

BEML LIMITED

(A Government of India Undertaking)
BEML Soudha, S.R. Nagar, Bangalore-560 027
080-22963179

TENDER DOCUMENT

For

**Selection of Bankers for Sanction of Term Loan
for the newly launched BRAHMA Project at Umariya
Near Bhopal, Madhya Pradesh**

SRM Tender Document No. 6300040368

DATE OF SUBMISSION dated 09/03/2026
BEFORE 15:00 HRS

ISSUED BY

The General Manager (Corporate Materials)

BEML LIMITED., Room No.1
BEML SOUDHA, 23/1, 4th Main,

S.R. Nagar,
Bangalore – 560 027
KARNATAKA, India

Signature with seal

BEML LIMITED

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Date: 16.02.2026

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1. Invitation for Bids

BEML LIMITED (Formerly BHARAT EARTH MOVERS LIMITED) is a premier heavy engineering manufacturing Public Sector company (PSU) working in India for more than 60 years. The company is a Public Sector Schedule 'A' Company Undertaking under the Ministry of Defence, Govt. of India, invites technically and financially qualified Scheduled Commercial Banks/NBFCs/Financial Institutions to submit bids for:

Facility : Rupee **Term Loan up to INR 900 crore for the First Phase of the Project;**

Bidders may bid for the lending of the facility. Allocation may be done on L1 (lowest all-in cost) basis with L2/L3 matching, at company's discretion.

2.BackGround of the Company:

BEML LIMITED, a Schedule 'A' CPSE under the administrative control of the Ministry of Defence, Govt. of India. The Company is engaged in manufacture and supply of Aerospace & Defence equipment, Mining & Construction equipment, and Rolling stock for Metro and Railways. BEML is a listed company and plays a strategic role in India's defence and infrastructure ecosystem. It was established in May 1964. The Company started with a modest turnover of Rs. 5 Crs. during 1965 and has achieved a turnover of more than Rs. 4,000 Crs., during FY 2024-25.

3. Existing Working Capital Facilities :

The Company has been sanctioned secured working capital limits from consortium of 10 banks lead by State Bank of India Rs. 4,500 Crs. (Rs. 1,200 Crs. fund based and Rs. 3,300 Crs. non-fund based – LC & BG). Utilization as on 31st Dec. 2025 is Rs. 3,514.61 Crs.

Further, the Company has also been sanctioned unsecured working capital limits of Rs. 1000 Crs. on multiple banking arrangements (Rs. 300 Crs. fund based and Rs. 700 Crs. non-fund based – LC & BG). Utilization as on 31st Dec. 2025 is Rs. 225.80 Crs.

M/s. Care Ratings have reaffirmed CARE AA- Stable for Long Term Bank Facilities and CARE A1+ for Short term bank facilities and Commercial Paper.

4.Background of the Project:

BEML's new BRAHMA (BEML Rail Hub for Manufacturing) Project launched in August 2025 in Umariya Near Bhopal, Madhya Pradesh, is a 148-acre facility intends to establish a state-of-the-art greenfield next generation rail manufacturing plant designed to manufacture rolling stock, rail systems and advanced mobility platforms to cater to Rail and Metro sector . This will include manufacture of Car Body, Bogie, Interior & Exterior Furnishing, Assembly and Testing facilities, LHB coaches, Metro trains, High speed trains and very high speed aluminum trainsets.

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The project emphasizes on technological advancement, sustainability and operational excellence considering lean manufacturing concept focusing on waste reduction, Just-in-time processes, and enhanced productivity through smart automation. It will support clean energy usage and reduction of carbon footprint through use of solar power. The project is aligned with the national objective of 'Atmanirbhar Bharat' (self-reliance).

The project is planned to be executed in two phases, with a total estimated capital cost of **Rs. 1,597.44 Crores** in Two phases, **Project Cost During First** Phase is Rs. 900.28 Cr and during Second Phase is Rs.697.16 Cr). The plant will have a design capacity of 700 units per annum.

The loan facility of Rs 900 Crs as aforementioned, would cover Land and Site Development, Civil & Structural Works, Main Plant & Equipment, Miscellaneous fixed Assets, Soft Costs like consultancy, preliminary expenses, IDC etc.

5. Key Timelines

- Date of Publication : 16.02.2026
- Pre-bid queries (E-mail): [Time, Date, E-mail] : 25.02.2026,5.00 PM
- Pre-bid meeting Physical mode: : 27.02.2026,10.00 AM
- Bid submission Start Date & Time : 17.02.2026, 10:00 AM
- Bid submission End Date & Time (e-portal) : 09.03.2026, 3.00 PM
- Technical bid opening : 09.03.2026, 3.30 PM
- Financial bid opening : One day after the technical evaluation is finalized.
- Bid validity : 180 **days** from Bid submission end Date.
- Mode of submission : **Online (BEML Tender portal)**

6. Earnest Money Deposit

As a part of Pre-Qualification process, bidder needs to furnish the following by post / courier or by hand before closing date and time of the tender:

I. The EMD amount of Rs. 10 lakh, can be submitted in either way as detailed below:**i. Online Payment of EMD amount:**

- a) Open the following link:
<https://www.onlinesbi.com/sbicollect/icollecthome.htm?corpID=9359>
- b) Read the terms & conditions, tick the acceptance box and click on Proceed.
- c) In 'Select State' dropdown, select All India and click on the Go button.
- d) In 'Select Payment Category', select EMD/ Tender Fee.

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e) Enter details of payment, details of Bank Account for refund and click on Submit to make the online payment of the required EMD amount.

f) **If online payment is made copy of the transaction copy to be submitted in pre-qualification bid.**

ii. Payment of EMD amount through DD / Banker's Cheque:

EMD in the form of Account Payee Demand Draft (DD) / Banker's Cheque drawn in favor of BEML Ltd, Bangalore payable at Bangalore.

Please attach the details duly filled-up for refund of EMD amount in the following format along with the DD / Banker's Cheque for EMD:

Sno	Particulars	To be filled & submitted along with DD/Banker's Cheque
1	BANK NAME	
2	BRANCH NAME	
3	CITY	
4	IFSC CODE	
5	ACCOUNT NO	
6	BENEFICIARY NAME	

iii. An irrevocable Bank Guarantee for **EMD** from a Scheduled Commercial Bank authorized by RBI to issue a Bank Guarantee in favour of the Purchaser as per format in **Annexure-G** having a validity period of bid validity + 45 days from the date of opening of Tender.

II. General Instructions with regard to EMD:

a) Quotation submitted online without submission of EMD/EMD Exemption Certificate in-time will not be considered.

b) EMD submitted in any other form will not be accepted and the offer is liable to be rejected.

c) EMD lesser than amount mentioned will not be accepted and the quotation is liable to be rejected.

d) EMD of technical disqualified bidder's will be returned.

e) EMD of unsuccessful bidders will be returned after finalization of the contract and the EMD of successful bidder will be released after submission of Performance Bank Guarantee / Security

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Deposit.

- f) EMD does not carry any interest on return.
- g) EMD will be forfeited if any firm withdraws the tender submitted or refuses to execute the order for reasons whatsoever.
- h) No responsibility will be taken for postal or non-delivery/non-receipt of **Pre- Qualification Bid.**
- i) The EMD may be accepted in the form of online, Account Payee Demand Draft, Banker's Cheque or Bank Guarantee (including e-Bank Guarantee) from any of the Nationalized/ Scheduled / Commercial Banks.

III. Forfeiture of Earnest Money Deposit (EMD):

- a) EMD will be forfeited if any firm withdraws the tender submitted or refuses to execute the order for reasons whatsoever.
- b) If there is any breach of terms and conditions of the contract on part of the successful bidder after award of contract.

The Bidder is advised to carefully go through the terms & conditions of tender before submitting the tender.

7. Eligibility & Disqualifications**Eligible Bidders:**

- Scheduled Commercial Banks (SCBs) in India / NBFCs / Financial Institutions (like LIC, etc.) (Annex-II)
- Minimum long-term external rating [where applicable] : **BBB- or More**
- Minimum Loan Portfolio of Rs. 25,000 Crs. (Standalone)
- Previous experience in providing large scale term loan financing of Rs. 500 Crs. and above at one instance
- Not blacklisted/debarred by any Govt. or Govt. agency / RBI or any other regulatory authority in the previous 3 years (Annex-F)
- Compliant with FATCA/CRS, KYC, AML/CFT.

Disqualifications:

- Conditional bids without Deviation Statement.
- Consortium bids.

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8.Scope of the Tender

Rupee Term Loan (RTL)

Amount	:	Up to INR 900 crore
Tenor	:	10 years (door-to-door)
Moratorium period	:	36 months from the first drawdown Interest will be served as and when applied
Repayment period	:	7 years
Purpose	:	Phase I of BEML's Umariya Project, Near Bhopal, Madhya Pradesh covering Land & Site Development, Civil & Structural Works, Main Plant & Equipment, Miscellaneous fixed Assets, Soft Costs like consultancy, preliminary expenses, IDC etc.
Rate of Interest	:	Sum of : Benchmark [RBI Repo / Bank's EBR / MCLR with period/Any Other Benchmark (to be specified)] Spread [Fixed ; per annum basis]
Day count	:	365 days
Interest	:	Monthly
Re-payment	:	Quarterly from end of 39 th month onwards.
Commitment Charges	:	NIL
Processing fees / Up front fees:	:	NIL
Security	:	Pari-passu charge on BRAHMA Project assets (Primary) BEML LIMITED Immovable assets (Collateral) Creation Within 270 days from first disbursement.
Prepayment	:	Charges NIL Permitted to repay either on pro-rata basis in part on in full during the tenor of the RTL.
Covenants	:	Annexure D
Drawdown	:	Tentative as per DPR; DPR will be provided post Pre-Bid Meeting
<ul style="list-style-type: none"> The bids submitted by the bidders shall be binding and deemed to have been submitted after taking all due approvals and good for disbursement. Tax/Gross-up: As per law; no gross-up unless mandated Governing law & jurisdiction: Laws of India, courts at Bengaluru 		

9. Bid Structure & Submission

Bids shall be submitted in two parts on the portal

Part I – Technical Bid (PDF uploads, signed & stamped):

- Covering letter; Eligibility documents; board resolution or authorization letter for authorized signatory for signing the Bid documents; KYC - PAN; TAN; GST; rating letters; LEI No.; last three F.Y. annual reports and Annexure-A.

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- Loan Book Certification & Previous experience details (Self Certified)
- Integrity Pact (Annexure -E)
- Non-Blacklisting declaration (Annexure-F)
- No-Conflict declaration (Annexure-F)
- Confidentiality Declaration (Annexure-III)
- Deviation Statement (Annexure C)
- Details as required in Annexure-I

Part II – Financial Bid (as per portal + Annexure formats):Annexure B **(Signed Document to be uploaded – file size requirements to be updated)****10. Evaluation & L1 Determination**

Principles:

- Comparability: Company will determine L1 basis the final rate as per the uploaded Annexure-B.
- Company reserves the right to allocate full/partial to L1 and invite L2/L3 to match L1 for balance at Company's discretion.

11. Award & Acceptance

Successful bidder(s) will be issued an Acceptance/Allocation intimation.

Documentation, CPs (conditions precedent) to be completed within the bid validity period.

Company reserves the right to accept/reject any/all bids, cancel, re-tender, negotiate, or split allocations without assigning reasons. Company also reserves the right for Phase 2 funding.

12. Terms & Conditions (Common)

Confidentiality; Data privacy; No assignment without consent.

- Regulatory compliance: RBI, Companies Act, FEMA (if applicable) and other prevailing laws.
- Taxation: As per prevailing law; TDS where applicable; no gross-up unless mandated.
- Change in Law: Good-faith discussions for equitable adjustments.
- Indemnity: Standard; limitation of liability as per law.

13. Other Terms & Conditions (Pre-Requirements)

- Lenders willing to participate in the tender may contact through e-mail: admin.srm@beml.co.in to obtain the user name and password for submitting the bids. The bidders have to submit their quotation ON LINE THROUGH SUPPLIER RELATIONSHIP MANAGEMENT (SRM) PLATFORM. All corrigendum, addenda, amendments, time extension etc., if any to the tender will be hosted on BEML website www.bemlindia.com only. Bidders shall regularly visit BEML's website to keep themselves updated. No separate advertisement shall be published in the newspaper in this regard.

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- Any queries/clarification / information / details regarding tender enquiry to be communicated through email Id: david.gangte@bemlltd.in; anithak@bemlltd.in, rajesh.j@bemlltd.in, hariharan.iyer@bemlltd.in queries/clarification/ information/details will be accepted up to 03 (Three) days prior to the closing date of the tender. Phone No: 080-22963179, 22963315, 25241595, 22963286.
- Any queries related to submission of quotation may please be communicated through e- mail: admin.srm@beml.co.in or the bidder may contact BEML SRM team at Phone No.080- 22963269.
- DIGITAL SIGNATURE: To participate in this e-tender, the bidder shall have a valid Class III Organization Digital Signature with Signing and Encryption issued by Authorized Certifying Authority to submit bid in our SRM e-procurement system.
- The tender shall remain open for acceptance for a period of 120 days from the date of opening of tenders.
- In case, the lender after quoting withdraw from the tender or refuse / delay in fulfilling the obligations, their EMD will be forfeited.

Note: Bidder shall ensure that their EMD (DD) is dispatched well in advance so that it reaches this office before the time and dates stipulated. Request will not be entertained for late receipt.

14. Contact

RFP Coordinator:

The General Manager (Corporate Materials)
BEML LIMITED., Room No.1
BEML SOUDHA, 23/1, 4th Main,
S.R. Nagar,
Bengaluru – 560 027
KARNATAKA, India

Email: ganesh.ds@bemlltd.in , david.gangte@bemlltd.in , anitak@bemlltd.in

Phone: 080-22963179, 22963315

All communication via e-Procurement Portal as primary channel.

Thanking you

Yours faithfully,
for BEML Limited

General Manager
Corporate Materials Department.

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Annexure - I

BID PARTICULARS

1.	Name of Bidder			
2.	Postal address with Contact Details /Official e-mail a) Registered Office b) Servicing Office			
3.	Name, address, telephone/ email of authorized representative.			
4.	Confirmation regarding fulfillment of eligibility criteria	(YES/NO)		
5.	List of Major Clients / customers availing CAPEX Term Loan above Rs. 500 Crs.	Self-certified		
6.	For FY 2022-23 to FY 2024-25	22-23	23-24	24-25
	a) Loan Book (Rs. In Crores)			
	b) Deposits (Rs. In Crores)			
	c) PBT (Rs. In Crores)			
	d) PAT (Rs. In Crores)			
	e) Gross NPA ratio			
	f) Net NPA ratio			
	g) Net Worth (Rs. In Crores)			
	h) Capital Adequacy Ratio			

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	(Enclose supporting documents)			
	Previous Experience:	22-23	23-24	24-25
7.	Capex Funding in projects above Rs. 500 Crs. in the past FY 2022-23 to FY 2024-25			
8.	Any other information the bidder may desire to furnish:			
9.	Acceptance of terms and conditions of RFP <i>Non -Acceptance of terms and conditions of RFP will result in rejection of bid.</i>	(YES/NO)		
10.	Documentation – Furnish complete list (Documentation to be in line with terms and conditions of RFP)			
11.	The Term Loan shall be secured by providing a charge on the Pari-passu charge on BRAHMA Project assets (Primary) BEML LIMITED Immovable assets (Collateral) Acceptance of Security	(YES/NO)		
12.	Acceptance of clause that the Repayment shall be on Quarterly Basis	(YES/NO)		
13.	Proposed Loan Amount (Rs. in Cr.)	Upto Rs. 900.00 Crore		
14.	Tenure of Loan (Years)	10 years with Moratorium of 36 months		
15.	Financial Bid	As per Annexure B		

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Annexure-II

The bidders shall Quote as per the Terms and Conditions for the proposed term loan mentioned in Clause 7 of this RFP

Note: Copy of Registration Certificate from RBI / Regulatory Authority [Constitution Document] to be attached.

Certified that to the best of my/our knowledge and belief, all the above information is correct and nothing has been concealed / misrepresented.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure-III**Confidentiality Undertaking (On Letter Head of the Bidder)**

It is certified that all the documents/ data/ information which will be received by / provided to [Name of the bidder] for accomplishing the Scope of Work outlined in the RFP shall be treated as strictly confidential and will not be disclosed or handed over by [Name of the bidder] to any outside agency/ person without prior written permission of BEML Limited.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure A — Bid Cover Letter (On Bidder's Letterhead)

Date :2026

To
BEML Limited
BEML SOUDHA,
23/1, 4th Main Road,
S.R. Nagar, Bengaluru – 560 027.

Sub: Bid for Term Loan RFP No. Dated/2026

Dear Sir / Madam,

I/We, _____, hereby submit our bid in response to captioned BEML LIMITED's RFP. We certify that our organisation meets the eligibility criteria as per RFP and agree to abide by the RFP terms, integrity pact, and keep our bid valid for 120 days from bid submission end date. We accept the evaluation methodology and L1 determination as final.

We confirm our authorization to submit this bid and to enter into binding agreements, if selected.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure B — Financial Bid Format (Term Loan)**(Signed Document to be uploaded – file size requirements to be updated)**

B1. Pricing (Floating):

Benchmark [RBI Repo / Bank's EBR / MCLR with period

Any Other Benchmark (to be specified)] :

In %

• Sum of :

Benchmark Rate :

Spread [Fixed ; per annum basis] :

Total :

B2. Declaration: Prices are firm, net of taxes except where mandated by law.

• **REQUIREMENT FOR BID:**

- i. The Bidder is required to quote the rates in both words and figures.
- ii. In case of mismatch between the words and figures, the amount in words will be taken as correct for all purposes, including evaluation of bids.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure C — Deviation Statement

Clause Reference	RFP Requirement	Proposed Deviation	Rationale

Note: Company reserves right to reject deviations. Financial deviations impacting comparability may render bid non-responsive.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure D — Indicative Covenants (RTL)

Financial : Indicative covenants may be mentioned

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure E — Integrity Pact (Abbreviated Header)

Parties agree to no bribery, no inducements, and transparency.

Independent External Monitor (IEM): [Name/Contact]

Breach may lead to disqualification/blacklisting.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Annexure F — Non-Blacklisting & No-Conflict Declarations

We hereby declare that we have not been blacklisted/debarred by any Govt. or Govt. agency / RBI or regulatory authority in India and that no conflict of interest exists with respect to this RFP.

Authorized Signatory with seal:

Name:

Designation:

Email:

Phone:

Place:

Signature with seal

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Tender No. xxxxxxxx**Date: xx.xx.xxxx****Annexure – G****BID GUARANTEE FORMAT**

Ref:

To,
BEML LIMITED
BEML Soudha
No: 23/7, 4th Main, S.R. Nagar
Bangalore - 560027

Dear Sirs,

.....
In accordance with your 'Tender Enquiry' under your Tender No:date-----
----- M/s..... herein after called the Bidder, with the
following Directors on their Board of Directors / partners of the Firm.

- | | |
|----|-----|
| 1. | 2. |
| 3. | 4. |
| 5. | 6. |
| 7. | 8. |
| 9. | 10. |

Wish to participate in the said tender for

.....
As an irrevocable Bank Guarantee against Bid Guarantee amount of
Rs.....(In words and figures) valid for
..... days from.....is required to be submitted by the Bidder as a
condition for participation in the said bid, which amount is liable to be forfeited by the BEML
Limited (herein after called PURCHASER) (1) the withdrawal or revision of toe offer by the Bidder
as a condition within the validity period. (2) Non-acceptance of the 'Letter of Intent / Purchase
Order' by the bidder when issued within the validity period. (3) Failure to furnish the valid
contract performance guarantee by the bidder within one month from the receipt of the Purchase
Order and (4) on the happening of any contingencies mentioned in the bid documents.

We, theBank at.....
having our Head office at(Local address) Guarantee
and undertake to pay immediately on first demand by BEML LIMITED, the amount of
Rs.....

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(in figure and words) without any reservation, protest, demur and recourse. Any such demand made by the Purchaser shall be conclusive and binding on the Bank irrespective of any dispute or difference raised by the purchaser.

The guarantee shall be irrevocable and shall remain valid up to (This date shall be 60 days after the date for which the bid is valid). If any further extension of this guarantee is required the same shall be extended to such required period (not exceeding one year) on receiving instruction from M/s..... on whose behalf this guarantee is issued.

In witness whereof the Bank, through its authorized officer has set its hand and stamp on thisday of.....at

Witness (Signature)

WITNESS

(Signature)

Name in (Block letters)

Designation

(Staff No.)

(Bank's common Seal)

Official address

Attorney as per power of Attorney No

Date: