

# Supply, Installation, Maintenance & Technical Support of Micro-ATM Devices



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.

Tender Document No: JSKB RAIPUR BANK/2022-23/Micro-ATM/0244, Dated 22 Apr 2022



## CRITICAL INFORMATION

### Summary

1. The Tender Document is posted on website [www.jskbank.com](http://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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## SCHEDULE OF EVENT

S No	<b>Bid Reference No.: JSKB RAIPUR BANK/2022-23/Micro-ATM</b>	
1.	Purpose	Supply, Installation, Commissioning & Technical support of Micro-ATM Devices
2.	Cost of Tender	<b>Rs.5000/- (Rupees Five Thousand Only)</b> To be submitted as Demand Draft in favour of the "Jila Sahakari Kendriya Bank Maryadit Raipur", payable at Raipur of date prior to Tender document purchase last date
3.	Earnest Money Deposit (EMD)	<b>Rs.5,00,000/- (Rupees Five Lakh Only)</b> To be submitted as Demand Draft in favour of "Jila Sahakari Kendriya Bank Maryadit Raipur", payable at Raipur
4.	No. of Envelopes (Non-window, Sealed) to be submitted	<b>Two (2) Envelopes</b> Envelope 1 Containing: 1. Technical Bids Compliance to Annexure 1.1, 1.2 & 1.3 (Submit 1 hard copy) 2. DD towards cost of tender & EMD. Envelope 2 Containing: 1. Commercial / Financial bid as per Annexure 6A (Only one bid to be kept)
5.	Tender document purchase last date	1 <sup>st</sup> May 2022 04:00 PM
6.	Date /time/ Place of pre-bid meeting	JSKB Raipur, Head Office, Raipur (CG)
7.	Last Date and Time of Submission	<b>5<sup>th</sup> May 2022; 04:00 PM</b>
8.	Date and Time of Opening of Technical Bid & Commercial Bid	6 <sup>th</sup> May 2022; 12:00 PM (Technical Bid) 7 <sup>th</sup> May 2022; 12:00 PM (Commercial Bid)
9.	Bid Validity	<b>Six Months</b>
10.	Address for Submission of Bids	The Chief Executive Officer Jila Sahakari Kendriya Bank Maryadit Raipur G E Road Raipur – 492001
11.	Contact Information: Name Designation Phone E-mail	Mr. D K Vyas Nodal Officer 9406049353 <a href="mailto:jskbccbs@gmail.com">jskbccbs@gmail.com</a>



## 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: Note: Full details of the Eligibility criteria and documents / self-declarations to be submitted.

- Note: For Eligibility Criteria relevant document to be attached along with Eligibility criteria / technical bid.
- Consortium of any mode is not allowed.
- 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.
- Annexure 10: Experience letters from bank of dates Prior to RFP publications are accepted.
- Proposals of bidders which 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.
- In case of STQC is under renewal, bidder to give a declaration from scanner vendor on the same that it will be renewed before supply of devices.
- In case of any missing documents bank may at its discrete ask one or all bidders clarification on documents to assist in bid scrutiny.



S. No	Eligibility Criteria	Documents To be submitted	Remark
1.	To quote the bid:  a) If the bidder is Original Equipment Manufacturer (OEM),  b) If the Bidder is not an OEM and is authorized channel partner or representative, it should provide documentary evidence (Manufacturing Authorization Form) for having tied-up with the OEM for this project. (The authenticity of the same may be verified by the Bank with the manufacturer if necessary)	a) In case of OEM a self-declaration is necessary duly signed by the authorised signatory under company seal.  b) In case the bidder is not an OEM should submit Manufacturing Authorization Form (MAF) as per Annexure 5	
2.	The Bidder will be one-point contact to provide Micro-ATM Device. The select bidder will provide to the banks as directed by the Apex Bank, the Micro-ATMs along with warranty, maintenance, and Guaranteed uptime as required in the RFP	Self-Certified letter agreeing for the same as per Annexure 11	
3.	The POS OEM should be a registered company in India under Companies Act 1956 and should have been in operation for at least 10 years as on date of RFP	Copy of the Certificate of Incorporation along with MOA and AOA of Bidder should be enclosed	
4.	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities.	
5.	Bidder must have positive annual average turnover of at least Rs 17.00 Cr. for the last consecutive 5 years (FY 2016-17, 2017-18, 2018-19 2019-20 & 2020-21) and must be having positive Net Worth of minimum Rs. 5.00 Cr. in last 5 years.	All the bidders should submit the copies of Audited Balance sheets and Profit & Loss account and CA Certificate as per Annexure 9	
6.	The bidder/OEM should have DSIR recognized R&D to take care of Future Scalability of proposed devices.	Certificates to be enclosed	
7.	On the date of RFP publication, the bidder should have a minimum 5 Years of Business Experience of supply, installation, and maintenance of Micro-ATMs to Banks in India.	Attach Necessary experience certificates on the projects undertaken in last 5 years or more in the defined format of the bank as per Annexure 10.	
8.	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 as per Annexure 7	



9.	The bidder shall not have been blacklisted 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.	The bidder shall not have been blacklisted 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.	
10.	The Bidder should have their own branch, Stock service center at Raipur or at any prominent place in Chhattisgarh. List of the branches stock service centers details of Address, Telephone no, should be provided.	The Bidder should have their own branch, Stock service center at Raipur or at any prominent place in Chhattisgarh. List of the branches stock service center's details of Address, Telephone no, should be provided. Or bidder should establish the same within one month from receiving the work order as per Annexure 8.	
11.	The proposed Micro ATM must be compliant UIDAI/NPCI/IBA/IDRBT 1.5.1 standards or latest version issued by regulatory standards and Biometric Scanner integrated in Micro ATM Device should be certified by STQC.	Furnish STQC certificate for biometric scanner and UIDAI Standards compliance of Micro ATM Devices, Biometric Scanner, Micro-ATM client application.	
12	The POS OEM should have manufacturing setup in India to promote GOI's vision of make in India product.	Factory license certificate to be enclosed	



## INTRODUCTION AND DISCLAIMERS

### **2.1. Purpose of Tender Document**

The purpose of Tender Document is to short list Bidder for providing MICRO-ATM devices from reputed companies/firm based in India.

### **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, be 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 6 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, in name of:

Nominated Point of Contact person

**Contact: Mr. D K Vyas**

**Position: Nodal Officer**

**Email: jskbccbs@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.



## REQUIREMENT

### 3.1 Objective:

The 'JSKB Raipur' wishes to appoint competent organization for assisting the PACS in Providing Micro-ATM Devices. The selected bidder would be required to supply, Install Provide maintenance Technical Support for micro-ATM fitted with Biometric scanners, card-Reader & micro-Printer with Front end client application along with server located at bidder data center with GUI interface for monitoring the Micro Atm transaction and reports. The selected bidder will be required to provide 3 years comprehensive on-site warranty covering all parts and 2 years post warranty AMC (Total period of 5 years) for all proposed Micro-ATM's.

### 3.2 Broad Scope Of Work:

- Bidder should supply, Install, Configure, Test, Commission, Provide Annual Maintenance, technical support for Micro-ATM fitted with Biometric scanner, card reader micro printer as per specification given in RFP including warranty, annual maintenance, required guarantee uptime, handholding etc.
- Bidder has to provide a frontend client application for the device & same is to be integrated with banks FI Gateway. The bidder should coordinate to build a workable interface compatible to current FI gateway by CEdge.
- The micro-ATM to be supplied by the bidder should be compatible & integral with the banks FI gateway. For the same bidder to exhibit a POC in live environment of the bank, post selection and before delivery.
- Bidder must support for integration of the FI Gateway or any other necessary application software solution with Bank's Core banking system, biometric application system, ATM switch as well as Gateway system of NPCI/UIDAI any other Government Organisation as required by bank.
- 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 at respective bank before production.



- Bidder must provide necessary application software technical details related to Micro-ATM and impart necessary technical/functional training to Bank's/Pac's staff to operate devices and applications software loaded therein. The bidder must provide necessary user training to Bank's staff/Pac's staff free of cost.
- Bidder must provide one hardcopy/softcopy of user manual, training material etc.
- Accessories required if any during installation, operationalization, testing, commissioning of supplied equipment's will be arranged by bidder.
- The bidder will be required to provide three years comprehensive on-site warranty covering all parts and labor and 2 years post warranty (Total 5 years) for the entire proposed micro-ATMs.
- As per business needs, bank may shift the micro-ATMs from one location to other during the contract period. The bidder shall be Reinstalling/Commissioning of micro atm at no additional cost.
- Bidder must arrange for the necessary upgrades in devices and device level application, mandated by regulatory requirements and business requirements of the banks, without any additional charges to the bank during the warranty period if a change is minor one.
- In case of major changes is required during the contract period, of OS, application or hardware parts, the additional cost, if required will be mutually decided with selected bidder.
- 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.
- Micro ATM machine should be with Biometric scanner (STQC certified) + Extractor (STQC certified) + Magstripe reader + Miniprinter + Pinpad. Pinpad should be PCI PTS 4.0 certified which is tamper proof.
- The bidder to provide entire operational and data sheet gathering specification manual.



- The entire Micro ATM unit including pinpad, biometric fingerprint scanner, keyboard, camera, printer etc. should be seamlessly integrated in the one unit.
- The device should be robust, capable of sustained operations and have seamless integration of different module each for biometric scanning, reading of customer card detail and should be ready for performing EKYC functionality and operations as well as ready for AEPS.
- The Micro-ATM must be fully complaint with extant standards certifications of IBA/IDRBT&RBI.
- The Micro-ATM device should be capable of capturing biometric, card details and fingerprints of customers/card holders and transmitting the same for deduplication check/storing on the banks central FI Gateway using secured network connectivity already available in branches according to banks specification conforming to the standards & specifications of IDRBT/IBA/UIDAI/RBI.
- The Micro-ATM must be fully complaint with extant standards (API&STQC) & other certifications of UIDAI and should be robust enough to upgrade to changes mandated by UIDAI from time to time. The bidder may supply L0 and L1 certified devices. However, they will need to upgrade the certificate if it is mandated by UIDAI during the pendency of project.
- The Micro-ATM devices should support and be capable of processing both on-us and off-us transactions of the banks as per RBI instructions and related guidelines. On-us transactions be processed internally as within the bank Off-us be routed through multi-layer gateway/switches for payment and settlement. The Micro ATM device should be capable with PA-DSS Certified software. The bidder should quote the commercials including development cost.

### 3.3 Solutions Requirements: 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 frontend client application which should be seamlessly integrated with FI Gateway of the banks along with the Micro-ATM device and front-end application for Aadhar Number + Biometric and Card + Pin base transactions.

### 3.4 Scope Of Deliverables:

<p><b>Hardware</b></p> <ul style="list-style-type: none"> <li>• Micro ATM Device compliant to Micro ATM STANDARD 1.5.1 (Camera, FP scanner, Pin pad, printer &amp; Magstripe. reader should be integrated with a device). Please refer guidelines of IDRBT/UIDAI/IBT/NPCI published in March 2013&amp;thereafter for the details and technical and functional specifications.</li> </ul>
<p><b>Applications</b></p> <ul style="list-style-type: none"> <li>• Development of frontend Client Application on Micro-ATM device</li> <li>• Front end Client Application on Micro Atm Devices-Customer Registration. Enrolment with FP capturing of customers</li> <li>• Front end Client Application on Micro ATM device-Transaction. AADHAR based transaction (On-us &amp;off-us) Pin based RUPAY Card Transactions (On-us &amp; Off-us)</li> </ul>
<p><b>Integration</b></p> <ul style="list-style-type: none"> <li>• Integration of Frontend Client Application on Micro ATM device with Bank FI Gateway.</li> </ul>
<p><b>Support</b></p> <ul style="list-style-type: none"> <li>• After Sales service during warranty period for Micro ATM device</li> <li>• Field level technical support of Hardware</li> <li>• Back-office technical support for front end application</li> <li>• Training for Personnel (at Head office)</li> <li>• Annual Maintenance of device Application</li> </ul>



### 3.5 Technical & Functional Requirements:

- It should be portable and easy to handle
- 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.
- Micro-ATM device should go to sleep / passive mode when they are left idle for more than 5 minutes to avoid its misappropriation. It should get back to active mode only when new transaction is initiated 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.
- 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 & Hindi.
- 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.

### 3.6 Service Level:

#### 3.6.1 Delivery & Installation:

- The supply has to be completed within a period of 90 days from receipt of order and complete installation /operationalizing the Micro ATM/Integration of front-end client applications with banks FI Gateway and CBS solution within 30 days from the date of delivery of Micro-ATM. Bank reserves the right to extend the period of delivery as it deemed fit.
- Time is the essence of the contract. Time period for delivery and making the micro-ATM/Integration of Front-end client application with banks FI gateway shall be firm and binding on the bidder/vendor.
- All the Micro-ATMs or any other part lost during transport, having technical or manufacturing defect will be replaced free of cost.
- The delivery must be made at one central location (Jila Sahakari Kendriya Bank Maryadit, Head Office, G E Road, Raipur) Necessary training to be imparted to the staff at head office.



- The order will be deemed as incomplete if any component of the Micro ATM and/or integration of front-end client application with banks FI gateway not delivered or delivered but not operational or not acceptable to the bank after acceptance testing examination. In any such event, the supply and making the Micro ATM /Integration of front-end client application with banks CBS solution operational will be termed as incomplete and Micro ATM solution will not be accepted and the Warranty period will not commence. The Micro-ATM solution will be accepted only after complete operationalizing of the Micro ATM & Integration of Front-End client applications with bank FI gateway.

### 3.6.2 Warranty:

- 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 FI Solution and Certified by the Bank.
- 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 CBS and attend to any difficulties/effects /replacements that may arise in the implementation of the system.
- The Bidder should further guarantee that the Micro ATM shall be brand new based on proven and established technology and shall be suitable for Indian conditions.
- 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.
- 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.





### 3.6.3 Annual Maintenance Contract:

- The Bank, at its discretion may enter 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.
- Bidder shall quote his rates for all inclusive (Comprehensive) maintenance service of Micro ATM as per financial bid format given.
- 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.
- Troubleshooting, settings, adjustments including cost of repair/ supply of spares / components / sub-systems.
- 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.
- 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.

### 3.6.4 Payment:

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

- Payment for 70% along with PO to execute the project
- Payment for 30% shall be released after successful Installation and commissioning of equipment's & successful UAT to be done by bank.
- Payment for AMC Value: After the warranty period, AMC Payment will be made twice in a year, on receipt of Bills, after satisfactory completion of service.

### 3.6.5 Penalty:

Delivery Penalty: If selected vendor fails to deliver Install the devices along with all necessary hardware/software at all locations within 90 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.



- The amount of penalty for delay in implementation of project shall be subject to a maximum limit of 5% of the total contract value.
- Delay more than 10 weeks will be sufficient to cause for termination of the contract.

### 3.6.6 Maintenance Services

Free maintenance services shall be provided by the Bidder during the period of warranty. The Bidder should have support for the supplied devices in Raipur. 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 Matrix	Matrix	Deductions
1		Resolution of complaints Issues within 2 days (48 hrs.)	No penalty
2	Resolution time for Raised complaint/issues	Resolution of complaints Issues after 2 days & within 6 days	Rs 500/-per day with maximum Rs 2500/ for each equipment Not in working condition from the date of lodging complaint.
3		Resolution of complaints Issues after 6 days	Device is to be replaced or stand by arrangement is to be made

- The SLA shall be monitored by respective DCCBs and reports/status of the same shall be provided by the bidder to the concerned CEOs of the 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 revoke 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.



### 3.6.7 Complaint Registration & Redressal System:

- The successful Bidder should provide an incident management system with
  - i) Customer support number
  - ii) Email helpdesk
  - 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 government 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 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.
- It should be provided at head office. Necessary training to be provided by the bidder.

### 3.6.8 Bid Evaluation Criteria For Selecting The Bidder

- All the bidder, fulfilling the pre-qualification criteria will be considered for the technical bid opening, all the documents and Annexures (except commercial documents/offer) will be evaluated by the bank.



- The Technical bids will be evaluated in terms of their compliance with the criteria mentioned in the RFP. The technical bids will be evaluated further in terms of their meeting the technical requirements.
- The Bank reserves the right to evaluate the bids on technical & functional parameters including witness demos of the system and verify functionalities, response times, etc.

**Note:**

**Bidder must fulfill all compliance criteria.**

**3.6.9 Commercial Bid Evaluation Process:**

Commercial bid evaluation will be based on commercial bid format considering total costs for all items mentioned therein.

**3.6.10 Selection Of The Final Bidder:**

Tender will be awarded based on bidder qualifying eligibility criteria, technical compliance & bidding lowest rate in commercial evaluation shall be declared as successful bidder.

**3.6.11 Terms & Conditions Governing:**

**Taxes & Duties**

Rates should be Exclusive of GST and inclusive of all other taxes & duties.

**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.

**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 an 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, 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

#### **Resolution of Disputes**

- i. 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.
- ii. If, after thirty (30) days from the commencement of such informal negotiations, Bank & 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 Raipur and the language of the arbitration proceedings and that of all documents & communications between the parties shall be in English
- iii. 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 Raipur.

#### **Legal Jurisdiction**

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

#### **Indemnity**

The successful bidder(s) 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.



**Publicity**

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

**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 & shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

**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 contract, 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.

**Limitation of Liability**

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



## 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 Micro -ATM".
- c. The envelope containing Technical Bid should also contain One Demand Draft for Rs.5,000/- (Rupees Five Thousand Only) for Tender purchase 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 Micro ATM".
- f. All the covers, thus, prepared should also clearly indicate 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.



## Annexure – 1 Technical and functional Specification Sheet

### 1.1 Feature of Micro-ATM Devices

S. No	Micro-ATM Features	Remarks
1.	The Micro-ATM must be fully compliant on the secure Biometric finger-print Scanner (STQC Certified) & other certifications as required by IBA/ IDRBT/UIDAI/NPCI issued from time to time for Micro ATM Standards v 1.5.1 or later	
2.	The Micro ATM device should be attached with a Magnetic stripe swapping card reader of standard track1 track2	
3.	Each handheld device will have a unique terminal ID	
4.	The machines must be brand new and manufactured as per the latest technology	
5.	Hand-held device provided by the bidder should be robust, easy to use and reliable	
6.	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.	
7.	The Micro-ATM must have inbuilt Micro-Printer to generate Printouts receipts of each successful, on successful/failure transactions with full details, and mini statement for last 10 transactions confirming Bank norms/ guidelines issued from time to time	
8.	The Bidder should quote for and supply the required number of Micro-ATM and the client applications loaded on Micro-ATM devices.	
9.	The Micro ATM offered by the vendor should be compatible with Banks financial Inclusion Gateway vendor.	
10.	The Micro-ATM device offered/supplied should have compatibility with the Bank's existing core- banking system (TCS Bancs@24) and Banks EFT switch vendor	
11.	The Micro-ATM device supplied should support & capable of processing both On-us and Off-us transaction of the bank. <ul style="list-style-type: none"> <li>• On-Us transactions to be processed internally as within the bank.</li> <li>• Off-us transactions be routed through multilayer gateway/switches for payment settlement</li> </ul>	
12.	The basic hardware used in the Micro ATM be standardized to ensure capability of capturing biometrics, card details, and fingerprints of	





	customers/card holders and transmitting the same for deduplication-check on the central FI gateway confirming to the standards & specifications of IDRBT/IBA/UIDAI/RBI	
13.	Micro ATM device should be single device with integrated system, handy and easy to move.	
14.	Bidder should maintain the equipment in good condition. The faulty equipment's should be replaced without delay. Bidder should maintain stocks and spares of equipment's at support centers.	
15.	Devices should be able to print transactions report slip for customers for all types of transactions immediately. Language for transactions report slip/reports is English/Hindi	
16.	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.	
17.	The bidder must provide operation manuals and data-sheets specifications manuals (Softcopy & one ardcopy for each DCCBs, preferably in Hindi & English)	
18.	The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI and should be compliant to 1.5.1 standards.	
19.	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 fingers' authentications transactions in the same session as laid out on the authentication process documents.	
20.	As a fall back to biometric authentication the device must implement the OTP API and OTP authentication capability	
21.	The Machine should be flexible enough to handle the changes in the Micro ATM/Magstripe card reader standards mandated by RBI/ IDRBT/ IBA/ NPCI/ UIDAI/ GOI and other standards in future course of implementation during the contract period.	
22.	The Micro-ATM offered should be capable of hosting multiple applications and should seamlessly interface with FI Gateway solution	
23.	Device must be compliant for DI contactless card acceptance.	



## Annexure – 1.2: Technical Specification of Micro-ATM Devices

S. No	Particular	Remark
1.	Make & Model	
2.	Display: Large display IPS/TFT capacitive touch screen of 5.5" with resolution 1280×720 for better user experience	
3.	Micro ATM should be NCMC contactless certified device	
4.	Tamper detection capability	
5.	Communication: 4G or better with downward compatibility to 3G & 2G and Bluetooth 4.0 communication	
6.	Processor: Quad core Processor with 1.1 GHz or higher with separate secure processor & tamper detection.	
7.	Camera: Inbuilt Integrated camera of at least 8 Mega pixel resolution or Higher with AF	
8.	Keyboard: Should have a QWERTY Keyboard for data entry which is either hardwired on the device or the display should have a virtual keyboard facility.	
9.	Pin pad: PCI PTS 4.0 or above certified and PIN pad integrated which is tamper proof. The display should have a secured soft pin pad.	
10.	Card Reader: Magnetic swipe cards reader: AES encrypted three track 1/2/3 bi- directional reader. Smart card reader: ISO7816 contact card reader. EMVL1 and L2 certified. SAM: ISO 7816 dual SAM Interface. Contactless card reader: ISO 14443 compliant L1& L2 approved contactless reader.	
11.	Printer: Integrated Thermal graphic printer capable to print transaction status and a mini statement of at least the last 10 transactions confirming bank norms/guidelines issued from time to time. Language for transaction report slip/ reports in English & Hindi	
12.	Multimedia: Audio with 1w speaker	



13.	Certifications: CE mark compliance for EMI and EMC, PCI 4.0 Certified device L1 and L2 certified, machine should be STQC certified with inbuilt fingerprints reader. IP51 certification for protection from dust and water drops.	
14.	Battery and Power Backup: Li-ion with 7800 mAH battery capacity. The power supply should be of Indian standards, battery charger needs to be provided preferable in the docking station of the device. Battery must run 8 hrs.' on active mode.	
15.	64-bit Operating system Android 7.1 and above.	
16.	A carry case needs to be provided for the device.	
17.	In addition to these requirements, any other accessories/ 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	
18.	Environmental- <ul style="list-style-type: none"> <li>• Operating Temperature 0° to 45°.</li> <li>• Storage Temperature not including battery 0° to 55°C</li> <li>• 10% to 90% relative humidity, non- condensing.</li> </ul>	
19.	The Micro ATM must have one SIM slot and a SAM slot.	
20.	Micro-ATM should have 1 card reader slot inbuilt integrated for reading authentication with the specification mentioned in point 11	
21.	Memory: Minimum 8 GB flash & 1 GB DDR RAM or Higher	
22.	All micro-ATM devices supplied must be enable with MDM (Mobile Device Management) solution with following features: <ul style="list-style-type: none"> <li>• ROM enabled and must have to be non-delectable</li> <li>• Centrally monitor and controlled</li> <li>• MDM server should be hosted in India</li> <li>• Capable of remote lock/unlock and remote wipe enabled.</li> </ul>	
23.	QR code readability inbuilt with Micro ATM ability to read QR code from AADHAR LETTER, of size 21mm×21mm,600Dpi and error correction code level M (Medium)	



### Annexure – 1.3: Micro -ATM Client Application

S. No	Particular	Compliance status (Y/N)	Remark
1	<p>General</p> <p>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.</p>		
2.	<p>Compliant to Existing Regulatory Guidelines</p> <p>The Bidder to ensure that Solution is compliant to all existing regulatory guidelines of GOI / IBA / RBI / NPCI and adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007</p>		
3.	<p>Real Time Integration / Interface. 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.</p>		
4.	<p>Highly Scalable To Handle Load</p> <p>The Solution should be highly scalable to handle the load and there should not be any single point of failure in the entire solution</p>		



5.	<p><b>Regulatory Requirements</b> The vendor should undertake to make any changes as per the regulatory requirements (RBI / IBA / NPCI) and when these arise at occurred and agreed cost for compliance at the time of execution of additional services.</p>		
6.	<p><b>Message Level Interface.</b> 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</p>		
7.	<p><b>Message Support</b> The Switch should support both the 1987 &amp; 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.</p>		
8.	<p><b>Support Different Types of Cards</b> The Solution should support all types of cards supported on NFS network</p>		



9.	Financial as well Non-Financial Transactions. The Core Banking System / EFT Switch Solution of State Co-operative Banks and District Central Co-operative Banks needs to provide inter-face for all transactions		
10.	Flexible Standards- Compliant Architecture. The Solution should able to support ISO 8583 Interfaced to Back-End Systems with little impact on them.		
11.	ISO8583 message support The solution should support the following message types for ISO8583 External Network Support such as: 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.	Ability to Fetch and Display Customer Signatures 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.		
13.	Aadhar / UIDAI Authentication The Solution should support Aadhar / UIDAI Authentication for all the Fingerprint based biometric transactions. Proposed solution to integrate with Bank's EFT switch		



<p>14. Authority Levels of the Employees Authorizers (Bank Employee) should be able to View Multiple Customer Signatures on the terminal and the terminal should display specific transaction menus on its screen as per Authority Levels of the Employees</p>		
<p>15. Fall-back to Leased Circuits 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.</p>		
<p>16. Multiple Connectivity The Terminal should support multiple connectivity options like GPRS. 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</p>		
<p>17. Functionality available on Micro-ATMs The bidder should provide the following functions through Micro-ATMs:</p> <ul style="list-style-type: none"> <li>• Account opening for all types of accounts including eKYC authentication</li> <li>• Balance Enquiry</li> <li>• Mini Statement</li> <li>• PIN Change</li> <li>• Funds Transfer</li> <li>• KCC (Kisan Credit Card)</li> <li>• Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Cards 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.</li> </ul>		



18.	<b>Functional Coverage of Customer Card</b> <ul style="list-style-type: none"> <li>➤ Balance Enquiry</li> <li>➤ Mini Statement</li> <li>➤ Cash Withdrawal</li> <li>➤ Cash Deposit</li> <li>➤ Fund Transfer</li> <li>➤ KCC (Kisan Credit Card)</li> <li>Kind purchase transactions</li> </ul>		
19.	<b>Functional Coverage of Employee Card</b> <ul style="list-style-type: none"> <li>• Initiate Transactions</li> <li>• Cash Withdrawal</li> <li>• Cash Deposit</li> <li>• Funds Transfer</li> <li>• Balance Enquiry</li> <li>• Mini Statement</li> <li>• Cancel Transaction</li> <li>• Authorization Transactions</li> <li>• Cash Withdrawal Authorization</li> <li>• Cash Deposit Authorization</li> <li>• Funds Transfer Authorization</li> <li>• Reports</li> <li>• Pending Transactions</li> <li>• Cash Payment Scroll</li> <li>• Transaction Summary</li> <li>• Cash Deposit Scroll</li> <li>• View Signature</li> <li>• Admin</li> <li>• Change PIN</li> <li>• Attach Card</li> <li>• Detach Card</li> <li>• Activate Card</li> <li>• Reset PIN</li> </ul>		
20.	<b>Scope of Usage by Banks</b> <ul style="list-style-type: none"> <li>• At Primary Agricultural Credit Co-operative Societies (PACS).</li> <li>• For Rupay Kisan Credit Card (KCC) &amp; Rupay ATM</li> <li>• Cum Debit card.</li> <li>• As required by the DCCBs</li> </ul>		
21.	<b>Bilingual Support (English &amp; Hindi)</b> The Solution should support Bi-Lingual screen support for the MICRO ATMs.		





22.	<p>Terminal Monitoring &amp; Control</p> <p>The following information should be displayed in the ATM Monitoring window for each Micro-ATM Terminal</p> <ul style="list-style-type: none"> <li>- Terminal ID</li> <li>- Terminal Location</li> <li>- Terminal Branch</li> <li>- Current Hardware Status Reported</li> <li>- Current Status [OK, Warning, Error, Critical]</li> <li>- Last Transaction as well as Last 5 Transaction Details Terminal Connectivity Status</li> </ul>		
23.	<p>MIS Report Creation</p> <p>The GUI System should allow the bank to create report such as:</p> <ul style="list-style-type: none"> <li>- Terminal Based Successful &amp; Unsuccessful Reports</li> <li>- Transaction Based Successful &amp; Unsuccessful Reports</li> <li>- Financial &amp; Non-Financial Transaction Reports</li> <li>- Institution, BIN &amp; Branch Based Reports</li> <li>- Exceptional / Reversal Transaction Reports</li> </ul>		

**Note:**

- A) Only one make & model of each product & application to be quoted.
- B) Bidder must be bidding with the device complying to all technical specification mentioned in Annexure 1.1, 1.2 & 1.3
- C) Any deviation whatsoever in any of the above technical specs should also be mentioned clearly and its Bank's decision to consider or not to consider.



## Annexure 2: Covering letter- Technical Proposal

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

Date:

Sub: Submission of Technical Proposal

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

Dear Sir/Madam,

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 .....)
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
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 their unethical business.

Following are the particulars of our organization:

S.No	Description	Details
1.	EMD details – NEFT/RTGS UTR 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 5 years 2016-2017 2017-2018 2018-2019 2019-2020 2020-2021	
16.	Name & address of the Banker	
17.	List of Major Clients and the size of orders	



### Annexure 3A: Experience/Project Details

#### Project Details (To be filled for each Project)

S. No	Particular	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 & installed	
11.	Software Tools & Technology used	

\*Work Order/ Contract copy (Mandatory attachment)

**Note:**

- Purchase / Work Order/ Contract copy to be attached along with this format (Mandatory requirement)
- In case of more number of Banks this format may be prepared in separate /landscape sheet.
- This should be attached along with the eligibility criteria documents
- Mention separately the total number of Micro ATMs (orders received /installed) on Capex model
- Copy of the letters substantiating the details from respective Banks should be attached along with Annexure 3A



## Annexure- 4 : Declaration of The Micro-ATM Standards

Dear Sir/Madam,

Date:

Make	List device Name
Model	List Device Model No

The device being submitted is fully compliant with Micro ATM Standards version  
The proofs of necessary certifications are attached with this letter.

### Device

#### Hardware

Component	Description
Biometric scanner	List make of scanner
Connectivity	List all channels available (Single/Dual SIM GPRS, CDMA, PSTN, Ethernet, Wifi, etc)
Non-volatile storage	List storage capacity
Display	List size of display
Printer	List whether thermal / impact
Battery	List whether battery is rechargeable, battery life in hours
Power Adapter	Meets standards: Yes / No
Environment	Meets standards: Yes / No
Magstripe reader and PIN pad	Meets standards: Yes / No
Speaker	Meets standards: Yes / No
Location	Meets standards: Yes / No

Proofs of certification (Attached)

1. STQC certification of Scanner + Extractor meeting UIDAI standards.
2. PCI-PED compliant PIN pad

Yours sincerely,  
(Authorized signature)



## Annexure 5 Manufacturers Authorization Form

Ref No.:

Date:

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

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 in meeting warranty and AMC 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 Jila Sahakari Kendriya bank Maryadit Raipur warranty terms.

Yours faithfully

(Name)

(Name of the manufacturer)

Company seal.

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.



**Annexure 6A: Financial Proposal Formats**  
**Covering Letter for Financial Proposal**

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

**Sub: Submission of Financial Proposal**

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

Dear Sir/Madam,

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 Name]



## Annexure No :6B.Financial Bid

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

S.No	Component	Quantity	Rate Per Unit	Taxes With GST	Amount with Taxes (D+E)	Total Amount Inclusive of Taxes (C*F)
A	B	C	D	E	F	G
1.	Micro ATM Device with integrated Pin-Pad and with all expense with 3 years of warranty and service during the warranty period as per RFP	220				
2.	Client Application with Necessary Interface with FI Gateway/CBS solution and any other accessories and with all expense with 3 years of warranty	220				
3.1	AMC for 4th year for item no. 1- Micro ATM Device	220				
3.2	AMC for 4th year for item no. 2- Client Application	220				
4.1	AMC for 5th year for item no. 1- Micro ATM Device	220				
4.2	AMC for 5th year for item no. 2- Client Application	220				
	Total in Rs					
	Total in Words					

Note1. The quantity may be changed as per requirement. Payment shall be made as per actual quantity installed.

2. Total Amount (in Rs.) under column G would be considered for bidder Selection.

3. After the warranty period, AMC Payment will be made twice in a year, on receipt of Bills, after satisfactory completion of service.

Yours Faithfully  
[Authorized Signatory]

Designation  
Place  
Date and Time  
Seal & Sign





## Annexure-7 Self Declaration of Blacklist & Bankruptcy

(On Company Letter head)

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

Dear Sir/Madam,

We, \_\_\_\_\_ (Company Name), are hereby submitting our response to Jila Sahakari Kendriya Bank Maryadit Raipur for "Request for Proposal for Supply, Installation, Commissioning and Maintenance / Technical Support of Micro-ATM Devices at various PACS of JSKB Raipur Bank Tender Ref. No. \_\_\_\_\_ Release date \_\_\_\_\_".

The undersigned, hereby declare that our company \_\_\_\_\_ has not been blacklisting by any State Government or Central Government or any other Public Sector Undertaking or a corporation and has not been involved in any Bankruptcy filing or for protection from it as on the publication of this RFP. I also certify that I am competent to make this declaration on behalf of the company. I have the knowledge of terms & conditions given in the RFP to be initiated against the company in case this undertaking is found to be false.

Thanking you,

(Seal & sign)

Name:  
Designation

Mobile Number



**Annexure8: Self Declaration of List of working office / Service Centers in CG**  
(On Company Letter head)

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

Date:

Dear Sir/Madam,

We, \_\_\_\_\_(Company Name), are hereby submitting our response to Jila Sahakari Kendriya Bank Maryadit Raipur for "Request for Proposal for Supply, Installation, Commissioning and Maintenance / Technical Support of Micro-ATM Devices at Various PACs of Raipur Bank Tender Ref. No. \_\_\_\_\_ Release date \_\_\_\_\_. I hereby declare that M/s \_\_\_\_\_ (Company Name) has following Service Centers/Working Office in Chhattisgarh:

S.No	Contact Person	Location	Address

I hereby further undertake that M/s \_\_\_\_\_(Company Name) will take up appropriate premises for setting up of offices & Service Centre in CG State within a month from the award of the contract for carrying out operation in the mentioned RFP. I also certify that I am competent to make this declaration on behalf of the company.

Thanking you,

(Seal & sign)



**Annexure 9: Format for CA Certificate (In letterhead of CA)**  
**To whomsoever it may concern**

We have examined the books of accounts of \_\_\_\_\_ [Bidder's Name] having its head office at \_\_\_\_\_ [Address of the Bidder] and hereby certify the following financial parameters of the company:

Financial year	Turnover	Profit Before Tax	Net Worth in Crores
2016-2017			
2017-2018			
2018-2019			
2019-2020			
2020-2021			

This is further certified that we have obtained all the information and explanations, which to the best of our knowledge & belief were necessary for the purpose of issuance of this certificate.

[Chartered Accountant]

[Seal & Sign]

[Date & Place]



## Annexure 10: Experience Certificate from Bank Format

(On Bank Letter head)

TO WHOMSOEVER IT MAY CONCERN We would like to mention that we \_\_\_\_\_ (Bank Name) have engaged the service of \_\_\_\_\_ (Company Name) to Supply, Install & Maintain the Micro ATMs.

The relevant purchase order was issued by the bank on \_\_\_\_\_. The \_\_\_\_\_ (Company Name) has supplied & implemented the project which End-to-End Financial Inclusion-Gateway Integration & Maintenance of \_\_\_\_\_ (Number) Micro ATMs for the period \_\_\_\_\_ (start date) to \_\_\_\_\_ (End date).

he performance & maintenance quality of Financial Inclusion Solution and Micro ATM device is satisfactory.

(Seal & sign)

Name:

Designation:

Bank Name:



**Annexure11: Self Declaration of one point contact to provide Micro ATMs**

On Company Letter head

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

Dear Sir/Madam,

We, \_\_\_\_\_(Company Name), are hereby submitting our response to Jila Sahakari Kendriya Bank Maryadit Raipur for "Request for Proposal for Supply, Installation, Commissioning and Maintenance / Technical Support of Micro-ATM Devices at various branch's/PACS of JSKB Raipur Tender Ref No. \_\_\_\_\_ Release date \_\_\_\_\_.

I, the undersigned, hereby declare that our company \_\_\_\_\_ will be one-point contact to provide Micro- ATM Device. We will provide to the branch/PACS as directed by Jila Sahakari Kendriya Bank Maryadit Raipur the Micro-ATMs, along with warranty, maintenance, and guaranteed uptime as required in the RFP. I also certify that I am competent to make this declaration on behalf of the company.

Thanking you,  
(Seal & sign)

Authorized signatory)

Name:

Designation:

Mobile Number:

