



NIC ASIA Capital Limited

Thapathali, Trade Tower, Kathmandu, Nepal

REQUEST FOR QUOTATION DOCUMENT

FOR

SUPPLY AND DELIVERY OF

FISCAL YEAR 2082/83 B.S.

Registered Office

General Administration Department
Thapathali, Kathmandu, Nepal
Tel No: 977-01- 5705994, 977-01- 5705337
Email: admin@nicasiacapital.com
Website: www.nicasiacapital.com

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SECTION I: INTRODUCTION

NIC ASIA Capital Limited is a subsidiary of NIC ASIA Bank Limited. NIC ASIA Capital Limited was incorporated under the Companies Act 2007 of Nepal and is licensed by the Securities Board of Nepal to undertake Merchant Banking activities which includes services like Issue Management and Underwriting, Registrar to Share, Depositary Participant and Portfolio Management.

NIC ASIA Capital Limited invites sealed Quotations from the eligible Applicants for Supply and Delivery of

SECTION II: CONFIDENTIALITY

The contents of this document should not be disclosed to any third party without the express prior written consent of NIC ASIA Capital Limited. This document shall remain the property of NIC ASIA Capital Limited. In the event that the applicant is not awarded this project, NIC ASIA Capital Limited reserves the right to request the return of any and all materials of this document. This document is supplied under a non-disclosure basis. In consideration of the receipt of this document you agree not to reproduce or make this information available in any manner to persons outside the group directly responsible for evaluation of this content.

Participants must not make any public statement regarding this RFQ process without the express prior written consent of NIC ASIA Capital Limited.

NIC ASIA Capital Limited may, if it considers it appropriate, require a participant to sign a confidentiality deed before releasing any confidential or commercially sensitive information to the participant. The participant agrees to sign the confidentiality deed, if requested.

NIC ASIA Capital Limited reserves the right to exclude any participant from this RFQ process if NIC ASIA Capital Limited becomes aware that the participant has breached any of the obligations.

SECTION III: DISCLAIMER

The information contained in this RFQ document provided whether verbally or in documentary form by or on behalf of NIC ASIA Capital Limited, to the parties is on the terms and conditions set out in this document:

- i This RFQ is neither an agreement nor an offer and is only an invitation by Capital to the interested Applicants for submission of quotation. The purpose of this RFQ is to provide the Applicants with information to assist the formulation of their Quotations.
- ii This RFQ does not claim to contain all the information each Applicant may require. Each Applicant should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFQ and where necessary obtain independent advice.
- iii NIC ASIA Capital Limited makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFQ.
- iv NIC ASIA Capital Limited may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFQ.

- v No contractual obligation whatsoever shall arise from the RFQ process until a formal contract is executed by the duly authorized signatory of the NIC ASIA Capital Limited and the Applicant.
- vi NIC ASIA Capital Limited hold rights to accept or reject Applicants RFQ in whole or in partial whatsoever may be the reason.

SECTION IV: INTERPRETATION

- i. Capital means NIC ASIA Capital Limited Ltd.
- ii. 'Recipient' or 'Respondent' or 'Applicant' means to whom the RFQ document is issued by the Capital.
- iii. RFQ means Request for Quotation
- iv. OEM means Original Equipment Manufacturer

SECTION V: INSTRUCTIONS TO THE APPLICANTS

Instructions:

- i. The Applicants shall study the RFQ documents thoroughly and understand the scope and quality of work expected. A prospective Applicant requiring any clarification of the Document shall contact the Capital in writing at the Capital's address indicated in the **RFQ Document**. However, such enquiries shall be in written format only, telephonic enquiries are strictly prohibited and shall not be entertained.
- ii. Submission or participation by an Applicant in more than one RFQ Quotations will result in the disqualification of all those RFQs.
- iii. Either the Nepalese agent on behalf of the Principal/OEM or Principal/OEM itself can participate in RFQ but both cannot participant simultaneously for the same solution. If an agent submits a RFQ on behalf of the Principal/ OEM, the same agent shall not submit a RFQ on behalf of another Principal/ OEM for the same solution.
- iv. The Applicants shall be disqualified, if they try to influence the decision of Capital in their favor.
- v. The Applicants shall submit the RFQ Quotations in one envelopes marking "**RFQ document for Supply and delivery of**".
- vi. RFQ documents are to be submitted within close business hour on date mentioned in RFQ Notice and Re-notice (If applicable) at Capital's Registered Office, Thapathali, Kathmandu. In case public holiday in the last date of submission, Applicants shall require submitting RFQs not later than next working day.
- vii. Capital shall inform to all Applicants regarding the date and time of opening of financial documents.
- viii. Price offered should be inclusive of all costs such as VAT, customs duty, or any other local taxes freight and Installation charges etc.
- ix. In case of discrepancies or error in RFQ documents, RFQ notice or any other document, the Capital reserves the right to amend and correct at any time,
- x. The Capital shall reserve the right to reject any or all quotation with or without assigning any reasons whatsoever and to negotiate/re-negotiate with the Applicants in the best interest of the Capital.
- xi. The Capital reserves right to award the RFQ to different Applicants fully or partially.
- xii. The selected Applicant shall be provided "Purchase Order" along with all relevant details and terms of Procurement.

Documentation Requirement:

The Applicants shall require submitting under mentioned self-attested/ duly signed documents in a sealed envelope in following order:

RFQ Document of Supply and Delivery of

- a. Application letter as per the format provided.
- b. Stamped signed copy of RFQ Document.
- c. Conformity of eligibility criteria.
- d. RFQ Document fee deposit slip in the bank account number
- e. Company/ Firm Registration Certificate – Duly notarized.
- f. Duly notarized MOA and AOA – Duly notarized.
- g. Valid copy of PAN/VAT certificate – Duly notarized.
- h. Duly notarized audited Financial Statements for the latest Financial Year.
- i. Copy of Tax Clearance certificate for the Fiscal Year – Duly notarized.
- j. Latest Share Register (Share Lagat) – Duly notarized.
- k. Latest Director Register (Sanchalak Lagat) – Duly notarized.
- l. Latest Company Update (Company Adhyawodhik) in case of firm's renewal from – Duly notarized Department of Commerce/Industry.
- m. Company profile with client's telephone number.
- n. Authorization certificate for distributorship/dealership for the proposed product if applicable.
- o. Letter of undertaking on minimum life of product provided.
- p. Duly filled Know Your Vendor form as per Form No.7
- q. Customer reference letter of previous experience.
- r. Letter of Financial Quotation (as prescribed in Section X, Form no. 2, to enclosed only in Financial Quotation).
- s. Letter of not being backlisted in Credit Information Bureau

Notes:

- *Non-submission of the required documents and non-compliance of mandatory requirement as mentioned above may lead to the disqualification of the Quotations.*
- *The Applicant should provide relevant additional information wherever required in the eligibility criteria.*
- *The capital reserves the right to verify/evaluate the claims made by the Applicant independently. Any decision of the capital in this regard shall be final, conclusive and binding upon the Applicant.*

Eligibility Criteria:

1. The applicants should have at least of company registration.
2. The applicants should have Work Experience of at leastorganizations/BFIs of Nepal in last three years.
3. The applicants should have annual turnover at least of NPR in fiscal year

Validity of RFQ:

The validity period of the Quotation shall be “.....”. The prices quoted by the selected Service Provider shall and will be negotiated by the Capital.

Settlement of Disputes:

In case of any dispute arising out between the parties to this agreement/RFQ, it shall be **settled amicably between the parties**, and no third parties shall be involved. In case the parties fail to amicably settle the dispute, such dispute may be settled through the process of normal court procedure.

SECTION VI: CONTRACT INFORMATION

1. The Capital/Employer is:

NIC ASIA Capital Limited Ltd.

Registered Office

General Administration Department

Thapathali, Kathmandu, Nepal

Tel No: 977-01- 5705994, 977-01- 5705337

Email: info@nicasiacapital.com

Website: www.nicasiacapital.com

2. For Quotation submission purposes and clarification purposes only, the Capital's address is:

General Administration Department

Trade Tower Nepal, Thapathali, Kathmandu, Nepal

Tel No: 977-01- 5705337, 977-01- 5705994

Email: admin@nicasiacapital.com

3. The name of the contract is **Supply and Delivery of**
4. The selected Applicant shall be required to complete the supply of within 21 days from the date of Purchase Order(s) and further written instructions received from the capital or as mutually agreed.
5. Quantity may increase or decrease in "Purchase Order" than the quantity mentioned in RFQ document, and the selected Applicant shall charge same rate (final negotiated) for additional quantity of to be supplied.
6. The Capital shall reserve the right to terminate the contract at any point of time if the selected Applicant(s) delays to **Supply and Delivery of**
7. The Capital shall not be liable for payment against the solution other than specified specifications/quality.
8. The price quoted must be valid for from the closing date of the RFQ notice.
9. The selected parties or Capital shall not be held liable for failure to perform any of its contractual obligations if such failure results from any Force Majeure, Fire, Earthquake, Explosion, Strike, Lockouts, Industrial Disputes, Transportations Embargos, the existence of State Emergency, War-Like condition, Civil Commotions, Riots, any measures taken by the government whatsoever which renders it impossible or not practicable to fulfill its contractual obligations.

SECTION VII: RFQ DOCUMENT

Article 1: Specifications of

SN	Specification	Rate(NRP.)	Qty.	Total

Price for all option should be inclusive of VAT and Transportation Cost proposed in prescribed format.

Article 2: Termination of Contract

NIC ASIA Capital Limited reserves the right to cancel the contract placed on the selected Applicant and recover expenditure incurred on the following circumstances:

- i. The selected Applicant commits a breach of any of the terms or condition of the RFQ and/or contract.
- ii. The Applicant goes into liquidation, voluntary or otherwise.
- iii. The selected Applicant fails to complete the assignment within stipulated time frame and the extension if granted.

Article 3: Payment

- i. After completion of **Supply and delivery of** as prescribed by the Capital
- ii. The Capital shall not be liable to pay any extra cost on account of transportation and labor charges against Supply and delivery of
- iii. In case of domestic Applicant payment shall be made directly to the account maintained in NIC ASIA Bank Limited with account number.....

Article 4: Penalty

The Contractor should indemnify the Capital against claims from third parties for the use of material subject to patents / copyrights / IP rights of the software developer incorporated in any goods and services offered by them.

NIC ASIA Capital Limited reserves the right to penalize the Applicant if any act or failure by the Applicant under the agreement results in failure or non-usability of, the penalty may be equal to the cost it incurs or the loss it suffers for such failure. NIC ASIA Capital Limited may impose a penalty to the damage to its equipment, if the damage was due to the actions directly attributable to the staff of the Applicant. NIC ASIA Capital Limited may impose a penalty as per the clause on delays on implementation.

Any delays on implementation on the part of the Applicant to the timelines as agreed by NIC ASIA Capital Limited and successful Applicant will attract penalty of NPR 500/- per day for first 7 days and NPR 1000/- thereafter. The amount will be deducted from the payable amount. No penalties will be levied for delays not attributable to the Applicant or on account of uncontrollable circumstances. The decision of NIC ASIA Capital Limited will be final and binding upon the Applicant.

SECTION VIII: RFQ OPENING & ANALYSIS

NIC ASIA Capital Limited will open all received RFQs in the presence of interested Applicant on the date and time as informed by the Capital. However, RFQ may be open even if Applicants or their representatives remain absent at the scheduled time.

NIC ASIA Capital Limited may at its own discretion, waive minor deviations/irregularities in an RFQ which shall be conclusive and binding to all the Applicants.

NIC ASIA Capital Limited reserves the right to accept or reject in part or full any or all offers and/or cancel the RFQ process without assigning any reason thereof without incurring liability to the affected Applicant. Any decision of NIC ASIA Capital Limited shall be final, conclusive and binding upon the Applicants. NIC ASIA Capital Limited also shall have no obligation on its

part to inform the Applicants the ground for the action. NIC ASIA Capital Limited will further have no obligation to acquire any or all of the items proposed, and no contractual obligation whatsoever shall arise from the RFQ process unless and until a formal contract is signed and executed by duly authorized officials of NIC ASIA Capital Limited and the Applicant.

NIC ASIA Capital Limited will have its own internal evaluation process which will not be disclosed to the Applicants to technically and commercially evaluate all the eligible RFQs. During technical evaluation, if it is found that the Applicant has not indicated any component/module or item which is required for the implementation of the solution, the same has to be provided by the successful Applicant without any additional cost to NIC ASIA Capital Limited.

NIC ASIA Capital Limited will, at its sole discretion, ask some or all of the Applicants for the clarification of their Quotations to assist in comparison, evaluation and scrutiny of the RFQs. The request for clarification will be in writing and will have to be responded by the Applicant within stipulated time. NIC ASIA Capital Limited can and will negotiate the short-listed Applicants on the pricing and/or additional requirements.

On the completion of the selection process, NIC ASIA Capital Limited may enter into an agreement with the selected Applicant for Supply and Delivery of The agreement will be based on the Applicant's offer document with all its enclosures and modification arising out of clarification/negotiations. NIC ASIA Capital Limited reserves the right to stipulate any other documents deemed fit to be enclosed as part of the final contract.

NIC ASIA Capital Limited reserves the right to assign the contract to any of the Applicant/Applicants in part or full without assigning any reasons thereof. Any decision of NIC ASIA Capital Limited in this regard will be final and binding to all the parties. NIC ASIA Capital Limited will incur no liability/ contractual obligation with any or all of the Applicants affected by the decision.

SECTION IX: SELECTION / EVALUAITON OF QUOTATION

The contract will be awarded to the best evaluated Quotations meeting the instructions and eligibility criteria as on SECTION V, and RFQ Document information as on SECTION VII. The Capital reserves the right to award the contract in whole or in part, by item, by group of items, or by section where such action serves the best interests of the Capital.

SECTION X: STANDARD FORMS FOR PROPOSAL

Form No. 1: Application Letter

[Application Letter must be in Applicant's Letter Head]

Date:

General Administration Department,
NIC ASIA Capital Limited,
Registered Office, Trade Tower
Thapathali, Kathmandu, Nepal

Sub: Submission of RFQ Document.

Dear Sir,

With reference to the RFQ Notice dated published on and Capital's official website for **Supply and Delivery of** we hereby submit our interest to supply and deliver the said services to your organization as per the technical specifications mentioned in RFQ documents.

All the terms and conditions mentioned in the separate document(s) are fully acceptable to us.

Yours sincerely,

Name:

Position:

Name of the Firm/Company:

Signature:

Company Seal

Date:

Contact Telephone/Mobile No.:

Form No. 2: Financial Quotation (Applicant should submit this offer letter in letter head without fail)

Date:

To: **NIC ASIA Capital Limited**
General Administration Department,
Registered Office, Trade Tower
Thapathali, Kathmandu, Nepal

Subject: Financial Quotation along terms and conditions for **Supply and Delivery of**
.....

Having examined the RFQ documents, we offer to **Supply and delivery of**
for NIC ASIA Capital Limited Limited in accordance with the terms/conditions accompanying
this RFQ document along with required Annexures as under:

A: Technical Specification and Terms and Conditions

SN	Particulars	Capital's Specification	Vendor's Specification
1	Name of Brand		
2	Model		
3	Origin of Brand (belong to which Country)		
4	Country of Manufacture		
5	Year of Manufacture		
6	Month of Manufacture		
7	Year of Import		
8	Nature of Vendor: OEM/Agent/ Distributor/ Middlemen (Agreement to be attached)		
9	VAT Registration Certificate		
10	PAN Certificate		
11	Company/Business Registration Certificate		
12	Transportation Charge		
13	Payment Terms		
14	Delivery Terms		
15	Previous Experience in other Organizations		
16	Previous Experience with our Capital		

B: Financial Offer

SN	Items	Quantity	Rate	Amount (NPR)
1	 Brand			
	Model			
Total Cost				

Note: The above quoted rate is inclusive of VAT and all other applicable taxes, delivery cost, labor charges if any. Domestic applicants should quote in NPR only.

This Quotation and your written acceptance of it shall constitute a binding Contract between us. We understand that you are not bound to accept the lowest or any Quotation you receive.

The price quoted above is valid for one year from the closing date of procurement notice.

We agree for Supply and Delivery of to the Capital as per delivery terms mentioned herein from the date of issuance of Purchase Order(s) or any other further written instruction received from the Capital. We accept the penalty clause as mentioned in RFQ Documents, in case, being unable to perform within the stipulated time frame.

We hereby confirm that this Quotation complies with the validity period as required by the RFQ Documents.

Authorized Signature: _____

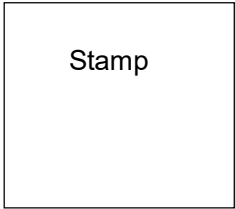
Name and Title of Signatory: _____

Name of the Company: _____

Address: _____

Duly authorized to sign the Quotation for and on behalf of: _____

Date: _____



Form No. 3: Declaration Form 1

Date:

General Administration Department,
NIC ASIA Capital Limited
Registered Office
Trade Tower Nepal, Thapathali, Kathmandu

Sub: Declaration on non - involvement in money laundering/ terrorist financing activities

Dear Sir,

I/ We hereby declare that our firm/company fully complies with all the laws of land and not associated in money laundering and terrorist financing activities by any means.

Authorized Signature

Name and Title of Signatory



Date:

General Administration Department
NIC ASIA Capital Limited
Registered Office
Trade Tower Nepal, Thapathali, Kathmandu

We hereby confirm that we comply to all condition mentioned in this RFQ Document. It is further understood that failing to meet any of the requirements, specification and standard ofs may lead to disqualification in the selection process at any point of time. Further we would like to declare that we “applicant firm/ Company” do not have any “conflict of interest” or financial interest with NIC ASIA Capital Limited.

Authorized Signature _____

Name and Title of Signatory _____



Form No. 5: Declaration Form 3

Date:

General Administration Department,
NIC ASIA Capital Limited
Registered Office
Trade Tower Nepal, Thapathali, Kathmandu

Sub: Declaration Form Regarding Criminal Offence

Dear Sir,

I/ We hereby declare that our firm/company have not been convicted with a criminal offence in Nepal or in any other country.

If yes, please specify.

Authorized Signature

Name and Title of Signatory



Form No. 6: Declaration Form 4

Date:

General Administration Department,
NIC ASIA Capital Limited
Registered Office
Trade Tower Nepal, Thapathali, Kathmandu

Sub: Declaration Form Regarding Beneficial Owner

Dear Sir,

I/ We hereby declare that our firm/company No/ Following beneficial owner and relationship with me/us

If yes, please write names of beneficial owner and relationship with you

SN	Name	Relation	Address	Contact No.
A.	Name of Shareholders holding more than 10% of shares in the company			
1				
2				
3				
B.	Name of Directors of the Company			
1				
2				
3				
C.	Name of person/s operating the capital account of the company			

Authorized Signature

Name and Title of Signatory

Stamp



(कम्पनी/संघ/संस्थाहरुको हकमा)
Know Your Vendor

मिति	
Date	

तल उल्लेखित विवरण राम्रोसँग भर्नु पर्नेछ । आफू सरोकार नभएको विवरण उल्लेख गरिएको कोठामा धर्का तानिदिनु होला ।
Please complete all the details.

कम्पनी/संघ/संस्थाहरुको विवरण (Company Details)

कम्पनीको नाम			
Company Name (In Block Letters)			
Registration Details (दर्ताको विवरण)			
Constitution (विधान)			
☐ Proprietorship (एकल व्यवसाय)	☐ Partnership (साझेदारी)	☐ Pvt. Ltd. (प्रा. लि.)	☐ Public Ltd. (पब्लिक लि.)
☐ Others . (अन्य)			
Specify (खुलाउनुहोस्)			
Office of Registration दर्ता गरेको कार्यालय			Place of Registration दर्ता भएको स्थान
Date of Registration दर्ता मिति			Registration No. दर्ता नं.
PAN No. स्था ले नं.			VAT No. भ्याट नं.
Registered Address (दर्ता ठेगाना)			

दर्ता ठेगाना (Registered Address/ हालको ठेगाना (Operation/Current Address)

House No. (घर नं.)		Ward No.: वडा नं.		House No. (घर नं.)		Ward No.: वडा नं.	
Street/Tole (सडक/टोल)				Street/Tole (सडक/टोल)			
Municipality/RM (नपा/गापा)		District (जिल्ला)		Municipality/RM (नपा/गापा)		District (जिल्ला)	
Telephone No.: टेलिफोन नं.:		Fax No. (फ्याक्स नं.)		Telephone No.: टेलिफोन नं.:		Fax No. (फ्याक्स नं.)	
Email: ईमेल:		Website (वेबसाईट)		Email: ईमेल:		Website (वेबसाईट)	
Name of Key contact official (मुख्य सम्पर्क व्यक्तिको नाम)							
Mobile No. of Key contact official (मुख्य सम्पर्क व्यक्तिको मो.नं.)							

बैंक खाताको विवरण (Bank Account Details)

बैंक खाता नम्बर: Bank Account No.:	
बैंक खाता भएको बैंकको ठेगाना: Address of Bank:	

Nature Of Company, Organization Or Business (कम्पनी, संस्था, व्यवसायको प्रकार)

Area of Operation (संचालन क्षेत्र)		Nature of Business (व्यवसायको प्रकार)	
Number of Offices (Branches) (कार्यालय/शाखा संख्या)			
Number of Branches (शाखा संख्या)			
Financial Details (आर्थिक विवरण):			
आयको सीमा (वार्षिक विवरण) Income Limit (Annual Details)			
☐ रु. ५,००,००० सम्म भन्दा माथि Upto Rs. 5,00,000	☐ रु. ५,००,००१ देखि १०,००,००० सम्म From Rs. 5,00,001 to 10,00,000	☐ रु. १०,००,००० Above Rs. 10,00,000	

Details Of Owner/Shareholders more than 10% (अधिकारीहरु र १०% भन्दा माथिका शेयरधनीहरुको विवरण)

S. No. (क्र.सं.)	Name (नाम)	Nationality (राष्ट्रियता)	Official Position/Designation (तह/पद)	Residential Address (वसोवासको ठेगाना) (in full with house & ward no.) (पुरा ठेगाना घर नं. र वार्ड नं. सहित)
1				
2				
3				
4				

Note: Please use additional sheet as required. नोट: आवश्यकता अनुसार अतिरिक्त पृष्ठ भर्नुहोला ।

Please tick ☐ " the appropriate box(es) for each of the following questions:

(तल उल्लेखित प्रश्नहरुको उपयुक्त कोष्ठमा चिन्ह लगाउनु होस्)

Are you U.S. Resident? (के तपाईं अमेरिकाको वासिन्दा हुनुहुन्छ ?) ☐ Yes(हो) ☐ No(होइन)

Are you a U.S. Citizen? (के तपाईं अमेरिकाको नागरिक हुनुहुन्छ ?) ☐ Yes(हो) ☐ No(होइन)

Do you hold a U.S. Permanent Resident Card (Green Card)? (के तपाईं अमेरिकी न्वभमल ऋवचम प्राप्त व्यक्ति हुनु हुन्छ)

If yes, please specify (यदि हुनुहुन्छ भने कृपया उल्लेख गर्नुहोस् ।)

S. No. (क्र.सं.)	Name (नाम)	Passport No. (राहदानी नं.)	Passport Issued Date (DD-MM-YYYY)	VISA Expiry Date (DD-MM-YYYY)
1				
2				
3				
4				

मैले/हामीले गर्ने सबै धितोपत्रसँग सम्बन्धित कारोबार धितोपत्र बोर्डको नियम संगत हुनेछ । माथि उल्लेखित विवरण सत्य तथ्य रहेको र सो विवरणमा कुनै फरक परे कानून बमोजिम सहूला, बुझाउँला । I/We hereby acknowledge that the above disclosed details are true. I/We further hereby consent to bear any legal actions in case any false disclosure of information related to me/us.

Official Seal (आधिकारिक छाप)

नोट: सूचीकृत भएका कम्पनी तथा फर्महरुले सन्तोष जनक सेवा तथा समयमा सामान सप्लाइ नगरेको खण्डमा सूचीबाट विना सूचना हटाउन सकिनेछ । यस उपर कुनै दाबी, विरोध गर्न पाइने छैन । सूचीकृत गर्ने वा नगर्ने सम्बन्धी सम्पूर्ण अधिकार यस क्यापिटलमा नै निहित रहनेछ ।

.....
Authorized Signature (आधिकारिक दस्तखत)

कार्यालय प्रयोजनको लागि

Account Risk Grading:	☐ High Risk	☐ Medium Risk	☐ Low Risk
Reason for Risk Grading			
रुजु गर्ने	प्रमाणित गर्ने		
नाम थर:	कार्यालयको छाप		नाम थर:
पद:			पद:
हस्ताक्षर:			हस्ताक्षर:
मिति:			मिति: