



NABFINS/Admin/2025-2026/014

19-02-2026

NABFINS LIMITED

#3072, 14th Cross, K.R. Road, Banashankari 2nd Stage
Bengaluru - 560070, Karnataka, India
Phone: 080-26970500 | Website: www.nabfins.org

TENDER FOR SUPPLY OF LOAN CARDS - 160 GSM PULP BOARD

Tender details

Particulars	Details
Tender No.	NABFINS/Admin/2025-2026/014 date - 19-02-2026
Tender Name	Supply of Loan Card 160 GSM Pulp Board
Required Qty	5,00,000 units
Tender Type	Sealed Tender - Two Bid System
Tender Issue Date	19-02-2026
Pre-Bid Meeting	26-02-2026 at 15:00 hrs
EMD (Ernest Money Deposit)	15000/-
Last Date & Time for Submission	06-03-2026 up to 17:30 hrs
Technical Bid Opening Date	07-03-2026
Financial Bid Opening Date	To be notified (Only for technically qualified bidders)

1- NOTICE INVITING TENDER

Sealed tenders are invited from reputed suppliers/firms/agencies for supply of loan card 160 gsm pulp board

NABFINS Limited invites sealed tenders from eligible, experienced and manufacturers or suppliers for the supply of Loan Card - 160 GSM Pulp Board as per specifications and conditions described in this document. Interested bidders shall submit duly signed and sealed bids within the prescribed timeline

Tenders will be applied in two part. The PART - I (Technical Qualification Bid) of the tender shall contain Technical Qualification bid, along with proof of having submitted EMD; and terms & conditions in prescribed tender document. The PART - II of the tender shall contain only the Financial Bid in the prescribed format. No other terms & conditions should be there in the Financial Bid. If any terms & conditions are stipulated in the tender document, the tender shall summarily be rejected.

The TENDER FOR PRINTING WORK” shall be placed in the tender box kept at NABFINS Ltd, #3072, 14th Cross, K.R.Road, Banashankari 2nd Stage, Bengaluru - 560 070, Karnataka, India on or before 06-03-2026 by 17:hrs. Incomplete / Conditional tender without Earnest Money or received after due date and time shall be summarily rejected. The sealed tenders will be opened at the sole discretion of NABFINS Ltd.

The tender shall be submitted under **Two-Bid System**:

- Technical Bid
- Financial Bid

The Financial Bid of only those bidders who qualify in the Technical Bid will be opened.

The Deputy General Manager - NABFINS Ltd, receives the right to accept or reject any or all the tenders without assigning any reason.

Sd/-
The Deputy General Manager,
NABFINS Ltd, Bangalore

2- PURPOSE AND BACKGROUND

This tender is issued to establish a rate contract for procurement of Loan Card - 160 GSM Pulp Board required for operational and documentation purposes across NABFINS offices. The objective is to empanel reliable vendors capable of delivering consistent quality materials, ensuring uninterrupted supply and complying with regulatory and internal control requirements applicable to financial institutions.

3 - SCOPE OF WORK

The successful bidder shall supply Loan Card - 160 GSM Pulp Board strictly in accordance with approved specifications and samples. The vendor shall ensure consistent grammage, colour uniformity and printable finish suitable for long-term record use. Materials shall be delivered against purchase orders issued periodically by NABFINS.

The scope includes:

- Supply of Loan Card 160 GSM pulp board.
- Safe packaging and transportation.
- Delivery within stipulated timelines.
- Replacement of defective materials at supplier's cost.
- Compliance with NABFINS quality standards.

4 - TECHNICAL SPECIFICATIONS

The required product shall be Loan Card Pulp Board of 160 GSM manufactured from virgin or approved quality pulp with white shade and smooth printable finish. The size shall be legal size measuring approximately 215.9 mm × 346 mm. Thickness and moisture content shall conform to applicable Indian Standards or industry norms.

Parameter	Requirement
Product	Loan Card Pulp Board
GSM	160 GSM
Size	Legal Size (215.9 mm × 346 mm)
Material	Approved Quality Pulp
Shade / Colour	White
Thickness	As per manufacturer / industry standard
Moisture Content	As per IS / industry norms
Finish	Smooth, uniform, and printable
Packing	Properly packed to avoid damage during handling and transportation
Packing Quantity	500 sheets per bundle
Packing in Box	One box shall contain two (2) bundles, each bundle consisting of 500 sheets (Total: 1000 sheets per box)

Samples must be submitted along with the Technical Bid and supplied material shall match approved samples without deviation.

5 - ELIGIBILITY AND PRE-QUALIFICATION

Only vendors possessing adequate experience, operational capacity and financial stability shall be considered eligible. The bidder must demonstrate proven capability in supplying similar materials to reputed organizations and must comply with statutory requirements.

Eligibility requirements include:

- Minimum 5 years' experience in similar supplies.
- Valid GST Registration and PAN.
- Audited turnover details for last 3 financial years.
- Manufacturing facility or formal supply tie-up.
- Experience with Govt/PSU/Bank/NBFC/MNC organizations preferred.
- Adequate logistics capability for timely supply.

6 - BID SUBMISSION PROCEDURE

The tender shall be submitted under a Two Bid System to ensure transparent evaluation. Technical and Financial bids shall be placed in separate sealed envelopes enclosed within a single master envelope.

A. Technical Bid Shall Include:

Sl. No.	Particulars	Enclosed Yes/No
1	Earnest money	
2	Company Profile and infrastructure	
3	Experience certificates, client references & Purchase order	
4	GST and PAN copies	
5	Financial turnover statements & Balance sheet Fy-2022-2023 Fy-2023-2024 Fy-2024-2025	
6	Quality certifications if available	
7	Signed acceptance of tender conditions	
8	Integrity Pact Submission	
9	If an MSME, (Enclose copy)	
10	Product samples.	

Financial Bid shall include:

- Unit rate per item.
- Freight and packaging charges.
- Total landed cost.
- Price validity.

- GST shown separately.

Financial information included in the Technical Bid shall lead to rejection.

7 - EMD (Ernest Money Deposit)

The tenderer shall deposit Earnest Money Deposit (EMD) 2% of the estimated cost of procurement i.e. Rs. 15000/- (Rupees Fifteen Thousand only), by directly crediting the amount in our Current Account as per the details given below, failing which, the Tender shall be rejected. No interest shall be paid on the EMD submitted by the bidders. EMD of unsuccessful bidders would be refunded after the award of work to the successful bidder. We request you to give us a copy of the acknowledgement crediting our Account along with tender document failing which the tender will not be considered for acceptance. MSME registered bidders will be exempted as per prevailing Govt. instructions upon submission of proof.

The details of account of NABFINS are furnished below:

Name of the Account	NABFINS Limited
Bank Name	State Bank Of India
Branch Name	Jayanagar 3rd Block
IFS Code	SBIN0003286
Account Number	32635856611
	(through NEFT/ RTGS only)

8 - Technical Bid Evaluation & Qualification Criteria

Technical bids shall be evaluated by a duly constituted committee based on experience, compliance with technical specifications, financial capability, certifications and past performance. NABFINS may verify references, inspect facilities or seek clarifications during evaluation. Only bidders achieving the prescribed qualifying score shall be considered technically qualified and eligible for financial bid opening.

Technical bids will be evaluated based on **point-based system** as below:

Criteria	Maximum Points
Experience in similar supplies	25
Technical compliance to specifications	25
Quality certifications & standards	15
Financial strength & turnover	15
Past performance / client references	20
Total	100

Minimum qualifying score: 70 points out of 100

Only bidders who score **70 or above** will be considered **Technically Qualified**

9 - FINANCIAL EVALUATION AND AWARD

Financial bids of technically qualified bidders shall be opened and evaluated based on lowest evaluated landed cost. NABFINS may negotiate rates, split quantities among multiple vendors or empanel more than one supplier to ensure operational continuity. Award of contract shall be based on overall value, performance history and risk considerations rather than solely on lowest price.

10 - COMMERCIAL TERMS AND PAYMENT CONDITIONS

The quoted price shall include packing, loading, handling and transportation charges, while applicable GST shall be payable separately. Payments shall be released only after satisfactory inspection and acceptance of supplied materials. No advance payment shall be made. Statutory deductions such as TDS/GST TDS shall be applied as per law. Rates finalized under this tender shall remain valid during the contract period and may be extended based on performance.

11 - QUALITY ASSURANCE AND PERFORMANCE MONITORING

The vendor shall maintain strict adherence to approved samples and NABFINS specifications. NABFINS reserves the right to conduct inspections, random testing and performance reviews. Repeated supply of defective materials or failure to maintain delivery timelines may attract penalties, termination or blacklisting.

Performance expectations include:

- Consistent GSM and finish.
- Timely delivery within agreed timelines.
- Replacement of rejected material.
- Maintenance of supply records.

12 - INTEGRITY, ETHICS AND ANTI-CORRUPTION

The bidder shall adhere to highest ethical procurement standards and shall not engage in bribery, fraud, collusion or coercive practices. Pricing must be independent and free from cartelization. Any violation shall result in disqualification, termination of contract and possible blacklisting from future NABFINS tenders.

Preform of Integrity Pact

Integrity Pact

On non-judicial stamp paper of ₹200

Between

NABFINS Limited (NABFINS)

Hereinafter referred to as “The Principal”

And

..... hereinafter referred to as “The Bidder/Contractor”

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for supply of loan card 160gsm pulp board to NABFINS Ltd. The Principal values full compliance with all relevant laws of the land, rules, regulation, and economic use of resources and of fairness /transparency in its relations with its Bidder(s) and/or Contractor(s).

In order to achieve these goals, the Principal will appoint Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 - Commitments of the Principal

(1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will, in particular, before and during the tender process, provide

to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees, which is a criminal offence under the IPC/PC Act, or if there is a substantive suspicion in

this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 - Commitments of the Bidder(s)/Contractor(s)

(1) The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution:

a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation in the bidding process.

c. The Bidder(s)/Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s) / Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any.

e. The Bidder(s) /Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

(2) The Bidder(s) /Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 - Disqualification from tender process and exclusion from future contracts

If the Bidder(s) /Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form, which put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s) /Contractor(s) from the tender process.

Section 4 - Compensation for Damages

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 - Previous transgression

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes an incorrect statement on this subject, he can be disqualified from the tender process

Section 6 - Equal treatment of all Bidders / Contractors/ Subcontractors

(1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.

(2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors

(3) The Principal will disqualify from the tender process all bidders who do not sign the Pact or violate its provisions.

Section 7 - Criminal charges against violating Bidders(s) / Contractor(s) / Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 - Independent External Monitor

(1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is

to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

The Independent External Monitor (IEM) appointed for NABFINS is

Dr. Rabindra Kumar, IFoS (Retd), Bhagirathipuram, GMS Road, Dehradun 248 001, Uttarakhand Email ID: rabindraus@yahoo.com

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders /Contractors as confidential. He / she reports to the Competent Authority of NABFINS.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.

(4) The monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Sub-contractor(s) with Confidentiality. The Monitor has also signed declarations on 'Non-disclosure of Confidential Information and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform Competent Authority of NABFINS and recuse himself/herself from that case.

(5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project, provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The monitor will submit a written report the Competent Authority of NABFINS within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposal for correcting problematic situations.

(8) If the Monitor has reported to the Competent Authority of NABFINS, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Competent Authority NABFINS has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word 'Monitor' would include both singular and plural.

Section 9 - Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharge/determined by the Competent Authority of NABFINS.

Section 10 - Other provisions

(1) This agreement is subject of Indian Law, Place of performance and jurisdiction is the Head Office of the Principal, i.e. Bangalore.

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made by all partners or consortium members.

(3) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(4) Issues like Warranty/Guarantee etc. shall be outside the purview of IEMs.

(5) In the event of any contradiction between the Integrity Pact and its Annexure, if any, the Clause in the Integrity Pact will prevail.

(For & On behalf)
Principal)

(For & on behalf of the Bidder/contractor) of the

(Office Seal)

(Office Seal)

Place: Date:

13 - CONFIDENTIALITY AND DATA SECURITY

All NABFINS information accessed during the contract shall be treated as confidential. The vendor shall ensure secure handling of documents, operational data and internal communications and shall comply with regulatory obligations applicable to NBFC operations.

14 - FORCE MAJEURE

Delays arising from events beyond reasonable control such as natural disasters, government restrictions, pandemics or civil disturbances shall be treated as Force Majeure provided timely written notice is submitted and reasonable mitigation efforts are undertaken.

15 - TERMINATION, INDEMNITY AND BLACKLISTING

NABFINS may terminate the contract for poor performance, statutory non-compliance, misrepresentation or breach of contractual obligations. The vendor shall indemnify NABFINS against legal claims or losses arising from defective supply or statutory violations. Vendors involved in fraudulent practices may be blacklisted.

16 - AUDIT AND INSPECTION RIGHTS

NABFINS shall have the right to inspect vendor facilities, review production processes and audit supply records at any time during the contract period to ensure regulatory and contractual compliance.

17 - ARBITRATION AND JURISDICTION

Disputes shall be resolved through arbitration under the Arbitration and Conciliation Act, 1996 with venue at Bengaluru. Courts of Bengaluru shall have exclusive jurisdiction.

18 - Contract Rate Validity Period

The contract rate shall remain valid for a duration of two (2) years from the date of award

19 - BIDDER DECLARATION

I/We hereby confirm acceptance of all tender conditions and certify that information provided is true and correct.

Authorized Signatory
Name
Designation
Seal & Signature

Financial Bid - Contents

SL No	Particulars	Qty	Rate Unit	per	Total
1	Loan Card 160 GSM Pulp Board	5,00,000			

The **Financial Bid** shall include:

- Freight / transportation charges
- Total landed cost
- Validity of price
- Rates are exclusive of GST

No financial information should be included in the Technical Bid. Violation may lead to rejection of the bid.