

**The Gondia District Central Co-Op Bank Ltd., Gondia**

**Head Office**

Head Office: Near Gayatri Mandir, Kudwa Chowk, Gondia - 441614 Ph:-07182252387 Email :- gnddcc@rediffmail.com

RFP No.: HO/ITD/01/2020-21 Dated:

***E-Tender Document***

***For***

ATM Switching Services and implementation of NPCI initiated NFS Based RuPay Debit & Kisan Card System functioning on ASP Mode, E-Com and POS Transactions

*Last Date for Submission:* ***24-12-2020***

*Before: 3****.00 p.m.***

**NOTICE INVITING TENDERS**

DATE : 17/12/2020 RFP No.: HO/ITD/01/2020-21

1. The Gondia District Central Cooperative Bank Ltd.,Gondia invites sealed bids from eligible bidders for ATM and Related Switch Services under Opex Model.
2. Interested eligible bidders may obtain further information from the office GDCC Bank, Information Technology Department, Kudwa Chowk, Gondia 441614, Ph. 07182252386 Email: stete1710@gmail.com.
3. The Bid Document is to be downloaded from the Website “[www.gondiadccb.](http://www.gondiadccb.com)in **“** The non-refundable fee of ₹5,000/- for downloaded document must be deposited before the last date & time of sale of bidding document as tabulated below. No hardcopy of the bid document will be provided.

|  |  |  |
| --- | --- | --- |
| **Sr** | **Item** | **Description** |
| 1 | Bid reference | HO/ITD/1/2020-21 |
| 2 | Price of Bid Document | ₹ 5,000/- |
| 3 | Date of commencement of sale of Bidding Documents | 17/12/202011.00 Hrs |
| 4 | Last Date & Time for Submission of Bids | 24/12/202015.00Hrs |
| 5 | Date and time of opening of Bids | 24/12/202015.30Hrs |
| 6 | Place of submission & opening of Bids | 2nd Floor, Head Office, GDCC Bank Gondia |

All the technical and financial supporting documents should be submitted manually before the final date & time of bid submission at the following address.

**The Chief Executive Officer,**

**The Gondia District Central Co-op. Bank Ltd., Nr. Gayatri Mandir,**

**Kudwa Chawk, Gondia- 441614**

DEADLINE FOR SUBMISSION OF BID Bids must be submitted not later than the specified date and time mentioned in the Bid Document. If the specified date of submission of bids being declared a holiday for the Purchaser, the bids will be received up to the specified time in the next working day. The Purchaser may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Purchaser and bidders, previously subject to the deadline, will thereafter be subject to the deadline extended.

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**1. Introduction**

The Gondia District Central Co-operative Bank Ltd.,Gondia (Gondia DCCB; simply referred hereafter as ‘The Bank’) is a District Central Co-operative bank in Vidarbha region of Maharashtra. The bank wishes to provide ATM Switching Services and implementation of NPCI initiated NFS Based RuPay Debit & Kisan Card System functioning, E-Com and POS Transactions to our customers of all 31 branches and Head Office to meet the present and future needs of the Bank.

**Objective**

At present the Bank has fully computerized environment with running live CBS. The Bank has a sophisticated Data Center and DR site. The intension of The Bank is to provide ATM Switching, E-Com and POS services matching with recent technologies and present and future needs of the Bank.

This RFP seeks to select a service provider who has the capability and exposure in the field of assisting the Bank for managing ATM switching, E-com and POS services and IT support helpdesk.

This RFP is meant for the exclusive purpose of bidding as per the terms and conditions and scope of work indicated. It shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

**2. Purpose of Tender Document**

The purpose of e-Tender Document is to select ATM Switch Vendor (Application Service Provider) for providing switching services on ASP mode for NPCI initiated NFS based RuPay Debit & Kisan Credit Card (KCC), E-com and POS services. Scope includes complete supply, implementation and maintenance of RuPay Debit & KCC System on Application Service Provider(ASP) platform. The allied activities, documentation and project co-ordination with NPCI and Sponsor Bank in relation with project has to be taken care by vendor. Vendor selection based on 1) Minimum Eligibility Criteria 2) Evaluation Criteria and 3) Financial bid.

**3. Critical Information**

1) Tenders will be available at the cost of Rs. 5,000/-.

2) Bidders also have to submit the EMD of Rs. 25,000/- (Rs Twenty Five Thousand Only) in the form of Demand Draft (DD) along with completed bids.

2) Bidders are advised to study the Tender Document carefully. In case of any clarification required by Gondia DCC Bank to assist in the examination, evaluation and comparison of bids, Gondia DCC Bank 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, offered or permitted.

3) Please note that all the information required as per the bidding document needs to be provided. Incomplete information in these areas may lead to non-selection.

4) 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.

5) All rights are reserved by Gondia DCC Bank to reject any or all tenders received without assigning any reason whatsoever.

6) No tender will be accepted after Scheduled date and time.

7) Subject to any law to the contrary, and to the maximum extent permitted by law, Gondia DCC Bank 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 offer 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 Gondia DCC Bank or any of its officers, employees, contractors, agents, or advisers.

8) 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 Gondia DCC Bank. Neither Gondia DCC Bank 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.

9) All costs and expenses incurred by Bidder 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 Gondia DCC Bank, will be borne entirely and exclusively by the Bidder.

10) No binding legal relationship will exist between any of the Bidder and Gondia DCC Bank until execution of a contractual agreement.

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

12) Each Bidder acknowledges and accepts that Gondia DCC Bank may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing / selecting the eligible firm(s).

13) Each Bidder should notify to Gondia DCC Bank for any error, omission, or discrepancy found in this Tender Document.

14) A Bidder will, by responding to Gondia DCC Bank for Tender Document, be deemed to have accepted the terms and conditions in this document.

**4. Scope**

A description of the envisaged scope is enumerated as under. However, the ‘Gondia DCC Bank’ reserves its right to change the scope of the ‘Tender Document’ considering the size and variety of the requirements and the changing business conditions. Based on the contents of the ‘Tender Document’, the selected ‘ASP’ shall be required to independently arrive at the Methodology, based on globally acceptable standards and best practices, suitable for the Bank, after taking into consideration the effort estimate for completion of the same and the resource and the equipment requirements. The ‘Gondia DCC Bank’ expressly stipulates that the ‘ASP’s’ selection under this ‘Tender Document’ is on the understanding that this ‘Tender Document’ contains only the principal provisions for the entire assignment and that delivery of the deliverable and the services in connection therewith are only a part of the assignment.

The ‘ASP shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Bank. The ASP is required to provide the ATM / EFT Switch, on shared basis (ASP) for the function of ATM/BNAs drive and RuPay KCC/Debit card functioning. ASP should provide the option of connecting the on-site and off-site ATM/BNAs through the switch which will enable both types of ATM/BNA to run on NFS network. ASP should provide the reconciliation system for the 4 way reconciliation of the transaction. ASP should have an already integrated with National Financial Switch. ASP will enable bank’s RuPay KCC/Debit cards to run on all the nation-wide ATM/BNA, which are connected to NFS. ASP should also have an interface with NPCI for the dispute management system. The ASP should provide the in-built ATM/BNA/RuPay KCC/Debit card management system.

The ASP is required to evaluate the software with special reference to the available security built into the package and suggest any shortcomings with respect to the system access, application access and network related security, packages installed and virus control mechanisms followed, user password maintenance, password algorithms used, user authentication, user security, data security (data storage formats), data accessibility, data manipulation from outside the menu, data management, data access controls from various user levels, audit trails, change request management, patch implementation management, restrictions to vendor access of live data etc. The ASP also must make suggestions/remedies to mitigate the shortcomings noticed in the CBS application. The ASP also must point out the adequacy of various log files maintained in the CBS software – various operations log, user logs, data updating logs in respect of all addition /modification /deletion of various types of operations.

**5. Proposal submission Instructions: -**

Proposal document submission is required to be done as under:-

**Submit Technical & Commercial Bids in Hard Copy along with all required documents to Bank's Head Office.**

Envelope 1 containing:

**1.Technical Bid**

(Vendor Should Mention **“Technical Bid–For selection of Vendor (Application**

**Service Provider) for providing ATM switching services, E-com & POS Services &** Implementation of NPCI Initiated NFS Based RuPay Debit & Kisan Credit Card System **on ASP Mode”** On the top of 1st Technical bid Envelop.)

**(Note:-**Technical Bid envelop should contains all documents with proof of EMD of Rs. 25,000 (Rs. Twenty Five thousand only) and completely filled.

 **“F orm B –Tec hnical Det ail s” provided with this Tender Document).**

**2. Financial bid**

(Vendor Should Mention **“Financial Bid–For Selection of Vendor(Application Service**

**Provider) for providing ATM switching services, E-com & POS Services & Implementation of** NPCI Initiated NFS Based RuPay Debit & Kisan Credit Card System **on ASP Mode”** On the top of 2nd Financial Bid Envelop.)

The Tender Document must be addressed to:- **The Chief Executive Officer,**

**The Gondia District Central Co-op. Bank Ltd., Nr. Gayatri Mandir,**

**Kudwa Chawk, Gondia- 441614**

Tender reference Number, Name, Address & Contact Numbers of the vendor must be written on all envelops.

All copies of proposal and attachments must be provided in a sealed envelope.

Envelopes must be properly sealed, signed & stamped.

If the submission does not include all the information required or is incomplete, the proposal is liable to be rejected.

All submissions, including any accompanying documents, will become the property of Gondia DCC Bank.

Bidders shall be deemed to license, and grant all rights to Gondia DCC Bank 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.

**Note:-Copies of the proposal must be submitted before the aforementioned closing date and time.**

**6. Offer Document Related Communications:-**

Bidders are required to direct all communications related to this Tender Document, through Contact person as mentioned above.

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

If Gondia DCC Bank, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then Gondia DCC Bank reserves the right to communicate such response to any Bidder.

Gondia DCC Bank may, in its absolute discretion, engage in discussion or negotiation with any Bidder after the Bid closes to improve or clarify any response.

**7. Eligibility Criteria for Vendor selection**

The Bidder (Application Service Provider) is required to meet the following ‘minimum eligibility criteria’ and provide adequate documentary evidence for each of the criteria stipulated below:-

1. The Bidder should be a registered company in India under Companies Act 1956.

2. The vendor must complied all the all the criteria setup by National Payment Corporation of India (NPCI) and should attached the PA DSS / PCI DSS compliant Certificate.

3. The bidder should be in the business of providing ATM Driving and Switching Services on hosted platform as Application Service Provider.

4. The bidder should be certified by NPCI for providing Switching services for RuPay

Network in India.

5. The Data Center where the Vendors ASP Switch is hosted should be PCI-DSS

certificated.

6. The Vendors ASP Switch should be tested on VISA / Master Card.

7. The Switch of the vendor should be insured to the value at least above 5 Cr.

8. The Bidder (ASP) should have Software Support Center for the maintenance of the

 Switching Services in India.

9. ASP vendor has to provide E J pulling, monitoring and reporting to bank satisfactorily. An

 undertaking to this effect has to provide by ASP Vendor.

 10. Reconciliation- ASP Vendor has to provide 4 way reconciliation services to bank.

11. The Bidder Switch should be capable to drive Cash recyclers. An undertaking to this effect has to provide by ASP vendor.

12. The Bidder should not have been blacklisted / debarred by the Government of India or

 their undertakings, any State Governments or their undertakings previously. An undertaking

 to this effect has to provide by ASP Vendor.

13. The vendors should be at least ISO 27001: 2013 certified company.

14. The vendors should have successful integration with existing bank core banking system will

 be preferred.

ATM switch for ASP purpose must be owned by the bidder company and should have complete ownership on it. The declaration of ownership of ATM switch must be submitted on company’s letter head.

Note:- Vendor who is not fulfilling the Eligibility criteria will not be considered eligible for financial BID Criteria for inclusion of non-eligible Tenders will be as follows.

The ‘GONDIA DCC BANK’ will apply the Technical Evaluation criteria (methodology) as deemed fit for the purpose of evaluation. The Bank reserves the right to change or relax the eligibility criteria to ensure inclusively. The evaluation criteria as applied by the ‘GONDIA DCC BANK’ will be final and binding and no bidder will have the right to challenge or question the criteria applied by the

‘GONDIA DCC BANK’.

**Evaluation Criteria:**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Particulars** | **Max Marks** |
| 1 | The Data Center where the Vendors ASP Switch is hosted should be PCI-DSS certificated.* If PCI-DSS Certified – 10 Marks
* No Certification – 0 Marks
 | **10** |
| 2 | The Vendors ASP Switch should be tested on VISA / Master Card.Tested on VISA Card – 10 MarksTested on Master Card – 10 Marks | **20** |
| 3 | Reconciliation- 4 way reconciliation services available with Vendor | **10** |
| 4 | The vendors should possess ISO 27001: 2013 certification | **10** |
| 5 | Presentation, Demonstration of the Product, Structured Walkthrough &Approach, Methodology and work plan  | **50** |
|  | **Total** | **100** |

**Proposal Evaluation Process –**

Quality cum Cost Based System (QCBS) of evaluation 80:20 (80 points for technical proposals and 20 points for commercial proposals)

The evaluation committee will be constituted by the tender inviting authority to evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference, applying the evaluation criteria. A Proposal shall be rejected at this stage if it does not respond to or all aspects of the Technical Qualification & Evaluation criteria.

a) Financial Proposals will remain unopened for those Agencies which fail to meet the minimum technical criteria.

b) Financial Proposals shall be taken up only with that company who meet the technical criteria.

**STAGE I: Tender Evaluation:**

The technical evaluation carries weightage of 80% of Stage-I score & financial evaluation carries weightage of 20% of Stage-II score at final combined score of the bidder.

Stage-I: Technical evaluation of Proposals: (Maximum Marks = 100), Weightage=80%

1. Each Technical bid will be assigned a technical score out of a maximum of 100 marks. Only the bidders who get a technical score of 50 percent or more overall will qualify for commercial evaluation stage. Failing to secure minimum marks shall lead to technical rejection of the bid.

2. The final normalized technical score of the bidders shall be calculated as follows.

Normalized Technical Score of a bidder = {Technical Score of that bidder / Score of the bidder with the highest technical score} X 100 (adjusted to 2 decimal)

Tender inviting authority reserves the right to check/validate the authenticity of the information provided in the pre-qualification and Technical evaluation criteria and requisite support must be provided by the bidder.

**Stage-II: Financial evaluation of Proposals: (Maximum Marks=100), Weightage=20%**

1. The commercial bids for the technically qualified bidders will be opened and reviewed to determine whether the commercial bids substantially responsive. Bids that are not substantially responsive are liable to be disqualified at Gondia DCCs’ discretion.

2. Commercial bids that are not meeting the condition mentioned in RFP shall be liable for rejection.

3. The normalized commercial score of the technically qualified bidders will be calculated, while considering the commercial quote given by each of the bidders in the commercial bid as follows:

Normalized Commercial Score of a bidder = {lowest discounted quote/ bidders discounted quote} X100 (adjusted to 2 decimals)

Note:

Errors and rectification: Arithmetical errors will be rectified on the following basis:

 a. “If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.

b. If there is a discrepancy between words and figures, the amount in words will prevail.”

Stage-III: Financial Score Calculation through QCBS

The final score will be calculated through Quality and Cost selection method based with the following weightage:

Technical: 80% and Commercial: 20%

Final Score = (0.80\*Normalized Technical Score) + (0.20\*Normalized Commercial Score)

**Note:**

1. The bidder with the highest final score shall be treated as the successful bidder.

2. In the event the final scores are ‘tied’, the bidder securing the highest technical score will be adjudicated as the Best Value bidder for award of the project.

3. The Bidder will be finally ranked as per Combined and final weighted score & the bidder who will score highest marks, shall be proposed for award of the work.

**8. Documents to be submitted by Vendor along with the Proposal.**

Valid Attested Photocopies in given order and index.

a. Vendors Detailed profile.

b. Copy of the Certificate of Incorporation and Certificate of Commencement of Business issued by Registrar of companies.

c. Copy of PAN Card.

d. Copy of GST Registration Certificate.

e. Declaration from the Bidder in format provided as **Form -A VENDO R’S**

 **DECLARATION** with this tender document.

f. Copy of PA-DSS / PCI-DSS certificate should be enclosed

g. Authority Letter by bidder to their representatives.

k. Proof of transaction of Rs. 25,000/- (Rs Twenty Five Thousand Only) as Earnest Money

Deposit.

l. Supply, Implementation, Commissioning & Training Schedules to implement this project.

**9. Responsibilities of the bidder(Application service provider) and Bank.**

I) **Responsibilities of the bidder(Application service provider).**

* 1. Submit documentation to NPCI and its approval for RuPay Connectivity. Connect RuPay Network using own ATM Switch
	2. Provide / Connect e-Commerce services.
	3. Connect on POS Network.
	4. Comply with the UAT and Application Testing of NPCI.
	5. Generate and provide Switch Reports.
	6. RuPay KCC/Debit Card designing and preparation and personalization, its approval from NPCI.
	7. RuPay KCC/Debit Card manufacturing and personalization as per the design approved by NPCI and from the NPCI certified card vendors.
	8. 24\*7 Help Desk facility.
	9. Ensure to maintain proper connectivity with NPCI and member CBS and should follow ISO 8583 message formats in all host to Host communications.
	10. Provide EJ Pulling, Monitoring and reports.
	11. Provide 4 way reconciliation.
	12. Providing transactions data on daily basis for reconciliation.

**II) Responsibilities of Bank:**

1. Activation of cards at branches.
2. Publicity & Promotion.
3. Payment of NPCI Statutory Registration Fees. Reconciliation of switch transactions with CBS host.
4. Reconciliation of NFS transactions with settlement report provided by Sponsor Bank.

**Note:-Above Mentioned responsibilities are just primary and for informative purpose and detailed Roles and responsibilities shall be finalized and included in the agreement with selected vendor (ASP).**

**10. General Terms and Conditions.**

1. The Bank reserves the right, not an obligation, to carry out the capability assessment of

the Bidder(s) and pre dispatch inspections at the cost of the Bidder. This right inter alia includes seeking technical demonstrations, presentations and live site visits.

2. The Bank reserves its absolute right to seek any clarifications from the respective

Bidder(s).

3. The tender should be quoted as per the given format; no changes should be made in this Tender Document. The Vendor is not liberal to quote separately for addition of anything other than the scope and format given in this tender. The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).

4. The Bidder should co-operate with Bank(s) or any other agency which has been entrusted with or involved in the work of providing and managing other components of the CBS project of the Bank(s).

5. To ensure efficient and effective roll out of the project as well as to ensure smooth operations of the complete system during the entire project life, the prospective Bidders will be required to work in collaboration from the beginning of the project with any agency involved in the implementation of the CBS project.

6. Bidding along with channel partners or dealers is permissible but all of them shall be jointly as well as severally responsible for the execution of the project. In such cases the bidder must sign the Bid. Partnership or dealership Evidence document must be enclosed with the technical bid.

7. Proposals should follow the format established in this offer document.

8. Tender Document is not transferable.

9. Sealed offer must reach Head Office on or before due date. Tender received after due date

& time will not be accepted. Postal / courier delays will not be accepted.

10. Proposal submitted by Telex / Fax / Telegrams / E-mail or any other similar manner will not be accepted.

11. Proposals must be submitted in organized, structured manner. Brochures / leaflets and other documents with index.

12. The Vendor must identify by name, title, and telephone number, the person(s) in their organization to who Bank can address questions during the evaluation of proposals.

13. An authorized officer of the Vendor shall sign proposal(s) (supported by appropriate documentation). Any erasures or other changes included on any project submission shall bear the signature of the authorized officer only.

14. The Proposal should be complete in all respects and contain all information asked for along with all necessary details. The Proposal should include all items asked for. Impression of bank seal is required on each page of this Tender Document and same should signed by bank’s authorized representative.

15. Each page of original Tender Document must duly sign & stamped as a token of acceptance of terms & condition. Original offer Document must be submitted along with the offer; otherwise the offer will be rejected.

16. If necessary, bank reserve the right to negotiate with eligible bidder for commercial bid.

17. If, in the opinion of Bank, a quote contains false or misleading statements or references that do not support a function, attribute, capability or condition as contended by the vendor, it shall be rejected.

18. The Gondia DCC Bank reserves the right to contact any Vendor including Principals for clarification of information submitted, to contact current and past customers of the Vendor and to use other sources of obtaining information regarding the Vendor, which may be deemed appropriate and would assist in the evaluation. In addition, Bank reserves the right to negotiate any point in the proposal or the subsequent contract with the Vendor. A point system can be formulated for the selection of the Vendor and acceptance of lowest bid may not be the only criteria for the selection of Vendor. Vendors are requested to provide any relevant information about additional features or services that they have included which they believe makes their service the best choice for Bank.

19. The Gondia DCC Bank reserves the right to give added consideration to proven Vendor satisfying the eligibility criteria. Bank also reserves the right to determine selection process. If the entire participated vendor failed to fulfill the prescribed technical criteria, then Gondia DCC Bank reserve the right to select most suitable bidder from available options.

21. The participant Gondia DCC Bank in their proposal, must address any exceptions or alternate offerings to this tender. The Bank has attempted to provide information herein to assist Vendor to respond properly to this tender. However, it is not intended to limit a proposal's content or to exclude any relevant or essential data there from. The bank reserves right to determine what is considered to be "equivalent" or "equal".

22. **Earnest Money Deposit:**

1. Bidders also have to submit the EMD of Rs. 25,000/- (Rs Twenty Five Thousand Only) by DD along with completed bids.
2. Tender made without EMD will be rejected.
3. The EMD is non-interest bearing.
4. The EMD may be forfeited if a bidder withdraws his tender during the period of bid validity or performs breach to these tender conditions.
5. EMD of unsuccessful bidders will be released in due course.
6. EMD of successful bidder will be discharged upon executing the contract & furnishing the security deposit/performance deposit/bank guarantee.
7. The EMD of successful bidder will be forfeited if he fails to sign the contract on accordance with terms & conditions.

23. As part of this solution and offering, vendor has to supply, install, configure implement and maintain NFS (National Financial Switch) based RuPay Debit and KCC system for the period of 05 years.

24. The vendor has a responsibility to assist and support bank for entire documentation for RuPay System with NPCI, Sponsor Bank or any regulatory authority like NABARD/ RBI /Government Agency /Government/s.

25. In view of NABARD’s guidelines and circular for RuPay Debit and KCC Card System, bank is willing to start RuPay Debit Card and KCC system for customers. The vendor proposed ATM switch under ASP must have capability and capacity to support Debit card and KCC card functionality/parameters/changes etc. It must support Point of Sale (POS). NABARD’s view and procedure on Kisan Credit Card must be followed while enabling KCC system through RuPay.

26. The vendor should have dedicated call centre and support team 24x7 and 365 days to support the

customers of the bank. Vendor must have trained personnel’s for routine technical support.

27. The vendor will abide by all applicable Indian laws and regulations and will obtain (or demonstrate current possession of ) any and all permits, licenses, certifications or other approvals that may be required and / or appropriate for performing services hereunder. The laws of India will govern any agreement resulting from this tender.

28. The bank staff must be trained for automated reconciliation tool up to the satisfaction. The support must be provided by vendor to bank as and when necessary.

29. In the event that information or pricing submitted by the vendor is unclear, Bank may request additional explanation and /or pricing breakdowns from the vendor for the purpose of evaluation and decisions. The vendor shall answer requests for additional information or clarification in writing, and these responses will become part of the vendor's proposal. Vendors failing to provide adequate information on any issue in a timely manner to allow a comprehensive evaluation by bank shall be considered unresponsive, and their proposal subject to rejection.

30. The ATM switch must serve the purpose of transactions such as Intra Bank, ON US and Off US. The ATM Switch or Software, Interface, Devices and equipments proposed will have to be configured / supplied with all the genuine software, licenses etc. There must not be any infringement to Copy Right Act or Patent etc.

31. Neither bank nor vendor shall be liable to each other for any delay in or failure to perform their part of the obligation due to occurrences beyond their control because of fire, floods, earthquake, acts of God, acts of public enemy, war, insurrection, riots, strikes, lockouts, any law, statute, ordinance, Government notifications or order of the court.

32. Project Duration and Completion

 The project must be rollout in all branches/offices within 03 (Three) months from the date of work order.

 After completion of contract period of 5 years, bank may if required engaged with fresh contract with vendor. An existing contract can be continued by executing addendum or fresh supporting agreement.

33. Payment Terms :

a) ASP charges will be paid after completion of entire project and on monthly basis and after raising the invoice by vendor and approval by banks management.

b) One Time charges 50 % advance and 50 % on completion of entire activity and certification

from bank officials.

c) The offer must be exclusive of all taxes. Taxes extra.

36. The bank does not bind itself to accept lowest or any other tender. The scrutiny of this tender will be based on pure quality and merit based pattern. The bank may contact any bank/clients of vendors to get the confidential report for vendor services, quality and project implantation etc.

37. The bank reserves the rights to reject one or all tenders without assigning any reason.

38. For any dispute Gondia District-Maharashtra will be the sole jurisdiction.

**11. Pre-Bid Queries**

o Vendors can email the queries related to tender on or before date mentioned at stete1710@gmail.com/ madan1965@yahoo.com

o The purpose of this is to clarify issues and to answer questions on any relevant matter that may be raised up to that stage by email.

Date:

**Form A-VENDOR’ S DECLARATION**

**(Covering Letter on Vendors Letter Head.)**

To,

The Chief Executive Officer,

The Gondia District Central Co-op. Bank Ltd., Gondia

Dear Sir,

We, the undersigned, offer to provide ATM switching services to implement NPCI initiated NFS based RuPay Debit and KCC Card system to your bank, E-com and POS services on ASP Mode. We are fully aware that this project is on ASP mode and banks will not purchase but only pay the charges for the transactions through vendors switch at rate decided in bidding process and after signing of agreement. In accordance with your tender dated <<Tender Date>>, We are hereby submitting our proposal, which includes this Technical Proposal and a Commercial proposal sealed under a separate two envelopes with EMD of Rs 25,000/-(Rs. Twenty Five Thousand Only).

We hereby declare that we have read the instructions/conditions mentioned in this tender document and included in the tender document, and abide by the same. We declare that we are binding on process mentioned in the tender document and the decisions made by “The Gondia District Central Co- op. Bank Ltd.”

We hereby declare that all the information and statements made in this proposal are true and accept that any misleading information contained in it may lead to our disqualification. We confirm that all personnel and/or details named in the tender will be available to undertake the services.

We undertake, if our proposal is accepted, to initiate the services related to the assignment immediately on signing of contract.

We understand you are not bound to accept any tender and proposal you receive.

Yours faithfully,

Authorized Signature [In full and initials]: Name and Title of Signatory

**Form B–Technical Details**

**The Gondia District Central Co-operative Bank Ltd**

***(Vendors Detail Technical information)***

**Bidder Name:----------------------------------------------------------------**

|  |  |  |
| --- | --- | --- |
| **SR** | **Particulars** | **Vendor Response** |
| 1 | Vendor's Company registration Date under Companies Act1956. |  |
| 2 | Vendor’s Valid GST Registration Number. |  |
| 3 | Vendor's PAN number. |  |
| 4 | Is Vendor being in the business of providing ATM/BNA Driving and Switching Services on hosted platform as Application Service Provider for at least last 3 years?. (Yes/No). |  |
| 5 | Is Vendor being certified by NPCI for providing Switching services for RuPay Network in India?.(Yes/No). |  |
| 6 | Name and qualification of experienced personnel in the field of banking who have been with the Vendor and has experience of more than 5 years in this field. |  |
| 7 | Is Data Centre where the ATM Switch is hosted being PCI-DSScertified?.(Yes/No).If Yes then mention PCI-DSS certification No and date. |  |
| 8 | Is Bidder (ASP) having Software Support Center for the maintenance of the Switching Services in India? (Yes/No). |  |
| 9 | Is Bidder being blacklisted/debarred by the Government of India or their undertakings, any State Governments or their undertakings previously? (Yes/No). |  |
| 10 | Is bidder Ready to provide 4-way reconciliation services to bank till contract period.? (Yes/No). |  |
| 11 | Is ASP vendor ready to provide EJ pulling, monitoring and reporting to bank.? (Yes/No). |  |
| 12 | Is Bidder Switch being capable to drive Cash recyclers.?(Yes/No). |  |

**SWITCH TECHNICAL DETAILS**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Question** | **Response** |
| 1. | Name of the ATM Switch and Principal Vendor Name |  |
| 2 | Current version and release date |  |

**ATM SWITCH REQUIREMENT / FUNCTIONALITY / SERVICES AVAILABILITY FROM VENDOR**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Description of Functionality/Requirement /****Requirement** | **Confirmation Required****From Vendor on****Availability of Services****( Write Yes / No)** |
| 1. | **NFS-One Time Fees**Includesa. NPCI Documentation / CBS Host Certification b. ATM Screen Designc. Card Designd. Design of Welcome Kit Design, Pin Mailer and Envelopes e. Implementation Services / Configuration of ATM SwitchCBS/ NFS etcf. UAT / Testingg. Liaising with NPCI/Sponsor bank or any other authority. h. Any other assistance within the scope of this project. | a. b. c. d.e. f. g. h |
| 2 | Financial Transaction Functionality |  |
| 3 | Non Financial Transaction Functionality |  |
| 4 | ATM Driving/EJPulling/Reports/ATM Monitoring |  |
| 5 | Card Data Processing in secured manner |  |

|  |  |  |
| --- | --- | --- |
| 6 | Issuance of PIN (Pin Mailer withstuffing in Envelope ) |  |
| 7 | Re-issuance of PIN (Pin Mailer withstuffing in Envelope ) |  |
| 8 | Card Life Cycle Management Services |  |
| 9 | Card Safety Tool bank customer friendly. |  |
| 10 | Courier and Dispatch Services |  |
| 11 | 4 Way reconciliation of transactions |  |
| 12 | **Additional Mandatory Services through ATM**a. Pin Changeb. Balance Enquiryc. Last 4 Transaction Statement d. Mini Statement | a. b. c. d. |
| 13 | **Bank IT Dept / ATM Cell Support**Required 24x7 vendor support for bank IT Dept / ATM Cell |  |
| 14 | **Debit or KCC Customer Support**Required 24x7 vendor support for customer queries or Hot listing of card etc. |  |
| 15 | Training To IT Dept or ATM Cell |  |
| 16 | Any other function or service that vendor may provide ornecessary to use vendors ATM Switch. |  |
| 17 | Ecommerce |  |
| 18 | Point of Sale (POS) |  |

**Form C- Financial Offer (Bid)**

**The Gondia District Central Co-Operative Bank Ltd**

***(*Charges payable detail by the Bank to Switch Vendor*)***

|  |  |
| --- | --- |
| **Details** | **Amount in (Rs)** |
|  **A) ONE TIME COST** |
| Sign-up, Integration & Host certification Fees for RuPay ATM cum Debit Card service - ***(ATM+POS+Ecomm Certification***) |  |
| **B) RECURRING COST - TRANSACTION FEES** |
| **Monthly Minimum Commitment -**ATM transaction (Fees Payable to vendor for each ATM transaction processed through the vendor Switch) **-**  |  |
| **Monthly Transaction Fees (Bills will be calculated as per the following fee structure)**  |
| a) | Financial Transaction (Cash Withdrawal) | On Us |  |
| Acquiring |  |
| Issuer |  |
| b) | Non-Financial Transaction (Balance Enquiry/ PIN Change etc.) | On Us |  |
| Acquiring |  |
| Issuer |  |
| c) | All POS Transactions |  |
| All E-Com Transactions |  |
| **C) OTHER RECURRING COST** |
| ATM Driving Fees |  |
| **D) CHARGING MODULE (Optional)** |
| One Time Single Fee for Integration |  |
| Per Card per month Fees |  |

**Commercial for Card Management**

|  |  |
| --- | --- |
| **Parameters** | **Amount in (Rs)** |
|  **A) One Time Cost** |
| Card designing and coordinating with NPCI and card manufacturer for approval of RuPay card design including sample cards for testing. |   |
| **B) Fees for Card Manufacturing, PIN Mailer and Welcome Kit** |
| a) Fees EMV chip card - Card Manufacturing withPersonalization & Fulfillment + PIN Mailer+ Welcome Kit |  |
| **C) Re-generation (In case of Loss, Blockage, Cancellation & Renewal)** |
| a) Re-generation of PIN |  |

**Pricing for Green PIN Solution**

|  |  |  |
| --- | --- | --- |
| **Sr. no.** | **Details** | **Amount (in Rs.)** |
| **A.** | **One Time Setup Fee** |
| 1. | One time signup fee (for NDC and DDC Protocol) |  |
| 2. | Green PIN Generation |  |

**4 Way Reconciliation:**

|  |  |  |
| --- | --- | --- |
| **Sr. no.** | **Details** | **Amount (in Rs.)** |
| **A.** | **One Time Charges** |
| 1. | One time Charges |  |
| 2. | ASP Charges per month |  |

**Notes:**

1. The above cost be exclusive of all taxes and duties. Taxes will be applicable as per regulatory guidelines.

2. The charges will be paid as per the criteria mentioned in this tender.

3. Bidder should clearly mention information about all its Charges and hidden costs.