



Social Islami Bank Limited

Logistic Support Division

Head Office, City Centre

90/1, Motijheel C/A, Dhaka-1000

Ref: SIBL/HO/LSD/2023/798

Date: 17/05/2023

IFT FOR IMPORTING, PRINTING, ENCODING, PERSONALIZING & SUPPLYING MICR CHEQUES (For web publication in <https://www.siblbd.com/home/tender>)

1	Name of the Bank	Social Islami Bank Limited			
2	Procuring Entity Name	Logistic Support Division			
3	Invitation of tender	Sealed Tenders is hereby invited from the authorized vendors, suppliers, importers, security printers for IMPORTING CBS1 PAPER WITH WATERMARK OF BANK'S OWN MONOGRAM, PRINTING, ENCODING, PERSONALIZING & SUPPLYING of 2 lots of blank MICR cheques leaf in the form of books for the bank as per detail specification. Each of the lot consist of 1.00 crore leaves of different types of cheques.			
4.	Invitation for Quotation Ref. & Date	SIBL/HO/LSD/2023/798 date- 17/05/2023			
5	Procurement Method	Open Tendering Method			
6	Source of Fund	Social Islami Bank Limited			
7	Tender Last Selling Date	04/06/2023			
8	Date & Time for Submission, Closing & Opening of Tenders	Registration Date	Submission Date	Closing time	Opening Time
		17/05/2023 to 04/06/2023	04/06/2023	3:00 pm	3:30 pm
9	Name and address of the Office for receiving tender(s)	Senior Vice President and Head Logistic Support Division Social Islami Bank Limited Level-29, City Centre, 90/1, Motijheel C/A, Dhaka-1000			
10	Time for Completion of Delivery	Import of security paper manufactured with water mark of Bank's own Logo and or required other raw materials and printing of base image and cutting in required form within 90 days from the issuing date of work order. The delivery of encoded, personalized cheques shall be made within 24 hours and the entire delivery may take 2 to 3 years onward. The selected vendor has to store the security papers in their safe/vaults until final delivery of cheques without charging any cost.			
11	Place of opening tender documents	Social Islami Bank Limited, Level-29, City Centre, 90/1, Motijheel C/A, Dhaka-1000			
12	Eligibility of Tenderer (s)	The bidder must have (a) Valid Trade License & IRC (b) VAT Registration (c) TIN (d) valid email address (e) Distributor/Agency/reseller certification from the manufacturer (f) Government Authorization for security printing industry (g) ISO Certified Management Plant (h) ISO Certified information Security Management Plant (i) Watermark Patent Certification (j) CBS-1 Paper Certification (K) Proof of Experience (l) Company Organogram (m) Experience of printing and Supplying the items any commercial Banks preferred (n) Principal address with e-mail and website (o) Country of Origin Certificate from Ministry of Foreign affair of the respective county profile preferred (p) The bidder must not be a bankrupt.			
13	Price of tender document (non-refundable)	Tk.2,500/- (Taka two thousand five hundred) in the form of Payment Order (non-refundable) favoring "Social Islami Bank Limited". Tender document will be available in the website.			

14	Tender Security (Refundable)	Tk. 3,00,000/- (Taka three lac) in the form of Payment Order (Refundable) favoring “Social Islami Bank Limited”. The interested bidders shall have to submit the price of Tender Document and Tender Security separately in the tender submission date.
15	Address of Official Inviting Tender	Logistic Support Division Social Islami Bank Limited Level-29, City Centre, 90/1, Motijheel C/A, Dhaka-1000
16	Contact Details	Telephone No. 09612001122- Ext 50291, email: lsd@sibl-bd.com
17	Bank Guarantee:	Successful bidder should submit a Performance Bank Guarantee equivalent to 10% of the work order amount within 15 days from the date of receipt of the work order from any schedule bank for any loss, damage & fraudulent use etc. The guarantee should be valid up to the last delivery date of 2.00 (two) crore leaves.
18	Price	The rate shall be quoted in the bidders Letter Heads complying all specifications and terms and conditions of this tender. Incomplete tender/offer will be invalid. The bidders’ tender shall be inclusive VAT & Tax and all other costs of storage, transportation & delivery.
19	Validity of tender	90 days
20	Mode of payment	No advance will be allowed. The selected vendor will submit bills after after delivery of cheques on monthly basis.
21	Vendor Selection	The Bank is not bound to select the lowest bidder. No bidder is allowed to quote for more than one lot. The Bank will select a common price considering the quoted prices and select any 2 (two) vendors who agree to supply at selected price.
22	Special Instruction	The tender process will be guided as per Tender Bidding Policy of the bank and as per specific instructions and terms & conditions mentioned in the bank’s website www.siblb.com . The Bank Authority reserves the right to reject any or all quotations without assigning any reason and is not bound to select the lowest bidder. The bidder/supplier shall have no right to challenge the decision of the Bank’s authority in any court of law or to any arbitrator.

A. Financial Offer MICR encoded cheques:

SN	Description	Rate per leaf	Qty.	Total Amount
1	Paper cost up to Base Printing		1,00,00,000 leaves	
2	Cheque Book Binding			
3	Delivery Cost			
4	MICR +Personalization			
5	Q.R Code (Quick Response Code)			
6	Subtotal (Base printing + MICR encoding +Personalization)			

B. Technical Specification MICR encoded cheques:

i. Type of cheque: MSD, AWCD, SND, DD & PO

Type of Cheque requires in each lot:

Type of Cheque	Quantity
MSD	70,00,000 leaves
AWCD, SND, DD	26,00,000 leaves
PO	4,00,000 leaves
Total	1,00,00,000 leaves (each lot)

ii. Special Instruction:

All printing jobs of the MICR Encoded Cheques and other security instruments must confirm to the standard, get up/ set up, design and specifications of Bangladesh Bank's Hand Over for "cheque Design Standards Specification for Image able MICR Encoded Cheques dated 24.02.2009 for BACH standard cheques. Any omission or commission or deviation from the set Guidelines of Bangladesh Bank will make you liable for compensation that will be decided by the management & each leaf must be tested by MICR Detective Machine as per Bangladesh Bank Guideline.

iii. Security Cheque Papers CBS 1 Standard specifications:

(a) The security cheque papers must be CBS 1 (Clearing Bank Specification 1) Standard. The paper is to be free from an excessive tendency to curl and from any magnetic inclusions. Other properties, including security features, must be as normal for this grade of paper, The CBS 1 security paper must confirm to specific standards for chemical sensitivity that you have to strictly ensure. (b) the authorized officials of the Bank will visit to your printing press before base printing and obtain specimen / sample of the paper testing authority. They will also make surprise visit from time to time as and when required.

iv. CBS 1 Paper Specifications Standard:

You have to ensure that the specification of the CBS 1 paper as specified by Bangladesh Bank is maintained strictly in printings of the MICR Encoded Cheques. The specifications with regard to gram mage, thickness, Bentsen Roughness, Stiffness, Air Resistance, Air Presence Internal Tearing Resistance, Folding Endurance, Reflectance, UV dull, Spots and fiber Contamination etc as specified in the Bangladesh Bank's Guide Lines should be ensured in to the main specification and standard are as under:

Sl	Test	Metric Standard
1	Basis weight/ Grammage	BS ISO 9001: 2008 95.0 g/m ² (±5%)
2	Thickness	Min105 micrometers and Max130 micrometers. (108 micrometers)
3	Bendtsen Roughness	BS4420:1990(1995) (ISO8791-2) and Both surfaces: Maximum150mI/min
4	Stiffness	BS3748:1992 (ISO2493), MD: Min7.9mN, CD: 3.1mN, Note: The following stiffness values, obtained using alternative test methods, can be considered equivalent to the above. TABER method using10mm test length. MD: min.3.3 Taber units CD: min. 1.3 Taber units CLARK method TAPPI T451 pm 74.

		MD min. 124 Clark flexing resistance units. CD: min 50 Clark flexing resistance units.
5	Air Resistance (Gurley)	BS 6538-3:1987 (1995) (ISO5636/5), Min: 27s/100ml
6	Air Presence (Bendtsen)	BS6538-1992(ISO5636/3), Max: 450ml/min
7	Internal Tearing Resistance	BS EN 21974:1994, Both directions, Min705mN
8	Folding Endurance	Not applicable to CBS1
9	Reflectance	Ideally around 78-80%
10	UV dull	Should exhibit little of no fluorescence when illuminated by a UV light.
11	Spots and Fabre Contamination	Should be completely free from extraneous visible fiber and UV spot and fiber contamination.

v. Manufacturing country of the CBS 1 papers and additional security and manufacturing Process:

Description	Country of origin
Manufacturing Country	Any European- country

vi. Cheque Printing and physical security standards. All printing jobs should be done as per Bangladesh Bank's latest Guidelines:

S L	Required	Remarks
1	Watermark (Double tone)	Watermark Double tone on Bank's Logo.
2	Microprint	Microprint security text in all lines, normally invisible text lines and shall be evadible when at least 10 times magnified (less than 0.010 of an inch tall) as per Bangladesh Bank 's Guidelines.
3	Magnetic Ink	As per Bangladesh Bank's Guidelines
4	Erasable Inks (for Cheque Background)	As per Bangladesh Bank's Guidelines
5	Invisible & Erasable UV Fluorescent	As per Bangladesh Bank's Guidelines As per Bangladesh Bank's Guidelines
6	Chemical Sensitivity	MICR Encoding (Account Number, Routing Number & Cheque
7	MICR Security Ink, MICR Encoding and personalization	Serial Number, Transaction Code) must be done through MICR Security Ink and personalization contains A/C holder's name, A/C Number, Routing Number & Cheque Serial Number.

vii. Size/Dimensions:

Size of Cheque leaf (AWCD,	10"X3.50"(Counter foilpart:2.50"X3.50" and original Cheque-
Size of PO leaf	11.0"X3.50"(Counter foil:2"X3.50"clientpart:1.50"X 3.50" And Original
Size of DD leaf	10"X3.50"(Counter foil2.50"X3.50"and Original part: 7.50"X3.50")

viii. Cover Paper:

1	Paper	Art Card
2	Weight	200 gsm
3	Base-background	Permanent ink printed background as per proof to be approved By the bank.
4	Design print	Best looking design as per proof to be approved by the bank.

ix. Requisition Slip paper:

1	Paper	Offset (single colour both side printing duly approved by bank. Requisition slip will be after 80 th Cheque leaf for 100 books and after 15 th Cheque leaf for 20/25 leaves book and 5 th Cheque leaf for 10 leaves book.
2	Weight	80 gsm

3	Form print	Invariable/ fixed characters/texts/ numbers/ picture/logo are to be printed on the both side of the cover paper with single color permanent ink to be approved by the bank.
4	Customization print	Single colour printing of Branch Name, Routing Number, Clients name (if applicable), Clients A/C Number etc.

x. Perforation, Binding, Packing and Delivery:

a	Perforation	There must be separable perforation(s) between parts of cheques (i) Single perforation: All Cheques and DD shall have a single perforation in between the cheque leaf and its counterpart. (ii) Double perforation for PO leaf. Best quality perforations to be cut so that the easy
b	Binding:	MSD/AWCD: Number of Cheque leaves- as per requisition+2covers+1 requisition slip, auto binding as per specimen sample approved by the bank and DD/PO:100 Cheque leaves+2covers by default. Auto binding as per specimen sample approved by the bank.
c	Packing	The cheques shall be delivered in a cartoon packing with proper labeling and mentioning all information of contents, delivery address and sender's address, invoice numbers etc shall be mentioned for each branch and the carton shall be further poly- packed to ensure prevention of weather attacks
	Delivery	Secured Delivery shall be made under your strict supervision and management through your own arrangements or by the Govt. Postal Services or reputed Courier Service enlisted with your Company to the respective branches duly signed the packing slip by your authorized officer mentioning the type of cheques, series numbers, packet numbers etc. within 4.00 pm of the following working day within Dhaka and within 3 working days outside Dhaka. We will place the cheque book requisition to you by 4.00 to 6.00 pm on regular working days through a designated email account. You will be liable for any delay in delivery or non-delivery, shortfall in the quantity and missing of the cheque book/Packets etc as per decision Bank authority.

Cheque Design and approval:

All cheques (AWCD, MSD & PO) will require to be approved by the Bangladesh Bank before final printing. The Security features of the cheque and the overall design, compliance and acceptability with regard to watermarks MICR encoding, image and quality of the cheque will be tested and verified by the Bangladesh Bank and the management of our Bank. As such you have to obtain sample copy of the cheques in respect of colour, design, standard, setup and get up etc from our Brand & Communication Division, SIBL, Head Office, Dhaka and submit the final proof/machine proof of MICR Encoded Cheques and other security instruments on 95.0g/m²(±5%) CBS1 security paper on which you will print the instrument as per our work order within 7 (seven) days from the date hereof for obtaining final approval for printing from Bangladesh Bank.

The following General Terms & Condition guidelines should' however be noted for strict compliance:

1	Supply should be made to the branch(s) against requisition in the poly packets and it must contain security slips, which will be signed by the authorized official(s) of your press.
2	Indemnity Bond: You will have to execute an Indemnity Bond on Tk.300.00(Three Hundred taka only) Non Judicial Stamp Indemnifying the Bank against any loss to the Bank that may happen due to duplicate production of security instruments, miss delivery or non delivery, missing, fraudulent use of cheque papers/ cheque leaves in addition to any negligence made by the supplier or any other person involved in the process of printing, strong and delivery of the cheque books.
3	Bank Guarantee: You will have to submit a performance Bank Guarantee equivalent to 10% of the work order amount within 15 days from the date of receipt of the work order form any schedule bank for any loss, damage & fraudulent use etc.
4	Agreement: You will have to execute a Deed of Agreement on Tk.300 (Three hundred) Non Judicial stamp with the bank for printing & supply of cheque mentioning the following features in details (i)details process of cheque requisition , printing & delivery (ii)Time schedule regarding Cheque Book requisition and delivery process (iii)Stock management (iv) Security arrangement (v)Insurance

	coverage (vi)Up keeping and (vii)Arrangement with courier service for delivery of cheque books to the branches.
5	Storage: cheque should be stored in a well-protected /guarded Warehouse/ vault dedicated to Social Islami Bank Limited. The security, environment etc of the warehouse /vault to be ensured by as per Bangladesh Bank's guidelines. You shall not charge any vault rent of holding Cheque leaves in your vault during the agreement period.
6	Penalty: The Bank reserve the right to charge you any penalty as it deems fit in case of any information is leaked from your end and incase of failure to comply with terms and condition of this work order or for any delay in delivery or shortfall in the quantity of security items as per decision of the Bank authority.
7	Payment: No advance payment would be allowed. However, management may allow maximum 50% of the order value after base print completion in special circumstance.
8	Data transfer: Data will be provided to you by email that cannot be hacked/ modified/ increased/deceased under any circumstances or no break of serial number or shortage of leaf or book from Bank emails.
9	Destruction Certificate: You must provide a Destruction Certificate with regard to mutilated/wrongly printed/unusable leaves and wastage cut off papers to be prepared jointly by the representative of the Bank and you after completion of such work.
10	You will be fully responsible to bear the cost of MICR instrument as demurrage, if any Cheque book/leave is /are rejected by Bangladesh Bank.
11	The work order will stand cancelled in case of any violation of condition delineated in the work order.
12	The Bank reserves the right to bring any change or increase/ decrease the quantity or cancel this order without any reason whatsoever.

Senior Vice President & Head

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