. SHAMSUL HASAN,** holder of CNIC No. 42000-0490476-1, resident of House No. 130/1, Street No. 9, Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi, party of the First Part, and

ORIGINS SCHOOL, D-204, Block-5, Clifton, Karachi, thru their partners **MRS NAHID JAPANWALA W/O ABID JAPANWALA** holder of CNIC No. 42301-3891560-0, resident of House No C-23, Block-4, Clifton, Karachi and **MRS. FERHANA KARACHIWALA W/O AAMEER KARACHIWALLA** holder of CNIC No. 42201-0351893-6 resident of House No 35/III Khayabne Bokhari PDOHA, Phase VI, Karachi, party of the Second Part, witnesseth as follows:

WHEREAS Mr. Shahid Hasan Siddiqui owns Bungalow No. F-47, Block-4, Clifton, Karachi-75600.

AND WHEREAS the Lessee wishes to acquire the bungalow and the Lessor has agreed to let out the Leased Premises to the lessee for residential use upon the terms and subject to the conditions as set out hereunder:

NOW, THEREFORE, THIS LEASE DEED WITNESSETH AS UNDER:-

1. **Definitions**

Unless the context otherwise specific or requires, the following terms shall have the meaning herein specified:

(a) **"Lease Money"** means an amount of rent @ Rs. 800,000/- (Rupees Eight Hundred Thousand Only) per month.

NOW, THEREFORE, THIS LEASE DEED WITNESSETH AS UNDER:-

1. **Definitions**
Unless the context otherwise specific or requires, the following terms shall have the meaning herein specified:

(a) **"Lease Money"** means an amount of rent @ Rs. 2,187,625/- (Rupees Two Million One Hundred Eighty Seven Thousand Six Hundred Twenty Five only) per month from 15.07.2024 to 14.06.2025.
(b) **"Lessee"** means the party of the Second Part;
(c) **"Lessor"** means the party of the First Part;
(d) **"Leased Premises"** means the premises at F-47, Block-4, Clifton, Karachi 75600.
(e) **"Security Deposit"** means equivalent to four months rental deposit.
(f) **"Energy and Utility Charges"** means all electric, gas, water, conservancy, fire, internet cable and telephone charges.

2. **Demise of Leased Premises and Title of Lessor**

2.1 The Lessor hereby agrees to lease to the Lessee, and the Lessee hereby agrees to acquires from the Lessor, the Leased Premises described above, for the term and subject to the terms, covenants, agreements and conditions hereinafter set forth, the each and all of which both hereby mutually agree.

3. **Free From Charge**

The Lessor warrants that the Leased Premises is free from any encumbrance, charge or mortgage. The Leased Premises is also not a subject matter in any kind of litigation.

4. **Possession**

4.1 The Lessor has already handed over the possession of the Leased Premises.

4.2 Lessor warrants and represents that he owns and has the right to lease the Leased Premises to the Lessee. Lessor further warrants that Lessee, on paying the Lease Money and performing its obligations under this Deed, shall and may peaceably and quietly have, hold and enjoy the Leased Premises till the expiry of the lease.

5. **Lease Money & Security Deposits**

5.1 The Lessee shall pay Lease Money and Security Deposit for the leased Premises in the following manner.

5.2 The lease money amounts to **Rs:24,063,875/-** (Rupees Twenty Four Million Sixty Three Thousand Eight Hundred Seventy Five Only) as rent from **15.07.2024** to **14.06.2025** @ **Rs.2,187,625/-** payable in advance on Fifteenth day of each month.

6. The Security Deposit will be refundable at the end of the lease at the time of vacation of premises.

7. **Advance Lease Money & Security Deposit**

7.1 The Lessee had already paid Security Deposit of Rs. 8,140,000/- (Rupees Eight Million One Hundred Forty Thousand Only). The Lessee will pay Additional Security Deposit of Rs.610,500/- (Rupees Six Hundred Ten Thousand Five Hundred only) at the time of signing of this Agreement. The total amount of Security Deposit of Rs.8,750,500 (Rupees Eight Million Seven Hundred Fifty Thousand Five Hundred Only) is refundable at the end of the Lease period at the time of handing over vacant possession of the lease premises after deduction of unpaid Energy and Utility charges, damages to premises, except for normal wear and tear, arrears of rent, if any.

8. **Credit in Bank Account of Lessee.**

The Lessee shall pay Lease Money to the Lesser by cheque or pay order. The Lease Money would be considered paid only when it is actually received and credited in the Lessor's account.

LESSOR'S SIGNATURE

F. Karachiwala Nahid A Japanwala
LESSEE'S SIGNATURE

9. **Term of Lease**

9.1 The term of lease shall be **11 months** from **15.07.2024** to **14.06.2025**. The lease can be extended with mutual agreement of the parties on the terms and conditions as mutually agreed between the parties at least three months before the expiry of the Lease Agreement. In case there is no renewal agreement in writing, the vacant possession of the Leased Premises will be handed over on the expiry day of the lease by the Lessee to the Lessor. In case there is no agreement in writing regarding extension of the Lease, and vacant possession of the Leased Premises is not handed over by the Lessee to the Lessor, the Lessee shall within a week of this date of **14.06.2025** pay advance rent for twelve months @ **Rs.4,200,000/-** (Rupees Four Million Two Hundred Thousand only) per month. This would however, be without prejudice to the right of the Lessor to take suitable action for securing vacant possession of the Leased Premises.

9.2 The Lessee is also simultaneously paying rent from 01.06.2024 to 30.06.2024 amounting to Rs.2,035,000 (Rupees Two Million Thirty Five Thousand only) and rent of Rs. 1,093,813/- (Rupees One Million Ninety Three Thousand Eight Hundred Thirteen only) from 01.07.2024 to 14.07.2024 per month after deducting tax.

10. **Repairs**

10.1 All repairs, routine maintenance and defect rectification, etc., will be responsibility of the Lessee. The Lessor will however be responsible for the repairs of the defects of structural nature.

11. **Permission to Make Additions and Alternations**

11.1 The Lessee may make additions and alternations in the Leased Premises to suit its requirement without damaging or reducing the value and the structure of the Leased Premises.

11.2 The Lessee is hereby allowed to construct a swimming pool and carry out minor civil works to meet its need without damaging the structure of the Leased Premises.

12. **Tax**

During the Term of this Lease, Lessor shall pay and fully discharge all Taxes except those specified at 1(f) above relating to Leased Premises without any obligation on the part of the Lessee.

13. **Sub-Letting**

Subletting is not allowed.

14. **Right to Inspect**

14.1 The Lessor or his authorized representative shall have the right to inspect the Leased Premises at all reasonable times by giving 48 hours notice to the Lessee of his intention.

14.2 The Lessor will indicate the time and date of such visit in the notice and the Lessee will make reasonable efforts to arrange for the said visit on the time and date indicated. However, if that is not possible for the Lessee then it shall propose new time and date of such visit to the Lessor but the proposed time and date shall not exceed one week from the date indicated in the notice of Lessor.

15. **Destruction of Leased Premises**

15.1 If the Leased Premises arepartially damaged by storm, earthquake, or other Force Majeure, the damages shall be repaired by and at the expense of Lessor and restored to the condition which existed immediately prior to such damage and the Lease Money shall be apportioned from the date of such damage or other casualty until substantial completion of the repairs, according to the part of the Premises which is useable by Lessee. Lessor agrees to repair such damage within a reasonable period of time after receipt from Lessee of written notice of such damage, subject to any delays caused by Acts of God, labour strikes orother events beyond Lessor's control. In case of total or partial destruction of the Leased Premises, the Lessee shall be at liberty to terminate the Lease with immediate effect. Upon termination of the Lease, Lessor shall refund all unutilized advance Lease Money and Security Deposit.

LESSOR'S SIGNATURE

LESSEE'S SIGNATURE

15.2 In such case the Lessor shall not be liable for any inconvenience or annoyance to Lessee or injury to the business of Lessee resulting in any way from such damage or the repair thereof, unless such loss on the Lessee's hand is due to negligence or willful act on Lessors' hand.

15.3 If the Leased Premises are damaged by fire or other accident caused to the Leased Premises by the Lessee through negligence, misusc or willful act then the Lessee will be responsible for the repair of the premises and restore the premises to its original conditions.

16. Vacating

16.1 At the termination of the lease the Lessee shall be entitled to take all its equipment, furniture and fixture at the time of leaving the Leased Premises at its option but is not entitled to take or remove the fixtures already in the leased premises. The Lessee may leave any equipment, furniture and fixture behind at the time of handing over possession of the leased premises. The Lessor may require the Lessee to remove any additions or alternations made by Lessee, which shall be done by the lessee expeditiously and the Premises restored to original condition except for normal wear and tear before handing over the vacant possession of the leased premises.

16.2 The Lessee shall be responsible to clear all the dues of energy consumptions and other utilities including two telephones before handing over Leased Premises to the Lessor.

17. Notices

17.1 All notices provided for or desired to be sent by the parties shall be in writing, and shall be delivered through courier or registered post.

17.2 All notices personally delivered shall be deemed received on the date of delivery.

17.3 For the purpose of sending notices under this Contract the addresses and contacts of the parties are as follows:

To Lessor:	Attention:	Mr. Shahid Hasan Siddiqui House No. 130/1, Street No.9 Off Khayaban-e-Muslim, Phase-VI, Defense Housing Authority, Karachi-75 500
To Lessee:	Attention	Mrs. Nahid Abid Japanwala C-23, Block-4, Clifton Karachi

17.4 Any change in the above will be communicated to the other party in writing as soon as possible. Before communication of the said changes the communication on the previous address shall be considered valid.

18. Formal Lease

18.1 The parties agree that whenever deemed necessary they will enter into a formal lease at the cost of the Lessee.

19. Binding Effect

The covenants and agreements contained in this Lease Deed are binding upon and shall insure to the benefit of the parties hereto and their respective heirs, executors, administrators successors, legal representatives and assigns.

LESSOR'S SIGNATURE

LESSEE'S SIGNATURE

IN WITNESS WHEREOF the parties hereto have set their respective hands to this agreement on the day and year first above-written.

Mr. Shahid Hasan Siddiqui
Lessor / Owner

Nahid A Japanwala
For Origins School
Mrs. Nahid Japanwala
Lessee / Partner

F. Karachiwala
Mrs. Ferhana Karachiwala
Lessee/ Partner

Witnesses:

1. _____
Name: Abid Hussain Japanwala
CNIC: 42301-7067136-7
Address: C-23, Block 4, Clifton, Karachi

2. _____
Name: Abdul Qadir
CNIC: 42401-1935687-7
Address: New Anjam Colony, Baldia town,

LESSOR'S SIGNATURE

F. Karachiwala Nahid A Japanwala
LESSEE'S SIGNATURE

Date:10.07.2024

Mr. Shahid Hasan Siddiqui
130/1, Street-9,
Off.Khayaban-e-Muslim, Phase VI,
D.H.A. Karachi.

Dear Sir,

Lease Agreement – F- 47, Block 4, Clifton Karachi.

Please refer to lease agreement dated **10.07.2024** executed between yourself and Origins School, I / we guarantee you the performance under this agreement.

Yours Sincerely,

LESSOR'S SIGNATURE

J Karachiwala Shahid A Tapanwala

LESSEE'S SIGNATURE