

TENDER DOCUMENT

For

“Personalized Rupay DI Card (Rupay Debit Card/ Rupay KCC Card) with Pin-Mailer & Welcome Kit”



Tender Document No: CCBS/2021-22/3446 RAIPUR DATE 02 Dec. 2021 DI Card

THE INFORMATION PROVIDED BY THE BIDDERS IN RESPONSE TO THIS TENDER DOCUMENT WILL BECOME THE PROPERTY OF JILA SAHAKARI KENDRIYA BANK MARYADIT RAIPUR WILL NOT BE RETURNED. RESERVES THE RIGHT TO AMEND, RESCIND OR REISSUE THIS TENDER DOCUMENT AND ALL AMENDMENTS WILL BE ADVISED TO THE BIDDERS AND SUCH AMENDMENTS WILL BE BINDING ON THEM. (THIS DOCUMENT SHOULD NOT BE REUSED OR COPIED OR USED EITHER PARTIALLY OR FULLY IN ANY FORM)

CRITICAL INFORMATION

Summary

1. The Tender Document is posted on website www.jskbank.com JSKB reserves the right to change the bank requirements. However, any such changes will be posted on web site.
2. Bidders are advised to study the tender document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.
3. Any clarifications from bidder or any change in requirement will be posted on JSKB RAIPUR website. Hence before submitting bids, bidder must ensure that such clarifications / changes have been considered by them. JSKB Raipur will not have any responsibility in case some omission is done by any bidder.
4. In case of any clarification required by JSKB RAIPUR to assist in the examination, evaluation, and comparison of bids, JSKB RAIPUR may, at its discretion, ask the bidder for clarification. The response clarification shall be in writing and no change in the price of substance of the bid shall be sought, Bided, or permitted.
5. Please note that all the information required as per the bidding document needs to be provided. Incomplete or wrong information in these areas may lead to non-selection.
6. Modification And/ Or Withdrawal of Bids: Bids once submitted will be treated as final and no further correspondence will be entertained. No bid shall be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid if bidder happens to be the successful bidder.
7. JSKB Raipur has the right to reject any or all tenders received without assigning any reason whatsoever.

NOTE: JSKB RAIPUR SHALL NOT BE RESPONSIBLE FOR NON-RECEIPT / NONDELIVERY OF THE BID DOCUMENTS DUE TO ANY REASON, WHATSOEVER.

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1. SCHEDULE OF EVENTS

S No	Bid Reference No.: JSKB RAIPUR BANK/2021-22/DI Card	
1.	Purpose	“Rupay DI Card”
2.	Cost of Tender	Rs.5000/- (Rupees Five Thousand Only) To be submitted as Demand Draft in favour of the “Jila Sahakari Kendriya Bank Maryadit Raipur”, payable at Raipur
3.	Earnest Money Deposit (EMD)	Rs.5,00,000/- (Rupees Five Lakh Only) To be submitted as Demand Draft /Fixed Deposit receipt in favour of “Jila Sahakari Kendriya Bank Maryadit Raipur”, payable at Raipur MSME certified companies need not submit the EMD they are exempted(MSME they should provide MSME certificate copy)
4.	No. of Envelopes (Non-window, Sealed) to be submitted	Two (2) Envelopes Envelope 1 Containing: 1. Technical Bids as per Section 5. (Submit 1 hard copy) 2. DD towards cost of tender & EMD. Envelope 2 Containing: 3. Commercial / Financial bid as per Section 8 (Only one bid to be kept)
5.	Tender purchase document last date	13 th Dec'2021
6.	Date /time/ Place of pre-bid meeting	NA
7.	Last Date and Time of Submission	20 th Dec 2021; 12:00 PM
8.	Date and Time of Opening of Technical Bids	20 th Dec 2021; 03:00 PM,
9.	Date and Time of Opening of Commercial Bids	21 th Dec 2021; 03:00 PM,
10.	Bid Validity	NA
11.	Address for Submission of Bids	The Chief Executive Officer Jila Sahakari Kendriya Bank Maryadit Raipur G E Road Raipur – 492001
	Contact Person: Name Designation Phone E-mail	Mr. D K Vyas Nodal Officer 9406049353 jskbccbs@gmail.com

2. INTRODUCTION AND DISCLAIMERS

2.1. Purpose of Tender Document

The purpose of Tender Document is to short list Bidder for providing Insta & Personalized RUPAY DI Card (**Rupay Debit Card/ Rupay KCC Card**) along with pin mailer and Welcome Kit.

2.2. Information Provided

The Tender document contains statements derived from information that is believed to be relevant at the date but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with JSKB Raipur. Neither JSKB Raipur nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document.

2.3. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, JSKB Raipur and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this Tender Document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of JSKB Raipur or any of its officers, employees, contractors, agents, or advisers.

2.4. Costs to be borne by Respondents

All costs and expenses incurred by Respondents in any way associated with the development, preparation and submission of responses including but not limited to; the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by JSKB Raipur, will be borne entirely and exclusively by the Respondent.

2.5. No Legal Relationship

No binding legal relationship will exist between any of the Respondents and JSKB Raipur until execution of a contractual agreement.

2.6. Recipient Obligation to Inform Itself

The Recipient must conduct its own investigation and analysis regarding any information contained in the Tender Document and the meaning and impact of that information.

2.7. Evaluation of Bids

Each Recipient acknowledges and accepts that JSKB Raipur may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing / selecting the eligible Audit firm(s). The Tender Document will not form part of any contract or arrangement, which may result from the issue of this document or any investigation or review, carried out by a Recipient.

2.8. Errors and Omissions

Each Recipient should notify JSKB Raipur of any error, omission, or discrepancy found in this Tender Document

2.9. Acceptance of Terms

A recipient will, by responding to JSKB Raipur for Tender Document, be deemed to have accepted the terms of this Introduction and Disclaimer

2.10. Proposal Submission:

Proposal document submission is required to be done as under:

Hard copy (of Technical Bids) at the following address in a single sealed envelope.

**The Chief Executive Officer
Jila Sahakari Kendriya Bank Maryadit Raipur
G E Road
Raipur – 492001**

Copies of the proposal must be submitted before the afore mentioned closing date and time

Faxed/Emailed copies of any submission are not acceptable and will be rejected by the Bank. If the submission does not include all the information required or is incomplete, the proposal is liable to be rejected.

All copies of proposal and attachments must be provided in a sealed envelope. All submissions, including any accompanying documents, will become the property of JSKB Raipur.

Recipients shall be deemed to license and grant all rights to JSKB Raipur to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Recipients and to disclose and/or use the contents of the submission as the basis for processing of proposal, notwithstanding any copyright or other intellectual property right that may subsist in the submission or accompanying documents.

2.11 Bid Validity Period

The proposal must remain valid and open for evaluation according to their terms for a period of at least 3 months from the time the Bid closes on the deadline.

2.12 Tender Document

Recipients are required to direct all communications related to this Tender Document, through the 'Tender Document' for Personalized Rupay DI Card & Welcome Kit.

Nominated Point of Contact person

Contact : Mr. D K Vyas
Position : Nodal Officer
Email :
jskbcbs@gmail.com
Telephone : 9406049353

JSKB Raipur will not answer any communication initiated by respondents later than the due date for submission of Bid. However, JSKB Raipur may, in its absolute discretion, seek additional information or material from any Respondents after the Bid closes and all such information and material provided must be taken to form part of that Respondent's response.

Respondents should provide details of their Fax, email and full address(s) to ensure that replies to Bid could be conveyed promptly.

If JSKB Raipur, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then JSKB Raipur reserves the right to communicate such response to all Respondents or reject.

JSKB Raipur may, in its absolute discretion, engage in discussion or negotiation with any Respondent (or simultaneously with more than one Respondent) after the Bid closes to improve or clarify any response.

2.13 Disqualification

Any form of canvassing/lobbying/influence/query regarding short listing, status, etc. will be a disqualification

3. REQUIREMENTS

3.1 Objective

The 'JSKB Raipur' wishes to appoint competent organization for assisting the Bank in providing Rupay DI Card along with pin-mailer & Welcome Kit.

3.2 Broad Scope of Work

- Designing of Rupay DI Card, Pouch, Pin mailer and Welcome Kit
- Preparation of Welcome Kit for Rupay DI Card.
- It will be the responsibility of card printing vendor to provide complete solution related to card viz card printing pouch, welcome kit and pin-mailer printing and dispatch.
- Card Printing Vendor will also ensure that process of entire card printing will be as per NPCI guidelines. Our ASP Vendor will be responsible of the Card Printing Vendor to get access of database related to pin- mailer from our ASP. The vendor will also ensure all the security norms prescribed by NPCI and all the associated standard practices.
- Quantity will as per the requirement of JSKB Raipur only (i.e. Insta & Personalized DI card with, pouch, welcome kit and pin mailer facility).

3.3 Card requirement

S. No	Type	Variant	Quantity (Approx)
1	RuPay DI Card (Rupay Debit/Rupay KCC Card	DI card	300000

Technical Specifications of Rupay Debit Card/ Rupay KCC Card

S.No	General Technical Specifications	Compliance (Yes/No)
1.	<p>Rupay DI Card Details (Rupay Debit Card/ Rupay KCC Card)</p> <p>a The Card production and design vendor need to be certified by NPCI</p> <p>b Bank has to adopt the standardized card design and specifications laid down by NPCI for the ATM DI Cards</p> <p>c The cards must be able to perform successful transactions on all NFS ATMs under NFS network operating rules and regulations.</p> <p>d The test cards may or may not have the art work; white plastic cards also can be sent. But the cards have to contain the dummy Primary Account Number and a PIN</p> <p>f. Numbering Structure of the Card Number. Card number consists of 16 digits First 6 digits are to identify Issuer Institution Identification (The Bank) Last digit (16th) is the check digit (System Generated Digit to Verify Account Number) Digits Number 7 to 15 (9 digits) are for use by the Bank. Out of this, first 2 i.e. 7th and 8th are for product differentiation and can be used to identify RuPay DI Card, RuPay Kisan Credit Card</p>	

2.	<p>Issuance of Card / Welcome Kit</p> <p>Instant Rupay DI Cards: The Bank Bids RuPay Card Welcome Kit to their customers, containing Card, Welcome Letter, Card Pouch and Instruction manual. The PIN mailer will be printed by card vendor (as per NPCI guidelines) These Cards are not customized i.e. they are not pre-linked to an account and don't carry customer's name. The non-personalized Cards (Instant Cards), contained in the Welcome Kit are delivered to the HO, HO will then handover the same to Branches, as per the requirement who hand-over the same to Customers after duly linking the cards to their Account.</p>	
3.	<p>Delivery of Cards: The process of delivery of the Card with Welcome Kit is routed from their Bank Branch /Head Office. The banks can have an arrangement with the Vendor for supplying the Welcome Kit directly to the Head office as per Indent sent to the Vendor</p>	
4.	<p>Printing of Cards: The bank wants to outsourcing the entire activity of printing the card along with the Welcome Kit facility</p>	
5.	<p>Rupay Debit card Technical Specification</p> <p>a. The Rupay Debit Card should be 16K DDA Java Gold module with contactless interface for DI. The Rupay Cards should be prepared as per the guidelines and specifications of the NPCI requirement which includes</p> <ul style="list-style-type: none"> ▪ Card Placement 	

		<ul style="list-style-type: none"> ▪ Size ▪ Font Size and Style 	
		<ul style="list-style-type: none"> ▪ Materials Type ▪ Card Dimensions ▪ Indenting, Encoding ▪ Printing and Color ▪ Signature Panel ▪ RuPay hologram Logo ▪ Data Capture on Card ▪ DI Gold chip with antenna 	
	b.	The Rupay Card Design should be as per the requirement of the Bank and NPCI guidelines.	
6.	Welcome Kit Specification		
	a.	<p>Welcome Letter</p> <p>Size: A4 Paper:</p> <p>Maplitho paper, 100 gsm</p> <p>Presswork:</p> <p>4 + 4 colour process on front and back</p> <p>Finishing:</p> <p>2 fold, Cut to Size</p>	
	b.	<p>Window</p> <p>Envelope Size:</p> <p>Close – 12.5 X 23.5 cm / Open – 26.5 X 29.5cm</p> <p>Paper:</p> <p>Maplitho, 130</p> <p>GSM Presswork:</p> <p>4 color on front</p>	

	<p>Finishing: Die cutting + Pasting + Lamination on outer side+ peal and seal on flap</p>	
c.	<p>Instruction Manual / User Guide Size: A4 Paper: Maplitho paper, 100 GSM Presswork: Single color process on front and back Finishing: 2 fold, Cut to Size</p>	
7.	Printing of Card, Welcome Kit,	

4. SELECTION CRITERIA

4.1 Tender Methodology

- a. The tender methodology adopted is “Two Bid System” i.e., Technical Bid and financial Bid
- b. The Technical Bid should be placed in a non-window sealed cover super-scribed with “Technical Bid for Rupay DI Cards”.
- c. The envelope containing Technical Bid should also contain One Demand Draft for Rs.5,000/- (Rupees Five Thousand Only) for Tender Fee and Rs.5,00,000/- (Rupees Five Lakh Only) for EMD.
- d. The DD should be drawn in favour of “Jila Sahakari Kendriya Bank Maryadit Raipur”, payable at Raipur. The EMD will not carry any interest.
- e. The Financial Bid should be placed in non-window sealed cover super-scribed with “Financial Bid for Rupay DI Card”.
- f. All the covers, thus, prepared should also indicate clearly the Name and Address of the vendors.
- g. The bidder shall bear all the costs associated with the preparation and submission of the bid and JSKB Raipur will in no case be responsible or liable for those costs, regardless of the conduct or the outcome of the tendering process.
- h. Bid submitted without EMD and Tender Fee Demand Draft will not be considered for evaluation.

4.2 Signing and submission of Tender

The Technical Bid of the TENDER DOCUMENT response should be submitted in two copies.

Participation in the tendering process implies giving consent to all the terms, conditions and other requirements contained in any part of the Tender document.

Technical Bid (T.B):

The Technical Bid should be complete in all respects and contain all information asked for, expected prices. The T.B should be complete to indicate that all products and services asked for are quoted.

Financial Bid (F.B):

The Financial Bid (F.B) should give all relevant price information in Indian rupees and should not contradict the F.B in any manner and should be enclosed along with Financial bid offer letter.

These two Bids should be submitted in separate envelopes. Please note that if any envelope is found to contain both technical and financial Bid, then that Bid shall not be opened.

If the enveloped are not sealed and marked as indicate above, the bank will assume no responsibility for the tender's misplacement or premature opening.

Bidder are required to submit the tenders through postal/courier services/walkin only and should ensure that the tenders are received in the Bank's office well before the deadline set for receiving of the tender proposal.

The Bank is not responsible for postal/courier delay, non-receipt, non-delivery of document.

Any tender received by the Bank after the prescribed deadline for submission of tender will be rejected.

4.3 Formats of Bids:

The bidders should use the formats prescribed by the Bank in the 'Tender Document' for submitting both technical and financial Bids.

4.4 Registration of 'Tender Document'

Registration will be effected upon 'JSKB Raipur' receiving the 'Tender Document' response in the above manner. The registration must contain all documents, information, and details required by this 'Tender Document'. If the submission to this 'Tender Document' does not include all the information required or is incomplete or submission is through Fax mode, the 'Tender Document' is liable to be rejected. All submissions, including any Banking documents, will become the property of 'JSKB RAIPUR'.

4.5 Bid Validity Period

'Tender Document' will remain valid and open for evaluation according to the terms for a period of at least six (6) months from the time the 'Tender Document' submission process closes on the deadline for lodgment of 'Tender Document's.

4.6 Disqualification

Any form of canvassing / lobbying / influence / query regarding short listing, status etc will lead to disqualification.

4.7 Opening of Technical Tenders by the Bank

The Technical proposals will be opened by the Bank's Internal Committee on the date mentioned above. Only one duly authorised representative of the bidder firm/ company will be permitted at the time of opening the technical bids. The eligible bidders will be informed for further process after the technical evaluation by the internal committee as per the eligible criteria.

4.8 Evaluation and comparison of Tenders **Evaluation of Tenders will be done on a techno- commercial basis. The formula for determining the technical scores is as follows:**

4.9.1 The bidder who had received the highest score considering the weightage for financial bid and technical bid shall be considered as the successful bidder.

4.9.2 Both within the technical and commercial evaluation scores will be awarded up to one decimal;

4.9.1 Only those tenders, which have been determined to be substantially responsive, meet the eligibility criteria and are complete in all respects, will proceed to the stage of being fully evaluated and compared.

4.9.2 The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the Bid. This waiver shall be binding on all the bidders and the bank reserves the right to exercise such waivers

4.9.3 The evaluation criteria which will be adopted by bank to evaluate the complying responses will include (illustratively only): The content, clarity, completeness, transparency and quality of the responses vis-a-vis its veracity with system demo.

4.9.4 Bidder's financial stability and capability to sustain in this critical competitive business environment

4.9.5 Bidder's capabilities in delivering projects on time and on budget, without disrupting normal on-going business activities.

The bidders shall be awarded technical marks based on the following criteria:

Technical Score:

Bidder Turn Over for last ten years from PVC cards each year	
20 Crores	10 marks
30 Crores	15 marks
40 Crores	20 marks
Bidders experience in banking card manufacturing/personalization	
10 years	10 marks
12 years	20 marks
Volume of PVC cards manufactured/personalized during last 6 financial years	
10 lakhs	10 marks
20 lakhs	15 marks
30 lakhs	20 marks
Valid VISA/MASTERCARD/RUPAY certificate for personalization	20 marks
Experience in banking card personalized during the last 10 years	
Up to 2,00,000	10 marks
10,00,000 and above	20 marks

First three highest marks scoring bidders will be selected for Financial Bid

6. Technical Bid

Firms meeting the eligibility criteria as described in the following sections will be considered for evaluation. The Bank reserves the right to change or relax the eligibility criteria to ensure inclusivity.

Format for Technical Bid:

The Bid must be made in an organized and structured manner in the following form:

- 4.9.5.1 Index
- 4.9.5.2 Covering letter
- 4.9.5.3 Tender Document Fees of as given in RFP : DD favouring “Jila Sahakari Kendriya Bank Maryadit Raipur”, payable at Raipur
- 4.9.5.4 Documentary evidence towards proof of eligibility criteria.
- 4.9.5.5 Declaration Letter (Annexure C)
- 4.9.5.6 General Details of the Bidder (6.2)
- 4.9.5.7 Copy of Certificate for manufacturing of VISA, MASTERS and RuPay Magstripe card.
- 4.9.5.8 List of card manufacturing machinery and personalization machinery.
- 4.9.5.9 Demand Draft or Bank Guarantee issued Bank other as Bid security for the value mentioned in RFP.
- 4.9.5.10 Bidder’s Financial Details (audited balance sheets etc.) and other supporting documents, as asked in the RFP for last three financial years.
- 4.9.5.11 Non- Disclosure agreement (Annexure B)
 - i. All the relevant pages of the proposals (except literatures, datasheets and brochures) are to be numbered and signed by authorized signatory on behalf of the Bidder. The number should be a unique running serial number across the entire document.
 - ii. The Bids shall be addressed and submitted to: “The Chief Executive Officer, Jila Sahakari Kendriya Bank Maryadit Raipur, G E Road, Raipur – 492001”.

- iii. The bids (arranged as mentioned above) are to be submitted to the CEO/Managing Director, JSKB Raipur, marked with the tender number, at the above address on or before the due date & time as specified. The bid submitted anywhere else is liable to be rejected.
- iv. It may be noted that all queries, clarifications, questions etc., relating to this 'Tender Document', technical or otherwise, must be in writing only and should be to the nominated point of contact. The Respondent should provide their E-mail address in their queries without fail.
- v. The bidder will submit an undertaking specifying that the bidder has obtained all necessary statutory and obligatory permission to carry out project works, if any.
- vi. The proposal should be prepared in English. The phone number, e-mail address and phone/fax numbers of the bidder should also be indicated on the sealed cover.

6.1. Eligibility Criteria

The Bidders required to meet the following 'minimum eligibility criteria' and provide adequate documentary evidence for each of the criteria stipulated below:

Eligibility criteria for the bidders are as under

Sr No	Criteria	Documents to be Submitted	Please tick
1	Bids should be submitted by a single Bidder (No Consortium)	Self-certification.	Yes/No
2	The bidder should be a registered firm/ company and should have been in operation for minimum 10 years in PVC card manufacturing/personalization as on date of RFP publication.	Copy of the Registration/ certificate of commencement of Business	Yes/No
3	The Bidder must be a manufacturer/personalizer of VISA/ MASTERCARD/RuPay Cards for at least 10 years	Documentary evidence to be provided.	Yes/No

4	The Bidder should have at least 10 years' experience in manufacture/ personalization of banking cards.	Documentary evidence to be provided.	Yes/No
5	The Bidder must have provided cards to minimum 10 Banks/ Financial Institutions/ Government agencies.	Details of the card services and Names of two banks with work order/ Institutions/ Govt. agencies with Phone, E-Mail.	Yes/No
6	The Bidder should have valid VISA/ Master card and Rupay card certification and manufacturing/ Personalization and continuity of certification should be there without gap in the recent five years.	Documentary evidence of the certification	Yes/No
7	The Bidder must be RuPay certified for card manufacturing / Personalization.	Documentary evidence of the certification.	Yes/No
8	The Bidder should have internal control and audit measures in place.	Copy of latest Audit Report.	Yes/No
9	Bidder should have sufficient module stocks.	Self-certification	Yes/No
10	The Bidder should have its own manufacturing / personalization capacity of a minimum of 500,000 a month and should be able to scale it to 1 million a month, if required.	Supported by documentary evidence.	Yes/No
11	Bidder should have ISO 9001 and ISO 27001 security certification.	Support by documentary evidence.	Yes/No
12	The Bidder should have a Positive Net Worth during the last three financial years and have an annual turnover of at least Rs.25.00 Crores each year during the last 8 years from PVC card business.	Financial statements or certificate from Chartered Accountant to be submitted.	Yes/No
13	The systems Bided should not violate any IPR.	Self-certification.	Yes/No

14	The Bidder should not have been blacklisted by any PSU Bank and State Government.	Self-certification	Yes/No
15	The Bidder should have experience in the manufacture/ Personalization of PVC banking cards for the past 10 years	Supported by documentary evidence.	Yes/No
16	Company should not have any legal cases against them past or present filed by any company or banks or government agencies in any of the courts in India	Self-certification	Yes/No

CLOSED

6.2 General details of the Bidder.

- 1) Name and Address of the Firm/ Company
.....
.....
- 2) Registered Address of the Firm/ Company.....
.....
.....
- 3) Year of Formation / Incorporation
- 4) Local / Contact Address
- 5) Contact Person
 - a) Name:
 - b) Designation:
 - c) Phone:
 - d) E-mail.....
- 6) Tax Registration Number,
 - (a) G.S.T. Number
 - (b) Income Tax
 - (c) PAN number if any.
- 7) Brief description of the main and subsidiary business line of the company
.....
.....
.....
- 8) No of Years of Experience of the company in Debit Card business.....
- 9) Company's financial indicators for the last 3 years.

Particulars	FY 2018-19	FY 2019-20	FY 2020-21
Total Sales/Turnover in Crores			
Profit after Tax			
Capital & Reserves			

Data to be furnished by bidder

S.N.	Item	Data
1	Bidder average turn over for last 3 years in PVC Card each year in crore rupees Crore Rupees
2	Bidders experience in banking card manufacturing/personalization in years	Numbers of Years
3	Volume of PVC Card manufactured /personalized during last 6 financial years in numbers	Numbers of cards
4	Valid VISA/MASTERCARD/RUPAY certificate for personalization	Yes/No
5	Experience in banking card personalized during the last 10 years	Numbers of cards

Signature of Bider's

Name

7. TERMS AND CONDITIONS

7.1. Adherence to Terms and Conditions

The bidders who wish to submit responses to this 'Tender Document' should note that they should abide by all the terms and conditions contained in the 'Tender Document'. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process. A line of confirmation to this effect is required along with Technical Proposal.

7.2. Execution of Agreement:

The bidder should execute (Annexure -A) Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the 'JSKB RAIPUR' and (Annexure- B) Non-disclosure Agreement

7.3. Other Terms and Conditions:

'JSKB RAIPUR' reserves the right to:

- Reject any and all responses received in response to the 'Tender Document'
- Waive or Change any formalities, irregularities, or inconsistencies in proposal format delivery.
- To negotiate any aspect of proposal with any bidder and negotiate with more than one bidder at a time.
- Extend the time for submission of all proposals.
- Select the most responsive bidder (in case no bidder satisfies the eligibility criteria in totality).
- Select the next most responsive bidder if negotiations with the bidder of choice fail to result in an agreement within a specified time frame.
- Share the information/ clarifications provided in response to 'Tender Document' by any bidder, with any other bidder(s) /others, in any form.
- Cancel the 'Tender Document' / Tender at any stage, without assigning any reason whatsoever.

Adherence to Standards: The Bidder should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities.

The 'JSKB RAIPUR' reserves the right to ascertain information from the banks and other institutions to which the bidders have rendered their services for execution of similar projects.

Expenses: It may be noted that Bank will not pay any amount / expenses / charges / fees / travelling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses other than the "Agreed Professional Fee".

The bidder cannot change the 'Team Leader' during entire period of execution of the scope unless consented in writing by the Bank.

The bid should contain the resource planning proposed to be deployed for the project which includes, inter-alia, the number of personnel, skill profile of each personnel, duration etc.

The bidder is expected to quote for the prices of the services exclusive of taxes. All taxes and duties are extra.

(DECLARATION TO BE SUBMITTED BY ALL BIDDERS)

We _____ hereby undertake to agree to abide by all the terms & conditions stipulated in the RFP document Ref no JSKB RAIPUR BANK/2021-22/DI Card dated

We certify that the Bid Bided by us conform to the Requirement Specifications stipulated in the RFP for supply of RuPay DI Cards.

The following documents/items are enclosed –

Documents			Please tick
1	Bids should be submitted by a single Bidder (No Consortium)	Self-certification.	Yes/No
2	The bidder should be a registered firm/ company and should have been in-operation for at least 10 years as on date of RFP.	Certificate of the Incorporation and Certificate of commencement of Business issued by the Registrar of companies	Yes/No
3	The Bidder should have at least 10 years' experience in manufacture/ personalization of banking PVC based cards.	Documentary evidence with copies of orders.	Yes/No
4	The Bidder must have provided cards to minimum 10 Banks/ Financial Institutions/ Government agencies.	Details of the card services and Names of two banks/ Institutions/ Govt. agencies with Phone, E-Mail.	Yes/No
5	The Bidder should have VISA/ Master card/RUPAY certification for card manufacturing / Personalization for at least 10 years	Documentary evidence of the certification.	Yes/No
6	The Bidder must have valid RuPay certification for card manufacturing / Personalization.	Documentary evidence of the certification.	Yes/No
7	The Bidder should have internal control and audit measures in place.	Copy of latest Audit Report.	Yes/No

8	The Bidder should have its own manufacturing / personalization capacity of a minimum of 500,000 a month and should be able to scale it to 1 million a month, if required.	Supported by documentary evidence.	Yes/No
9	Bidder should have ISO 9001 and ISO 27001 security certification.	Support by documentary evidence.	Yes/No
10	The Bidder should have a Positive Net Worth during the last five financial years and have an annual turnover of at least Rs.50 .00 Crores during last 5 years. (PVC Card)	Financial statements or certificate from Chartered Accountant to be submitted.	Yes/No
12	The systems Bided should not violate any IPR.	Self-certification.	Yes/No
13	The Bidder should not have been blacklisted by any Government or tender	Self-certification	Yes/No
14	The Bidder should have experience in the manufacture/ Personalization of banking PVC cards for at least 10 years	Supported by documentary evidence.	Yes/No
15	Tender Document Fees	DD favoring “Jila Sahakari Kendriya Bank Maryadit Raipur”, payable at Raipur	Yes/No
16	Earnest Money Deposit (EMD)	Demand Draft or Bank Guarantee issued Bank other as Bid security for the value mentioned in RFP.	Yes/No
17	The Bidder should not have legal cases against them in any court (present and past)		Yes/No

Place:
Date:

Bidder's signature
Seal

ENVELOPE - 2

8. Financial Bid

From:

(Registered name and address of the bidder.)

To:

The Chief Executive officer,
Jila Sahakari Kendriya Bank
Maryadit Raipur
Head Office, G E Road,
Raipur – 492001

Dear Sir/Madam,

Having examined the bidding documents and amendments there on, we the undersigned, Bid to provide services/execute the works in conformity with the terms and conditions of the bidding document and amendments there on, for the following project in response to your tender JSKB RAIPUR BANK/2021-22/DI Card dated.....

We undertake to provide services/execute the above project or its part assigned to us in conformity with the said bidding documents for an estimated sum of Rs(Total bid amount in words and figures) in accordance with the schedule of prices attached herewith made by Jila Sahakari Kendriya Bank Maryadit Raipur.

If our bid is accepted, we undertake to;

1. Provide services/ execute the work according to the time schedule specified in the bid document,
2. Obtain the performance guarantee of a bank in accordance with bid requirements for the due performance of the contract, and
3. Agree to abide by the bid conditions, including pre-bid meeting minutes if any, which remain binding upon us during the entire bid validity period and bid may be accepted any time before the expiration of that period.

We understand that you are not bound to accept the lowest or any bid you may receive, nor to

Place:

Date:

Bidder's signature

Sea

Price Schedule

Should Be Submitted in ENVELOPE-2

Item (The Bidder may propose further details in the subheadings given below)	Total Unit Price Including Taxes, Duties and other levies	Total Unit Price Excluding Taxes, Duties and other levies	Quantity in Numbers	Amount inc of G.S.T.
Rupay DI Domestic card, Personalization, Welcome Kit having Specifications mention in article 3.3(5) & 3.3(6) of this N.I.T.			3,00,000	

Note: Conditional price bid will be liable to rejected

Signature of bidder'

Name & address of /firm /Company

Mobile No

E-Mail ID

Annexure-A

Service Level Agreement

1. The Data for Carding will be provided by our ASP and it will be the responsibility of card printing vendor to get access for the same.
2. The cards are to be delivered all at one shot. There is no option of partial delivery.
3. The cards should be delivered to Bank within 2 weeks including WPC.
4. The quality check is to be done at the Bidder end. The Cards, which are not readable at ATM or POS, will be rejected. These cards will be processed and delivered to Bank within 7 working days.
5. The MIS report will be floated from Bidder to Bank, which will maintain the current status of carding. Any unusual observation or delay should be escalated in the MIS report.
6. The dispatch cost will be undertaken by the bidder.
7. Hi-co magnetic tape should be used for manufacturing the cards.

Annexure – B

NON-DISCLOSURE AGREEMENT

THIS AGREEMENT is made on Raipur on at Raipur between M/S

.....
a

company incorporated under the provisions of the Companies Act, 1956 and having its registered office, at..... (Which expression shall unless repugnant to the context or meaning thereof mean and include its successors and assigns) AND Jila Sahakari Kendriya Bank Maryadit Raipur., a co-operative bank registered under Co-operative Act & regulated by RBI and having its registered/head office at G E Road Raipur - 492001. (Which expression shall unless repugnant to the context or meaning thereof mean and include its successors and assigns).

(Hereinafter collectively referred to as the 'Parties' and individually referred to as the 'Party')

WHEREAS:

- (A) The Parties intend to enter into discussions with each other and execute work related to business of the company interlaid including but not restricts to IT Consultancy, Process Consultancy & Business Consultancy.
- (B) In order to proceed with the Purpose, the Parties have agreed to exchange certain Confidential Information (hereinafter defined) concerning the Purpose and agree to provide and to accept such Confidential Information on a strictly confidential basis and on the terms and conditions set out below.

NOW IT IS AGREED BY AND BETWEEN THE PARTIES
HERETO AS UNDER: DEFINITIONS AND INTERPRETATION

DEFINITIONS

The following definitions apply unless the context requires otherwise.

“Approved Persons” means:

- (a) the officers or employees of the Receiving Party;
- (b) such other Representatives of the Receiving Party who are approved in writing by the Disclosing Party; and
- (c) in respect of the Parties, the officers or employees of any Affiliate of either Parties, In each case, who need the information for the Purpose on a strict ‘need to know’ basis.

“Confidential Information” of a Disclosing Party means all Information:

Relating to the Disclosing Party or the business, technology or other affairs of the Disclosing Party; Relating to any Affiliate of the Disclosing Party or the business, technology or other affairs of the Affiliate Including, without limitation: Information which is designated or indicated as being the proprietary or confidential information of the Disclosing Party, any of its Affiliates or third party to whom the Disclosing Party owes an obligation of confidentiality and Trade secrets or information which is capable of protection at law or equity as confidential information,

Whether that information was disclosed:

Orally, in writing or in electronic or machine readable form; Before, on or after the date of this Agreement; or

By the Disclosing Party, any of its Approved Persons or Representatives, any of its Affiliates, any of its Affiliate's Representatives or by any other third person,

But excludes Permitted Disclosures

“Disclosing Party” means the party disclosing its Confidential Information.

“Information” includes, is not limited to, ideas, concepts, know-how, techniques, designs, specifications, drawings, blueprints, tracings, diagrams, models and other information relating to released or unreleased products, their specifications, functions and capabilities, systems and designs, pricing information, customers, sales and marketing information, financial or accounting information, financial arrangements with customers or suppliers or terms of business with customers or suppliers.

‘Permitted Disclosures’ means all Information

- i. Which is in or becomes part of the public domain other than through breach of an obligation of confidence owed to the Disclosing Party;
- ii. Which was already known to the Receiving Party at the time of disclosure (other than if such knowledge arose from disclosure of information in breach of an obligation of confidentiality) or was independently developed by the Receiving Party or its Affiliates (as evidenced by records in its or their possession); or
- iii. Which the Receiving Party acquires from a third party entitled to disclose it.
- iv. This Agreement does not apply to any Confidential Information of a Disclosing Party which is required to be disclosed under any law or any order of any court, tribunal, authority or regulatory body, but only to the extent necessary to comply with that law or order.

“Receiving Party” means the party receiving Confidential Information.

“Representative” of a party includes an employee, agent, officer, director, advisor or sub-contractor of that party.

INTERPRETATION

Headings are for convenience only and do not affect interpretation. The following rules of interpretation apply unless the context requires otherwise.

The singular includes the plural and

conversely. A gender includes all

genders.

Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

A reference to a person includes a body corporate, an unincorporated body or other entity and conversely.

A reference to a Clause, Schedule or Annexure is to a clause of or schedule or annexure to this Agreement.

A reference to any party to this Agreement or any other agreement or document includes the party's successors and permitted assigns.

A reference to any agreement or document is to that agreement or document as amended, novated, supplemented, varied or replaced from time to time.

DISCLOSURE LIMITATION

All information disclosed by the Disclosing Party under this Agreement is disclosed in good faith, but nothing in this Agreement obliges any party to disclose any particular information to the other party or its Representatives. Each Party has an absolute discretion as to the information which it chooses to disclose.

OBLIGATION OF
CONFIDENCE
DISCLOSURE
RESTRICTIONS

Each Party agrees that it will:

Take all action necessary to maintain the confidential nature of the Confidential Information of the Disclosing Party;

not disclose any Confidential Information of the Disclosing Party to any person other than Approved Persons, who have complied with Clause 0, nor will it use, copy or reproduce any of the Confidential Information of the Disclosing Party for any purpose other than the Purpose;

Establish and maintain effective security measures to safeguard Confidential Information of the Disclosing Party from unauthorised access or use and to use the same degree of care as it uses to protect its own highly confidential information or which a prudent person would use to protect their highly confidential information (whichever standard is the greater);

Immediately notify the Disclosing Party of any suspected or actual unauthorised use, copying or disclosure of Confidential Information of the Disclosing Party; and

Not disclose any Confidential Information to any person which is a competitor of the Disclosing Party or to any person who is a Representative of such a competitor.

- (f) It will not copy, reverse engineer, de-compile or disassemble any Confidential Information except as authorized by Disclosing Party in writing.

APPROVED PERSONS

The Receiving Party shall not disclose any Confidential Information to any Approved Person except: in the case of Approved Persons who are employees or officers of the Receiving Person or any of its Affiliates, where that employee or officer is subject to a written confidentiality agreement or undertaking to keep confidential the Confidential Information disclosed to the Receiving Party under this Agreement; and for all other Approved Persons, where that Approved Person has signed a confidentiality agreement with the Disclosing Party, in such form as the Disclosing Party may reasonably require.

The Receiving Party must ensure that the Approved Persons (whether or not still employed or engaged in that capacity) do not do or omit to do anything which, if done or omitted to be done by the Receiving Party, would be a breach of the Receiving Party's obligations under this agreement.

NOTICE OF PERMITTED DISCLOSURE

Before the Receiving Party discloses any Confidential Information of the Disclosing Party under any law or order of the kind referred to in Clause 1.1 that Party must provide the Disclosing Party with:

Notice to enable it to seek a protective order or other remedy; and

All assistance and cooperation which the Disclosing Party considers necessary to prevent disclosure of the Confidential Information

INTELLECTUAL PROPERTY

The Receiving Party acknowledges that:

The Confidential Information of the Disclosing Party constitutes valuable and proprietary information of the Disclosing Party;

And

Nothing in this Agreement shall be deemed to convey to the Receiving Party any right, title or interest in or to the Confidential Information of the Disclosing Party, other than permission to use the Confidential Information of the Disclosing Party in accordance with this Agreement.

NO LICENSE:

Nothing in this Agreement is intended to grant any right to the Receiving Party in respect of the IPR in the Disclosing Party's Confidential Information, nor shall this Agreement grant the Receiving Party any rights in to upon or in respect of the Disclosing Party's Confidential Information, except the limited right to use such Confidential Information under instructions from the Disclosing Party.

INJUNCTIVE RELIEF

DAMAGES MAY BE INSUFFICIENT

The Receiving Party acknowledges that damages may not be sufficient remedy for the Disclosing Party for any breach of this agreement and the Disclosing Party may be entitled to specific performance or injunctive relief, as appropriate, as a remedy for any breach or threatened breach of this agreement, in addition to any other remedies available to Disclosing Party at law or in equity.

CONSENT TO INJUNCTION

The Receiving Party consents to the Disclosing Party seeking and obtaining an ex parte interlocutory or interim injunction to prohibit or restrain the Receiving Party or any of its Representatives from any breach or threatened breach of this Agreement.

indemnity

- (a) Each party indemnifies the other party against all liability or loss arising directly or indirectly from, and all costs, charges and expenses incurred in connection with:
- (b) Any breach by the party of this Agreement; or Any intentional or reckless act or omission by any of the party's officers or employees which, if done or omitted to be done by the party, would be a breach of the party's obligations under this Agreement

TERM OF OBLIGATIONS

The obligations of the parties under this agreement shall survive for a period of 5 years from the date of this agreement.

EXCLUSION OF OTHER RELATIONSHIPS

This Agreement does not represent, and in no way implies:

- a. A partnership, joint venture or other commercial relationship between the parties;
- b. An authorisation for either party to act as the agent or representative of the other party;
- c. An encouragement to either party to expend funds or other resources in the development of products or services

MISCELLANEO

US NOTICES

A notice, consent, request or any other communication under this agreement must be in writing and must be left at the address of the addressee, or sent by prepaid post (airmail if posted to or from a place outside India to the address of the addressee specified in this agreement or sent by facsimile to the facsimile number of the addressee shown in this Agreement. A notice, consent, request or any other communication is deemed to be received:

If by delivery, when it is delivered;

If a letter, three days after posting (seven, if posted to or from a place outside Singapore); and

if a facsimile, at the time of dispatch if the sender receives a transmission report which confirms that the facsimile was sent in its entirety to the facsimile number of the recipient.

CUMULATIVE RIGHTS

The rights, powers and remedies of a party under this agreement are cumulative with the rights, powers or remedies provided by law or equity independently of this agreement.

EXERCISE OF RIGHTS

A party may exercise a right, power or remedy at its discretion, and separately or concurrently with another right, power or remedy. A single or partial exercise of a right, power or remedy by a party does not prevent a further exercise of that or of any other right, power or remedy.

WAIVER AND VARIATION

A provision or a right under this agreement may not be waived except in writing signed by the party granting the waiver or varied except in writing signed by the parties.

SEVERABILITY

If any part or a provision of this agreement is judged invalid or unenforceable in a jurisdiction it is severed for that jurisdiction and the remainder of this agreement will continue to operate.

GOVERNING LAW AND JURISDICTION

The laws of India govern this agreement. Each party irrevocably and unconditionally submits to the exclusive jurisdiction of the courts of Raipur, India.

WARRANTY OF AUTHORITY

Each person signing this Agreement on behalf of a party warrants that they have the authority to sign this agreement on behalf of that party.

THE PARTIES HERETO PUT THEIR HAND AND SEAL ON DATE AND YEAR FIRST HEREINABOVE MENTIONED.

Bidder

Bank

(Signature)

(Signature)

Name-

Name –

Title -

Title-

Witnessed by:

(Signature)

Name-

Title

Signature of the Authorised Signatory with date & seal (Full name and Designation of Authorised Signatory) Company Name and Address

.....END OF DOCUMENT

CLOSED