



# NATIONAL HOUSING BANK

(Statutory Body under the National Housing Bank Act, 1987)  
Head Office: Core 5-A, India Habitat Centre, Lodhi Road, New Delhi – 110003

---

## TENDER DOCUMENT FOR EMPANELMENT OF CONTENT CREATORS

### Tender Reference No:

NHB/HFA/EMPANELMENT/CW/2026-27/01

### Date of Issue:

17<sup>th</sup> March 2026

### Last Date for Submission:

01<sup>st</sup> April 2026, 5:30 PM

### Mode:

Open Tender (Expression of Interest – Empanelment)

**Floated by :** Learning & Development Department, National Housing Bank, 3rd Floor, Bombay Life Building, 45, Veer Nariman Road, Fort, Mumbai – 400001, Maharashtra  
Phone: 011-3918-1232, 011-3918-7327  
E-Mail: [learning.development@nhb.org.in](mailto:learning.development@nhb.org.in)

---

## 1. IMPORTANT BID DETAILS

1.	Pre-Bid meeting with Bidders (Date and Time)	23 <sup>rd</sup> March 2026, time to be intimated later
2.	Last date and time for receipt of Bidding Documents	01 <sup>st</sup> April 2026, 5:30 PM
3.	Date and Time of Bid Opening	02 <sup>nd</sup> April 2026, 11 AM
4.	Place of opening of Bids	Learning & Development Department National Housing Bank 3rd Floor, Bombay Life Building, 45, Veer Nariman Road, Fort, Mumbai – 400001 Maharashtra

**Note: -**

- Bids will be opened in the presence of Bidders who choose to attend as above. The above schedule is subject to change. Notice of any changes will be provided through e-mail from designated contact personnel only or publishing on NHB's website.

**Note:**

- This tender document exhaustive in describing the functions, activities, responsibilities and services for which Content Creator will be responsible. The Bidder, by participation in this tender, implicitly confirm that if any functions, activities, responsibilities or services which are either not specifically described in this tender document specifically described but has to undergo suitable changes/modifications due to regulatory/statutory changes and are termed necessary or appropriate by NHB for the proper performance of the contract, such functions, activities, responsibilities or services (with applicable changes, if any) will be deemed to be implied by and included within the scope of services under this tender document and Bidder's response to the same extent and in the same manner as if specifically described in this tender document Bidder's response.

# TABLE OF CONTENTS

<b>Section</b>	<b>Title</b>
Section I	Notice Inviting Tender
Section II	Background and Objective
Section III	Scope of Work
Section IV	Eligibility Criteria
Section V	Empanelment Terms
Section VI	Selection Methodology
Section VII	General Terms and Conditions
Section VIII	Payment Terms
Section IX	Confidentiality and Integrity
Section X	Submission Instructions
Section XI	Evaluation Criteria
Section XII	Award and Empanelment
Section XIII	Conflict of Interest
Section XIV	Termination
Section XV	Force Majeure
Section XVI	Dispute Resolution
Section XVII	Instructions to Applicants
Annexure A	Application Form
Annexure B	Technical Experience Format
Annexure C	Declaration
Annexure D	Integrity Pact

# SECTION I

## 1.1 NOTICE INVITING TENDER (NIT)

National Housing Bank (NHB) invites applications from eligible Individual Content Creators, Academic Experts, Service Providers, and Professional Firms for empanelment for development of academic, technical, regulatory, and international housing finance content for Housing Finance Academy

Empanelment shall be valid for **One** year, which can be extended by NHB for further period at its sole discretion.

This tender is issued in compliance with:

- GFR 2017 Rule 173
- GFR 2017 Rule 177
- GFR 2017 Rule 188
- GFR 2017 Rule 175
- CVC Procurement Guidelines

---

# SECTION II

## 2.1 BACKGROUND AND OBJECTIVE

National Housing Bank (NHB), a statutory institution, is a wholly owned by Government of India, established under National Housing Bank Act, 1987 (“the Act”). The head office of NHB is located in New Delhi. It has representative offices located at Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Mumbai, Patna, Raipur, Ranchi and Thiruvananthapuram.

National Housing Bank (NHB), as the apex statutory institution for housing finance, has a clear developmental mandate to strengthen institutional capacity in the sector. While emerging requirements necessitate a dedicated institutional framework that we build a talent pipeline that prepares our youth for specialised work in this sector.

In alignment with NHB’s developmental mandate and national priorities on employment generation and skill development, NHB also focuses on capacity building of immediate graduates and unemployed youth, particularly in housing finance–related domains by equipping them with practical knowledge, regulatory understanding, and functional skills relevant to Housing Finance Companies (HFCs) and allied institutions.

NHB is in the process of establishing an Academy for Housing Finance to focus more on capacity building. This Academy is expected to undertake training activities both in physical as online mode (both live learning model through video lectures etc as well as

self learning model). The training will be modular and hybrid. It is also proposed to award a certificate on successful completion of each course after a due evaluation process

National Housing Bank invites applications for empanelment of qualified subject experts for development of course materials and Content Creators for development of structured multimedia learning content for the Housing Finance Academy. The Bank wishes to empanel experienced professionals and agencies for development of training and academic content in housing finance, banking, finance, and regulatory domains.

The objective is to develop high-quality content covering:

- Housing finance regulatory framework
- Mortgage systems
- Various types of housing finance products
- Marketing these products
- Operational aspects ( including legal and valuation aspects)
- NPA recognition and provisioning norms
- Recovery aspects
- International housing finance verification frameworks
- Compliance aspects, and policies like KYC, POSH, AML, Whistle Blowing etc
- Customer service and grievance redressal mechanism
- Soft Skills like Communication, negotiation skills as well as stress management etc.

## SECTION III

### SCOPE OF WORK

The empanelled Content Creators shall develop academic, technical, regulatory, and professional learning content covering the housing finance sector, including housing loan lifecycle, regulatory and compliance framework, legal framework, mortgage systems, and emerging trends in housing finance.

#### 3.1 Key Deliverables:

The empanelled Content Creators shall develop the following multimedia and academic content

SN	TITLE	CONTENT OUTLINE
1	<b>Instructional Videos</b>	Full-length training videos covering detailed concepts and professional learning modules.
2	<b>Short Videos / Microlearning Modules</b>	Short concept-based videos designed for quick learning, revision, and digital learning platforms

3	<b>Audio/video Podcasts</b>	Audio/video -based learning modules focusing on key concepts, regulatory framework, industry practices, and expert insights.
4	<b>Digital Books and Training Material</b>	Development of structured course handbooks, digital books, manuals, and case studies for training programmes.
5	<b>Exercises, self evaluation tests, ability to set up question papers to evaluate the student</b>	Gamification and use of AI are expected in this respect

### 3.2 Coverage Areas:

Content shall broadly cover:

- Housing Finance Sector Overview
- Various types of Housing Loan Products (including Green Housing) and their Lifecycle
- Insurance coverage
- Cross selling opportunities with details of different non home loan products
- Loan Processing, Appraisal, and Credit Monitoring
- Regulatory and Compliance Framework (NHB, RBI, KYC, AML, POSH etc.)
- Legal Framework, Mortgage Laws, Valuation process and Recovery Mechanisms
- Fraud Prevention, and Cyber Security (basic level for the front level staff)
- Customer Service, Loan Operations and Customer grievance redressal
- Technology and Emerging Trends in Housing Finance
- Governance, Ethics, and Industry Best Practices
- Soft skills like communication skills, negotiation skills, stress management, conflict management etc

*Note: The scope of work listed above is only indicative in nature. The detailed scope of work will be indicated at the time of actual assignment depending on the nature of the project.*

*NHB retains its right to split the above scope/coverage into different parts and assign the same in parts to multiple Content Creators.*

# **SECTION IV**

## **ELIGIBILITY CRITERIA**

### **4.1 Individual Applicants**

Minimum requirements:

- Minimum Post Graduate Degree in any discipline
- Minimum 8 years of experience in the field of content writing/ development of training materials.
- Experience in BFSI / housing finance / regulatory sector
- Prior experience of 2 years in development of online courses.

Desirable:

- Minimum 5 years' Experience in working with regulators / bankers / academicians/ NBFCs/ HFCs.

### **4.2 Firms / Agencies/Companies**

Minimum requirements:

- Minimum 8 years in existence (since incorporation)
- Minimum 5 years of operational experience in course development/content creation for offline as well as online mode
- Experience in BFSI / housing finance / regulatory sector (minimum 3 assignments)

### **4.3 Write up**

Both individuals and firms/agencies desirous of being empanelled should submit a write up regarding their organisational set up bringing out the details of manpower employed by them, their financials and details of similar assignments handled earlier. The capability to convert the contents created into vernacular languages may also be indicated in the write up.

# SECTION V

## 5.1 EMPANELMENT TERMS

Empanelment validity:

- The empanelment shall be valid for a period of One Year from the date of empanelment.

NHB reserves right to:

- Extend empanelment
- Terminate empanelment

Multiple content creators shall be empanelled upon complying with minimum eligibility criteria as mentioned in Section IV above. Assignments shall be allocated to empanelled Content Creators on a need basis based on expertise, availability, and performance through work orders.

Intellectual Property /Copyright rights of the materials/ contents prepared by the empanelled Content Creators will rest with NHB exclusively.

Empanelment shall not guarantee any minimum assignment.

# SECTION VI

## 6.1 SELECTION METHODOLOGY

Selection shall be based on Technical Evaluation (*Evaluation criteria given in Section XI*)

No financial bid is required at empanelment stage.

Assignments shall be awarded through:

- **Limited bidding among empanelled Content Creators**, as per GFR 2017.

# SECTION VII

## 7.1 GENERAL TERMS AND CONDITIONS

Empanelled Content Creators shall:

- Deliver original content
- Meet timelines
- Maintain confidentiality

- Follow NHB instructions
- a. Empanelled creators shall not be considered as NHB employees.
- b. The Bidder is expected to peruse all instructions, forms, terms and specifications in this Tender and its Annexures. Failure to furnish all information required in the Tender documents, in the formats prescribed or submission of a proposal not substantially responsive or submission of unnecessary additional information as part of response to this Tender Document may result in rejection of the proposal.
- c. All such amendments as made by NHB to the Tender shall become part and parcel of the Tender and same will be notified on NHB's website. The Bidders are required to have a watch on NHB's website for any such amendment.
- d. Bidders must take into consideration each and every line of this Tender document while preparing technical proposal. Bidders are requested to get any issue clarified by NHB before submitting the responses/Bids. The Bids submitted should be complete in all respect meeting all deliverables under this document. It will be the sole responsibility of the successful Bidder to deliver each and everything as per the scope of the work during the contracted period. NHB will not be responsible in case of any requirement is underestimated or any requirement is not interpreted in right perspective.
- e. NHB reserves the right to change the requirement specifications and ask for the revised Bids or the tendering process without assigning any reasons.
- f. NHB shall be under no obligation to accept any offer/Bid received in response to this Tender and shall be entitled to reject any or all offers including those received late or incomplete offers, without assigning any reason whatsoever. NHB reserves the right to make any changes in the terms and conditions of contract. NHB will not be obliged to meet and have discussions with any Bidder, and or to consider any representations. NHB reserves the right to accept or reject, fully or partially, any or all offers without assigning any reason. The decision of NHB in this regard is final and no further correspondence in this regard will be entertained.
- g. Although service window has been defined as 9.00am to 9.00pm, the selected Bidder must provide services beyond the above time in case of urgent requirement of NHB without any extra cost.
- h. Bidder must deploy manpower having requisite qualification, experience, skill-set etc. for the project/contract.
- i. NHB reserves the right to call for any additional information and also reserves the right to reject the proposal of any Bidder if in the opinion of NHB, the information furnished is incomplete or the Bidder does not qualify for the contract.
- j. By submitting proposal/bid, the Bidder agrees to promptly execute contract with NHB for any work awarded to the Bidder. Failure on the part of the awarded Bidder

to execute a valid contract/service level agreement with NHB, will relieve NHB of any obligation to the Bidder, and a different Bidder may be selected.

- k. Time and quality of the service are the essence of this agreement/contract. Failure to adhere to the same will be considered as breach of the terms and conditions of the contract.
- l. Bidders are required to direct all communications related to this **tender document**, through the nominated Point of Contact persons, mentioned below:

Ms. Reeja Jayadeesh Deputy General Manager Learning & Development Department <a href="mailto:reeja.k@nhb.org.in">reeja.k@nhb.org.in</a> Ph: 011-3918-1232	Ms. Shruti Jain Manager Learning & Development Department <a href="mailto:shruti.jain@nhb.org.in">shruti.jain@nhb.org.in</a> Ph: 011-3918-7327
---	--

- m. For the purpose of clarification of doubts of the Bidders on issues related to this tender document NHB intends to hold a Pre-Bid meeting on the date and time as indicated in the tender document . It may be noted that no query of any Bidder shall be entertained after the Pre-Bid meeting. Clarifications on queries will be given in the Pre-Bid meeting itself. Only the authorized representatives of the Bidders will be allowed to attend the Pre-Bid meeting
- n. The Bid prepared by the Bidders, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and NHB and supporting documents and printed literature shall be written in English.
- o. Any statement/declaration made by the Bidder, if proved wrong or false or incomplete or such as to withhold any information relevant to the award of the tender, at any stage of the tender/Bid process or in the event of his Bid/tender having been accepted, at any stage of the contract, shall render his/their Bid(s)/tender(s)/contract(s) liable to be cancelled/rescinded, in addition to the followings:
- p. If such statement is found at the tender stage, his total earnest money/EMD shall be forfeited and tender/Bid will be summarily rejected.
- q. In case such a statement is found at the contract stage, NHB may take at its discretion appropriate action as provided in the tender document for termination of the contract including invocation of the PBG.

# SECTION VIII

## PAYMENT TERMS

a) Payment shall be made on acceptance of deliverables as notified:

- Per page basis  
**OR**
- Per module basis  
**OR**
- Per assignment basis

b) *No retainer fee is payable.*

c) *The detailed payment terms will be published at the time of inviting financial bids among the empanelled content creators depending on the nature of work entrusted by the Bank.*

# SECTION IX

## CONFIDENTIALITY

The Content Creator and its Personnel shall not, either during the term or after the expiration of this contract, disclose any proprietary or confidential information relating to the Project, the Services, this Agreement or NHB's business or operations without the prior written consent of NHB.

A separate non-disclosure cum confidentiality agreement ("NDA") will be signed between the Content Creator and NHB, if required.

Violation may result in termination.

# SECTION X

## SUBMISSION INSTRUCTIONS

Applicants must submit the following, as per format given in Annexures:

- Application form
- Resume
- Qualification proof
- Experience proof
- Sample work
- PAN / GST

Submission via:

- Email/ Portal / Physical submission

# SECTION XI

## 9.1 EVALUATION CRITERIA

a. Bidders fulfilling the Eligibility Criteria specified above shall be considered for Evaluation. The Proposals will be evaluated on the basis of evaluation criteria and points system as given below:

### For Individuals:

Criteria	Maximum Marks	Supporting Documents
Qualification	10	Certificates/Documentary evidence
Experience	25	Certificate of Experience or equivalent documents.
Sector expertise	25	Relevant Course certificates, work profile, etc.
Sample work	20	Sample of course content displaying Adequate knowledge in technology driven development. Previous completed assignments, course content developed.
Interview	20	Presentation before NHB consisting of the profile, Adequate knowledge in technology driven development, sample content quality, Competence, understanding the context etc.
<b>Total</b>	<b>100</b>	

For individuals applying through Firms / Agencies/ CompaniesCriteria	Maximum Marks	Supporting Documents
Experience	25	Certificate of Experience or equivalent documents.
Sector expertise	25	Relevant Course certificates, work profile, etc.
Sample work	25	Sample of course content displaying Adequate knowledge in technology driven development. Previous completed assignments, course content developed.
Interview	25	Presentation before NHB consisting of the profile, Adequate knowledge in technology driven development, sample content quality, Competence, understanding the context etc.
<b>Total</b>	<b>100</b>	

Minimum qualifying marks to be empanelled: **70**

- b. Note: Bidder has to provide copies of supporting documents against each criterion mentioned above, without which bid may be rejected. Mere qualifying the qualifying mark is not guaranteeing the work order. Work order is subject to technical bid evaluation*
- c. Multiple content creators shall be empanelled upon complying with minimum eligibility criteria as mentioned above. Assignments shall be allocated to empanelled Content Creators on a need basis based on expertise, availability, and performance through work orders, in compliance with GFR 2017 and NHB procurement policy.*
- d. Empanelment shall be valid for a period specified in the tender document and shall not guarantee any minimum assignment.*

## **SECTION XII**

### **AWARD AND EMPANELMENT**

Successful applicants shall be empanelled. Empanelment letter shall be issued.

Multiple content creators shall be empanelled. Empanelment does not guarantee allocation of work. Assignments shall be allocated based on expertise, availability, and performance and based on financial bidding process.

## **SECTION XIII**

### **CONFLICT OF INTEREST**

The Bidder shall declare that it shall take all measures necessary to prevent any possible conflict of interest and in particular commit itself to the following:

- (a) The Bidder shall avoid any conflict of interest while discharging contractual obligations and bring, beforehand, any possible instance of conflict of interest to the knowledge of NHB, while rendering any advice or service.
- (b) The Bidder shall act/perform, at all times, in the interest of NHB and render any advice/service with highest standard of professional integrity.
- (c) The Bidder undertakes that in case of its selection as the successful Bidder, it shall provide professional, objective, and impartial advice and at all times and shall hold NHB's interest paramount, without any consideration for future work, and that in providing advice it shall avoid conflicts with other assignments and its own interests.
- (d) The Bidder declares/affirms that it has not been hired by NHB for any assignment that would be in conflict with its prior or current obligations to other employers/buyers, or that may place it in a position of being unable to carry out the assignment/contract in the best interest of NHB. Without limitation on the generality of the foregoing, the Bidder further declares/affirms as set forth below:

- i. Conflict between consulting activities and procurement of goods, works or non-consulting services (i.e. services other than consulting services) - The Bidder has not been engaged by NHB to provide goods, works, or non-consulting services for a project, or any affiliate that directly or indirectly controls, is controlled by, or is under common control with the Bidder. The Bidder is fully aware that it shall be disqualified from providing consulting services resulting from or directly related to those goods, works, or non-consulting services. Further, the Bidder is also aware of the fact that in case it has been hired to provide consulting services for the preparation or implementation of a project, or any affiliate that directly or indirectly controls, is controlled by, or is under common control with the firm, shall be disqualified from subsequently providing goods, works, or services (other than consulting services) resulting from or directly related to the consulting services for such preparation or implementation.
- ii. This provision does not apply to the various firms (Content Creators, contractors, or suppliers) which together are performing the Bidder's obligations under a turnkey or design and build contract.
- iii. Conflict among consulting assignments – The Bidder understands that neither Bidder (including their personnel and sub-Content Creators), nor any affiliate that directly or indirectly controls, is controlled by, or is under common control with the firm, shall be hired for the assignment that, by its nature, may be in conflict with another assignment of the Bidder. As an example, Bidders assisting NHB in the privatization of public assets shall neither purchase, nor advise purchasers of, such assets. Similarly, Bidders hired to prepare Terms of Reference (TOR) for an assignment shall not be hired for the assignment in question.
- iv. Relationship with NHB's staff – The Bidder is aware that the contract may not be awarded to the Bidder in case it is observed that it, including its experts and other personnel, and sub-Content Creators, if permitted, has/have a close business or family relationship with a professional staff of NHB (or of the project implementing agency) who are directly or indirectly involved in any part of: (i) the preparation of the TOR for the assignment, (ii) the selection process for the contract; or (iii) the supervision of such contract, unless the conflict stemming from this relationship has been resolved in a manner acceptable to NHB throughout the selection process and the execution of the contract.
- v. A Bidder shall submit only one proposal either individually or as a joint venture partner in another proposal: If the Bidder, including a joint venture partner, submits or participates in more than one proposal, all such proposals shall be disqualified. This does not, however, preclude a consulting firm to participate as a sub-Content Creator, or an individual to participate as a team member, in more than one proposal when circumstances justify and if permitted by the Tender.

# **SECTION XIV**

## **TERMINATION**

NHB may by not less than fifteen (15) calendar days written notice of termination to the Content Creator, (except in the event listed in paragraph (g) below, for which there shall be a written notice of not less than thirty (30) days) such notice to be given after the occurrence of any of the events specified in paragraphs (a) to (f) of this Clause, terminate this Empanelment:

- a) If the Content Creator fails to remedy a failure in the performance of their obligations hereunder, as specified in a notice of suspension, within thirty (30) days of receipt of such notice of suspension or within such further period as NHB may have subsequently approved in writing;
- b) If the Content Creator becomes insolvent or bankrupt or enters into an agreement with its creditors for relief of debt or take advance of any law for the benefit of debtors or goes into liquidation receivership whether compulsory or voluntary;
- c) If the Content Creator fails to comply with any final decision reached/award passed as a result of arbitration proceedings hereof;
- d) If the Content Creator submits to NHB a statement which has a material effect on the rights, obligations or interests of NHB and which the Content Creator knows to be false;
- e) If, as a result of Force Majeure, the Content Creator is unable to perform a material portion of the Services for a period of not less than sixty (60) days; or
- f) In the event it comes to the notice of NHB that any of the representations and/or warranties made by the Content Creator either in the Bid Documents or in the subsequent correspondences are found to be false and/or the Content Creator/its personnel are found to be involved in any fraudulent or criminal act;
- g) If NHB, in its sole discretion and for any reason whatsoever, decides to terminate this Empanelment.

# **SECTION XV**

## **FORCE MAJEURE**

In the event of either Party being rendered unable by Force Majeure to perform any obligation required to be performed by them under the Contract, the relative obligation of the Party affected by such Force Majeure shall be suspended for the period during which such cause lasts.

The term "Force Majeure" as employed herein shall mean acts of God, War, Civil Riots, Fire, Flood and Acts and Regulations of respective government of the two Parties directly affecting the performance of the Contract.

Upon the occurrence of such cause and upon its termination, the Party alleging that it has been rendered unable as aforesaid thereby, shall notify the other Party in writing, the

beginning of the cause amounting to Force Majeure as also the ending of the said cause by giving notice to the other Party within 72 hours of the ending of the cause respectively. If the deliveries are suspended by Force Majeure conditions lasting for more than 2 (two) months, NHB shall have the option of canceling this Contract in whole or part at its discretion without any liability on its part.

Time for performance of the relative obligation suspended by Force Majeure shall then stand extended by the period for which such cause lasts.

## **SECTION XVI**

### **DISPUTE RESOLUTION**

In the event of any dispute or difference arising out of, in relation to, or in connection with this assignment/work, or the breach thereof, shall be settled amicably through mutual discussions. If, however, the parties are not able to settle them amicably without undue delay, the same shall be settled by the process of arbitration in accordance with the provisions of the Arbitration & Conciliation Act, 1996 (as amended from time to time). The seat of such arbitration shall be at New Delhi and the proceedings shall be conducted in English. The arbitration tribunal shall consist of Sole i.e. 1(one) Arbitrator to be appointed jointly by the Parties within thirty (30) days from the date of first recommendation for appointment of arbitrator in written form one Party to the other. If the Parties fail to agree on appointment of such Sole Arbitrator, arbitral tribunal consisting of Sole Arbitrator shall be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The award of arbitrator made in pursuance thereof shall be final and binding on the Parties. All costs and expenses of such arbitration shall be borne equally by the Parties at the first instance which however subject to the provisions of the said Act.

Notwithstanding, it is agreed that the Content Creator shall continue the remaining work for the assignment under this Agreement during the pendency of arbitration proceedings unless otherwise directed in writing by NHB or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator, as the case may be, is obtained.

## **SECTION XVII**

### **17.1 INSTRUCTIONS TO APPLICANTS**

- a) The Bidder is expected to peruse all instructions, forms, terms and specifications in this Tender and its Annexures. Failure to furnish all information required in the Tender documents, in the formats prescribed or submission of a proposal not substantially responsive or submission of unnecessary additional information as part of response to this Tender Document may result in rejection of the proposal.

- b) All such amendments as made by NHB to the Tender shall become part and parcel of the Tender and same will be notified on NHB's website. The Bidders are required to have a watch on NHB's website for any such amendment.
- c) Bidders must take into consideration each and every line of this Tender document while preparing proposal for the project. Bidders are requested to get any issue clarified by NHB before submitting the responses/Bids. The Bids submitted should be complete in all respect meeting all deliverables under the project. It will be the sole responsibility of the successful Bidder to deliver each and everything as per the scope of the work during the contracted period. NHB will not be responsible in case of any requirement is underestimated or any requirement is not interpreted in right perspective.
- d) NHB reserves the right to change the requirement specifications and ask for the revised Bids or the tendering process without assigning any reasons.
- e) NHB will examine the Bids to determine whether they are complete, the documents have been properly signed; supporting papers/documents attached and the Bids are generally in order etc.
- f) Any Bid received by NHB after the deadline for submission of Bids prescribed by NHB will be rejected.
- g) No Bid will be allowed to be modified after the deadline for submission of Bids.
- h) Bidder should not have been blacklisted/debarred from participation in the Bid process by any of the Department of Financial Services/Department of Expenditure of Ministry of Finance or NHB on the date of opening of the bid and/or on the date of signing of the contract.
- i) NHB will notify all short-listed Bidders in writing or by mail or by publishing in its website as soon as practicable about the outcome of this Tender. NHB is not obliged to provide any reasons for any such acceptance or rejection.
- j) NHB has the right to reject any or all Bids received without assigning any reason whatsoever. NHB shall not be responsible for non-receipt / non- delivery of the Bid documents due to any reason whatsoever.
- k) Every Bidder will, by submitting his/her Bid in response to this Tender, be deemed to have accepted the terms of this Tender and the Disclaimer.

## **17.2 Pre-Contract Integrity Pact:**

The Individual / Firm / Company, which will be shortlisted for empanelment with the Bank, shall have to sign Pre-Contract Integrity Pact in the format to be prescribed by the Bank and only upon signing, such Individual / Firm / Company will be considered for empanelment in the Bank.

In this regard, NHB has appointed Shri Jojneswar Sharma (email id: [sharmajoj@gmail.com](mailto:sharmajoj@gmail.com) , Address: Near Old RTO Office, Lucknow, 122, Chandralok, Aliganj, Bakshi Ka Talab, Lucknow, 226024) and Shri Rajendra Srivastava (email id: [aaremes@yahoo.com](mailto:aaremes@yahoo.com) , Address: Sarumotoria, Hengrabari, House No 27, Dr Zakir Husain Path, Kamrup Metro, Guwahati, 781306) as independent external monitors for the Integrity Pact in consultation with the Central Vigilance Commission.

The set of sanctions mentioned in the Pre-Contract Integrity Pact shall be enforced for any violation by a Bidder of its commitments or undertakings under the Integrity Pact.

The Bidders are also advised to have a code of conduct (clearly rejecting the use of bribes and other unethical behaviour compliance program for the implementation of the code of conduct.

### 17.3 Sealing and Marking of Bids

- In case of physical submission of bids, all the envelopes shall be addressed to NHB at the address given below:

Learning & Development Department  
National Housing Bank  
3rd Floor, Bombay Life Building,  
45, Veer Nariman Road,  
Fort, Mumbai – 400001  
Maharashtra

- All envelopes should indicate on the cover the name and address of Bidder along with contact number.
- The Bidder shall seal the envelopes containing the proposal. The envelope should be non-window and separately super scribed as **“Application for empanelment of content creators”** as applicable.
- If the envelop is not sealed and marked, NHB will assume no responsibility for the Bid's misplacement or its premature opening.
- Bids not sealed properly shall not be considered and will stand rejected without recourse.
- In case of online submission of bids, email may be sent to [learning.development@nhb.org.in](mailto:learning.development@nhb.org.in).

### 17.4 Deadline for submission of Bids

- The Bids must be received by NHB at the addressed specified, not later than the last date of Bid submission as indicated above.

- In the event of the specified date for the submission of Bids, being declared a holiday for NHB, the Bids will be received up to the appointed time on the next working day.
- NHB may, at its discretion, extend the deadline for submission of Bids by amending the Bid documents with intimation on NHB's website, in which case, all rights and obligations of NHB and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

## **17.5 Late Bids**

Any Bid received by NHB after the deadline for submission of Bids prescribed by NHB will be rejected and returned unopened to the Bidder.

## **17.6 Opening of Bids by NHB**

- On the scheduled date and time, Bids will be opened by NHB Committee in presence of Bidder representatives who will attend the meeting on the specified date and time.

## **17.7 Banned or Delisted Bidder**

Bidders have to give a declaration that they have not been banned or delisted by any Government, Quasi Government agencies, PSUs or PSBs and its subsidiaries. If a Bidder has been banned by any Government, Quasi Government agencies, PSUs or PSBs and its subsidiaries, this fact must be clearly stated. If this declaration is not given, the Bid will be rejected as non-responsive. This declaration will be submitted along with the commercial Bid.

## **17.8 Compliance with Laws**

- (a) The Content Creator/Bidder shall undertake to observe, adhere to, abide by, comply with and notify NHB about all laws in force or as are made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep NHB indemnified, hold harmless, defend and protect NHB and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.
- (b) The Content Creator shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project/Empanelment, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate NHB and its employees/officers/ staff/ personnel/ representatives/agents from and against all claims

or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom and NHB shall give notice of any such claim or demand of liability within reasonable time to the Content Creator.

- (c) In case NHB undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership or NHB establishing an independent entity for the purpose of learning and development etc., this Empanelment shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Content Creator under this Empanelment.

## **17.9 Code of Integrity for Public Procurement**

The bidders should sign a declaration about abiding by the Code of Integrity for Public Procurement in bid documents. The format of the declaration and the Code of Integrity for Public Procurement are enclosed as **Annexure D**. In case of any transgression of this code, the bidder is not only liable to be removed from the list of empanelment, but it/he would be liable for other punitive actions such as cancellation of contracts, banning and blacklisting or action in Competition Commission of India, and so on.

## **17.10 JURISDICTION AND APPLICABLE LAWS**

This RFP including all matters connected therewith, shall be governed by the laws of India (both substantive and procedural) for the time being in force and shall be subjected to exclusive jurisdiction of the Courts at New Delhi.

# ANNEXURE A

## APPLICATION FORM

### Bidder Information

Please provide following information about the Bidder (Attach separate sheet if required): -

S. No.	Information	Particulars / Response
1.	Name of the Bidder	
2.	Date of Incorporation ( <i>if applicable</i> )	
3.	Type of the Entity/Bidder [Govt/PSU/Public Ltd. / Private Ltd./ LLP/ Partnership/proprietary]	
4.	Registration No. and date of registration. <b>Registration Certificate to be enclosed</b> ( <i>if applicable</i> )	
5.	Address of Registered Office with contact numbers [phone / fax]	
6.	PAN No	
7.	<b>Contact Details of Bidder authorized to make commitments to NHB</b>	
	a. Name	
	b. Designation	
	c. FAX No	
	d. Mail ID	
	e. Bidder Head Office and Addresses Contact Person(s) Phone: Fax: E-mail: Website:	
8.	Provide the range of goods/services /options offered by Bidder with description:	

**Minimum Eligibility**

Following format has to be filled by the Bidder and has to be submitted with relevant documentary proof.

<b>S.No.</b>	<b>Basic Requirements</b>	<b>Proposed</b>	<b>Document Required</b>

**Authorized Signatories**

**(Name & Designation, seal of the Bidder)**

**Date:**

---

# ANNEXURE B

## EXPERIENCE FORMAT

### Bidder Experience Details

1.	Bidder's experience providing services in the field of content writing (in years)	
	a) Experience in India	
	b) Global experience	
2.	Details of Past 3 Assignments	<i>Include client name, duration &amp; description of project</i>
3.	Project 1	
4.	Project 2	
5.	Project 3	
6.	Total number of content writing assignments completed	

### Authorized Signatories

(Name & Designation, seal of the Bidder)

Date:

# **ANNEXURE C**

## **DECLARATION / Letter of Competence Format**

[To be submitted along with Technical Bid]

[To be executed on a non-judicial stamp paper]

**Letter of Competence for Quoting against NHB's Tender No. NHB/HFA/EMPANELMENT/CW/2026-27/01**

This is to certify that we \_\_\_\_\_ [Insert name of Bidder], Address \_\_\_\_\_ are fully competent to undertake and successfully deliver the scope of services mentioned in the above Tender. This proposal is being made after fully understanding the objectives of the project and requirements like experience, skills etc.

We certify that the quality and number of resources to be deployed by us for the purpose will be adequate to meet the requirement and provide the services professionally and competently.

We also certify that all the information given by in response to this Tender is true and correct.

### **Authorized Signatories**

**(Name & Designation, seal of the bidder)**

**Date:**

# ANNEXURE D

## Format for declaration by the Bidder for Code of Integrity for Public Procurement

Date: \_\_\_\_\_

To,  
(Name of the Officer)  
(Designation of the Officer)  
National Housing Bank ("Procuring Entity")  
(Address of NHB)

Sir,  
With reference to your Request for Proposal (RFP) No. \_\_\_\_\_ dated \_\_\_\_\_, I/We hereby declare that we shall abide by the Code of Integrity for Public Procurement appended hereto.

I/ We undertake that we shall be liable for any punitive action in case of transgression/ contravention of this code.

Thanking you,  
Yours sincerely,  
Signature  
(Name of the Authorized Signatory and Seal)

**(Appendix to the Declaration relating to Code of Integrity for Public Procurement)**

**Code of Integrity for Public Procurement**

1. The Procuring authorities as well as bidders, suppliers, contractors and consultants should observe the highest standard of ethics and should not indulge in the following prohibited practices, either directly or indirectly, at any stage during the procurement process or during execution of resultant contracts:

(i) “**Corrupt practice**”: making offers, solicitation or acceptance of bribe, rewards or gifts or any material benefit, in exchange for an unfair advantage in the procurement process or to otherwise influence the procurement process or contract execution;

(ii) “**Fraudulent practice**”: any omission or misrepresentation that may mislead or attempt to mislead so that financial or other benefits may be obtained or an obligation avoided. This includes making false declaration or providing false information for participation in a tender process or to secure a contract or in execution of the contract;

(iii) “**Anti-competitive practice**”: any collusion, bid rigging or anti-competitive arrangement, or any other practice coming under the purview of the Competition Act, 2002, between two or more bidders, with or without the knowledge of the Procuring Entity, that may impair the transparency, fairness and the progress of the procurement process or to establish bid prices at artificial, non-competitive levels;

(iv) “**Coercive practice**”: harming or threatening to harm, persons or their property to influence their participation in the procurement process or affect the execution of a contract;

(v) “**Conflict of interest**”: participation by a bidding firm or any of its affiliates that are either involved in the consultancy contract to which this procurement is linked; or if they are part of more than one bid in the procurement; or if the bidding firm or their personnel have relationships or financial or business transactions with any official of Procuring Entity who are directly or indirectly related to tender or execution process of contract; or improper use of information obtained by the (prospective) bidder from the Procuring Entity with an intent to gain unfair advantage in the procurement process or for personal gain; and

(vi) “**Obstructive practice**”: materially impede the Procuring Entity’s investigation into allegations of one or more of the above-mentioned prohibited practices either by deliberately destroying, falsifying, altering; or by concealing of evidence material to the investigation; or by making false statements to investigators and/or by threatening, harassing or intimidating any party to prevent it from disclosing its

knowledge of matters relevant to the investigation or from pursuing the investigation; or by impeding the Procuring Entity's rights of audit or access to information;

## **2. Obligations for Proactive disclosures**

i) The Procuring authorities as well as bidders, suppliers, contractors and consultants, are obliged under Code of Integrity for Public Procurement to sue-moto proactively declare any conflicts of interest (coming under the definition mentioned above – pre-existing or as and as soon as these arise at any stage) in any procurement process or execution of contract. Failure to do so would amount to violation of this code of integrity; and

ii) The bidder must declare, whether asked or not in a bid document, any previous transgressions of such a code of integrity with any entity in any country during the last three years or of being debarred by any other Procuring Entity. Failure to do so would amount to violation of this code of integrity;

iii) To encourage voluntary disclosures, such declarations would not mean automatic disqualification for the bidder making such declarations. The declared conflict of interest would be evaluated and mitigation steps, if possible, taken by the Procuring Entity. Similarly, voluntary reporting of previous transgressions of Code of Integrity elsewhere may be evaluated and barring cases of various grades of debarment, an alert watch may be kept on the bidder's actions in the tender and subsequent contract.

## **3. Punitive Provisions**

Without prejudice to and in addition to the rights of the Procuring Entity to other penal provisions as per the bid documents or contract, if the Procuring Entity comes to a conclusion that a (prospective) bidder/supplier, directly or through an agent, has violated this code of integrity in competing for the contract or in executing a contract, the Procuring Entity may take appropriate measures including one or more of the following:

- (i) If his/its bids are under consideration in any procurement:
  - (a) Forfeiture or encashment of bid security;
  - (b) Calling off of any pre-contract negotiations; and
  - (c) Rejection and exclusion of the bidder from the procurement process.
  
- (ii) If a contract has already been awarded:
  - (a) Cancellation of the relevant contract and recovery of compensation for loss incurred by the Procuring Entity;
  - (b) Forfeiture or encashment of any other security or bond relating to the

procurement;

- (c) Recovery of payments including advance payments, if any, made by the Procuring Entity along with interest thereon at the prevailing rate.

(iii) Provisions in addition to above:

- (a) Removal from the list of empanelled/registered suppliers and banning/debarment of the bidder from participation in future procurements of the Procuring Entity for a period not less than one year;
- (b) In case of anti-competitive practices, information for further processing may be filed with the Competition Commission of India;
- (c) Initiation of suitable disciplinary or criminal proceedings against any individual or staff found responsible.

**(signature and seal)**