

**Directorate General**  
**Punjab Housing and Town Planning Agency**

**EOI Document**  
**For Pre-Qualification of Firms for**  
**“Provision of Soft Loans for Low Cost Housing”**

**Procurement Number W-I/55**

**Date of issue of document 12-2-2021**

**Issuing Authority:      Director General**  
**Punjab Housing and Town Planning Agency (PHATA)**  
**145-146, Rewaz Garden, Rajgarh Road, Lahore**  
**Phone: 99213419-28**

**Duration of Service Provision:    12 years**

## **DISCLAIMER**

This Prequalification Document is provided to the recipient solely for use in preparing and submitting applications for prequalification in connection with the hiring of Services as per scope of this EOI/prequalification document. This Prequalification Document is being issued by PHATA solely for use by Prospective Applicants.

Unless expressly specified otherwise, all capitalized terms used herein shall bear the meaning ascribed thereto in the Definitions of this Prequalification Document.

The evaluation criteria have been laid down for the purpose of pre-qualification of eligible applicants. PHATA or its affiliates, nor its consultants, advisors, employees, personnel, agents, make any representation (expressed or implied) or warranties as to the accuracy or completeness of the information contained herein, or in any other document made available to a person in connection with the RFP/bidding process for the Contract and the same shall have no liability for this Prequalification Document or for any other written or oral communication transmitted to the recipient in the course of the recipient's evaluation of the Contract. PHATA, nor its employees, personnel, agents, consultants, advisors and contractors etc. will be liable to reimburse or compensate the recipient for any costs, fees, damages or expenses incurred by the recipient in evaluating or acting upon this Prequalification Document or otherwise in connection with the Contract as contemplated herein.

The Prequalification applications submitted in response to this Prequalification Document by any of the Prospective Applicants shall be upon the full understanding and agreement of any and all terms of this Prequalification Document and such submission shall be deemed as an acceptance to all the terms and conditions stated in this Prequalification Document.

Any Prequalification Applications in response to this Prequalification Document submitted by any of the Prospective Applicants shall be construed based on the understanding that the Prospective Applicants have done a complete and careful examination of this Prequalification Document and have independently verified all the information received from PHATA.

This Prequalification Document shall neither constitute a solicitation to invest, or otherwise participate, in the Contract, nor shall it constitute a guarantee or commitment of any manner on the part of PHATA that the Contract will be awarded. PHATA reserves its right, in its full discretion, to modify the Prequalification Document and/or the Contract at any time to the fullest extent permitted by law, and shall not be liable to reimburse or compensate the applicant for any costs, taxes, expenses or damages incurred by the applicant in such an event.

## Definitions

Applicant or Prospective Applicant	Firm/company/legal entity that submits the Prequalification Applications in response to EOI published in the newspapers and this PQD.
Application Form	An application executed by the duly authorized representative of the Prospective Applicant in the form attached hereto.
Contract	Contract means the service contract exhibited by its scope as given in the RFP to be issued to the prequalified applicants.
Due Date	The Prospective Applicants are advised to submit EOIs within 15 days of publication in the newspaper or on website, whichever is later as per Rule 14 (3) of Punjab Procurement Rules, 2014 (the “PPRA 2014”).
EOI	Expression of Interest means the prequalification application to be submitted by the Prospective Applicant containing the information as set out and required under this EOI.
Employer	PHATA is the Employer for this Procurement process.
Form	This term shall mean the form of this Prequalification Document.
Technical Consultancy	A firm/company/legal entity to be appointed for carrying out the Contract through the competitive bidding as per PPR 2014.
Non-Prequalified Consultants	This term shall mean the Applicants who’s application either stands non-responsive or which has not obtained the minimum pre-qualifications marks.
Consultant Services	The Consultant appointed by Procuring agency shall perform as per TORs/scope of the consultancy given in EOI and RFP documents.
Power of Attorney	The Power of Attorney to be provided by the Prospective Applicant in the appended form to this EOI.
Prequalification Application	The prequalification application and documents required to be submitted by the Prospective Applicant in terms of and in accordance with this Prequalification Document.
Prequalified Firms	Prospective Applicants fulfilling all the requirements of this document shall become Prequalified firms.
Prequalification Evaluation Criteria	The criteria laid down to evaluate capacity of applicants.
PQD	This Pre-Qualification Document contains Eligibility Requirements/compliance documents and Evaluation Criteria for Pre-Qualification of Firms including all forms attached hereto.
RFP	Request for Proposals to be issued to the Prequalified Firms
Service Provider Organization (SPO)	SPO shall be a legal entity that is party to and performs a service contract, in light of TORs of this document.

# INVITATION FOR EXPRESSION OF INTEREST (EOI)

For

## PRE-QUALIFICATION FOR HIRING OF FIRMS

The Punjab Housing and Town Planning Agency (PHATA) invites applications from eligible (as per the EOI document) and experienced national firm/company for Pre-Qualification of services for Provision of Soft Loans for Low Cost Housing scheme. National Competitive bidding process shall be adopted as stipulated in PPRA Rules, 2014.

Sr. No.	Description	Procurement No. (Unique Identification Number)	Total Tenure of Contract	EOI Application Submission Deadline (Date & Time)	EOI Applications Opening Date & Time
1.	Procurement of services for "Provision of Soft Loans for Low Cost Housing" scheme	<b>W-I/55</b>	12 Years	<b>01-3-2021(2:00 PM)</b>	<b>01-3-2021(3:00 PM)</b>

EOI documents are immediately available after publication of the notice. Participant should purchase EOI document from the office of the employer against an application for issuance of EOI document accompanied with original deposit slip (non-refundable fee) of Pak Rs. 1,000/- which should be deposited in PHATA bank account No. PK-16 BPUN 6010 0032 0470 0018 Bank of Punjab, Lahore.

EOI in original (signed and stamped) along with the original EOI document issued by PHATA must be delivered in sealed envelopes by hand or through registered mail to address given as per date and time given above and be clearly marked "Pre-Qualification for procurement of services for Provision of Soft Loans for Low Cost Housing scheme". In case of official holiday on the day of submission, next day will be treated as closing date. Only applicant's Authorized Representative would be allowed to participate in EOI opening.

Director General  
Punjab Housing and Town Planning Agency  
145-146 Rewaz Garden, Rajgarh Road, Lahore  
Phone: **99213419-28**  
Email: **dg\_phata@hotmail.com**  
Website: [www.phata.punjab.gov.pk](http://www.phata.punjab.gov.pk)

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## PART I – Prequalification Procedures

## **Section 1 – Instructions To Applicants (ITA)**

*This Section specifies the procedures to be followed by Applicants in the preparation and submission of their Applications for Prequalification (AFP). Information is also provided on opening and evaluation of AFPs.*

*Section 1 contains provisions that are to be used unless modified, amended or clarified by Section 2 (Application Data Sheet).*

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## **A. General**

1. **Scope of Application**

1.1 In connection with the Invitation for Prequalification (IFP) indicated in Section 2 (ADS), the Employer issues this Prequalification Document to Applicants interested in bidding for the services described in Section 5 (Scope of Contract). The number of contracts and the name and identification of contract is provided in the ADS.
2. **Fraud and Corruption**

2.1 Applicants under Government contracts must observe the highest standard of ethics during the procurement and execution of such services. In pursuance of this policy, the Employer;

  - (a) For the purposes of this provision, the terms set forth below are defined as follows:
    - (i) “corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence improperly the actions of another party;
    - (ii) “fraudulent practice” means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
    - (iii) “coercive practice” means impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
    - (iv) “Collusive practice” means an arrangement between two or more parties designed to achieve an improper purpose, including influencing improperly the actions of another party.
    - (v) obstructive practice” means (a) deliberately destroying, falsifying altering, or concealing of evidence material to an investigation by the Employer; making false statements to investigators in order to materially impede an investigation by the Employer; (b) failing to comply with requests to provide information· documents or records in connection with an office of Anticorruption investigation; (c) threatening· harassing· or intimidating any party to prevent it from disclosing its knowledge of matters relevant to

the investigation or from pursuing the investigation; or (d) materially impeding the Employer's contractual rights of audit or access to information; and

(vi) "Integrity violation" is any act which violates the Government's Anticorruption Policy including (i) to (v) above and the following: abuse, conflict of interest· violations of the Government sanctions, retaliation against whistleblowers or witnesses· and other violations of the Government's Anticorruption Policy including failure to adhere to the highest ethical standard.

- (b) will reject an application/Bid/proposal for award if it determines that the Bidder recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices or other integrity violations in competing for the service contract;
- (c) will cancel the service contract if it determines at any time that its representatives or those of the Applicants/ Bidder were engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices or other integrity violations during the selection process or the execution of the ServiceContract;
- (d) will sanction an Applicant/ bidders or its successor including declaring ineligible, either indefinitely or for a stated period of time, to participate in bidding activities in Pakistan if it at any time determines that the firm has, directly or through an agent, engaged in corrupt, fraudulent, collusive, or coercive practices in competing for, or in executing servicecontract; and
- (e) will have the right to require that consultants permit the Government or its appointed agent to inspect their accounts and records and other documents relating to the submission of proposals and contract performance and to have them audited by auditors appointed by the government.

2.2 Applicants shall be aware of the provisions on fraud and corruption stated above.

2.3 Applicants shall sign an Integrity Pact, provided in Section 6, which will make an integral part of their Application.

### 3. Eligible Applicants

3.1 An Applicant shall be eligible if it meets the criteria as mentioned in these documents. Joint Ventures shall not be allowed.

3.2 During the prequalification process and at the time of bidding, Applicants / Bidders shall not have a conflict of interest. All Applicants / Bidders found to have a conflict of interest shall be disqualified. Applicants / Bidders may be considered to be in a conflict of interest with one or more parties in the bidding process if any of, including but not limited to, the following apply:

- (a) they have controlling shareholders in common;
- (b) they receive or have received any direct or indirect subsidy from any of them;
- (c) they have the same legal representative for purposes of this prequalification / bid;
- (d) they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to material information about or improperly influence the bid of another Applicant / Bidder, or influence the decisions of the Employer regarding this prequalification / bidding process;
- (e) an Applicant / Bidder participates in more than one bid in this prequalification / bidding process. This will result in the disqualification of all Bids in which it is involved. However, subject to any finding of a conflict of interest in terms of 3.2 (a) to (d) above, this does not limit the participation of a specialist subcontractor in another bid or of a firm as a specialist subcontractor in more than one bid;
- (f) an Applicant / Bidder or any affiliated entity, participated as a consultant in the preparation of the design or technical specifications of the works, plant and services that are the subject of the bid; or
- (g) An Applicant / Bidder was affiliated with a firm or entity that has been hired (or is proposed to be hired) by the Employer as service provider for the contract.

3.3 Applicants shall provide such evidence of their continued eligibility satisfactory to the Employer, as the Employer shall reasonably request.

3.4 Applicant shall be as mentioned in Definitions.

3.5 A firm shall not be eligible to participate in any procurement activities under the projects financed or supported by the Employer while under sanction by the Government in accordance with ITA Clause 2 (Fraud and Corruption) at the date of submission of the Application or thereafter.

3.5 Applicant shall have Pakistani nationality. The applicant shall be deemed to have Pakistani nationality if the applicant is constituted, incorporate or registered and operates in conformity with the provisions of the Pakistani laws.

## **B. Contents of Prequalification Document**

### **4. Sections of the Prequalification Document**

4.1 The Prequalification Document consists of Parts I and II which include all the sections indicated below, and should be read in conjunction with any Addenda issued in accordance with ITA Clause 6.

#### **PART I Prequalification Procedures**

- Section 1 Instructions to Applicants (ITA)
- Section 2 Application Data Sheet (ADS)
- Section 3 Evaluation Criteria (ELC)
- Section 4 Application Forms (APF)

#### **PART II Requirements**

- Section 5 Scope of Contract (SOC)
- Section 6 Integrity Pact

4.2 The Invitation for Prequalification / Notice of Prequalification issued by the Employer is not part of the Prequalification Document.

4.3 The Employer is not responsible for the completeness of the Prequalification Document and its Addenda, if they were not obtained directly from the source stated by the Employer in the Invitation for Prequalification / Notice of Prequalification.

4.4 The Applicant is expected to examine all instructions, forms, and terms in the Prequalification Document and to furnish all information or documentation required by the Prequalification Document. The information or documentation shall be complete, accurate, current, and verifiable. The Employer shall have the right to conduct independent checks to determine the completeness and accuracy of the information or documentation provided by the Applicant, and to take remedial actions, including rejection of the Applicant, as appropriate.

**5. Clarification of Prequalification Document**

5.1 A prospective Applicant requiring any clarification of the Prequalification Document shall contact the Employer in writing at the Employer's address or by email indicated in the ADS. The Employer will respond in writing or by email to any request for clarification provided that such request is received no later than 07 days prior to the deadline for submission of Applications. The Employer shall forward copies of its response to all Applicants who have acquired the Prequalification Document directly from the Employer including a description of the inquiry but without identifying its source.

Employer deems it necessary to amend the Prequalification Document as a result of a request for clarification, it shall do so following the procedure under ITA Clause 6.

**6. Amendment of Prequalification Document**

6.1 At any time prior to the deadline for submission of Applications, the Employer may amend the Prequalification Document by issuing addenda.

6.2 Any addendum issued shall be part of the Prequalification Document and shall be communicated in writing to all who have obtained the Prequalification Document directly from the Employer.

6.3 To give prospective Applicants reasonable time in which to take an addendum into account in preparing their Applications, the Employer may, at its discretion, extend the deadline for the submission of Applications.

**C. Preparation of Applications**

**7. Cost of Applications**

7.1 The Applicant shall bear all costs associated with the preparation and submission of its Application, and the Employer shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the prequalification process.

**8. Language of Application**

8.1 The Application, as well as all correspondence and documents relating to the prequalification exchanged by the Applicant and the Employer, shall be written in the English language. Supporting documents and printed literature that are part of the Application may be in another language, provided they are accompanied by an accurate translation of the relevant passages into the English language, in which case, for purposes of interpretation of the Application, the translation shall govern.

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| <p><b>9. Documents Comprising the Application</b></p>                        | <p>9.1 The Application shall comprise the following:</p> <ul style="list-style-type: none"> <li>(a) Application Submission Sheet, in accordance with ITA Clause 10;</li> <li>(b) written confirmation authorizing the signatory of the Application to commit the Applicant, in accordance with ITA Sub-Clause 13.3;</li> <li>(c) documentary evidence establishing the Applicant's eligibility to prequalify, in accordance with ITA Clause 11;</li> <li>(d) documentary evidence establishing the Applicant's qualifications, in accordance with ITA Clause 12; and</li> <li>(e) any other document required as specified in the ADS.</li> </ul>   |
| <p><b>10. Application Submission Sheet</b></p>                               | <p>10.1 The Applicant shall prepare an Application Submission Form using the forms furnished in Section 4 (Application Forms). This form must be completed without any alteration to the text, and no substitutes shall be accepted. All blank spaces shall be filled in with the information requested.</p>  |
| <p><b>11. Documents Establishing the Eligibility of the Applicant</b></p>    | <p>11.1 To establish its eligibility in accordance with ITA Clause 3, the Applicant shall complete the eligibility declarations in the Application Submission Form and attached Forms included in Section 4 (Application Forms).</p>  |
| <p><b>12. Documents Establishing the Qualifications of the Applicant</b></p> | <p>12.1 To establish its qualifications to perform the contract in accordance with Section 3 (Evaluation Criteria), the Applicant shall provide the information requested in the corresponding Information Sheets included in Section 4 (Application Forms).</p>  |
| <p><b>13. Format and Signing of the Application</b></p>                      | <p>13.1 The Applicant shall prepare one original of the documents comprising the Application as described in ITA Clause 9 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.</p> <p>13.2 The Applicant shall submit copies of the signed original Application, in the number specified in the ADS, and clearly mark them "COPY". In the event of any discrepancy between the original and the copies, the original shall prevail.</p> <p>13.3 The requirements regarding the legal instrument evidencing the authorization to represent and sign on behalf of the Applicant shall be as specified in the ADS. The name and position held by each person</p> |

signing the authorization must be typed or printed below the signature. Failure to provide an acceptable authorization with the prescribed period shall cause the rejection of the Application.

#### **D. Submission of Applications**

##### **14. Sealing and Marking of Applications**

14.1 The Applicant shall enclose the original and the copies of the Application in a sealed envelope which shall:

- (a) bear the name and address of the Applicant;
- (b) be addressed to the Employer, in accordance with ITA Sub-Clause 15.1; and
- (c) Bear the specific identification of this prequalification process indicated in the ADS.

14.2 If the envelope is not sealed and marked as required, the Employer will assume no responsibility for the misplacement of the Application.

##### **15. Deadline for Submission of Applications**

15.1 Applications must be received by the Employer at the address mentioned in ADS and no later than the deadline indicated in the ADS.

15.2 The Employer may, at its discretion, extend the deadline for the submission of Applications by amending the Prequalification Document in accordance with ITA Clause 6, in which case all rights and obligations of the Employer and the Applicants subject to the previous deadline shall thereafter be subject to the deadline as extended.

##### **16. Late Applications**

16.1 The Employer shall reject late submission of Applications or any document relating to the Application.

##### **17. Opening of Applications**

17.1 Opening of Applications will be done in the presence of the Applicants who wish to be present at the time of opening of Applications. The Employer shall prepare a record of the opening of Applications that shall include, as a minimum, the name of the Applicant and/or his representative.

#### **E. Evaluation of Applications**

##### **18. Confidentiality**

18.1 Information relating to the evaluation of Applications, and recommendation for prequalification, shall not be disclosed to Applicants or any other persons not officially concerned with such process until the notification of prequalification is made to all Applicants.



- 18.2 From the deadline for submission of Applications to the time of notification of the results of the prequalification, if any Applicant wishes to contact the Employer on any matter related to the prequalification process, it may do so in writing.
- 19. Clarification of Applications**
- 19.1 To assist in the evaluation of Applications, the Employer may, at its discretion, ask any Applicant for a clarification of its Application which shall be submitted within a stated reasonable period of time. Any request for clarification and all clarifications shall be in writing.
- 19.2 If an Applicant does not provide clarifications of the information requested by the date and time set in the Employer's request for clarification, its Application may be rejected.
- 20. Responsive-ness of Applications**
- 20.1 The Employer may reject any Application which is not responsive to the requirements of the Prequalification Document.
- F. Prequalification of Applicants**
- 21. Evaluation of Applications**
- 21.1 The Employer shall use the criteria and methods defined in Section 3 (Evaluation Criteria) to evaluate the qualifications of the Applicants.
- 21.2 Unless otherwise indicated in the ADS, this prequalification shall be for a single contract.
- 22. Employer's Right to Accept or Reject Applications**
- 22.1 The Employer reserves the right to accept or reject any Application, and to annul the prequalification process and reject all Applications at any time, without thereby incurring any liability to Applicants.
- 23. Prequalification of Applicants**
- 23.1 All Applicants whose Applications have been determined to be substantially responsive to the requirements of the Prequalification Document and who have met or exceeded the specified criteria shall be prequalified by the Employer.
- 24. Notification of Prequalification**
- Once the Employer has completed the evaluation of the Applications it shall notify all Applicants in writing of the names of those Applicants who have been prequalified.
- 25. Invitation to Bid (ITB)**
- 25.1 Promptly after the notification of the results of the prequalification, the Employer shall invite bids from all the Applicants that have been prequalified.
- 25.2 Bidders may be required to provide bid security in the form of Demand Draft / Pay Order for an amount as specified in the bidding document in next stage.

**26. Changes in  
Qualifications of  
Applicants**

26.1 Any change in the qualification status of an Applicant after being prequalified shall be subject to the written approval of the Employer. Any such change shall be submitted to the Employer not later than 07 days after the date of the Invitation to Bid. Such approval shall be denied if as a consequence of any change, the prequalified Applicant, after the change, no longer substantially meets the criteria set forth in Section 3 (Evaluation Criteria).

## **Section 2 – Application Data Sheet**

*This Section consists of provisions that are specific to this prequalification and supplement the information or requirements included in Section 1 (Instructions to Applicants).*

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- D. Submission of Applications**
- E. Evaluation of Applications**
- F. Prequalification of Applicants**

## A. General

ITA 1.1	<p>The Employer will follow Punjab Procurement Regulatory Authority Law / Rules 2014 (Amended time to time), as applicable, while conducting this procurement.</p> <p>The name of the Employer is: <b>Punjab Housing &amp; Town Planning Agency (PHATA).</b></p> <p>The name of the scheme is: <b>“Provision of Soft Loans for Low Cost Housing”</b></p> <p>Identification No. W-I/55</p>
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## B. Contents of the Prequalification Document

ITA 4.1	<p>For clarification purposes only, the Employer’s address is:</p> <p><b>Punjab Housing and Town Planning Agency, 145-146, Rewaz Garden, Rajgarh Road, Lahore</b>  <b>City:</b> Lahore  <b>ZIP Code:</b> 54000  <b>Country:</b> Pakistan  <b>Telephone:</b> 99213419-28</p>
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## C. Preparation of Applications

ITA 9.1 (e)	<p>The Applicant shall submit with its Application the following additional documents:</p> <ul style="list-style-type: none"> <li>i. Company Brochure/Profile</li> <li>ii. Audited financial statements supported with notes acceptable to the Employer for the last three (03) years to demonstrate the current soundness of the Applicant’s financial position demonstrated with Form FIN.</li> </ul>
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ITA 13.2	<p>In addition to the original, the number of copies to be submitted with the Application is: Three (03) hard copies.</p> <p>The hard copies and the electronic copy should be clearly marked and submitted within the same envelope as the original submission. The electronic copy can be in the form of a USB or DVD. <b><u>The electronic copy should not be sent by email.</u></b> <i>In case of any discrepancy between the hard copy and electronic copy of the application, information on hard copy will prevail.</i></p>
ITA 13.3	<p>The requirements regarding the legal instrument evidencing the authorization to represent and sign on behalf of the Applicant shall be: In case of National Applicant: Notarized Authorization Letter / Power of Attorney in English language, signed by an authorized person.</p>

#### D. Submission of Applications

ITA 15.1	<p>For Application submission purposes only, the Employer's address is:</p> <p><b>Director General</b>  <b>Punjab Housing and Town Planning Agency</b>  <b>145-146, Rewaz Garden, Rajgarh Road</b>  <b>City: Lahore</b>  <b>ZIP Code: 54000</b>  <b>Country: Pakistan</b>  <b>Telephone: 99213419-28</b></p> <p><b>Title on the envelope:</b> Application for Pre-Qualification for "Provision of Soft Loans for Low Cost Housing".</p> <p>The deadline for Application submission is:</p> <p><b>Date: 01-3-2021</b></p> <p><b>Time: 2:00 PM</b></p> <p><b>Opening of Application: 01-3-2021 (3:00 PM)</b> (local Pakistani time) in the presence of applicants who wish to be present.</p>
ITA 16	<p>Applications received after the above specified deadline (01-3-2021, 2:00 PM) will not be entertained.</p>

**F. Prequalification of Applicants**

ITA 21.2	<p>This prequalification exercise is for contract mentioned in the ADS for ITA 1.1 above.</p> <p>Applicants who are successfully prequalified may submit their financial bids on Single Stage Two Envelope basis. Detailed approach will be included in the ITB of bidding documents to be issued later.</p>
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## **Section 3 – Evaluation Criteria**

*This Section contains the criteria and methods to be used to evaluate Applications.*

EOI evaluation shall be based on the following criteria given in succeeding paras in line with PPRA Rule, 2014 (amended) and as demonstrated by the Applicant's responses in the forms given in this document.

- Prequalification / EOI Application Responsiveness
- Mandatory Requirements (to establish eligibility)
- Prequalification Criteria (Based on Rule 16 of PPRA Rules, 2014)

### **Responsiveness of EOI Applications:**

Responsiveness of EOI application will be established based on compliance of all instructions delineated in this document.

### **Mandatory Requirements:**

After establishment / confirmation of responsiveness, the applicant / application will be evaluated for following mandatory requirements:

<b>Sr. No.</b>	<b>Mandatory Requirements</b>	<b>Firm</b>
1.	Legal status of firm (registered with one or both of the following): <ul style="list-style-type: none"> <li>• Securities and Exchange Commission of Pakistan</li> <li>• State Bank of Pakistan</li> </ul>	Must meet
2.	Nationality in confirmation of EOI document	Must meet
3.	NTN/FTN	Must meet
4.	Registration certificate from Punjab Revenue Authority (if not already registered with PRA then, if awarded the work, the firm will have to get registered with PRA before signing of contract)	Must meet
5.	Active Taxpayer Status	Must meet
6.	Audited Financial Statements of the firm duly audited by Chartered Accountant Firm for the last three (3) years	Must meet
7.	Minimum years in Microfinance lending business. (Only those years are counted where minimum gross micro lending portfolio equal to or above PKR 300 million is reflected in annual audited accounts)	5 years
8.	Power of Attorney	Must meet
9.	Affidavit of Eligibility on stamp paper	Must meet



## Prequalification Evaluation Criteria

The Applicants who have not submitted the requisite information or those that are non-compliant to the terms laid out in the EOI/PQD shall be considered non-responsive. Remaining Applicants will be evaluated according to the criteria for prequalification. The prequalification criteria is based on the capacity evaluation of the interested parties to satisfactorily perform the required services.

Prequalification Criteria for evaluation of those applications which are responsive and fulfill mandatory requirements is given below:

Sr. No.	Category	Weightage (%)
1	Relevant and Past Experience	40%
2	Managerial/Organizational Capability	30%
3	Personnel Capabilities	10%
4	Financial Position	20%
	Total	100%

***\* Note: Prequalification status shall be decided on the basis that applicant must secure 65% overall Marks while securing at least 50% Marks in each category.***

Pre-qualification will be based on all the criteria given regarding the Applicant's Relevant and Past Experience, Managerial/Organization Capability, Personnel Capabilities, and Financial Position as demonstrated by the Applicant's responses in the forms attached to this letter. The Employer reserves the right to waive minor deviations, if these don't materially affect the capability of an applicant to perform the contract. The pre-qualification criteria is mentioned as below:

## 1. Relevant & Past Experience

Sr. No.	Description	Marks Assigned	Criteria for Marks Obtained
a)	Total number of active / outstanding microfinance loans  (Evidence: No. of active / outstanding micro loans shall be obtained from latest Annual Audit Report to be provided by Applicant)	10	<ul style="list-style-type: none"> <li>• 10 marks shall be given on number of microfinance loans of 800,000 or more.</li> <li>• 8 marks shall be given on number of microfinance loans of less than 800,000 but more than 600,000.</li> <li>• 6 marks shall be given on number of microfinance loans of equal to or less than 600,000 but more than 400,000.</li> <li>• 4 marks shall be given on number of microfinance loans of equal to or less than 400,000 but more than 200,000.</li> <li>• 2 marks shall be given on number of microfinance loans equal to 200,000.</li> <li>• No marks shall be given below 200,000 loans</li> </ul>
b)	Gross active / outstanding microfinance loan portfolio in Rupees  (Evidence: Active / outstanding portfolio shall be obtained from latest Annual Audit Report to be provided by Applicant)	10	<ul style="list-style-type: none"> <li>• 10 marks shall be given on microfinance loan portfolio of Rs. 22 billion or above.</li> <li>• 8 marks shall be given on microfinance loan portfolio of less than Rs. 22 billion but more than Rs. 17 billion.</li> <li>• 6 marks shall be given on microfinance loan portfolio of equal to or less than Rs. 17 billion but more than Rs. 12 billion.</li> <li>• 4 marks shall be given on microfinance loan portfolio of equal to or less than Rs. 12 billion but more than Rs. 7 billion.</li> <li>• No marks shall be given on microfinance loan portfolio of lower than Rs.7 billion.</li> </ul>
c)	No. of years of operations (Only those years are counted where minimum gross micro lending portfolio equal to or above PKR 300 million is reflected in annual audited accounts)  (Evidence: Copies of annual Audit Report to be provided by Applicant as evidence.)	10	<ul style="list-style-type: none"> <li>• 1 mark for one year of operations; maximum up to 10 score</li> </ul>

d)	No. of Micro Finance (Lending & Recovery) Projects with any provincial Government or Federal Government  (Evidence: Duly signed list of Projects alongwith amount and detail of all costs of each Project shall be provided)	10	<ul style="list-style-type: none"> <li>• 02 marks for each similar project. Maximum 10 marks</li> </ul>
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## 2. Managerial/Organizational Capability

Sr. No.	Description	Marks Assigned	Criteria for Marks Obtained
a)	Geographical Outreach Across Punjab  (Evidence: Duly signed list of Tehsil-wise branches in Punjab shall be provided)	15	<ul style="list-style-type: none"> <li>• 15 marks if Applicant has at least one branch in each of 145 Tehsils of Punjab.</li> <li>• 12 marks if Applicant has at least one branch each in less than 145 Tehsils but equal to or more than 120 Tehsils of Punjab</li> <li>• 9 marks if Applicant has at least one branch in less than 120 Tehsils but equal to or more than 90 Tehsils in Punjab</li> <li>• No marks shall be given below 90</li> </ul>
b)	Company profile with Organogram	5	<ul style="list-style-type: none"> <li>• Complete company profile alongwith Board of Directors (BOD) approved organogram of company/Applicant organization</li> </ul>
c)	Total No. of Housing loans through direct loaning to borrower during last 5 years  (Evidence: Duly signed Certificate for number of disbursed housing loans by the Applicant during last 5 years)	10	<ul style="list-style-type: none"> <li>• 10 marks if Applicant has disbursed 7,000 or more housing loans.</li> <li>• 8 marks if Applicant has disbursed less than 7,000 but more than 6,000 housing loans</li> <li>• 6 marks if Applicant has disbursed equal to or less than 6,000 but more than 5,000 housing loans</li> <li>• 4 marks if Applicant has disbursed equal to or less than 5,000 but more than 4,000 housing loans</li> <li>• 2 mark if Applicant has disbursed equal to or less than 4,000 but more than 3,000 housing loans</li> <li>• No marks if Applicant has disbursed equal to or less than 3,000 housing loans</li> </ul>

### 3. Personnel Capabilities

Sr. No.	Description	Marks Assigned	Criteria for Marks Obtained
a)	Total No. of Employees in Punjab (Evidence: Duly signed certificate of number of employees both at Head Office and at Branch level in Punjab to be provided by Applicant)	10	<ul style="list-style-type: none"> <li>• 10 marks if Applicant has 3,000 or more employees</li> <li>• 8 marks if Applicant has less than 3,000 but equal to or more than 2,500 employees</li> <li>• 6 marks if Applicant has less than 2,500 but equal to or more than 2,000 employees</li> <li>• 4 marks if Applicant has less than 2,000 but equal to or more than 1,500 employees</li> <li>• No marks will be given if Applicant has less than 1,500 employees</li> </ul>

### 4. Financial Position

Sr. No.	Category	Marks Assigned	Criteria for Marks
a)	Net Worth (Evidence: Calculated as Total Assets net of total liabilities as per latest Annual Audit Report to be provided by the Applicant)	10	<ul style="list-style-type: none"> <li>• 10 marks if net worth is Rs. 4 billion or above.</li> <li>• 8 marks if net worth is less than Rs. 4 billion but equal to or more than Rs. 2.5 billion</li> <li>• 6 marks if net worth is less than Rs. 2.5 billion but equal to or more than Rs. 1 billion</li> <li>• No marks will be assigned if equity is below Rs. 1 billion</li> </ul>
b)	Default ratio (To be calculated as Non-performing loans/bad loans/any other term used divided by Gross outstanding amount of loans) (Evidence: Duly signed certificate of default ratio alongwith calculation to be provided by the Applicant)	10	<ul style="list-style-type: none"> <li>• 10 marks if default ratio is less than 1.50%</li> <li>• 7 marks if default ratio is equal to or more than 1.50% but less than 2.00%</li> <li>• 3 marks if default ratio is equal to or more than 2.00% but less than 2.50%</li> <li>• No marks if default ratio is equal to or above 2.50%</li> </ul>

## Section 4 – Application Forms

The applicant must fill in all the forms.

### CHECKLIST OF DOCUMENTS TO BE SUBMITTED

#### EOI containing the following:

Original

03 Copies of EOI

#### Contents of EOI:

- 1) Letter of EOI Application Submission Form (*Appendix* )
- 2) Power of Attorney for signing of proposal (*Appendix* )
- 3) Registration Certificate (name of relevant professional institutions) along with latest renewal letter;
- 4) Copy of Registration with Securities & Exchange Commission of Pakistan or State Bank of Pakistan
- 5) Copy of Registration with FBR and PRA;
- 6) A certificate / affidavit of Eligibility (*Appendix* )
- 7) Audited Financial Statements (As required in this PQD)
- 8) Company Profile
- 9) Completed Format for Experience (*Appendix* ) along with “Project completion certificates”
- 10) Completed Format for Form FIN (Financial Soundness) (*Appendix* )
- 11) Documentary evidence, relating to experience of group companies/associates,
- 12) Form ELI (Applicant Information Sheet)
- 13) Anti-collusion certificate (*Appendix* )
- 14) Project Undertaking (*Appendix* )
- 15) Documentary proof for geographical coverage

## Application Submission Form

(to be submitted on Applicant's letterhead)

Date:.....

**To,**

**Director General**

Punjab Housing and Town Planning Agency  
145-146, Rewaz Garden, Rajgarh Road, Lahore  
City: Lahore  
ZIP Code: 54000  
Country: Pakistan  
Telephone: **99213419-28**

We, the undersigned, apply to be prequalified for the referenced NCB and declare the following:

- (a) We have examined and have no reservations to the Prequalification Document, including Addenda No(s)....., issued in accordance with ITA Clause 6.
- (b) We do not have any conflict of interest in accordance with ITA Sub-Clause 3.2.
- (c) We have not been declared ineligible / blacklisted by Federal or any Provincial Government / Semi- Government Agency / Department including the Employer.
- (d) We understand that you may cancel the prequalification process at any time and that you are not bound either to accept any Application that you may receive or to invite the prequalified Applicants to bid for the contract subject of this prequalification, without incurring any liability to the Applicants.
- (e) We agree to permit the Employer or its representative or any third party appointed by the Employer to inspect our accounts and records and other documents relating to the Application for prequalification and to have them audited by auditors appointed by PHATA.
- (f) We understand that any misrepresentation that knowingly or recklessly misleads or attempts to mislead the Employer in the prequalification evaluation process may lead to the rejection of the Application.
- (g) All of the Forms accompanying the Application have duly been signed by the undersigned and stamped.

Name

.....

..... In the capacity of .....

Signed

.....

..... Duly authorized to sign the Application for and on behalf of

.....Date

.....

## Form ELI

### Applicant Information Sheet

Date: \_\_\_\_\_  
Page \_\_\_\_\_ of \_\_\_\_\_ pages

Applicant's Legal Name	
Applicant's Country of Incorporation (Attach Certificate of Incorporation)	
Applicant's year of Incorporation	
Applicant's legal address	
Applicant's Authorized Representative (Name, Address, Telephone & Email)	
NTN / FTN	
Registration with PRA	
Evidence of Active Tax Payer status	
Number of years in microfinance lending business	
Years where minimum gross micro lending portfolio equal to or above PKR 300 million (attach copies of financial statements)	



## Form FIN

### Financial Soundness

Applicant's Legal Name: \_\_\_\_\_

Date: \_\_\_\_\_

#### Information Balance Sheet

Description	Latest Annual Audited Accounts
Total Assets (TA)	
Total Liabilities (TL)	
Net Worth (TA-TL)	
Outstanding Microfinance Lending Portfolio	
No. of outstanding Microfinance Loans	
Housing Finance Portfolio	
No. of Housing Finance Loans (disbursed during last 5 years)	
Amount of non-performing loans/bad loans//any other term used	
Gross outstanding amount of loans	
Default Ratio (%) (Amount of non-performing loans/bad loans//any other term used divided by Gross outstanding amount of loans)	

## Template for Affidavit of Eligibility

The Applicant shall attach original affidavit on non-judicial stamp paper (not less than a value of Rs. 100) and declaring on oath that the Applicant:

- a. is not in bankruptcy or liquidation proceedings;
- b. has *never* been declared ineligible/blacklisted by Government / Semi-Government / Agency or Authority or any employer till date due to the any reasons
- c. is not making any misrepresentations or concealing any material fact and detail;
- d. has not been convicted of, fraud, corruption, collusion or money laundering;
- e. is not aware of any conflict of interest or potential conflict of interest arising from prior or existing contracts or relationships which could materially affect its capability to comply with its obligations; and
- f. does not fall within any of the circumstances for ineligibility or disqualifications

Witnessing Form:

Witness # 1:

Signature: \_\_\_\_\_  
 Signed by: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Seal: \_\_\_\_\_

Witness # 2:

Signature: \_\_\_\_\_  
 Signed by: \_\_\_\_\_  
 Designation: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Seal: \_\_\_\_\_

## Format For Project Undertaking

*[To be submitted on the letter head of the Applicant separately]*

Date: -----

Chief Executive Officer  
(Address)

[Insert name of Project]

Sir,

We have read and understood the EOI Document in respect of the captioned Project provided to by procuring agency.

We hereby agree and undertake as under:

- (a) Notwithstanding any qualification or conditions, whether implied or otherwise, contained in our EOI, we hereby represent and confirm that our EOIs is unqualified and unconditional in all respects.
- (b) We are not barred by the Government or any of its Department or Agency from participating in any project.

Dated this \_\_\_\_\_ Day of \_\_\_\_\_ 20\_\_\_\_

Name of the Applicant

\_\_\_\_\_

Signature of the Authorized Person

**Applicant seal & stamp**

## FORMAT FOR ANTI-COLLUSION CERTIFICATE

*[To be submitted on the letter heads of the Applicant separately]*

### **Anti-Collusion Certificate**

Date: -----

Chief Executive Officer  
(Address)

[Insert name of Project]

Sir,

We hereby certify and confirm that in the preparation and submission of this EOIs, we have not acted in concert or in collusion with any other Applicants or other person(s) and also not done any act, deed or thing which is or could be regarded as anti-competitive, restrictive or monopolistic trade practice.

We further confirm that we have not offered nor will offer any illegal gratification in cash or kind to any person or agency in connection with the instant EOIs.

Dated this \_\_\_\_\_ Day of \_\_\_\_\_, 20\_\_\_\_

Name of the Applicant

Signature of the Authorized Person

## FORMAT FOR POWER OF ATTORNEY

*(On a Stamp Paper of Rs. 100 or more value)*

### POWER OF ATTORNEY

Know all men by these presents, we \_\_\_\_\_ (name and address of the registered office) do hereby constitute, appoint and authorize Mr./Ms. \_\_\_\_\_ (name and address of residence) who is presently employed with us and holding the position of \_\_\_\_\_ as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our EOI for the [insert name of project, including signing and submission of all documents and providing information/ responses to the the Employer, representing us in all matters before GoPb, and generally dealing with the Employer in all matters in connection with our proposal for the said project.

We hereby agree to ratify all such acts, deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all such acts, deeds and things awfully done by our aforesaid attorney shall and shall always be deemed to have been done by us.

For -----

(Signature)  
(Name, Title and Address)

Accepted

\_\_\_\_\_  
(Name, Title and Address of the Attorney)

**Applicant seal & stamp**

## Section 5 - Scope of Contract

### 1. Background

PHATA intends to initiate a soft loan scheme titled “Provision of Soft Loans for Low Cost Housing”. Under this scheme, PHATA intends to advance housing loans initially with the revolving fund (might be increased/decreased within) on need basis.

### 2. Prequalification Requirements

PHATA intends to hire the services of well reputed Microfinance Institution as Service Provider Organization (SPO) fulfilling the eligibility criteria for disbursement of housing loans to the target group and its recovery.

### 3. Project Objectives

On the directions of Government of the Punjab, PHATA initiated a scheme titled “Provision of Soft Loans for Low Cost Housing” for provision of financial assistance on soft terms and conditions to help those families who are finding it hard to construct their own homes by themselves through Service Provider Organization (SPO).

### 4. Salient Features of the Scheme

The salient features will include:

- i. Housing loan to be disbursed to target population.
- ii. Repayment period is upto 120 months. However, early repayment will be welcomed.
- iii. Loans will be given for following purposes:
  - New Construction
  - Addition in already constructed house
- iv. Loans are given after due scrutiny and appraisal according to Operational Manual of the selected Service Provider.
- v. The service charges (% of the loan) of service provider will be borne by borrower.

### 5. Brief Scope of the Contract:

The scope of the Contract will include:-

1. Identification and selection of the potential borrowers according to borrower eligibility criteria as mentioned in Operational Manual of the selected Service Provider.
2. Approval of loans according to laid down criteria mentioned in the Operational Manual of the selected Service Provider.
3. Disbursement of loan to the borrowers.
4. Recovery of the loan from borrowers
5. Data to be submitted to the Employer on regular basis shall include borrower's name, parentage, CNIC, address, contact No., amount disbursed / recovered etc.
6. Submission of periodic progress reports
7. Provision of record/documents related to this scheme as and when required by the Employer

8. Presentation to the Governing Board / committees regarding progress of the scheme as and when required by the Employer
9. To facilitate third party audit/ validation of the scheme.

The above is brief scope of the Contract. Detailed scope will be available in Bidding / Request For Proposal (RFP) document.

## Section 6 – Integrity Pact

### (INTEGRITY PACT)

#### **DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN CONTRACTS WORTH RS. 10.00 MILLION OR MORE**

Contract No. \_\_\_\_\_ Dated \_\_\_\_\_

Contract Value: \_\_\_\_\_

Contract Title: \_\_\_\_\_

..... [name of Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Punjab (GoPb) or any administrative subdivision or agency thereof or any other entity owned or controlled by GoPb through any corrupt business practice.

Without limiting the generality of the foregoing, [name of Supplier] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoPb, except that which has been expressly declared pursuant hereto.

[name of Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoPb and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[name of Supplier] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to GoPb under any law, contract or other instrument, be voidable at the option of GoPb.

Notwithstanding any rights and remedies exercised by GoPb in this regard, [name of Supplier] agrees to indemnify GoPb for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoPb in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [name of Supplier] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoPb.

Name of Buyer: .....

Signature: .....

[Seal]

Name of Seller/Supplier: .....

Signature: .....

[Seal]