

**Request for Proposal for
Supply, Installation, Commissioning and
Maintenance/Technical Support of
Micro-ATM Devices at various locations in
Madhya Pradesh**

MPRSB - Tender No. 44



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Website for MP e-Procurement : www.mpeproc.gov.in

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Disclaimer

All information contained in this Request for Proposals (RFP) provided/ clarified are in the good interest and faith. This is not an agreement and this is not an offer or invitation to enter into an agreement of any kind with any party.

Though adequate care has been taken in the presentation of this RFP document, the interested firms shall satisfy it-self that the document is complete in all respects. The information published in this document is not intended to be exhaustive. Interested Bidders are required to make their own enquiries and assumptions wherever required.

Intimation of discrepancy, if any, should be given to the specified office immediately. If no intimation is received by this office by the date mentioned in the document, it shall be deemed that the RFP document is complete in all respects and firms submitting their bids are satisfied that the RFP document is complete in all respects.

M.P. Rajya Sahakari Bank Mydt., Bhopal reserves the right to reject any or all of the applications submitted in response to this RFP document at any stage without assigning any reasons whatsoever. M.P. Rajya Sahakari Bank Mydt also reserves right to withhold or withdraw the process at any stage with intimation to all who have submitted their bids in response to this RFP. M.P. Rajya Sahakari Bank Mydt reserves the right to change/ modify/ amend any or all of the provisions of this RFP document without assigning any reason. Any such change would be communicated to the bidders by posting it on Madhya Pradesh e-Procurement Portal www.mpeproc.gov.in.

Neither M.P. Rajya Sahakari Bank Mydt., nor their employees and associates will have any liability to any prospective Respondent interested to apply or any other person under the law of contract to the principle or resolution or unjust enrichment nor otherwise for any loss, expense or damage which may raise from or be incurred or suffered in connection with anything contained in this tender document, any matter deemed to form part of this tender document, the award of the Assignment, the information and any other information supplied by or on behalf of M.P. Rajya Sahakari Bank Mydt., or their employees and Applicant or otherwise arising in any way from the selection process for the Assignment.

Information provided in this document or imparted to any respondent as part of RFP process is confidential to M.P. Rajya Sahakari Bank Mydt., Bhopal and shall not be used by the respondent for any other purpose, distributed to, or shared with any other person or organization.

1. Notice Inviting Tender (NIT)

M.P. Rajya Sahkari Bank Mydt. Bhopal

RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices

RFPs are invited from reputed companies/firm based in India for supply, installation, and commissioning and maintenance/technical support of Micro-ATM Devices across Madhya Pradesh.

The RFP document can be downloaded from the Madhya Pradesh e-Procurement Portal www.mpeproc.gov.in commencing **21/02/2018 at 12:30 PM IST**. The bids are to be submitted online through the e-Procurement Portal only. Cost of RFP document is Rs. 2,000/- INR (Rupees Two thousand only).

The last date and time for Submission of RFP Responses is **15/03/2018 up to 05:00 PM IST**. For Eligibility criteria, timelines and other relevant details, please refer the RFP document.

Managing Director (I/c).
M.P. Rajya Sahkari Bank Mydt.

2. Executive Summary

MP Rajya Sahakari Bank Marya. (hereinafter referred as APEX Bank), having their Head Office at T.T. Nagar, New Market, Bhopal invites request for Proposal from reputed companies for procurement, installation & maintenance of approx. 5,500 Micro-ATM Devices and related peripherals. The Micro-ATM should be capable of performing both capabilities in single unit viz. Aadhar based (biometric) & also card based transactions. Approx. 4522 Primary Cooperative Credit Societies (PACS) works at tehsil and village level, which plays a vital role in providing financial support to the farmers for sustainability of agriculture base by providing credit facilities for agriculture loans, diverse Banking facilities including remittance and collection etc. Banks is planning to setup the micro-ATM at various branches of Cooperative Banks & PACS. The more detail about bank existing setup is enclosed at **Annexure -7**.

The selected bidder would be required supply, install & provide maintenance & technical-support for MICRO ATM/POSS fitted with biometric scanners, Card-readers & micro-printer with front end client application along with server located at bidder Data Centre also with GUI interface for monitoring the Micro ATM transaction and reports. The Selected Bidder will be required to provide 3 (three) years comprehensive on-site Warranty covering all parts and labour and 2 (two) years post warranty AMC (Total period of 5 years) for the entire proposed micro-ATMs.

This tender is floated by M.P Rajya Sahakari Bank Mydt. Bhopal on behalf of all 39 banks. The rates will be finalized by Apex bank and the same will be applicable to all the 39 banks. The selected vendor should execute the agreement with each individual bank separately as per the terms and conditions and rates finalized in this tender. Apex bank will coordinate and arrange for a meeting of all the DCCB's at Bhopal for the execution of the service level agreement to avoid the selected bidders approaching each DCCB for executing the same.

The detail scope of work is mentioned in **Section-4** of this document.

2.1 Bid Data Sheet

Particular	Details
Tender Inviting Authority	M.P. Rajya Sahakari Bank Mydt., Bhopal
Address and Concerned person for Correspondence	Managing Director (I/c) M.P. Rajya Sahakari Bank Mydt. T.T. Nagar, New Market Bhopal- M.P.
Purchase of Tender Start Date	21/02/2018
Last Date and Time for receipt of queries for Pre Bid	07/03/2018 at 3:00 pm
Email address to send the Pre-bid queries	md.apexbank.2014@gmail.com cbsscb.mp@gmail.com
Last date of Bid Submission	15/03/2018 up to 05:00 pm
Cost of document	Rs. 2000.00 + Processing Fees (non-refundable) to be paid online through the e-procurement portal.
EMD / Bid Security Amount	Rs. 15,00,000/- (Rs. Fifteen lacs) only in the form of demand draft favouring M.P. Rajya Sahakari Bank Mydt., Head Office, payable at Bhopal to be submitted at below given address on or before the last date of the submission of bid. Managing Director M.P. Rajya Sahakari Bank Mydt. Head Office : New Market, Tatya Tope Nagar Bhopal-462003 Note: Photocopy of DD to be uploaded in mpeproc.gov.in EMD amount in any other form will not be acceptable.
Date and time for opening of Eligibility Criteria	19/03/2018 at 11:30 am.
Date and time for opening of Technical Proposal	23/03/2018 at 3:00 pm.
Date and time for opening of Financial Proposal	The date and time would be communicated to the qualified bidders
Performance Bank Guarantee	The successful bidder shall be required to submit performance guarantee equivalent to 10% of the order value for the satisfactory performance/completion of the complete order (Including warranty period plus six months), in the form of bank guarantee in favour of M.P. Rajya Sahakari Bank Mydt. payable at Bhopal

Method of submission of Proposal	Only through e-Procurement portal of MPSEDC (website www.mpeproc.gov.in)
Validity of Bids	Minimum 180 days from the due date of submission of proposal as mentioned in this Tender or the subsequent corrigendum (if any)

Note:

- Tender document can be viewed/ downloaded from the website www.mpeproc.gov.in.
- Tenderer has to submit the document fee & processing fee amount Online. Any further corrigendum/ addendum shall be uploaded on the e-procurement portal www.mpeproc.gov.in

3. Eligibility Criteria

This invitation for RFP is open to all those who are eligible to do business in India under relevant Indian laws as in force at the time of bidding and who fulfil the eligibility criteria mentioned in this document. The pre-qualification criteria for the participating bidders are as given below:

Consortium

No Consortium is allowed in the RFP.

Pre-Qualification Criteria

Sl. No.	Eligibility Criteria	Documents to be Provided
1	The Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for at least three years as on date of RFP.	Copy of the Certificate of Incorporation along with MOA and AOA of Bidder should be enclosed
2	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities.	Copy of the Certificate of GST Registration and PAN number should be enclosed
3	Bidder must have an annual average turnover of at least Rs. 12 crores in last 3 financial years (FY 2014-2015, 2015-2016 and 2016-17)	Copies of the Audited Balance sheets and Profit and Loss account of the Bidder for last 3 Financial years & CA Certificate should be enclosed.
4	The bidder should be Original Equipment Manufacturer (OEM) or should be authorized by its OEM to quote the bid. In case of the representative/dealer, the representative/dealer must attach tender specific authorization letter (in the enclosed format in the RFP Document (Annexure 8) from respective manufacturer for all the products quoted by him.	Self-Authorization/Manufacturing Authorization Form (MAF) should be submitted
5	The Biometric components of the proposed Micro ATM must be compliant to the UIDAI standards and certified by STQC.	Furnish STQC certificate & document of UIDAI Standards compliance of Micro ATM Devices, Biometric Scanner, Micro –ATM Client Application
6	The bidder should have supplied on Capex basis at least 2200 Micro-ATMs/POS in total to at least 3 Banks in India.	Copies of Work Order/Purchase Order should be enclosed from related Bank/Financial institutes to be furnished.

Sl. No.	Eligibility Criteria	Documents to be Provided
7	The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of Micro-ATMs /POS/ATMs/FI Gateway /EFT Switching etc. in India.	At least one purchase order which is 3 years or more prior to the date of bid submission should be enclosed
8	The bidder must be having positive net worth.	Copies of the Audited Balance sheets and Profit and Loss account of the Bidder for last 3 Financial years and CA Certificate should be enclosed
9	The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Self-Declaration from the Bidder in this regard should be enclosed
10	The bidder shall not have been black listed by any State Government, Central Government or any other Public Sector undertaking or a Corporation as on the date of publication of RFP. An undertaking to this effect should be submitted by the bidder on its letter head.	Self-Declaration to this effect should be submitted by the bidder on its letter head.

Note:

- Interested Bidders are advised to study this tender document carefully before submitting their proposal in response to this tender notice. Submission of a proposal in response to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of its terms, conditions and implications. This tender document is not transferable.
- Proposals of bidders who do not confirm to all the above eligibility criteria will not be considered for technical evaluation and shall be summarily rejected without any separate notice or assigning any reason whatsoever.

4. Scope of Work

M.P. Rajya Sahakari Bank Mydt. (Apex Bank) aims to become a customer-centric organization. Broadly, the technology platform to be offered by the bidders should facilitate:

- To establish a customer, rather than account focused business.
- To establish new channels for the distribution of products and services to customers.
- To have high operational efficiency and better resource and performance management

MP Rajya Sahakari Bank Mydt. (APEX Bank) is planning to implement ICT based solution on behalf of 38 District Central Cooperative Banks (DCCB) and Primary Agricultural Credit Societies (PACS) of Madhya Pradesh state. The Bank is looking for the deployment of Biometric & Pin enabled Micro ATM with integrated printer as per micro ATM standards (UIDAI 1.5.1, IBA-IDRBT standards or latest version compliant with regulatory standards)

DCCBs will be deploying these devices across Madhya Pradesh (almost at all DCCBs, their branches and PACS) and vendor needs to provide for installation, commissioning, maintenance, repair, replacement support with well-defined uptime at all these places.

Bank has planned to procure approx. 5500+ devices with an option to freeze the price for next one year and extend the order for more/less number of devices depending on the final requirement and performance.

Broad Scope of Work

1. A Bidder should supply, install, configure, test, commission & provide annual maintenance/technical-support for Micro-ATMs fitted with biometric scanners, card-readers & micro-printer as per the specifications given in this RFP, including warranty, annual maintenance, required /guaranteed uptime, handholding, etc.
2. Bidder has to provide a front end client application for the device & same is to be integrated with banks preselected FI Gateway. The Bidder should coordinate to build a workable interface compatible to current FI Gateway.
3. The micro ATMs to be supplied by the Bidder should be compatible & integrable with the Banks Pre-Selected FI gateway. For the same Bidder to exhibit a POC in live environment of the Bank, post selection and before delivery.
4. Bidder has to integrate / support for integration of the FI Gateway or any other necessary application software solution with Bank Core Banking System (CBS), Biometric application system, ATM Switch as well as with Gateway systems of NPCI/UIDAI/any other Govt. organization as required by Bank.
5. Any customization of application software / Biometric Software that is required to be carried out during the UAT inclusive of reports, if any, should be done at no additional cost and a re-testing of the solution (porting the customized version of the Biometric software in the UAT Server) should be done before production.
6. Bidder has to provide necessary application software technical details related to Micro-ATM and impart necessary technical / functional training to Bank's staff to operate device and application software loaded therein. The bidder has to provide necessary user training to

- Bank's staff and / or its authorized personnel free of cost at dealing officials of the Bank. Bidder has to provide softcopy of user manual, training material etc.
7. Accessories required, if any, during installation, operationalization, testing, commissioning of the supplied equipment, will be arranged by the Bidder.
 8. The Bidder will be required to provide three years comprehensive on-site Warranty covering all parts and labour and 2 years post warranty AMC (Total period of 5 years) for the entire proposed micro-ATMs.
 9. As per business needs, Bank may shift the micro-ATMs from one location to another during the contract period. The Bidder shall be responsible for Reinstalling / Commissioning of the micro-ATMs at no extra cost.
 10. Bidder has to arrange for necessary upgrades in device and device level application, mandated by regulatory requirements and business requirements of the Bank, without any additional charge to the Bank during the warranty period.
 11. Bidder will bring in all the required technology and infrastructure, including hardware, software, personnel, technical services, connectivity, maintenance, provide training and operational support for the end-to-end infrastructure supporting the bank. Technology standards will have to meet specific requirements of all statutory authorities including IBA, State Government, GOI, RBI, UIDAI etc. if any.
 12. Bidder shall assist the Bank in identifying potential risks in the devices, remedy of any of the identified risks, develop strategies to measure, monitor and mitigate those risks and implement new controls. Bidder shall cooperate with the Banks internal audit teams and third party external auditors for conducting periodical audit and shall also assist in strengthening of processes by attending to audit points.
 13. Bidder will be responsible to deliver Micro-ATMs to the locations specified by the Bank. Bank will not bear the cost of delivery of Micro-ATMs and other components.
 14. Micro-ATM should be delivered with carry case with necessary literature and technical specifications.
 15. The bidder will deliver the Micro-ATMs with bank specific applications and other utilities, if any, preloaded ex- factory. Subsequently these may be updated with the Bank specific application. Facility for downloading and installing the application from a central location should be provided.
 16. Bidder has to ensure that the MICRO-ATM device/ sensor should be certified by STQC (refer Micro ATM standards version 1.5.1 and any subsequent versions)
 17. The Micro-ATM should be of version 1.5.1 as prescribed by IDRBT / RBI / NPCI / UIDAI / IBA or its latest revision and must comply with the UIDAI letter no. 11020/44/2012/UIDAI (Auth-I) dated 25-1-17 and further letter dated 28-02-2017.
 18. The Micro-ATM must be fully compliant with extant standards (API & STQC) & other certifications of UIDAI and should be robust enough to conform & upgrade to the changes mandated by UIDAI from time to time. The Bidder may supply L0 or L1 certified devices. However, they will need to upgrade the certification if it is mandated by UIDAI during the pendency of the project. They may do so by supplying additional hardware for achieving the same as and when need arises with no extra payment liability on the Bank.
 19. The Micro-ATM should be compatible with PA-DSS certified software. The Bidder should quote the commercials including development costs and certification costs.
 20. The Micro-ATM devices supplied should support & be capable of processing both On-us and Off-us transaction of the bank

- On-us transactions be processed internally as within the Bank.
 - Off-us transactions be routed through multi-layer gateway / switches for payment and settlement.
21. The basic hardware used in the Micro-ATM be standardized to ensure capability of capturing biometrics, card details and finger prints of customers / card holders and transmitting the same for deduplication check / storing on the Bank's central FI-Gateway using secured network connectivity already available in the branches according to Bank's specification conforming to the standards & specifications of IDRBT / IBA / UIDAI / RBI.
 22. The Micro-ATM must be fully compliant with extant standards & certifications of IBA / IDRBT & RBI and should be robust enough to conform & upgrade to the changes mandated by IBA / IDRBT & RBI from time to time.
 23. The machines must be brand new and manufactured as per the latest technology
 24. The machines should be robust, capable of sustained operations and have seamless integration of different modules each for biometric scanning, reading of customer card details and should be ready for performing eKYC functionality and operations as well as ready for AEPS etc.
 25. The entire Micro-ATM unit including pin pad, biometric finger print scanner, key board, camera, printer etc. should be seamlessly integrated in the same unit or at the most two separate units.
 26. The Bidder to provide entire operational and data-sheet specification manuals.
 27. Micro ATM machines should be with Biometric Scanner (STQC Certified) + Extractor (STQC Certified) + Magstripe reader + miniPrinter + PIN Pad). Pin Pad should be PCI PTS 4.0 certified which is tamper proof. This may be either provided separately or the display should have a secured soft pin pad.

4.1 Solution Requirement

Micro ATM Solution

- Bidder shall provide the device and front-end application for Biometric based transactions. These transactions will be executed using a Micro ATM device, which is compliant to the Micro ATM 1.5.1 standards. Bidder will also provide the field level support necessary for the device maintenance and service. It should ensure interoperability and compatibility with the Bank's existing systems.
- Bidder shall provide a front end client application which should be seamlessly integrated with FI Gateway which is preselected by bank along with the Micro-ATM device and front-end application for Aadhar Number + Biometric and Card + Pin based transactions.

4.2 Technical and functional requirement

1. It should be portable and easy to handle.
2. Micro-ATM device & its applications should support customer's enrolment system, biometric/pin authentication of customers & BCs, secured communication, Transaction processing through fingerprints matching, uploading / downloading of transactions data through online mode, generation of printed acknowledgement for completed transactions etc.
3. Micro-ATM device should go to sleep / passive mode when they are left idle for more than 5 minutes so as to avoid its misappropriation. It should get back to active mode only when new transaction will be initiated.

4. Micro-ATM device & its applications should support customer's authentication at the beginning & end of any transaction initiated by him with proper voice guidance at each activity step.
5. Devices should be capable to generate & print transaction slip for customers for deposits, withdrawal, remittances, balance enquiry, mini statement, etc. on the spot. Required report like transaction summary slip, day end reports etc. should be able to generate & print as when required. Language for transaction slip / reports is English.
6. Devices System date should get synchronized with CBS during BOD. Micro-ATM device & its applications should be capable to fetch software upgrades, revision in business rules etc. from CBS Server at the time of BOD for having the latest version of the software as well as business rules.

4.3 Scope of Deliverables

Hardware
<ul style="list-style-type: none"> • Micro ATM compliant to Micro ATM standard 1.5.1 [FP Scanner, PIN Pad (integrated/External), Printer & Magstripe reader should be integrated with a Device]. Please refer IBA published guidelines for the details and technical specifications.
Application
<ul style="list-style-type: none"> • Development of Front end Client Application on Micro ATM device • Front end Client Application on Micro ATM device – Customer Registration <ul style="list-style-type: none"> o Enrolment with FP Capturing of Customers o Enrolment through Aadhaar based eKYC • Front end Client Application on Micro ATM device – Transactions <ul style="list-style-type: none"> o AADHAR based Transactions [On-us & Off-us] o PIN based RuPay Card Transactions [On-us & Off-us]
Integration
<ul style="list-style-type: none"> • Integration of Front end Client Application on Micro ATM device with Banks preselected FI Gateway.
Support
<ul style="list-style-type: none"> • After Sales service during warranty period for Micro-ATM device • Field level Technical Support for Hardware • Back-office Technical Support for front end Application • Training of Personnel • Annual Maintenance of Device & Application

- i. The Bidder shall supply, the equipment as For destination i.e., delivered, installed and supported at the respective Head Office / Branch locations within the operational area of the Bank(s).
- ii. The Bidder must provide details of the support to be given to the Bank(s).stating along with the individual responsibilities. The Bidder, in this respect is responsible for: installation, customization, parameterization, implementation support, maintenance support, and testing.
- iii. The Bidder shall maintain the infrastructure provided by the Bank(s) for the implementation and operation of the project and allied services.

- iv. The products / services offered should strictly conform to the specifications and also as per Guidelines of Reserve Bank of India and National Payment Corporation of India.
- v. The models proposed / marked for withdrawal from the market or models under quality testing should not be offered.
- vi. Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- vii. The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).
- viii. It is implicit that the Bidder has guaranteed that all the equipment supplied is original & new including all its components and as per the technical specifications. All the hardware and software supplied is licensed and legally obtained in the name of the Bank.

4.4 Service Level

1. Delivery & Installation:

- i. The supply has to be completed within a period of **45 days from date of receipt of order** and complete installation/operationalizing the Micro ATM / integration of front-end client application with banks pre-selected FI Gateway NPCI Ver 1.6.1/CBS Solution within **15 days** from the date of delivery of Micro-ATM. **Bank reserves the right to extend the period of delivery based on readiness of the site.**
- ii. Time is the essence of the Contract. Time Period for delivery and making the Micro ATM/integration of front-end client application with banks pre-selected FI gateway shall be firm and binding on the bidder/vendor.
- iii. All the Micro-ATMs or any other part lost during transport, having technical or manufacturing defect will be replaced free of cost.
- iv. The delivery has to be made **at the locations in Madhya Pradesh, details of which** will be intimated by the bank subsequently.
- v. The order will be deemed as incomplete if any component of the Micro ATM and/or integration of front-end client application with banks pre-selected FI gateway not delivered or are delivered but not operational or not acceptable to the Bank after acceptance testing examination. In such an event, the supply and making the Micro ATM /integration of front-end client application with banks pre-selected CBS Solution operational will be termed as incomplete and Micro ATM Solutions will not be accepted and the warranty period will not commence. The Micro ATM solution Solutions will be accepted only after complete operationalizing of the Micro ATM & / integration of front-end client application with banks pre-selected FI gateway.

2. Warranty:

- i. The entire Micro ATM Solution including its accessories etc. shall be under Comprehensive onsite Warranty covering all parts, maintenance or support for its proper implementation, performance and output as specified in the RFP for a period of **3 years** from the date of satisfactory implementation of the Micro ATM & integration of front-end client application with banks pre-selected FI Solution and Certified by the Bank.
- ii. During the said warranty period of 3 years, the bidder shall without any extra cost, carry out all routine and special maintenance of the Micro ATM & Regulatory upgrades in front

- end solution which will be integrated with banks pre-selected CBS and attend to any difficulties /effects /replacements that may arise in the implementation of the system.
- iii. The Bidder should further guarantee that the Micro ATM shall be brand new abased on proven and established technology and shall be suitable for Indian conditions.
 - iv. The defective or replaced parts shall be returned to the Bidder upon request and at his cost and responsibility. The Bank will, however, render such assistance in the matter as will expedite the same.
 - v. The performance of the vendor will be reviewed on yearly basis to ascertain vendor's capability during the period. If found unsatisfactory, the contract may be terminated by giving 3 months' notice period at any point of time. However, during the notice period, the vendor is expected to deliver the same level of services as prescribed in the RFP and same payment terms will be applicable.

3. Annual Maintenance Contract:

- i. The Bank, at its discretion may enter into Annual Maintenance Contract with the bidder. The support for maintenance of Micro ATM / Front end –client Application supplied should be after warranty period by the bidder.
- ii. The Bidder shall quote his rates for all inclusive (Comprehensive) maintenance service of Micro ATM as per Financial bid format given.
- iii. Maintenance like periodical servicing, trouble shooting, settings, adjustments, cleaning, at periodical intervals to ensure (i) smooth and trouble free working of the system and (ii) the performance of the Micro ATM / Front end –client Application at the contracted capacity.
- iv. Troubleshooting, settings, adjustments including cost of repair / supply of spares / components / sub-systems.
- v. Any breakdown of the Micro ATM/ Front end –client Application / shortfall in its performance will be intimated to the vendor by the Bank and the vendor shall attend to the fault and rectify the same immediately. Penalty will be charged as per penalty clause of agreement.
- vi. Bank reserves rights to forfeit the Security Deposit deposited by the vendor in case of any breach / deviations from the vendor side on any service related issues or any breach in the contact during entire warranty and AMC period.

4. Payment

Payment: Payment shall be released by Bank as per the following terms:

- i. Banks will not pay any advance for the execution of the project.
- ii. Payment for 50% of the value of goods supplied shall be released against proof of delivery of consignment to the destination places as per despatch instructions on submission of bills in triplicate.
- iii. Balance 40% shall be released after successful installation and commissioning of equipment, subject to the condition of payment receipt from concern bank/PACS and successful UAT to be done by bank.
- iv. Remaining 10% payment will be released on quarterly basis. Bank will pay QGR (Quarterly Guaranteed Revenue) amount to selected bidders within 30 days from the date of invoice received after deduction of penalty, if any.

- v. Payment for AMC Value: AMC Payment will be made twice in a year on receipt of Bills, after satisfactory completion of service during the period.

5. Penalty:

- i. **Delivery Penalty:** If the selected vendor fails to deliver & install the devices along with all necessary hardware/software/interface at all location within 60 days from the date of confirm order, then a sum equivalent to half percent (0.5%) of the total order value without tax shall be deducted from the payment for each calendar week of delay or part thereof.
- ii. The amount of penalty for delay in implementation of project shall be subject to a maximum limit of 5% of the total contract value.
- iii. Delay in excess of 10 weeks will be sufficient to cause for termination of the contract. In that case the Performance Bank Guarantee of the bidder will be forfeited.

6. Maintenance service: Free maintenance services shall be provided by the Bidder during the period of warranty. Successful bidder will ensure the proper monitoring and ensure the timely call attending.

- i. The Bidder should have working office in Madhya Pradesh and service centres support for the supplied devices in at least all seven divisions of Apex Bank in MP, i.e. Bhopal, Indore, Jabalpur, Ujjain, Sagar, Rewa, Gwalior. If the vendor does not have an office and Services Centres in M.P. he should establish the same within one month of receiving work order.
- ii. Following are the limits of time for final closure of call.
 - **Call must be attended within 24 hours and closed within 48 hours from the time of logging of the complaints.**
 - The successful bidder will maintain the sufficient inventory of spare items and few complete systems as well.
 - First component be replaced with new one before taking the old one back, as far as possible to avoid delay.
 - The delay in rectification of calls would cause the penalty.
 - The delay in call attending / closure will be treated as poor quality of service support and may lead to disqualification of bidder from participation in future purchases.
 - The following penalty would be deducted for the delay in call rectification.

Service Level Agreement (SLA) Criteria

S. No	Service Matrics Parameters	Matrics	Deduction
1	Resolution time for raised complaint/ issues	Resolution of complaints/ issues within 2 days (48 hours)	No penalty
2		Resolution of complaints/ issues after 2 day (48 hrs.)	Rs. 1000/- per day for each equipment not in working condition from the date of lodging the complaint
3		Resolution of complaints/ issues after 7 days (120 hrs)	Replaced/Stand by arrangement is to be made

- The SLA shall be monitored by bank and reports/status of the same shall be provided by the bidder to the concerned department of Bank
- If the defected device is not replaced as above, the maximum cap for the penalty would be 1% of the Total order value of respective banks. Once the maximum penalty is reached, the bank may consider termination of the contract and/or revoking of the Performance Bank Guarantee.
- Exceptions on enforcing the SLA and other penalty clauses will be made only in case of Force Majeure situations or in exceptional circumstances at the discretion of Bank.

7. Complaint Registration / Redressal System

- The successful Bidder should provide an incident management system with i) Customer support number, ii) Email helpdesk and iii) online incident management facility, to log the complaint into a web based software solution for call tracking/redressal/call status etc.
- The successful bidder shall setup the incident management system within 3 months from the date of contract along with user manual for raising, maintaining and monitoring complaints logged by users. The software shall be operated and maintained by the successful bidder in their own office site. (User rights/license should be provided to concerned Bank during the contract period)
- The call logging facility should be available from 10:00 hours to 18:00 hours, all seven days a week, except GoMP declared holidays. In this regard the supplier should provide complaint ID nos. as well as redressal messages to the user through E-mail.
- The successful bidder will maintain the sufficient inventory of spare items as per operational requirement so as to provide the required service as mentioned in the tender document.
- In case of Faulty component /devices are replaced with new one before taking the old one back, as far as possible to avoid delay.
- Update the status of the calls in the call logging system within the same day.
- Provide access to the authorized persons from bank side to access the complaint call-logging system and track/ monitor the various calls as well as to monitor Service Levels.
- The other features of the Complaint Registration / Redressal System will be discussed mutually.
- The call logging software so developed by the successful bidder is to meet the service requirement during the contract period. Bank will not be responsible for providing any service support and maintenance of above software.

5. Instructions to the Bidders

This section specifies the procedures to be followed by bidders in the preparation and submission of their bids. Information is also provided on the submission, opening, and evaluation of bids and on the award of contract. It is important that the bidder carefully reads and examines the Tender document.

5.1 Availability of Tender Document

The RFP document is available and downloadable on following websites: <http://www.mpeproc.gov.in>. Tender Fees (non-transferable & non-refundable) & EMD must be paid online at e-procurement portal (<http://www.mpeproc.gov.in>).

5.2 Pre-bid Meetings and Clarifications

i. Clarifications

The prospective Bidder requiring any clarification on the RFP shall contact Bank through email by sending the queries at email mentioned in the bid-sheet. The queries, if any, shall be submitted by the bidders as per the format given in Annexure 3. Bank would provide clarifications to only those queries which would be received before the due date as mentioned in Bid data sheet. All future correspondence/corrigendum shall be published on www.mpeproc.gov.in

ii. Pre-bid Conference and Issue of Corrigendum

- ✓ A Pre-Bid conference of all the interested bidders shall be held at the scheduled date and time as per the details mentioned in the Bid Data Sheet.
- ✓ Bank reserves the right to make any kind of amendments or in the terms and conditions of RFP before the due date of submission of bid. Any change/ clarification/ corrigendum would be uploaded on the e-procurement portal. This will form a part of this RFP document
- ✓ Bank at its discretion may extend the due date for the submission of bids.
- ✓ Bank reserves its right to accept/reject any or all responses to the RFP without any reasoning.
- ✓ Bank will select single vendor who can provide hardware/application/support services.
- ✓ Bank reserve right to amend or reissue the whole RFP depending upon their requirements.
- ✓ The information provided by the bidders in response to this Request-For-Proposal (RFP) will become property of Bank, and will not be returned.
- ✓ Bank's decision on technical and commercial Proposal evaluation will be final.
- ✓ All the cost and expenses incurred by the Bidders will be borne by Bidders.
- ✓ Any form of influencing regarding short listing, status etc. will result in a disqualification

5.3 Preparation and Submission of Proposal

i. Completeness of Bids

Bidders are advised to study all instructions, forms, terms, requirements and other information in the RFP document carefully. Submission of bid shall be deemed to have been done after careful study and examination of the RFP document with full understanding of its implications. The response to this RFP should be full and complete in all respects. Failure to furnish the information required by the RFP documents or submission of a proposal not substantially responsive to the RFP documents in every respect will be at the bidder's risk and may result in rejection of its proposal. The RFP Document is not transferable to any other bidder.

ii. Language

The bid as well as all correspondence and documents relating to the bid exchanged by the bidder and the purchaser, shall be in English language only.

iii. Preparation and Submission of Bid

The bidder is responsible for registration on the e-procurement portal (www.mpeproc.gov.in) at their own cost. The bidders are advised to go through the e-procurement guidelines and instructions, as provided on the e-procurement website, and in case of any difficulty related to e-procurement process, may contact the helpline number 18002588684. The Bidder shall submit the proposals online as described below-

- a) Proposal that are incomplete or not in prescribed format may be rejected.
- b) The Technical and Financial proposal should be submitted only through the e- procurement Portal.
- c) Technical Proposal - Scanned copy in PDF file format, signed on each page, with file name clearly mentioning: "Technical Proposal for Micro-ATMS" The proposal should be as per the Technical Proposal format provided in Annexure 2 : Technical Proposal Formats
- d) Financial Proposal – Financial bid are strictly in the format provided in provided in **Annexure 4** (b).
- e) Conditional proposals shall not be accepted on any ground and shall be rejected straightway. If any clarification is required, the same should be obtained before submission of the bids.
- f) Any alteration, erasures or overwriting should be valid only if the person or persons signing the bid initial them.
- g) Bidders are advised to upload the proposals well before time to avoid last minute issues.
- h) The bid has to be submitted only through online through www.mpeproc.gov.in website. No physical submission of bids would be acceptable.

5.4 Late Bids

Proposal after due date and time shall not be accepted.

5.5 Bid Validity

The bid offer must be valid for 180 days from the due date of submission of proposal as mentioned in this RFP or the subsequent corrigendum (if any). However, Bank may extend this period, if the bidder accepts the same in writing.

5.6 Cost and Currency

The offer must be given in Indian Rupees only. The price will remain fixed for the period of the contract and no changes for any reason what so ever will be allowed. The bidder shall bear all the costs associated with the preparation and submission of its bid, and the purchaser will in no case be responsible or liable for these costs, regardless of conduct or outcome of bidding process.

5.7 Interpretation of the clauses in the RFP Document

In case of any ambiguity in the interpretation of any of the clauses in RFP Document, the Bank interpretation of the clauses shall be final and binding on the bidder. The decision taken by the Bank in the process of RFP evaluation will be full and final.

5.8 Amendment of RFP Document

At any time prior to the deadline for submission of bids, Bank for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, may modify the bid documents by amendment. Any such communication shall be posted on website and bidders are requested to visit the e-procurement website for updates, modification and withdrawal of Offers.

5.9 Deviations

The bidder shall not be allowed to make any deviation whatsoever from the terms and condition and technical specifications specified in the RFP.

5.10 Earnest Money Deposit (EMD) / Bid Security

- a) The Bidder shall furnish a bid security as per the amount mentioned in Bid Data Sheet.
- b) No interest shall be payable on EMD under any circumstances.
- c) Unsuccessful Bidder's Bid security shall be discharged or returned within 60 (sixty) days of expiration of the period of proposal validity or after awarding Tender to successful Bidder.
- d) In case of successful bidder, the EMD shall be discharged upon signing of agreement and submission of performance bank guarantee.
- e) The EMD shall be forfeited by Bank, on account of one or more the following reasons-
 - If a bidder withdraws its bid during the period of bid validity
 - If the bidder fails to sign the agreement in accordance with terms and conditions (Only in case of a successful bidder)
 - Fails to furnish performance bank guarantee as specified in annexure
 - Information given in the proposal is found inaccurate/incomplete

5.11 Qualification Criteria and Bid Evaluation

Tender Opening

- a) Bid Opening shall take place through the e-Procurement Portal. Online Proposals submitted along with Tender Fee (Payable Online through the portal) and EMD/bid security as per the amount mentioned in Bid Data Sheet shall be considered for Bid opening as per the timelines mentioned in the Bid Data Sheet.
- b) In case of EMD/ Bid Security is not received as per the timeline mentioned in Bid Data Sheet, the bid submitted in e-Procurement Portal would be rejected.
- c) The EMD/ bid security will be opened at Apex Bank, in the presence of Bidders' representative who may choose to attend the session on the specified date, time and address.
- d) A maximum of two representatives from each Participating Organization would be allowed to attend the Tender Opening. The Bidder's representatives, who may choose to attend the session, can attend the Tender opening at the Date and time mentioned in the Bid Data Sheet or as per the Date and Time revised in the subsequent communication given by bank through www.mpeproc.gov.in
- e) During bid opening preliminary scrutiny of the bid documents will be made to determine whether they are complete, whether required bid documents have been furnished and whether the bids are generally in order. Bids not conforming to such preliminary requirements will be prima facie rejected.

- f) To assist in the scrutiny, evaluation and comparison of offers, the bank may, at its discretion, ask some or all the Bidders for clarification of their offers on any of the points mentioned therein and the same may be sent through email. No change in the prices or substance of the bid shall be sought, offered, or permitted, except to confirm the correction of arithmetic errors discovered by bank in the evaluation of the bids.

Tender Evaluation

To evaluate the RFP the bank shall formulate a Tender Evaluation Committee (TEC) (also referred to as "Evaluation Committee"). The Evaluation Committee shall evaluate the Technical and Financial bids as per the following process:

- a) The bank will evaluate and compare the bids that have been determined to be substantially responsive.
- b) Tender Evaluation Committee shall review the Technical Proposal along with Eligibility Criteria. To assist in the examination, evaluation, and comparison of the bids, and qualification of the Bidders, Evaluation Committee may, at its discretion, ask any Bidder for a clarification of its bid.
- c) The Financial Proposals of only those Bidders who have been qualified in the Technical Proposal along with Eligibility Criteria will be opened in the presence of their representatives, who may choose to attend the session on the specified date, time and address mentioned in the Bid Data Sheet.

5.12 Failure to Agree with the Terms and Conditions of the Tender

Failure of the successful bidder to agree with the Terms & Conditions of the RFP/Contract shall constitute sufficient grounds for the annulment of the proposal or the award, in such event Bank would reject the proposal and forfeit the EMD as specified in the document.

5.13 Bid Evaluation

No enquiry shall be made by the bidder(s) during the course of evaluation of the tender, after opening of bid, till final decision is conveyed to the successful bidder(s). However, the Committee/its authorized representative and M.P. Rajya Sahkari Bank Mydt. Bhopal can make any enquiry/ seek clarification from the bidders, which the bidders must furnish within the stipulated time else the bids of such defaulting bidders will be rejected.

The Evaluation will be a two-stage process:

- Pre-Qualification Scrutiny cum Technical Evaluation - (Mandatory to be met by the bidders)
- Commercial Evaluation

5.13.1. Pre-Qualification Scrutiny cum Technical Evaluation

- i. The Bidders are requested to furnish documents to establish their eligibility (indicating the reference page number in the bid against the proofs submitted) for each of the items given in Eligibility Criteria. Relevant portions in the documents should be highlighted. If a bid is not accompanied with all necessary documents, it may be summarily rejected.
- ii. Undertaking for subsequent submission of any of the eligibility/technical documents will not be entertained. However, M.P. Rajya Sahkari Bank Mydt. reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.

- iii. Upon verification, evaluation/assessment, if in case any information furnished by the Bidder is found to be false / incorrect, their bid will be summarily rejected and no correspondence on the same shall be entertained.
- iv. Submission of false/forged documents will lead to forfeiture of EMD and blacklisting of agency for a minimum period of 3 years from participating in M.P. Govt. tenders.
- v. A Bid that does not fulfil all the stipulated eligibility conditions/criteria & technical requirement will not be considered.
- vi. The Bids conforming to the eligibility criterion only will be considered for further evaluation. If there is any lack of clarity in the submitted eligibility documents, evaluation committee may ask concerned bidder representative to be present physically to prove their eligibility.
- vii. No enquiry shall be made by the bidder(s) during the course of evaluation of the tender, after opening of bid, till final decision is conveyed to the successful agency (ies).
- viii. Technical evaluation will be done only for those bidders who have been found to be in compliance with the Eligibility criteria.
- ix. Bidder has to provide required compliance for the technical specification, Scope, SLA etc. as per the checklist given on Annexure -6.
- x. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and stamped, and the Bids are generally in order.
- xi. The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- xii. The Bank will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria. The bids not meeting the Minimum Eligibility Criteria shall not be considered for further evaluation. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations.
- xiii. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.
- xiv. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- xv. If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- xvi. To assist in the scrutiny, evaluation and comparison of offers / bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer / bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of The Bank in this regard shall be final, conclusive and binding on the Bidder.
- xvii. The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to

accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to The Bank.

5.13.2. Commercial Evaluation

- Bid evaluation committee will evaluate and compare the bids determined to be substantially responsive. It is bid evaluation committee's intent to select the proposal that is most responsive to the project needs and each proposal will be evaluated using the criteria and process outlined in this section.
- Technical bids shall be examined by the bid evaluation committee with respect to compliance, completeness and suitability of the proposal to the project and only the bids which are in compliance to the requirements mentioned in the RFP shall be considered as technically qualified.
- Only the commercial bids of those bidders qualified in the technical evaluation shall be opened. Commercial bids of the other bidders will not be opened.
- **The Bidder offering the "Lowest Price" will be considered as successful for award of contract.**

5.14 Technical Compliance of devices and peripheral

Technical compliance of the products along with Make & model is to be quoted through Manufacturer (OEM) as per Technical Specification Sheet. Only one make & model of product to be quoted. The bidder shall not be allowed to make any deviation whatsoever from the technical specifications specified in the TENDER.

Please Note:-

- Bank reserves right to visit (or conduct telephonic verification) bidder's customers where such a similar project execution has taken place.
 - Bidders who qualify in the technical evaluation i.e. Eligibility criteria & Technical Compliance of products quoted as per required specification shall be considered for financial evaluation.
- a) **Technical requirements**
- The technical specifications as per sheet are the minimum configuration required. Higher specifications may be considered but no price weightage for higher specifications shall be considered.
 - The system must have backup & recovery system. In case of possibility of loss of data in the recovery option, the system should prompt for backing up the data before erasing.
- b) **Inspection**
- Bank reserves the right to inspect the manufacturer/supplier works prior to supply. The systems supplied shall be inspected by the bank. UAT will be done by Bank and if required, Bank may conduct PoC (Proof of Concept) as a part of implementation of Project.

c) Confidentiality

- Any attempt by a Bidder to influence bank in the evaluation of the bids or Contract award decisions may result in the rejection of its bid.

5.15 Terms and Conditions Governing the Contract**a) Performance Bank Guarantee (PBG)/ Security Deposit**

The Successful Bidder shall be required to submit PBG as follows:

The project will carry a performance guarantee for **Three years plus six months**. All charges with respect to the PBG shall be borne by the bidder. The PBG shall be remaining valid for the warranty period plus six months. The Successful Bidder shall have to submit the PBG. The PBG will be discharged / returned by bank upon being satisfied that there has been due performance of the obligations of the bidder under the contract. However, no interest shall be payable on the performance bank guarantee.

This guarantee may be invoked on violation of any of the condition (s) given below:

- If any of hardware or services, which shall be given by you, does not perform satisfactorily
- The observed output/deliverables of the project is not in accordance with the approved specification.
- The corporation suffers losses by way of some of the module generating illegal/ incorrect reports/output.

Performance security should be submitted within **15 days of receiving the work order**. The Performance Security can be in the form of Bank Guarantee in favour of M.P. Rajya Sahkari Bank Marya., Bhopal. On submission of Performance Security, EMD amount submitted will be returned.

b) Taxes and Duties as given in Financial bid.**c) Transfer / Sub-Contracting**

The bidder has no right to give, bargain, sell, assign or sublet or otherwise dispose of the Contract or any part thereof, as well as to give or to let a third party take benefit or advantage of the present Contract or any part thereof. However, in case of circumstances beyond the control of bidder, transfer/ sub-contracting may be permissible with the written concurrence of Purchaser.

d) Corrupt / Fraudulent Practices

The Purchaser requires that the Bidders under this RFP should observe the highest standards of ethics during the procurement and execution of such contracts. In pursuance of this policy, the Purchaser defines the terms set forth as follows:

- a) "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official in the award of the contract, procurement process or in contract execution;
- b) In the event of corrupt practice and fraudulence in addition to penal action as per the terms and conditions of the contract, legal action shall also be initiated against the concerned.

- c) "Fraudulent practice" means a misrepresentation of facts in order to influence award of contract or a procurement process or a execution of a contract to the detriment of the Purchaser, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Purchaser of the benefits of the free and open competition;
- d) The Purchaser will suspend the award of contract if prima-facie it is established that the vendor had engaged in corrupt or fraudulent practices in competing for the contract in question.
- e) The Purchaser will declare a Bidder ineligible after giving opportunity of being heard, either indefinitely or for a stated period of time, to be awarded a contract if at any time it is found that the Bidder has engaged in corrupt and fraudulent practices in competing for, or in executing, this contract.

e) Resolution of Disputes

- a. Bank and the selected Bidder shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the Contract.
- b. If, after thirty (30) days from the commencement of such informal negotiations, Bank and the selected Bidder have been unable to amicably resolve dispute, either party may require that the dispute be referred for resolution to the formal mechanisms, which may include, but are not restricted to, conciliation mediated by a third party acceptable to both, or in accordance with the Arbitration and Conciliation Act, 1996. All Arbitration proceedings shall be held at Bhopal and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English
- c. In case the issues are not resolved in the arbitration proceedings then any further legal action by the parties shall be restricted to the jurisdiction of the Court in Bhopal.

f) Legal Jurisdiction

All legal disputes are subject to the jurisdiction of Courts at Bhopal only.

g) Indemnity

The successful bidders/Successful Bidder shall indemnify, protect and save bank against all claims, losses, costs, damages, expenses, action suits and other proceeding, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components (like system software, software tools, hardware etc.) and the services rendered under this Tender.

h) Publicity

Any publicity by the bidder in which the name of the Indenter/buyer is to be used should be done only with the explicit written permission of the Indenter/buyer.

i) Force Majeure

- The successful Bidder shall not be liable for forfeiture of its Performance bank guarantee, Liquidated Damages, or termination for default if and to the extent that its delay in

performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

- For purposes of this clause, “Force Majeure” means an event beyond the control of the Bidder and not involving the Bidder’s fault or negligence, and not foreseeable. Such events may include, but are not restricted to, acts of Government in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions and freight embargoes.
- If a Force Majeure situation arises, the Bidder shall promptly notify the authorized representative of Bank in writing of such condition and the cause thereof. Unless otherwise directed by the authorized representative of bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as it is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

j) Right to terminate the process

Bank, reserves the right to accept or reject any Tender offer, and to annul the Tendering process and reject all Tenders at any time prior to award of control, without thereby incurring any liability to the affected vendor(s) or any obligation to inform the affected vendor(s) of the grounds for such action.

Bank makes no commitments, explicit or implicit, that this process will result in a business transaction with anyone. Further, this TENDER does not constitute an offer by Bank. The bidder’s participation in this process may result in Bank selecting the bidder to engage in further discussions and negotiations.

k) Limitation of Liability

The maximum aggregate liability of successful bidder shall not exceed the order value.

6. Annexures

Annexure – 1: Technical Specification Sheet

1. Feature of Micro-ATM Devices:

Sl. No	Micro-ATM should have the following features	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)	Remarks
1	The Micro-ATM offered by the vendor should be the integrated/compatible with preselected Financial Inclusion (FI) Gateway		
2	The Micro-ATM devices offered/supplied should have compatibility with the Bank's existing core-banking system (TCS Bancs@24) and Bank's EFT Switch Vendor. In a way, the messaging protocols and transaction + settlement mechanism of the supplied micro ATM be based on processes in use in the Bank for on-us & off-us transactions.		
3	The Micro-ATM devices supplied should support & capable of processing both On-us and Off-us transactions of the Bank. <ul style="list-style-type: none"> On-us transactions be processed internally as within the Bank. Off-us transactions be routed through multilayer gateway / switches for payment & settlement. 		
4	The basic hardware used in the Micro-ATM be standardized to ensure capability of capturing biometrics card details and finger prints of customers/ card holders and transmitting the same for deduplication-check/storing on the central FI-Gateway confirming to the standards & specifications of IDRBT / IBA / UIDAI / RBI.		
5	The Micro-ATM devices must be fully compliant on the Secure Biometric Scanner as per defined Standards issued by IBA/IDRBT/UIDAI/RBI/GOI etc.		
6	The Micro-ATM must be fully compliant with extant standards (1 . 5 . 1) & STQC & other certifications of UIDAI		
7	The Micro-ATM must be fully compliant with extant standards & certifications of IBA/IDRBT & RBI		
8	The Micro-ATM device should be attached/ported with a magnetic stripe swapping card reader of Standard track1- track2 for the purpose of providing basic banking services for the concerned customer who will desire to operate on this Micro-ATM with his/her RuPay Card		

Sl. No	Micro-ATM should have the following features	<u>Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)</u>	Remarks
9	Each handheld device will have a unique terminal ID.		
10	The machines must be brand new and manufactured as per the latest technology		
11	Hand-held devices & its peripherals provided by the Bidder should be robust, easy-to-use and reliable.		
12	The machines should be robust, capable of sustained operations and have seamless integration of different modules each for biometric scanning/reading, reading of Customer Mag-stripe Card details, etc.		
13	The Micro-ATM must be attached with a micro-printer to generate Print-out Receipts of each successful, non-successful/failure transactions with full details, and mini-statement for last 5/10 transactions confirming Bank norms/guidelines issued from time to time.		
14	The Bidder should quote for and supply the required number of Micro-ATMs and the client application loaded on Micro ATM Device		
15	Device should be a single integrated system for BCs, handy and easy to move.		
16	Bidder should maintain the equipment in good condition. The faulty equipment should be replaced without delay. Bidder should maintain stocks and spares of equipment at support centres.		
17	Devices should be able to print transaction report slip for customers for all type of transactions immediately. Language for transaction report slip / reports is English.		
18	The power supply to Micro-ATM should be of Indian Standards. The battery/charger used in the offered/supplied Micro-ATM should be inbuilt & of Indian Standard with maximum power-back time while during operation & standby with scheduled warning/sound-beeps enabled for recharging.		
19	The Bidder to provide entire operational and data-sheet specification manuals		
20	The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI.		
21	Device must support "Best Finger Detection" software as per Aadhar Best Finger Detection API released by UIDAI. The device must be capable of conducting two finger authentication transactions in the same session as laid out on the authentication process documents.		

Sl. No	Micro-ATM should have the following features	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)	Remarks
22	As a fall back to biometric authentication, the device must implement the OTP API and OTP authentication capability.		

2. Technical Specification of Micro-ATM Devices

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
1	<i>Make & Model- Please clearly mentioned the make & Model of the Product quoted</i>		
2	Display: Large display IPS / TFT capacitive touch screen of at least 5" for better user experience.		
3	Tamper detection capability.		
4	Communication: 3G or better and Wi-Fi / Bluetooth.		
5	Processor: 4 core processor with separate secure processor and tamper detection in case of soft pin pad.		
6	Memory: Minimum 8 GB Flash and 1 GB RAM, SD card holder to extend memory upto 32 GB.		
7	Camera: Inbuilt & integrated Camera of at least 5 Mega Pixel resolution.		
8	Keyboard: Should have a QWERTY keyboard for data entry which is either hardwired on the device or the display should have a virtual key board facility.		
9	Pin Pad: PCI PTS 4.0 certified which is tamper proof. This may be either provided separately or the display should have a secured soft pin pad.		
10	Card Readers: <ul style="list-style-type: none"> • Magnetic swipe cards: 3 track bi-directional swipe. • EMV contact cards: ISO 7816 contact card reader, EMV L1 and L2 certified. • Smart contactless cards: ISO 14443, built-in NFC 13.56 MHz, supporting type A/B. 		
11	Printer: Thermal Graphic printer capable to print transaction status and a mini statement of at least the		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
	last 10 transactions.		
12	Multimedia: Audio / Video.		
13	Certifications: CE mark compliance for EMI and EMC, PCI 4.0 certified device, EMV L1 and L2 certified, STQC certified finger-print reader.		
14	Battery and Power Backup: Li-polymer / Li-ion 10Wh. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs.		
15	32 bit Operating System Android 5.1 or better.		
16	A carry case needs to be provided for the device.		
17	In addition to these requirements, any other accessory/hardware/software etc. needed for proper functioning of the system and for ensuring its compatibility with the existing setup shall be provided by the vendor without any extra cost.		

3. Micro-ATM Client Application

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
1.	<u>General</u> <ul style="list-style-type: none"> Bank should be legal owner of license(s) for all the applications software provided in the solution without any constraint like number of Transactions, Institutions, Interchanges, Devices, Application Modules, Hardware, Users, Locations viz. DCs / DRs. The complete Solution should be as per the scope of this RFP shall also be applicable for State and Central Cooperative Banks. 		
2.	<u>Compliant to Existing Regulatory Guidelines</u> The Bidder to ensure that Solution is compliant to all existing regulatory guidelines of GOI / IBA / RBI / NPCI and also adheres to requirements of IT Act 2000		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
	(including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007.		
3.	<u>Real Time Integration / Interface</u> The Solution should provide Real Time integration / interface with EFT Switch / Core Banking, Bank will provide the required access and support from Existing Switch vendor and CBS Vendor.		
4.	<u>Highly Scalable To Handle Load</u> The Solution should be highly scalable to handle the load and there should not be any single point of failure in the entire solution.		
5.	<u>Regulatory Requirements</u> The vendor should undertake to make any changes as per the regulatory requirements (RBI / IBA / NPCI) as and when these arise at occurred and agreed cost for compliance at the time of execution of additional services.		
6.	<u>Message Level Interface</u> The Solution should handle any Message Level Interface and should have all Industry standards message formats like ISO 8583. Any Standards Message Format released / advised by ISO / Regulatory Authority or NPCI will have to be made compatible.		
7.	<u>Message Support</u> The Switch should support both the 1987 & 1993 version of ISO 8583 message interface. The ISO 8583: 1993 will be used for RSCB HOST interface, other networks interfaces (if required), payment systems interfaces (if required) and for interfacing all external channels. The ISO 8583: 1987 version will be used for interfacing to SPNS, other RSCBs networks and other payment systems as required by the external networks. In short, the switch should support ISO 8583 wherever the situation warrants.		
8.	<u>Support Different Types of Cards</u> The Solution should support all types of cards supported on NFS network.		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
9.	<u>Financial as well Non-Financial Transactions</u> The Core Banking System / EFT Switch Solution of State Co-operative Banks and District Central Co-operative Banks needs to provide interface for all transactions.		
10.	<u>Flexible Standards-Compliant Architecture</u> The Solution should able to support ISO 8583 Interfaced to Back-End Systems with little impact on them.		
11.	<u>ISO8583 message support</u> The solution should support the following message types for ISO8583 External Network Support such as: <ul style="list-style-type: none"> • Network Echo, Log-On & Log-Off Messages [800/810 with different Network Code] • Authorization Message [100/110] • Transaction & Transaction Advice Message [200/210/220/230] • Reversal & Reversal Advice Message [400/410/420/430] • File & PBF File Upload/Download Message [320/330/600/610/620/630] Settlement Message [500/510] 		
12.	<u>Customizable</u> The Solution should be highly parameterized and Customizable.		
13.	<u>Ability to Fetch and Display Customer Signatures</u> The customer signature should be displayed on the terminal screen from existing Core System, if Bank CBS provides an interface, thereby making Cash Withdrawal possible at all the branches of Banks.		
14.	<u>Aadhar / UIDAI Authentication</u> The Solution should support Aadhar/UIDAI Authentication for all the Finger print based biometric transactions. Proposed solution to integrate with Bank's EFT switch.		
15.	<u>Authority Levels of the Employees</u> Authorizers (Bank Employee) should able to View Multiple Customer Signatures on the terminal and the terminal should displays specific transaction menus on its screen as per Authority Levels of the Employees.		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
16.	<u>Fall-back to Leased Circuits</u> The Terminal should work on Wireless GPRS. So that the bank can provide in its branch for Customer Self-Services and the bank customer can carry out all the transactions on Terminal.		
17.	<u>Multiple Connectivity</u> The Terminal should support multiple connectivity options like GPRS, Ethernet, Wi-Fi, etc. The wireless connectivity should facilitate Doorstep Banking for Senior Citizens / Premium Customers in Class A branches, as well as in remote areas outside the branch.		
18.	<u>Functionality available on Micro-ATMs</u> The bidder should provide the following functions through <u>Micro-ATMs</u> : <ul style="list-style-type: none"> • Account opening for all types of accounts including eKYC authentication • Balance Enquiry • Mini Statement • PIN Change • Funds Transfer within the Bank • KCC (Kisan Credit Card) kind purchase • Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Card and AEPS Any other functionality available in the CBS / EFT Switch / FI Gateway deployed in the Bank. Required access and interface will be Bank responsibility from EFT Switch Vendor and CBS Vendor.		
19.	<u>Functional Coverage of Customer Card</u> <ul style="list-style-type: none"> • Balance Enquiry • Mini Statement • Cash Withdrawal • Cash Deposit • Fund Transfer • KCC (Kisan Credit Card) Kind purchase transactions 		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
20.	<u>Functional Coverage of Employee Card</u> <ul style="list-style-type: none"> • Initiate Transactions • Cash Withdrawal • Cash Deposit • Funds Transfer • Balance Enquiry • Mini Statement • Cancel Transaction • Authorization Transactions • Cash Withdrawal Authorization • Cash Deposit Authorization • Funds Transfer Authorization • Reports • Pending Transactions • Cash Payment Scroll • Transaction Summary • Cash Deposit Scroll • Miscellaneous • View Signature • Change PIN • Admin • Register PoS • Un-register PoS • Change PIN • Attach Card • Detach Card • Activate Card • Reset PIN 		
21.	<u>Scope of Usage of by Banks</u> <ul style="list-style-type: none"> • Lobby Management to Manage Customers Efficiently. • Used as a Backup Link or Branches. • Used as Primary Link for Remote Micro Branches. • Used as Online Solution for Pigmy Agents for Collection as well as Disbursements. • Used at Primary Agricultural Credit Co-operative Societies (PACS) & as Micro ATMs. • Used for Kisan Credit Cards (KCC) at Micro ATMs and also on Merchant PoS 		

Sl. No	Item	Compliance Status through OEM & Data sheet/Broucher to be attached (Y/N)Yes/No/Deviation	Remarks, if any
22.	<u>Multilingual Support</u> The Solution should support Multi-Lingual screen support for the MICRO ATMs.		
23.	<u>Terminal Monitoring & Control</u> The following information should be displayed in the ATM Monitoring window for each PoS Terminal <ul style="list-style-type: none"> - Terminal ID - Terminal Location - Terminal Branch - Current Hardware Status Reported - Current Status [OK, Warning, Error, Critical] - Last Transaction as well as Last 5 Transaction Details Terminal Connectivity Status		
24.	<u>MIS Report Creation</u> The GUI System should allow the bank to create report such as: <ul style="list-style-type: none"> - Terminal Based Successful & Unsuccessful Reports - Transaction Based Successful & Unsuccessful Reports - Financial & Non-Financial Transaction Reports - Institution, BIN & Branch Based Reports - Exceptional / Reversal Transaction Reports 		

Note: Only one make & model of each product & application to be quoted.

Annexure 2: Covering letter- Technical Proposal

Date:

To
Managing Director
M.P. Rajya Sahkari Bank
T.T. Nagar, New Market
Bhopal- MP

Sub: Submission of Technical Proposal

Ref: RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices

Dear Sir,

Having examined the RFP, the receipt of which is hereby duly acknowledged, we, the undersigned, offer for procurement, installation, commissioning and maintenance/technical support of Micro-ATM Devices. We attach hereto our responses to Technical requirements.

We confirm that the information contained in these responses or any part thereof, including the exhibits, and other documents and instruments delivered or to be delivered to Apex Bank is true, accurate, verifiable and complete. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead the department in its short-listing process.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading the selection process, we are liable to be dismissed from the selection process or termination of the contract during the project, if selected to do so.

We agree for unconditional acceptance of all the terms and conditions set out in the RFP document.

We hereby confirm that:

1. We have deposited Earnest Money of Rs.....(Rs.....) online .
2. In case we are chosen as a Successful Bidder, we shall submit the PBG.
3. We have successfully executed orders of similar nature and we have sufficient experience and financial strength in handling orders of this value.
4. We have sufficient qualified manpower and necessary materials and after sales support to execute the order efficiently in the specified time schedule.
5. The quoted rates shall be valid till the completion of the order but not less than 180 days.
6. We further confirm that all chapters of the tender documents have been read, understood and signed and there is no deviation/discrepancy.
7. We agree to accept the extension order up to 100% quantity within Six months of the issue of the order.

8. We agree that you are not bound to accept any RFP response you may receive. We also agree that you reserve the right in absolute sense to reject all or any of the products/ services specified in the Tender response.
9. We hereby declare that our Company / Firm is having unblemished past record and is not declared blacklisted or ineligible to participate for bidding by any State/Central Govt., Semi-government or PSU, Banks & Cooperative Banks due to unsatisfactory performance, breach of general or specific instructions, corrupt / fraudulent or any other unethical business practices..

Following are the particulars of our organization:

	Description	Details (To be filled by the bidder)
1.	EMD details DD No & Date Amount of EMD:	
2.	Name of the company	
3.	Official address	
4.	Phone No. and Fax No.	
5.	Corporate Headquarters Address	
6.	Phone No. and Fax No.	
7.	Web Site Address	
8.	Details of Company's Registration (Please enclose copy of the company registration document)	
9.	Name of Registration Authority	
10.	Registration Number and Year of Registration	
11.	Quality Certificates (ISO 9001:2008) and its validity	
12.	GST/CST/LST/VAT registration No.	
13.	Service Tax Registration No.	
14.	Permanent Account Number (PAN)	
15.	Yearly Turnover of the Last 3 years 2014-2015 2015-2016 2016-2017	
16.	Name & address of the Banker	
17.	List of Major Clients and the size of orders	

Note: Separate sheets may be attached wherever necessary

Contact Details of officials for future correspondence regarding the bid process:

Details	Authorised Signatory	Secondary Contact
Name		
Title		

Company Address		
Phone		
Mobile		
Fax		
E-mail		

It is hereby confirmed that I/We are entitled to act on behalf of our company and empowered to sign this document as well as such other documents, which may be required in this connection.

Yours Faithfully

[Authorized Signatory]

[Designation]

[Place]

[Date and Time]

[Seal & Sign]

[Business Address]

Annexure -3. Format for Pre-bid Queries

To
Managing Director
M.P. Rajya Sahkari Bank
T.T. Nagar, New Market
Bhopal- MP

Sub: Submission of Pre-bid Queries

Ref: RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices

Dear Sir,

We have gone through the bid document and have following queries:-

S. No.	Clause No in RFP	Page Number	Query

Request your kind response of the same.

Yours Faithfully
[Authorized Signatory]
[Designation]
[Place]
[Date and Time]
[Seal]
[Business Address]

Annexure 4: Financial Proposal Formats

a. Covering Letter for Financial Proposal

Date:

To
Managing Director
M.P. Rajya Sahkari Bank
T.T. Nagar, New Market
Bhopal- MP

Sub: Submission of Financial Proposal

Ref: RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices.

Dear Sir,

Having examined the RFP, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide the professional services as required and outlined in the RFP. We attach hereto our responses to financial proposals as required by the RFP. We have applied for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices.

We confirm that the information contained in these responses or any part thereof, including the exhibits, and other documents and instruments delivered or to be delivered to Bank is true, accurate, verifiable and complete. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead the department in its short-listing process.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading the selection process, we are liable to be dismissed from the selection process or termination of the contract during the project, if selected to do so.

We agree for unconditional acceptance of all the terms and conditions set out in the RFP document and also agree to abide by this Tender response for a period of 180 days from the date fixed for bid opening.

We agree that you are not bound to accept any Tender response you may receive. We also agree that you reserve the right in absolute sense to reject all or any of the products/ services specified in the Tender response.

It is hereby confirmed that I/We are entitled to act on behalf of our company/ corporation/ firm/ organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Thanking you,
Yours Faithfully
[Authorized Signatory], [Designation]
[Place], [Date and Time]
[Seal & Sign], [Business Address]

b. Financial Bid

Ref: RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices.

SI No.	Component	Qty. (In no.)	Rate per unit excluding GST but including all other taxes & duties	Taxes (GST) (In INR)	Amount per unit (with Tax -in INR)	Total amount inclusive of taxes
A	B	C	D	E	F=D+E	G=C*F
1	Micro ATM Device with Pin-Pad (Internal/external) and with all Expense with 3 years of warranty and service during the warranty period as per this RFP	5500				
2	Client Application with Necessary Interface with FI Gateway/CBS solution and Any other Accessories and with all Expense with 3 years of warranty	5500				
3.1	AMC for 4 th year for item no. 1-Micro ATM Device	5500				
3.2	AMC for 4 th year for item no. 2- Client Application	5500				
4.1	AMC for 5 th year for item no. 1-Micro ATM Device	5500				
4.2	AMC for 5 th year for item no. 2- Client Application	5500				
	Total (in Rs.)					
	Total in Words					

Note-

- The quantity may be changed as per requirement. Payment shall be made as per actual quantity installed.
- Total Amount (in Rs.) under column G would be considered for L1 bidder Selection.

Yours Faithfully

[Authorized Signatory]

[Designation]

[Place][Date and Time] [Seal & Sign]

Annexure 5: Experience/Project Details

Table 2: Project Details (To be filled for each Project)

S. No	Item	Details
1	Name of the project	
2	Work Order / Contract No.	
3	Contract Value (In Lakhs)	
4	Client Details	
5	Name, Title & Address of the Client who can be contacted	
6	Project Duration	
7	Start Date & End Date	
8	Scope of work	
9	No. of locations	
10	No. of Micro-ATMs supplied & installed	
11	Software Tools & Technology used	

*Work Order/ Contract copy (Mandatory attachment)

Annexure 6: Check list

Checklist for Technical Proposal.

(The technical proposal should comprise of the following basic requirements. The documents mentioned in this compliance sheet along with this form, needs to be a part of the technical proposal)

S.no	Particulars	Document Submitted(Yes/No)	PDF details/no
1	General Information/Eligibility Criteria Document		
A	E payment/RTGS/NEFT Receipt and EMD DD detail		
B	Document Of Incorporation along with MOA and AOA of Bidder		
C	GST/PAN Copy.		
D	Permanent Account Number (PAN)		
E	CA Certificate & Balance Sheet & Profit & Loss A/c of Last 3 years of Bidder 2014-2015, 2015-2016,2016-2017		
F	List of clients of Bidder		
G	Supporting Documents for Eligibility Criteria		
H	Authorisation of OEM if Bidder /Self-declaration if OEM		
J	Supporting document for working office in M.P. and Service Centres in M.P /Self-declaration in this regards		
K	Work Order/Purchase Order Related eligibility criteria		
2	Feature of Micro-ATM Devices		
A	Compliance on the OEM letter head (OEM) with seal & signed from OEM only		
2.1	Micro-ATM Devices		
A	Technical Compliance on the OEM letter head with seal & signed from OEM Only with make & model		
B	STQC Certificate & other certificates		
C	UIDAI Compliance document		
2.2.	Micro-ATM Client Application		
A	Technical Compliance on the OEM letter head with seal & signed from OEM Only with name of Application.		

S.no	Particulars	Document Submitted(Yes/No)	PDF details/no
3	Technical Proposal including giving General information & Technical covering letter		
4	Compliance with Scope of Work and SLA		
5	Covering of Financial Proposal		
6	Any other documents		

Note: Documents of each point must be developed into separate PDF giving its heading

Annexure- 7: Details of Short Term Cooperative credit structure & Technical Setup of Banks in Madhya Pradesh:

Short Term Cooperative Credit Structure in Madhya Pradesh:

The Short term cooperative credit structure in Madhya Pradesh is comprising of 3 tiers. Madhya Pradesh Rajya Sahakari Bank (Apex Bank) is a state level body having its 25 branches, whereas at District level, 2nd tier exists of 38 District Central Cooperative Banks (DCCBs) having its 829 branches and at the 3rd tier 4522 Primary Cooperative Credit Societies (PACS) works at tehsil and village level, which plays a vital role in providing financial support to the farmers for sustainability of agriculture base by providing credit facilities for agriculture loans, diverse Banking facilities including remittance and collection etc.

In Madhya Pradesh, total 4522 Primary Agriculture Credit Cooperative Societies (PACS) are running under 38 DCCBs. PACS are catering to approx. 22 lacs farmers for STSAO loan. Since these unit are not having automation, members are sifted to Core Banking ambit by opening Digital Member Register (DMR) in the Branch of DCCB to which PACS is affiliated. All the PACS members will be issued RuPay KCC card and their kind and cash withdrawal will be done automatically through CBS software by use of Micro ATM and ATM respectively. Presently Banks are using Bancs@24 software of M/s TCS and necessary provision to entertain DMR accounts has been completed.

Technical setup of Banks:

- i. Apex Bank and 38 DCCBs are using Core Banking Software of TCS company i.e. Bancs@24. The model followed by the bank is Application Service Provider (ASP) model (rental model). As an ASP, M/s TCS has built up Data Centre at Mumbai & Disaster Recovery Site at Bangalore for CBS solution provided in Cooperative bank.
- ii. Apex Bank and 38 DCCBs are NEFT/RTGS enabled through sub-membership of Central Bank of India.
- iii. Apex Bank and 38 DCCBs are DBTL enabled through sub-membership of ICICI Bank.
- iv. Apex Bank and 38 DCCBs are CTS enabled through sub-membership of IDBI Bank.
- v. Apex Bank and 38 DCCBs obtained NFS membership from NPCI through sub-membership of ICICI Bank.
- vi. M/s C-Edge Technology Ltd., Mumbai is selected as EFT switch and card vendor by all the banks for issuing RuPay KCC and RuPay ATM cum Debit card.

Annexure 8. MANUFACTURERS AUTHORIZATION FORM

Ref No:

Dated:.....

To,
Managing Director
M.P. Rajya Sahkari Bank
T.T. Nagar, New Market
Bhopal- MP

Ref: RFP for Supply, installation, commissioning and maintenance/technical support of Micro-ATM Devices.

Dear Sir,

We _____ who are established and reputed Manufacturers of _____ having _____ factories at _____ (Address of the factory) do hereby authorize M/s _____ (Name & Address of agent) to submit a bid, and subsequently negotiate and sign the contract with you against the above tender.

We hereby extend our full guarantee, warranty and support and also in meeting warranty obligations by providing necessary spares in time for the goods & services offered by the above firm against this RFP, as per standard as well as M.P. Rajya Sahkari Bank warranty terms.

Yours faithfully

(Name)

(Name of the manufacturer)

Note: This letter of authority should be on the letter head of the manufacturer and should be signed by a person competent and having a power of attorney to bind the manufacturer. The bidder in its bid should include it.