



REQUEST FOR PROPOSAL THROUGH EPADS (SINGLE STAGE TWO ENVELOPE)

ENGAGEMENT OF TAKAFUL COMPANY FOR RISK COVERAGE OF INTEREST-FREE HOUSING LOAN SCHEME.

The Director General, Khyber Pakhtunkhwa Housing Authority, Government of Khyber Pakhtunkhwa invites Technical and Financial proposals from reputable Shariah-compliant Takaful companies for providing coverage services for the Government's interest-free housing loan scheme implemented through Akhuwat Islamic Microfinance. Coverage includes death, permanent total disability, force majeure events, and loan default.

1. Technical and Financial evaluation will be carried out based on criteria mentioned in RFP documents along with documentary evidence confirming:
 - i. Valid registration with SECP, FBR and KPRA.
 - ii. Minimum three years' relevant Takaful/insurance management experience.
 - iii. Audited financial statements for the last three financial years.
 - iv. Non-blacklisting affidavit and required HR/IT capacity as per RFP document
2. RFP documents containing detailed criteria and TORs may be downloaded from the KPHA website (www.housingkp.gov.pk) and KP-PPRA/KP-EPADS websites (<https://kp.eprocure.gov.pk>). RFPs shall be submitted online only through KP-EPADS (<https://kp.eprocure.gov.pk>). Submissions by hand, courier, email or fax will not be accepted.
3. Pre-bid meeting will be held on 28/01/2026 at 12:00 PM. Last date for RFP submission through E-PADS is 04/02/2026 on or before 11:00 AM and technical bids opening are on the same day i.e. 04/02/2026 at 11:30 AM, in the office of undersigned.
4. Financial bids of only qualified bidders will be opened after evaluation/approval of technical bids by Competent Authority.
5. The Competent Authority reserved the rights to reject any or all bids with cogent reasons.

Director General
Khyber Pakhtunkhwa Housing Authority
ATI, Campus, University Road Peshawar