Request Information | Request Details

Inter Bank Funds Transfer (IBFT)

Transfer Details | Beneficiary Details

Debit Account No.	237941699
Debit Account Name	HOUSE BUILDING FINANCE COMPANY LIMITED
Credit Account No.	PK17HABB0004540013100701
Transaction Currency	PKR
Transaction Amount	14,100.00
Transaction Date	03/12/2025
Transfer Category	OTHERS
Purpose Of Payment	Vendor
Remarks	Paid 14100 to PPRA

Transaction No. 5966392766

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts
Bid No. HBFC/HOK/GSD/2025/15

html#requestDetails

APEX PRINTRY
Quality suppliers of Multi-coloured Computer continuous Fan-Folded Stationery, Share Certificates & Security Stationery items.
Contact
Tel: 32251667 32255745 & 32250071-5

BUSINESS RECORDER
Founded by M.A. Zuberi
Karachi, Sunday 14 December 2025, 22 Jamadi-us-Sani 1447
Volume LXI, No. 342 | Registration No. MC-27
www.brecorder.com | urdu.brecorder.com

K-II STOCKS
The Engine for Stock Analysis
UAN: 111-010-010 EXT: 1409 & 1411
subscribe@khistocks.com
WWW.KHISTOCKS.COM

Simultaneously published from Karachi, Lahore & Islamabad
Pages 8 – Price Rs 30

THE DAILY MUMTAZ ISLAMABAD
روزنامہ ممتاز اسلام آباد
بانی: عبداللہ بٹ
اتوار 14 دسمبر 2025، 22 جمادی الثانی 1447ھ، 30 سگھر 2082 پ
چھ صفحات 15 روپے
چھ صفحات 04 شمارہ 163

hbfc House Building Finance Compa

Bid No. HBFC/HOK/GSD/2025/15

Invitation for Bids (IF

Tender for Review and Enhancement of the Enterprise Te Governance and Risk Management Framework and its appe

HBFC invites sealed bids from eligible consultants/firms for the Indep Enhancement, and Alignment of its Enterprise Technology Govern Management Framework (ETGRMF), ensuring compliance with SBP alignment with HBFC's governance model and international best practices. will include a gap analysis, improvements to the framework, revision of rel procedures, and knowledge transfer through training and awareness sessi

Bids will be evaluated separately in terms of Rule 36 (b) of Public Procure i.e., **"Single Stage-Two Envelope Procedure"**. Bidding documents co BoQ / Scope of Work and Eligibility Criteria etc. can be downloaded Free of Acquisition and Disposal System (EPADS) https://eprocure.gov.pk and HE www.hbfc.com.pk This IFB is also available at PPRA website www.ppra.o

Bids prepared in accordance with the instructions in the bidding docur Technical and Financial Proposals, must be submitted on EPADS belo **29 December 2025 at 11:00 am**.

The Bids along with Fixed Bid Security amounting to **PKR 200,000/- (Rupe Thousand Only)** in favor of **HBFC (NTN # 3098611-7)** in shape of a Pay O (Scanned copy) along with required documents must be submitted elect **PPRA EPADS Portal.** Only Original Bid Security must be submitted (hard envelope) on or before the submission deadline mentioned above.

Tender Fee: Free of Cost

Bidding Document

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

Bid No. HBFC/HOK/GSD/2025/15

Bid No. HBFC/HOK/GSD/2025/15

Invitation for Bids (IFB)

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

HBFC invites sealed bids from eligible consultants/firms for the Independent Review, Enhancement, and Alignment of its Enterprise Technology Governance and Risk Management Framework (ETGRMF), ensuring compliance with SBP regulations and alignment with HBFC's governance model and international best practices. The engagement will include a gap analysis, improvements to the framework, revision of related policies and procedures, and knowledge transfer through training and awareness sessions.

Bids will be evaluated separately in terms of Rule 36 (b) of Public Procurement Rules-2004 i.e., **"Single Stage-Two Envelope Procedure".** Bidding documents containing detailed BoQ / Scope of Work and Eligibility Criteria etc. can be downloaded Free of Cost from E-Pak Acquisition and Disposal System (EPADS) https://eprocure.gov.pk and HBFC website i.e., www.hbfc.com.pk This IFB is also available at PPRA website www.ppra.org.pk

Bids prepared in accordance with the instructions in the bidding documents containing Technical and Financial Proposals, must be submitted on EPADS below on or before **December 29, 2025 at 11:00 am.**

The Bids along with Fixed Bid Security amounting to **PKR 200,000/- (Rupees Two Hundred Thousand Only)** in favor of **HBFC (NTN # 3098611-7)** in shape of a Pay Order / Bank Draft (Scanned copy) along with required documents must be submitted electronically through **PPRA EPADS Portal**. Only Original Bid Security must be submitted (hard form in a sealed envelope) on or before the submission deadline mentioned above.

All Bids will be opened through **EPADS** in the presence of HBFC Procurement Committee and representatives of the bidders who may wish to attend.

HBFC reserves the right to accept or reject any or all bids in accordance with relevant clause of Public Procurement Rules (PPR-2004).

Head - General Services Department
House Building Finance Company Limited
3rd Floor, FTC Building, Shahrah-e-Faisal, Karachi

General

1. Scope of Work/Bid

HBFC intends to invite sealed bids for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and their appended artifacts etc. The detailed scope of work is in **Annexure – A.**

Bidder/Firm, who is black listed by any government organization will not be eligible to participate in the bidding/procurement process.

2. Cost of Bidding

The Bidder will bear all costs associated with the preparation and submission of its bid and HBFC will in no case be responsible or liable for those costs.

Bidding Documents

3. Contents of Bidding Documents

Bidders are expected to examine all instructions, forms, terms, specifications, and other information in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

4. Amendment of Bidding Documents

i. At any time prior to the deadline for submission of bids, HBFC may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, amend the Bidding Documents.

ii. Amendments will be provided in the form of Addenda to the bidding documents, which will be sent in writing to all prospective Bidders that received the bidding documents from the Company. Addenda will be binding on Bidders. Bidders are required to immediately acknowledge receipt of any such Addenda. It will be assumed that the Bidder in its bid will have taken the amendments contained in such Addenda into account.

iii. In order to offer prospective Bidders reasonable time in which to consider the amendment in preparing their bids, the Company may, at its discretion, extend the deadline for the submission of bids consistent with provision of Rule 27 of PPRA-2004.

Preparation of Bids

5. Bid Prices / Rates

The contract will be for Hiring of Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and their appended artifacts etc. Services as described in Financial Proposal and the bidder will fill in rates and prices for all items of the required service accordingly. All bids will be quoted in Pak Rupee. Bids in any other currency will be rejected. The price quoted would be inclusive of all taxes levied by the local Authority/ Provincial Government/ Federal Government at the time of submission of bids. Any subsequent change in applicable direct/ indirect taxes/ duties levied by the government will accordingly be adjusted.

Submission of Bids

6. Deadline for Submission of Bids

i. Bids must be submitted by using **EPADS** electronically through **PPRA EPADS Portal**. Original Bid Security must be submitted (hard form in a sealed envelope) on or before the submission deadline mentioned above.

ii. HBFC may extend the deadline for submission of bids by issuing an amendment, in which case all rights and obligations of the Company and the bidders pertaining to the original deadline will then be subject to the new deadline.

7. Late Bid

Any Bid received by the Company after the deadline will be returned unopened to the Bidder.

Bids Opening and Evaluation

8. Bid Opening

HBFC will open all bids in public, in the presence of bidders' representatives who choose to attend at the time, date and place specified in the Bid Data Sheet. Bidders' representatives will sign an attendance sheet as proof of their attendance.

9. Correction of Errors

HBFC for any arithmetic errors will check bids determined to be substantially responsive. HBFC, on the following basis will rectify arithmetical errors:

If there is a discrepancy between unit prices and the total price that is obtained by multiplying the unit price and quantity, the unit price will prevail, and the total price will be corrected; if there is a discrepancy between the amounts in figures and in words, the amount in words will prevail. The amount stated in the Bid will be adjusted by the Company in accordance with the above procedure for the correction of errors and, with the concurrence of the Bidder, will be considered as binding upon the Bidder. If the Bidder does not accept the corrected amount, the Bid will be rejected, and the Bid Security may be forfeited.

10. Evaluation and Selection of Bids

The bids will be evaluated in terms of Rule 36-(b) of PPRA Rules. i.e., Single Stage - Two Envelope procedure. Bids will be evaluated on the compliance-based in detail as per **Annexure – B** of **Technical Proposal**. Technical and Financial evaluation will be carried out on combined scoring method using distribution of 60% - 40%, Technical Proposal – Financial Proposal respectively.

11. Client References

The bidder must mention the names and contact details of at least three (3) client references on prescribed format **(Annexure C)** who shall be able to provide information about services rendered by the firm.

12. Bid Security

The Bids along with Fixed Bid Security amounting to **PKR 200,000/- (Rupees Two Hundred Thousand Only)** in shape of a Pay Order / Bank Draft (Scanned copy) along with required documents must be submitted by using **EPADS** electronically through **PPRA EPADS Portal**. Original Bid Security must be

submitted (hard form in a sealed envelope) on or before the submission deadline mentioned above.

13. Performance Guarantee

Within fifteen working days of the receipt of notification of the award of the contract by HBFC, the successful Bidder shall furnish the performance guarantee from any scheduled bank in Pakistan for an amount of Rs. 1,000,000/-.

Award Criteria

13. Award Criteria

The weighted average marks of technical and financial proposals of each bidder will be added and contract will be awarded to the most advantageous bidder having highest weighted average marks in total.

15. Company's Right to Reject All the Bids

The Company reserves the right to annul the bidding process and reject bids at any time prior to award of contract as per PPRA Rules.

16. Code of Conduct

It is the Company's policy to require that Consultant/ Service Providers, Suppliers, and Contractor under Company-financed contracts, observe the highest standard of ethics during the procurement and execution of such contracts. Under Rule 19 of PPRA-2004, the Company can blacklist bidders found to be indulging in corrupt or fraudulent practices. Such barring action will be duly publicized and communicated to the PPRA.

17. Integrity Pact

Pursuant to Rule 7 of PPRA-2004, bidders will be required to sign an Integrity Pact in accordance with prescribed format attached at **Annexure – D.**

18. Overriding Effect of PPRA-2004

Wherever, in conflict with these documents the stipulation of PPRA-2004 will prevail.

Bid Data Sheet

The following specific data for services to be acquired will complement, supplement or amend the provisions in the Instructions to Bidders (ITB). Whenever there is a conflict, the provisions herein will prevail over ITB.

Instructions to Bidders (ITB)	
S#	**Details**
1.	Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts Ref No. HBFC/HOK/GSD/2025/15
2.	**Contact Information and Communication** The contact detail for all correspondence in relation to this bid is as follows: Name: Mr. Fahad Shafique Designation: Manager Procurement – General Services Department (GSD) Email: fahad.shafique@hbfc.com.pk Address: House Building Finance Company Limited, Head Office, 3rd Floor, Finance & Trade Centre, Shahrah-e-Faisal, Karachi. Phone: +92 21 35641752 **Technical Contact:** Name: Mr. Asad Iqbal Designation: Head IT Governance Email: asad.iqbal@hbfc.com.pk Address: House Building Finance Company Limited, Head Office, 3rd Floor, Finance & Trade Centre, Shahrah-e-Faisal, Karachi. Phone: +92 21 35641741
3.	Bidder/Firm, who is black listed by any government organization will not be eligible to participate in the bidding/procurement process.
4.	The bids will be evaluated in terms of Rule 36-(b) of PPRA Rules. i.e., Single Stage - Two Envelope procedure. Bids will be evaluated in detail as per **Annexure – B** of **Technical Proposal**. Bidders must ensure to comply all the fields given in **Annexure – B**. If a Bidder is unable to comply in any of the given field, the proposal will be disqualified for further processing. The financial proposal of technically compliant firm will only be opened.
5.	Bid prices must be valid for 120 days from the date of opening of Financial Proposal till the award of contract to the successful bidder. Bid Prices once approved, shall not be changed till the completion of the entire project as per the scope of work / BoQ
6.	All bidders are required to submit amount of **Rs.200,000/-** as bid security enclosed with their financial proposal. No bid will be considered as valid unless the Bid Security accompanies it. No interest will be payable by the HBFC on this deposit. Bid Security will be refundable on completion of bidding process or the award of contract to the successful bidder.
7.	The Company's address for the purpose of bid submission is: **Head - General Services Department,** House Building Finance Company Limited, 3rd Floor, Finance and Trade Centre, Shahrah-e-Faisal, Karachi, Pakistan

8.	The deadline for submission of bids will 29 December, 2025 at 11:00 am. Technical Proposals will be opened on same day at 11:30 am at the following address: House Building Finance Company Limited, 3rd. Floor, Finance and Trade Centre, Shahrah-e-Faisal, Karachi –Pakistan.

Technical Proposal

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

Bid No. HBFC/HOK/GSD/2025/15

Annexure – A

Scope of Work

1. Scope of Engagement

HBFC intends to engage a third-party consultant/firm to conduct a comprehensive review and, where required, revise or enhance the following documentation:

- Enterprise Technology Governance and Risk Management Framework (ETGRMF)
- Associated policies, procedures, SOPs, strategy documents, control forms, and MIS reports etc.

The objective of the review is to ensure compliance with State Bank of Pakistan (SBP) issued BPRD Circular No. 05 dated May 30, 2017, along with any other relevant instructions, guidelines, or regulatory directives issued by SBP, including those issued prior to the publication of the advertisement inviting bids from interested parties. The engagement will also ensure alignment with:

- HBFC's enterprise governance, business model, and operational practices.
- International best practices and standards (where applicable), related to:
    a) Technology Governance
    b) Technology Risk Management
    c) Information & Cyber Security
    d) IT Service Management (Internal & External)
    e) Project Management
    f) Business Continuity & Disaster Recovery
    g) Audit & Compliance

The scope further includes:

a) Identifying gaps in the draft ETGRMF in light of updated regulatory requirements
b) Recommending improvements and measures to address the identified gaps;
c) Revising and re-drafting the ETGRMF and its allied policies, procedures, SOPs, strategy documents, control forms, and MIS report, where necessary;
d) Facilitating knowledge transfer through training and awareness initiatives, with a focus on cybersecurity assurance, user responsibilities, business continuity, disaster recovery, and data center governance.

2. Terms of Reference (ToRs)

A. Review and Assessment

- Conduct a comprehensive review of the Enterprise Technology Governance and Risk Management Framework, SOPs, policies, and control mechanisms.
- Assess their alignment with:
    a) SBP regulations and circulars
    b) International standards
    c) HBFC's enterprise governance and business context

B. Compliance and Gap Analysis

- Prepare a detailed compliance matrix against SBP Circulars and global frameworks.
- Identify deficiencies, gaps, overlaps, or outdated content.

C. Revisions and Documentation

- Recommend improvements and provide updated drafts where needed.
- Ensure frameworks are scalable, practical, and enforceable within HBFC's business structure.

D. Independent Validation and Certification

Submit a formal report certifying:

- Compliance with SBP requirements
- Suitability for HBFC's business model
- Readiness for regulatory review and future adaptability

E. Knowledge Transfer and Stakeholder Enablement

- Conduct a structured knowledge transfer session for HBFC's governance teams and senior management.
- Train internal staff on the revised framework, controls, and compliance requirements.

F. Cybersecurity Awareness and End-User Training

- Design and deliver cybersecurity assurance and awareness training to end-users.
- Focus on:
    - Safe digital practices
    - Cyber hygiene (e.g., passwords, phishing)
    - Incident reporting and data protection responsibilities
- Provide training materials, posters, digital content, and a rollout guide for ongoing internal campaigns.

G. Project Management and Execution

- The assignment shall be executed with the appointment of a dedicated Project Manager.
- A detailed project plan shall be developed, monitored, and updated throughout the engagement.
- The project plan, progress, and key updates shall be tracked and presented to the relevant governance forum(s) when required.

H. Confidentiality and NDA

The selected consultant/firm shall be required to sign and comply with a Non-Disclosure Agreement (NDA) to ensure confidentiality of HBFC's data, documents, internal processes, and strategic information shared during the engagement.

I. Regulatory Updates and Future Adoption

The selected firm shall also commit that during the assignment or within one year of its completion and sign-off, any regulatory change or new directive issued by the State Bank of Pakistan or the Government of Pakistan relevant to the framework or associated areas shall be reviewed and incorporated without any additional charges.

J. Deliverables

- Gap Analysis & Assessment Report
- Regulatory Compliance Mapping Matrix
- Revised Framework and allied policies, procedures, control forms, IT & digital strategies, MIS, manuals, check list etc. documents and records
- Final Validation & Certification Report
- Presentation for Management ITSCM, Board ITC and Board of Directors
- End-User Technology & Cybersecurity Awareness Toolkit
- Knowledge Transfer and Training Material

- Project Plan and Execution Timeline
- MIS for Board and Management to track the compliance of technology governance, IT & digital strategies, risk management and cyber resilience.
- Other deliverables outlined in the preceding sections of the TORs

Annexure – B

Mandatory Eligibility Criteria Checklist

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

The bidders are required to make sure that the following mandatory requirements of this Tender document are fulfilled these requirements must be furnished at the time of submission of the Proposal.

Non-submission of any one of the following applicable requirements shall result in disqualification:

S#	Description	Compliance (Please tick)		Evidence Provided (Please tick)		Please attach evidences as appendix
		Yes	No	Yes	No	
1	Bidder must be a valid certified company from a reputable certification body in the domain of Quality Management or Information & Cyber Security.					**Appendix – A**
2	Bidder must be a registered Tax Payer for at least the last 3 (three) years and must appear on the Active Taxpayer List.					**Appendix – B**
3	The bidder must be a valid company to offer the required services. (SECP/PTA or any other supporting document), also a confirmation that they are not required to obtain registration of any other such body.					**Appendix – C**
4	Bidder must have an office in Karachi having certified skilled persons suitable for the required assignments.					**Appendix – D**
5	The Bidder must provide at least 3 existing customer references where similar services are provided in the past 5 years.					**Appendix – E**
6	Bidder must have an annual sales turnover of at least PKR 10 million for the last 03 (three) years.					**Appendix – F**
7	The successful bidder must provide a complete project lifecycle plan, including detailed milestones, deliverables, timelines, and clearly defined acceptance criteria.					**Appendix – G**

8	The successful bidder must provide a presentation outlining the complete framework, along with the plan and format for updating the HBFC IT Steering Committee on the project's ongoing progress and any challenges encountered.					**Appendix – H**
9	The bidder must comply with all the requirements.					**Appendix – I**

Selection Criteria

The bidder meeting the following criteria and obtained at least 50 marks shall qualify for opening of their financial proposal.

S#	Description	Criteria and Score				Evidence Provided (Please tick)	Please attach evidences as appendix
		Required	Submitted	Max. Score	Obtained Score		
01	Bidder have successfully delivered, supported, and managed at least 03 assignments of Gap Assessment/Inspection/Audit related to Enterprise Technology Governance and Risk Management for financial institutions, within Pakistan, during the last five (05) years. (03 marks for each institution with 20 marks as	3+ assignments Score For each (03)		20		**Yes/No**	**Appendix –i**
02	Bidder have successfully delivered at least 03 projects of similar nature for financial institutions, within Pakistan, during the last five (05) years. (04 marks for each institution with 30 marks as Maximum)	3+ similar projects Score for each (04)		30		**Yes/No**	**Appendix –ii**
03	Bidder have provided consultancy in implementation for at least 02 industry standards (COBIT, ITIL/ITSM, ISO 27001, SOC) for financial institutions, within Pakistan, during the last five (05) years. (04 marks for each institution with 20 marks as Maximum)	2+ implementation Score for each (04)		20		**Yes/No**	**Appendix – iii**

04	Bidder must have certified skilled resources, especially with one or more internationally recognized certifications in areas of: ▪ Technology Governance ▪ Technology Risk Management ▪ Information & Cyber Security ▪ IT Service Management (Internal & External) ▪ Project Management ▪ Business Continuity & Disaster Recovery ▪ IT Audit & Compliance (Each certification earns 02 marks, with a maximum of 06 marks awarded per person. The total maximum score for the entire team is capped at 20 marks.)	Copies of international certifications for all key team members. Score for each (02)		20		**Yes/No**	**Appendix – iv**
05	The bidder must have experience in designing and conducting employee awareness sessions and responsible digital behavior trainings for end users in projects of a similar nature. Each training or workshop developed and delivered for clients will earn 01 marks, with a maximum of 10 marks.	1+ developed / delivered training sessions Score For Each (01)		10		**Yes/No**	**Appendix – v**

Note: Verifiable evidence must be provided.

Technical and Financial evaluation will be carried out on combined scoring method using distribution of 70% - 30%, Technical Proposal – Financial Proposal respectively.

a) Technical Evaluation Criteria:

Technical proposal of a bidder securing highest technical marks will be awarded full Weightage Technical Marks i.e 70. The formula for determining the weight of Technical Marks for remaining firms is as under:

$$WTM = T*70/Tm$$

WTM is the **Weighted Technical Marks** of proposal under consideration; **T** the **Technical Marks** of the Proposal under consideration and **Tm** is the Highest Technical Marks secured by any bidder.

b) Financial Evaluation Criteria:

Financial Proposal of a bidder having lowest bid will be awarded full weightage financial marks i.e 30. The formula for determining the weight of financial marks for remaining firms is as under;

$$WFM = Fm*30/F$$

Where, **WFM** is the **Weighted Financial Marks** of proposal under consideration; **Fm** is the **lowest bid offered** and **F** is the bid under consideration.

c) Weighted Average Marks:

The weighted average marks of technical and financial proposals of each bidder will be added and assignment will be awarded to the most advantageous bidder having highest weighted average marks in total. Incase of a tie, preference will be given to the bidder securing highest WTM

Note:

i. Bids will be evaluated in terms of Rule 36-(b) of PPRA Rules. i.e., Single Stage - Two Envelope procedure.
ii. Bidders must place their provided evidences as Appendix (clearly marked).
iii. During the evaluation no amendments by the bidder in the proposal will be permitted; however, HBFC may seek clarification.
iv. The bid security of bids of unsuccessful bidders will be returned.
v. A Service Level Agreement (SLA) shall be signed between HBFC and successful firm which may be extended upon mutual agreement as the case may be.

Annexure – C

Client References

(Must be filled in by the bidder)

Reference One (1)	
Client Name	
Contact Person with email	
Address and Contact Number	
Industry	
Any Comments	
Reference Two (2)	
Client Name	
Contact Person with email	
Address and Contact Number	
Industry	
Any Comments	
Reference Three (3)	
Client Name	
Contact Person with email	
Address and Contact Number	
Industry	
Any Comments	

Annexure – D

Integrity Pact

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

[Bidder Name] 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 Pakistan (GoP) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing, [Bidder Name] 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 GoP, except that which has been expressly declared pursuant hereto.

[Bidder Name] 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 GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty. [Bidder Name] 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 right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, [Bidder Name] agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [the Bidder] 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 GoP.

For and On Behalf Of

_____

Signature: _____

Name: _____

Annexure – E

Non-Disclosure Agreement

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

1. This Non-Disclosure Agreement exists between [Bidder] (hereinafter referred to as "RECIPIENT") and House Building Finance Company (HBFC).
2. This agreement serves to protect confidential information develop and owned by HBFC which will be used by the bidder from the Work order till during the contract/SLA period under the following terms.
3. "Confidential Information" means any information directly or indirectly concerning, or related to the: Information about the activities of the HBFC.
4. Information about the above-mentioned categories in Project by HBFC, including but not limited to: Policies, Procedures, Business, Rules, Validation, Checks, all project related information Process followed etc.
5. Information about HBFC, above-mentioned categories in project as per RFP.
6. Any other information the recipient having obtained from HBFC deliberately or otherwise during the course if this exercise.
7. Confidential Information and Intellectual Property may be Oral, written, electronic or other machine-readable form.
8. Translated from the original, modified, updated, or altered Originated or obtained by HBFC.
9. Recipient shall protect the disclosed Confidential Information by using the same degree of care to prevent the unauthorized use, dissemination or publication of the Confidential Information as the recipient uses to protect its own Confidential Information of a similar nature.
10. Recipient must ensure the secure custody of the Confidential Information and must take all reasonable precautions to prevent the access, use or disclosure of this information by third parties.
11. Recipient shall not disclose or attempt to disclose any Confidential Information to any person or entity other than its consultants and legal advisors who need access to such Confidential Information, and shall assure that all such persons treat the Confidential Information in accordance with all of the terms hereof.
12. Recipient shall not make or take any copies of Confidential Information, unless previously approved by Disclosure.
13. Recipient shall not use or attempt to use any of the Confidential Information for his/her own benefit or for the benefit if any other person or entity.
14. Recipient shall not be authorized to use or process the Confidential Information upon the date that his/her services to HBFC are completed or terminated.
15. Recipient shall promptly return the Confidential Information, or certify in writing to the complete destruction thereof, as directed by HBFC in writing.
16. The laws of Pakistan shall govern the interpretation and enforcement of this Agreement.
17. Recipient shall be bound by conditions until released in writing by HBFC.

Agreed to and Accepted by	**House Building Finance Company**
(Signature of "Authorized Representative")	(Signature of HBFC Authorized Official)

Financial Proposal

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

Bid No. HBFC/HOK/GSD/2025/15

`

Bid Form

(To be printed on bidder's letterhead)

To: Dated:

The Head, General Services Department,
House Building Finance Company Limited,
3rd Floor, Finance & Trade Centre,
Shahrah-e-Faisal, Karachi

Financial Proposal

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

Dear Sir,

Having examined the bidding documents, the receipt of which is hereby duly acknowledged, we the undersigned, offer to supply and deliver the required item or services in conformity with the said bidding documents as may be ascertained in accordance with the Technical Proposal and Schedule of Prices attached herewith and made part of this Bid.

We undertake, if our Bid is accepted, to deliver the services in accordance with the schedule specified in the Technical Requirements and Specifications.

We agree to abide by this Bid prices must be valid for 120 days from the date of opening of Financial Proposal till the award of contract to the successful bidder. Bid Prices once approved, shall not be changed till the completion of the entire project as per the scope of work / BoQ

If the Bid is accepted then until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We understand that you are not bound to accept the lowest or any bid you may receive.

Dated this _____ day of _____ 2025

_____ _____
[Seal & signature] *[In the capacity of]*
Duly authorized to sign Bid for and on behalf of _____ .

Financial Proposal

Tender for Review and Enhancement of the Enterprise Technology Governance and Risk Management Framework and its appended artifacts

Price Schedule in Pak Rupees

S. No	Description	Total Charges (Rs.) A	Applicable Tax(s) (Rs.) B	Total Charges Inclusive of Tax(s) (Rs.) C=A+B
1	GAP Assessment			
2	Framework/Policy and relevant Procedures/SOPs			
3	Control forms/Checklist/MIS/ Strategy Documents and other deliverables			
4	Knowledge Transfer to Core Team			
5	Trainings and Awareness (Material and Sessions)			
6	Regulatory Updates and Future Adoption (01-year support after project completion and sign off)			
	Sub-Total			
	Grand Total			

Grand Total in Words:

Bid Security @5% of Grand Total (Inclusive of 3-year services and support): Rs._____

1	Bidder's financials should represent the costing in the following structure: a) GAP Assessment b) Framework/Policy and relevant Procedures/SOPs c) Control forms/Checklist/MIS/ Strategy Documents and other deliverables d) Knowledge Transfer to Core Team e) Trainings and Awareness (Material and Sessions) f) Regulatory Updates and Future Adoption (01-year support after project completion and sign off)
2	Delivery of the services /goods shall be made by the successful bidder in accordance with the time schedule prescribed by HBFC in the Contract.
3	HBFC reserves the right to increase or decrease the scope of the project as per PPRA Rules.
4	Rates should be inclusive of all applicable taxes to Federal & Provincial Govt. or local bodies and will be deducted from the invoice as per rules.
5	The quoted rates once offered by the bidder will not be changed during the contract period.

6	Bid Security 5% of the Grand Total Amount (inclusive of taxes and three years support cost) above must be provided.

Note:

1. Transportation / Cartage for the required services / supplies will be the responsibility of the successful bidder on monthly basis during the contract period.
2. Quoted rates should be inclusive of all applicable taxes either Federal & Provincial Govt. or local bodies and will be deducted from the invoice accordingly.
3. Bidder shall not claim or charge transportation, loading / unloading, labor or any other charges related to or in the name of logistics, accidents, insurance, freight, entertainment etc.
4. The quoted rates once offered by the bidder will not be changed during the contract period.
5. Successful supplier shall submit the invoices / bills at the end of each month showing tax break-up, accordingly.
6. Invoice/Bill & Delivery Challan must have valid NTN and Sales Tax Number clearly written and should be submitted to General Services Department, Head Office, HBFC and **Official Bank Account No**. along with **IBAN No**. must be mentioned on the invoice.

Company Stamp and Authorized Signature

Contact Form
(Must be filled in completely by the bidder)

Company / Bidder Name: M/s _____

Name of CEO / Managing Director / Manager Operations: _____
(As mentioned in the CNIC)

CNIC No. of CEO / MD / MO:

					-								-	

(Please provide a clear copy of CNIC)

Head Office Address**:** _____

Official Email Address: _____

Contact Info. _____

_____
Company Stamp and Authorized Signature