

THE PUNJAB STATE COOPERATIVE BANK LTD, CHANDIGARH

RFP Notice No. PSCB/IT/µATM/2017/01(B)

As amended in response to the Pre Bid Conference held on September 08, 2017



Request for Proposal

₹ 5,000/- (Rs. Five Thousand Only)

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Micro ATMs / PoS on CAPEX basis

DISCLAIMER

The information contained in this Request for Proposal (RFP) document or subsequently provided information to bidders, whether verbally or in documentary form by or on behalf of The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022 (PSCB), or any of their employees, consultants or advisers, is provided to bidders on the terms and conditions set out in this RFP document and any other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by the PSCB to any other Party. The purpose of this RFP document is to provide interested parties with information to assist in formulation of their Proposal. This RFP document does not purport to contain all the information each bidder may require. This RFP document may not be appropriate for all persons or entities, and it is not possible for PSCB, their employees, consultants or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP document. Certain bidder may have a better knowledge of the proposed Project than others. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and obtain independent advice from appropriate sources. PSCB, its representatives, their employees, consultants and advisors make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of the RFP document.

PSCB may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document.

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ADVERTISEMENT

TENDER NOTIFICATION

The Punjab State Cooperative Bank Ltd. (PSCB)
SCO 175-187, Sector 34A
Chandigarh. 160 022
www.pscb.in

The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022, hereby invites sealed Proposals from experienced Firms for Supply, Installation, Implementation, Configuration, Commissioning and Maintenance of μ ATMs / PoS throughout the State of Punjab on CAPEX basis.

The Proposals should be submitted according to two cover System consisting of Technical Bid and Commercial Bid. The Request for Proposal Document can be downloaded from the Bank's website <http://www.pscb.in/> from 10:00 hrs on August 28, 2017. The cost of Document is ₹ 5,000/- (Rupees Five Thousand Only) which needs to be deposited along with the Proposal as directed in the Document. A pre bid meeting is convened at 15:00 hrs on September 08, 2017, 2017 for clarifying the doubts of prospective bidders. The last date of submission of Bids is scheduled at 14.00 hrs on September 22, 2017.

(-sd-)

Managing Director



THE PUNJAB STATE COOPERATIVE BANK LTD,
CHANDIGARH

RECEIPT

Receipt Number _____

Issued to _____

Against request Number _____ dated _____

and payment vide Cash / Bank Draft drawn upon:

Number _____ dated _____ for ₹ 5,000/- only (Rupees Five Thousand Only).

Request for Proposal Documents issued on _____

For Managing Director,
The Punjab State Cooperative Bank Ltd,
Sector-34A, Chandigarh.
160 022.

IMPORTANT DATES

S No	Description	Schedule
1	Date of uploading of Request for Proposal Document on Bank's website	Request for Proposal Documents can be downloaded from the Bank's website http://www.pscb.in/ starting from 10:00 hrs on August 28, 2017. The Request for Proposal Document cost needs to be deposited along with the Proposal as directed in this document.
2	Pre bid conference with prospective Bidders	At 15.00 hrs on September 08, 2017 at the Conference Hall of The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022. Minutes of this conference shall be uploaded to the Bank's website thereafter.
3	Last date of submission of Bid	At 14.00 hrs on September 22, 2017 at the Office of The Managing Director, The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022.
4	Date of opening of the Technical Bids	At 15.30 hrs on September 22, 2017 at the Conference Hall, The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022.
5	Date of opening of the Commercial Bids	To be announced during the opening of Technical Bids.
<p>The bank reserves the right to amend the date due to unforeseen circumstances. All such changes will be duly notified on the website of the bank.</p>		

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1

PREAMBLE

The Punjab State Co-operative Bank Limited (PSCB) was established at Shimla in the year 1949 as Apex Bank of three tier short term Cooperative Credit structure. It has 3 Divisional Offices at Amritsar, Bhatinda and Jalandhar. It has 19 branches and 1 extension counter operating in the Chandigarh Region. Besides this, there are 20 District Central Co-operative Banks having 784 branches and 16 extension counters in the State of Punjab affiliated to it. The PSCB was established to help to provide timely and adequate flow of credit to the farmers for agriculture and allied activities through PACS. The Bank has successfully completed more than Six decades of service to the State of Punjab in general and to the rural and farming community in particular. There are plans of merger of all the district central cooperative banks in the State of Punjab with PSCB in near future.

The Bank and its affiliated DCCBs are fully automated with CBS (Finacle) running in all its branches as a service provided by M/s Wipro Ltd. and a fully operational ATM network provided by M/s Sarvatra Technologies Pvt. Ltd. is established. The Bank has also deployed μ ATMs at 150 locations on pilot basis which are integrated with the μ ATM FI server of M/s Sarvatra Technologies Pvt. Ltd. and is currently running successfully. Now, with the help of NABARD it is planned to extend this service through associated PACS and branches of DCCBs in the state of Punjab by deploying more such μ ATMs.

The objective of this Request for Proposal (RFP) is to short list vendors for the Apex and Central Cooperative Banks in the State of Punjab for providing μ ATMs on CAPEX basis. This document invites prospective Bidders to participate in this exercise. The Bidders are expected to examine all instructions, forms, terms, specifications, and other information in this document. Failure to furnish all information as stipulated herein or to submission of a bid not substantially responsive will be at the Bidder's risk and may result in its outright rejection.

It is also felt that the Bank should not get tied down to a particular technology or vendor now or in future for further up-gradation as well as expansion. The pertinent to this is the fact that all the equipment and components must conform to open global standards and universal protocols. Consequently, interoperability of heterogeneous components across vendor, make or model shall have to be meticulously ensured.

The Bank endeavours to employ OEMs / capable consortia for the purposes of this tender. To ensure efficient and effective rollout of the project as well as to ensure smooth operations of the complete system during the entire project life, the prospective Bidders are expected to work in collaboration with the agency finalized by the Bank for this purpose.

Further, the investment that the Bank is intending to make vide this RFP needs to be protected and it is expected that the vendors should undertake to supply spares as well as to ensure up-gradation / expansion for a reasonable period in future for all the components quoted and supplied by them. In order to ascertain this, the vendors must be willing to sign maintenance contract if awarded directly or through third parties.

2

INVITATION TO BID

No PSCB/IT/μATM/2017/01(B)

Dated, August 08, 2017

REGISTERED POST

To:

Dear Sirs,

Pursuant to your request, I, the Managing Director acting for and on behalf of The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022, have pleasure in forwarding the Request for Proposal Document to enable you to submit your binding offers.

a. This request for proposal is for:

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of μATMs on CAPEX basis

b. Bidders are advised to study the Request for Proposal Document carefully. Submission of Proposal shall be deemed to have been done after careful study and examination of the Request for Proposal Document with full understanding of its implications.

c. Sealed offers prepared in accordance with the procedures enumerated in "INSTRUCTIONS TO BIDDERS" should be submitted to the Principal of the Bank not later than the date and time laid down, at the address given in "Schedule of Request for Proposal". The bids shall be opened in the presence of those Bidders who may wish to be present as per the "Schedule of Request for Proposal".

d. The Bank shall not be responsible for any postal delay about non-receipt / non-delivery of the documents.

e. This Request for Proposal Document is not transferable; however OEMs are free to quote through their authorized distributors or system integrators.

Yours Faithfully,

Managing Director,
The Punjab State Cooperative Bank Ltd,
Sector-34A, Chandigarh. 160 022.

INSTRUCTIONS TO BIDDERS

The Bidder is expected to have read and examined all the instructions, forms, terms and specifications in the Request for Proposal Document with full understanding of its implications. Failure to furnish all information required in the Request for Proposal Document or submission of a bid not substantially responsive to the Request for Proposal Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.

The Bidders are advised to strictly adhere to the proforma provided for that purpose in this document. Any deviation in this matter will lead to disqualification of the Proposal.

3.1 DEFINITIONS, ACRONYMS & ABBREVIATIONS

The following definitions and acronyms shall govern for the respective terms as hereinafter mentioned in this document:

Apex Bank/ Bank	The Punjab State Co-operative Bank Limited S.C.O: 175-187, Sector – 34 A, CHANDIGARH. 160 034. http://www.pscb.in
Consultant	National Institute of Technology, Hamirpur HAMIRPUR, H.P. 177 005. http://www.nith.ac.in
Bidder	The prospective vendor who has duly submitted response to this Request for Proposal Document and intends to offer the goods and services mentioned in it.
Original Equipment Manufacturer (OEM)	Original equipment manufacturer in case of hardware and original developer in case of software.
Acquirer	The bank that holds account of shop / merchant establishment.
Acquiring Bank	Bank which has provided PoS to the shop / Merchant Establishment.
Alternate Channels	ATM, Cash Dispenser PoS, μ ATM.
ASP	Application Service Provider - the third party Vendor who owns, manages and distributes software based switch services and solutions to various banks on pay per use / rental basis.
ATM	Automated Teller Machine - An electronic device connected to the CBS, used to dispense / receive cash, account information and other related services directly to the Customer through the use of Card and PIN.
CD	Cash Dispenser - An electronic device connected to the CBS, used to dispense cash, account information and other related services directly to the Customer through the use of Card and PIN.

ATM Switch	Switching Solution along with the Card Management System for ATM.
BC	Business Correspondent.
Biometric	Method of identifying through matching a unique physical characteristic of a person, e.g. thumb impression, voice recognition or retina.
Card Vendor	Vendor engaged in Printing Card, PIN Mailer and Welcome Kit etc.
CBS	Core Banking Solution.
DCCB	District Central Cooperative Bank.
DMS	Dispute Management System - Grievance Redressal Mechanism put in place by NPCI to resolve any customer complaints regarding cash withdrawals at ATM.
DRC	Disaster Recovery Centre.
Enterprise License	Acquiring Software Solution on 'Ownership Basis' without any restriction on number of Users / Transactions etc.
HSM	Hardware Security Module - Digital Keys Management system attached to the Server to prevent tampering of data through encryption and decryption of messages / data.
IIN	Issuer Identification Number allotted by NPCI to uniquely identify a Card Issuer Bank in an international interchange environment. All IINs assigned are six digit numbers and are the first six digits of a card.
Interchange	Fee payable by the Card Issuer Bank to the acquiring bank for allowing its customers to do transactions at the acquiring bank's ATM / PoS.
Inter-operability	Technical compatibility between different systems.
Issuer Bank	The bank which issues the card to its customer.
Liquidity Manager	System installed in NPCI Data Centre to setup Limits for keeping minimum balance to cover the settlements of the bank's transactions. It works as a limit check for approving / declining transactions.
μATMs	A small Hand-held Device (like PoS) connected to CBS, having ATM like facilities, operated by a person on behalf of the bank, with biometric, card reading and pin entry facilities.
NFS	National Financial Switch - The transaction routing facility & clearing platform maintained by NPCI for all ATM and select PoS / μATM based transactions in the country.
NPCI	National Payments Corporation of India - the umbrella organization of all retail payment systems in India is set up by the banks in India with the support and guidance from RBI and Indian Banks' Association. It has been mandated to build central infrastructure for payment

systems like ATM Switching, Mobile Payments, Cheque Truncation System, PoSSwitching, 24*7 remittance system and Financial Inclusion transactions. It has also a mandate to build a domestic card payment scheme, RuPay.

<http://www.npci.org.in/>

'Off-us' Transactions	A card transaction in which issuer and the acquirer are separate entities. For 'off-us' transactions, authorization will be routed through the NPCI network. NPCI will perform the clearing & settlement for both the members (Issuer & Acquirer).
'On-us' Transactions	A card transaction in which issuer and the acquirer is from the same entity.
Online	Exchange of Data between different processing systems directly without any intervention.
Ownership Basis	Software Solution acquired from the Software Company for own use.
PIN	Personal Identification Number - A numeric code which the cardholder has to enter for verification of identity for conducting an electronic transaction. It is deemed equivalent of signature and hence it must not be disclosed by the cardholder to anyone.
PoS	Point of Sales Terminal - a portable device provided to Shops / Merchant Establishments by the "Acquiring Bank" with the facility to execute payment transactions of a customer through swiping of Card.
PoS / μATM Switch	Switching Solution along with the Card Management System for PoS / μ ATM.
PSS Act	Payment and Settlement Systems Act, 2007 of RBI.
RuPay Debit Card	Card for operations in Customer's Bank Account, on RuPay Platform managed by NPCI.
RuPay Kisan Card	KCC Card issued to farmers, operated on RuPay Platform managed by NPCI.
SCB	State Cooperative Bank / Apex Bank.
Server	Computer that provides services through a network to other computers.
Settlement	Process of settlement of payments between members.
SMS Platform	Single Message System - Messages between the acquirer and the issuer to (a) Authorize a financial transaction (b) Post a financial transaction to a cardholder's account.
Sponsor Bank	The primary bank (already a member of the NFS) which offers its own networking platform to another bank for joining the NFS.
Switch	A hardware device that connects multiple computers together. Hardware to operate the Payment Switch.

Switch Fee	Transaction Fee set by the ASP and paid by the Card Issuer Bank to the ASP as a cost of routing the transaction.
Switching	Routing of interbank ATM and PoStransactions through a shared network.
UID 1.5.1 / IBA-IDRBT Standards	Standards, which specify functional, hardware and Interoperability requirements to bring uniformity in μ ATMs in use with the objective to have standardized bio metric transactions. All μ ATMs in the country have to comply with these standards.
UIDAI	Unique Identification Authority of India - Authority appointed by Government of India to provide identification (Aadhar number) to each resident across the country.
ASC	Annual Support Charges.
EMD	Earnest Money Deposit.
IPR	Intellectual Property Rights.
ISO	International Organization for Standardization.
IT	Information Technology.
LOA	Letter of Acceptance.
RFP	Request for Proposal.
SRS	Software Requirements Specification.
ST	Service Tax.
VAT	Value Added Tax.
DES	Data Encryption Standard.

3.2 COST OF THE REQUEST FOR PROPOSAL DOCUMENT

The Bidder shall deposit ₹ 5,000/- only (Rupees Five Thousand Only) being the cost of the Request for Proposal Document. It can be done by way of a Demand Draft favouring The Managing Director, The Punjab State Cooperative Bank Ltd payable at Chandigarh.

It is an absolute must that the cost of Request for Proposal Document is paid as directed; otherwise the offer shall stand summarily rejected and no correspondence in this matter shall be entertained.

3.3 SCHEDULE OF REQUEST FOR PROPOSAL

3.3.1 Request for Proposal Documents can be downloaded from the Bank's website <http://www.pscb.in> starting from 10:00 hrs on August 28, 2017. The Request for Proposal Document cost needs to be paid along with the bid.

3.3.2 A pre bid conference with the Bidders is scheduled to be held at 15:00 hrs on September 08, 2017. Minutes of this conference shall be uploaded to the Bank's website thereafter. The purpose of the meeting is to clarify issues and to answer questions on any matter that may be raised upto that stage related with the terms and conditions of this Request for Proposal. A maximum of 2 (two) representatives of each prospective Bidder will be permitted to attend it.

The address for the above activity (3.3.2) is:

**Conference Hall,
The Punjab State Cooperative Bank Ltd,
Sector 34 A,**

CHANDIGARH.

160 022.

- 3.3.3 The sealed bids will be accepted till 14.00 hrs on September 22, 2017. The Bank may at its sole discretion extend the bid submission date. The modified target date & time will be notified on the website of the Bank.
- 3.3.4 The Technical Bids will be opened at 15.30 hrs on September 22, 2017. The Bidder(s) or their authorized representatives may be present if they so desire.
- 3.3.5 The Commercial Bids of only technically qualified Bidder(s) will be opened at a date announced by the Bank on its website. The Bidder(s) who have been declared eligible after evaluation of the technical bids or their authorized representatives may be present if they so desire.

The address for the above activities (3.3.3, 3.3.4 & 3.3.5) is:

**Office of Managing Director,
The Punjab State Cooperative Bank Ltd,
SCO: 175-187, Sector 34-A,
CHANDIGARH. 160 022.**

- 3.3.6 The address for all the correspondences pertaining to this Request for Proposal is:

**The Managing Director,
The Punjab State Cooperative Bank Ltd,
SCO: 175-187, Sector 34-A ,
CHANDIGARH. 160 022.**

PHONE 0172-5061404, 0172-5061425

EMAIL: chdpscb@gmail.com

3.4 PROCEDURE FOR SUBMISSION OF BIDS

- 3.4.1 It is proposed to have a three cover system for this Request for Proposal.
- i. Covering Letter and Cost of Request for Proposal Document.
 - ii. Technical Proposal.
 - iii. Commercial Bid and Earnest Money Deposit.

Please note that Rates should not be indicated in the Technical Bid. Only Commercial Bid should indicate rates.

All the documents viz. Covering Letter and Cost of Request for Proposal Document, Technical Bid and Commercial Bid and Earnest Money Deposit prepared and sealed as hereinafter directed are to be kept in a single sealed cover super-scribed with the words "PROPOSAL for μ ATM (PSCB/IT/ μ ATM/2017/01), due at 14.00 hrs on September 22, 2017, NOT TO BE OPENED BEFORE TIME".

The cover thus prepared should also indicate clearly the name, address and phone number of the Bidder, to enable the Bid to be returned unopened in case it is received after the specified date and time.

The Bid shall be in the prescribed format and shall be signed by the Bidder or a person duly authorized to bind the Bidder to the contract.

All pages of the bid except un-amended printed literature shall be initialled by the person(s) signing the Bid. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialled by the person(s) signing the bid.

The Bids prepared by the Bidders shall thus comprise of following components:

- i. Covering Letter neatly typed on the letterhead of the Bidder, duly signed by the authorized signatory in the proforma given in Section 6.1 post and the cost of Request for Proposal

Document, and kept in a sealed cover super-scribed "COVERING LETTER & COST OF REQUEST FOR PROPOSAL DOCUMENT" as detailed in Section 3.4.2 below.

- ii. Technical Bid, as directed below in Section 3.4.3 and kept in a sealed cover super-scribed "TECHNICAL PROPOSAL".
- iii. Commercial Bid, as directed below in Section 3.4.4 and kept in a sealed cover super-scribed "COMMERCIAL BID & EARNEST MONEY DEPOSIT".

3.4.2 Covering Letter & Cost of Request for Proposal Document:

- i. Bid Covering Letter as per the proforma given post in Section 6.1 post neatly typed and duly signed by the authorized signatory on the Bidder's letter head.
- ii. The Request for Proposal Cost of ₹ 5,000/- only (Rupees Five Thousand Only) as required in Section 3.2 ante should be kept in this envelope by way of demand draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable in Chandigarh.

3.4.3 Technical Proposal:

- i. The Technical Proposal should be submitted in bound form and all pages continuously and serially numbered in one lot as one document. Brochures / leaflets etc. should be submitted in the bound document and not in a loose form. Bidders must ensure that all the documents are sealed and signed by authorized signatory.
- ii. Technical Bid as given in Section 6.2, neatly typed on the letter head of the Bidder, duly filled in, signed and complete in all respects including annexure for detailed specifications of equipment etc. as directed. The bids shall inter alia include detailed technical specifications of all the equipment / components in brochure or written form. These brochures shall be used for technical evaluation of the bids and in their absence the bids may not be evaluated.
- iii. Deviations from the Detailed Specifications as specified in the Bidding Document as given in Section 6.3.
- iv. Deviations from the Terms and Conditions as specified in the Bidding Document as given in Section 6.4.
- v. Manufacturer's / Developer's Authorization Certificate in specific reference to this Request for Proposal as given in Section 6.5.
- vi. Exact Bill of Material in the format given in Section 6.6. The Bank reserves its right to cross verify whether the offered components meet the desired specifications.
- vii. The Technical Bid submitted in response to this Request for Proposal Document along with the supporting material, will become the property of the Bank.

3.4.4 Commercial Bid & Earnest Money Deposit:

- i. Commercial bid proposal for the fine-tuned Technical Specifications neatly typed on the letter head of the Bidder, duly filled in and signed by the authorized signatory in Prescribed Quotation Proforma given in Section 6.7.
- ii. The details of Rate Schedule for all the goods and services under all the components of this Request for Proposal for which the Bidder is intending to quote, as given in Sections 6.8. The rates in these schedules shall be applicable in case the quantities of a particular order vary from those mentioned in relevant Technical Specifications. In case the consolidated rates quoted in the Prescribed Quotation Proforma as given in Section 6.7 differ from the rate schedule, as given in Sections 6.8; later shall prevail.
- iii. Earnest Money (bid security) of ₹ 25,00,000/- only (Rupees Twenty Five Lakhs Only) should be submitted along with the Request for Proposal by way of Demand Draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable at Chandigarh.

- iv. It should be denominated in INDIAN RUPEES only. Bids without requisite Earnest Money shall be summarily rejected.
- v. Unsuccessful Bidders' bid security will be returned as promptly as possible but not later than 30 days after the expiration of the period of bid validity prescribed by the Bank.
- vi. The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.
- vii. The bid security may be forfeited:
 - a. if a Bidder withdraws its bid during the period of bid validity;
Or
 - b. if a Bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time and / or conceals or suppresses material information;
Or
 - c. in case of the successful Bidder, if the Bidder fails to sign the agreement.

3.5 COSTS INCURRED WITH BIDDING

The Bidder shall bear all costs associated with the preparation and submission of its Bid, including cost of presentation for the purposes of clarification of the Bid, if so desired by the Bank / Consultant and the Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding Process.

3.6 CLARIFICATION OF REQUEST FOR PROPOSAL DOCUMENT

- 3.6.1 The prospective bidders may like to attend a pre-bid meeting to be held at 15:00 hrs on September 08, 2017 at the Conference Hall of The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022. A maximum of 2 (two) representatives of each such bidder will be permitted to attend the pre-bid meeting. However the Bank, at its discretion, may permit any additional representative of any bidder or any representative or manufacturer of any related equipment to attend the pre-bid meeting. All the clarifications / modifications requested by the bidders should necessarily be submitted in writing latest by 17:00 hrs on September 05, 2017, to the Consultant with a copy to the Bank by way of email at sid@nith.ac.in ash@nith.ac.in chdpscb@gmail.com .
- 3.6.2 The purpose of this meeting is to clarify issues and to answer questions on any relevant matter that may be raised up to that stage.
- 3.6.3 Outcome of this meeting shall be published on the website of the Bank, allowing at least 7 days' time prior to the last date for receipt of bids. Any modification of the Request for Proposal Document, which may become necessary as a result of the Pre-bid Meeting, shall also be made public by the Bank explicitly through revised Request for Proposal Document and the same shall be binding on all the Bidders irrespective of whether they attended the meeting or not.
- 3.6.4 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a Bidder.

3.7 AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT

- 3.7.1 At any time upto the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Request for Proposal Document by an amendment.
- 3.7.2 The amendment will be notified on the website of the Bank.
- 3.7.3 In order to afford prospective Bidders reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids.

3.8 LANGUAGE OF BIDS

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language so long as it is accompanied by an English translation in which case, for purposes of interpretation of the Bid, the English translation shall govern.

3.9 BID CURRENCY

The Prices in the bid document shall be denominated in INDIAN NATIONAL RUPEES only.

3.10 VALIDITY

Bids shall remain valid for 180 days from the last date of submission. The Bidder(s) may be required to give consent for the extension of the period of validity of the bid beyond initial 180 days, if so desired by the Bank in writing or by fax or email. Refusal to grant such consent would result in rejection of bid without forfeiture of the EMD. However, any extension of validity of bids will not entitle the Bidder to revise / modify the bid. The decision of the Bank in this regard will be final, conclusive and binding on the Bidder.

3.11 MODIFICATIONS & WITHDRAWAL

The bid submitted may be withdrawn or resubmitted before the expiry of the last date of submission by making a request in writing to The Managing Director of the Bank to this effect. No Bidder shall be allowed to withdraw or modify the bid after the deadline for submission of bids.

TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL

This RFP is open to all companies both from within India and outside India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding and who fulfil the minimum qualification Criteria as hereinafter laid down.

In case of consortiums, all the relevant qualifying criteria must be met simultaneously.

4.1 GENERAL ELIGIBILITY CRITERIA

Criteria	Documents to be submitted
4.1.1 The Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for at least Five years as on date of RFP.	Copy of the Certificate of Incorporation should be enclosed as Annexure EG – 1 .
4.1.2 The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities.	Copies of all the relevant certificates should be enclosed as Annexure EG – 2 .
4.1.3 The Bidder should not have been blacklisted / debarred by the Government of India or their undertakings, any State Governments or their undertakings previously. In such cases the bid will be summarily rejected and no correspondence in this matter shall be replied by the Bank.	Undertakings from the Bidder or the OEM in this regard should be enclosed as Annexure EG – 3 .

4.2 TECHNICAL ELIGIBILITY CRITERIA

Criteria	Documents to be submitted
4.2.1 The Bidder should have their presence in the State of Punjab by way of offices or deemed offices.	List of such offices or deemed offices in the State of Punjab should be enclosed as Annexure ET – 1 .
4.2.2 The Bidder should have a minimum 3 Years of Business Experience of supply, installation and maintenance of μ ATMs / PoS / ATMs / FI Gateway / EFT Switching etc. in India.	At least one purchase order which is 3 years or more prior to the date of bid submission should be enclosed as Annexure ET – 2 .
4.2.3 The Bidder should be the OEM or their authorized representative in India.	Manufacturer Authorization Certificate from OEM in Case of Channel Partner/ Distributor should be enclosed as Annexure ET – 3 .
4.2.4 The bidder should have supplied at least 500 μ ATMs / PoS in total to at least 5 Banks in India.	Copies of purchase orders should be enclosed as Annexure ET – 4 .
4.2.5 The hardware / software proposed by the Bidder must be compatible with the μ ATM server already put in place by the Bank.	A certificate of compatibility issued by the μ ATM / FI Gateway service provider of the Bank should be enclosed as Annexure ET – 5 . In the absence of this certificate the Bidder shall be given an opportunity to demonstrate the compatibility before

a technical committee constituted by the Bank whose decision shall be final and binding. In this case, an undertaking to this effect should be enclosed as **Annexure ET – 5**.

4.3 COMMERCIAL ELIGIBILITY CRITERIA

Criteria	Documents to be submitted
4.3.1 The Bidder should have a 3 years' average turnover of at least ₹ 25 Crore during the last three financial years 2014-15 (audited), 2015-16 (audited), 2016-17 (audited / provisional).	Copies of the Audited Balance sheets and Profit and Loss account of the Bidder for last 3 Financial years should be enclosed as Annexure EC – 1 .
4.3.2 The bidder must be having positive net worth.	Copies of the Audited Balance sheets and Profit and Loss account of the Bidder for last 3 Financial years should be enclosed as Annexure EC – 1 .
4.3.3 The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Undertakings from the Bidder in this regard should be enclosed as Annexure EC – 2 . Otherwise, if they are so involved they must furnish a bank guarantee valid for three years of an amount equal to the total value of their bid along with their Commercial Bid and should mention in their Technical Bid that they have done so.
4.4 GENERAL CONDITIONS	
4.4.1 Minimum validity of the Proposal must be 180 days from the date of its opening.	
4.4.2 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.	
4.4.3 The Bank reserves its absolute right to seek any clarifications from the respective Bidder(s).	
4.4.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.	
4.4.5 The products / services offered should strictly conform to the specifications and also as per Guidelines of Reserve Bank of India and National Payment Corporation of India.	
4.4.6 The models proposed / marked for withdrawal from the market or models under quality testing should not be offered.	
4.4.7 Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.	
4.4.8 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).	
4.4.9 It is implicit that the Bidder has guaranteed that all the equipment supplied is original & new including all its components and as per the technical specifications. All the hardware and software supplied is licensed and legally obtained in the name of the Bank.	
4.4.10 The Bidder should cooperate 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).	

- 4.4.11 To ensure efficient and effective rollout 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 , ATM or any other automation project in the Bank.
- 4.4.12 Bidding by consortia is permissible but all of the consortium members shall be jointly as well as severally be responsible for the execution of the project. In such cases the Bid must be signed by the lead partner and consortium agreement must be enclosed with the technical bid.

4.5 PURCHASER'S RIGHT TO REJECT ANY / ALL BIDS

- 4.5.1 The Bank reserves the right to accept or reject any bid partially or fully or to annul the bidding process and reject all bids at any time prior to award of contract without assigning any reason, thereby incurring no liability to the affected Bidder(s). The Bank is under no obligation to inform the affected Bidder(s) of the ground for its action.
- 4.5.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- 4.5.3 The Bank reserves the right to re-issue the Request for Proposal or any part thereof without assigning any reason whatsoever, at the sole discretion of the Bank.
- 4.5.4 The Bank reserves the right to issue Purchase Order in phases or to alter the quantities specified in the offer. The Bank also reserves the right to delete one or more items from the list of items specified in offer.
- 4.5.5 The Bank(s) reserves right to give minor deviations, as specified by the bidder in technical deviation sheet, to any or all of the Bidder(s) in the techno-commercial specifications of bid. Any decision of the Bank(s) in this regard shall be final and shall be binding on the Bidder.
- 4.5.6 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

4.6 BID REJECTION CRITERIA

The bid(s) will be rejected in case of any one or more of the following conditions:

- 4.6.1 Bids which are not substantially responsive to the Request for Proposal Document.
- 4.6.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.
- 4.6.3 Failure on part of the Bidder to provide appropriate information as required in the bid proposal or any additional information as requested by the Bank, including any supporting document.
- 4.6.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.
- 4.6.5 Bids without earnest money deposit.
- 4.6.6 The submission of more than one bid under different names by one Bidder. If the same is found at any stage, all the bids by that bidder will be rejected.
- 4.6.7 Material inconsistencies in the information submitted.
- 4.6.8 Misrepresentations in the bid proposal or any supporting documentation.
- 4.6.9 Bid proposal received after the last date and time specified in this document.
- 4.6.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.
- 4.6.11 Bids containing erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be authenticated by the person(s) signing the bid.
- 4.6.12 In case the selected Bidder declines to make commercially reasonable efforts to work in collaboration with the Agency employed by the Bank(s) for the project management during execution and system maintenance thereafter.

- 4.6.13 In case the hardware / software proposed by the Bidder is found not compatible with the existing setup in the Bank.

4.7 BID EVALUATION PROCESS

- 4.7.1 The Evaluation will be a two-stage process:

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

- 4.7.2 Pre-Qualification Scrutiny:

- The Bank / Consultant will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and stamped, and the Bids are generally in order.
- The Bank / Consultant may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- The Bank / Consultant will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria. The bids not meeting the Minimum Eligibility Criteria shall not be considered for further evaluation. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations.
- Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.
- The Bank's / Consultant's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- To assist in the scrutiny, evaluation and comparison of offers / bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer / bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of The Bank in this regard shall be final, conclusive and binding on the Bidder.
- The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to The Bank.

- 4.7.3 Commercial Evaluation

The Bidder offering the lowest price will be considered as successful for award of contract.

4.8 RESPONSIBILITIES OF THE BIDDER(S)

- 4.8.1 The Bidder shall supply, the equipment as FoR destination i.e., delivered, installed and supported at the respective Head Office / Branch locations within the operational area of the Bank(s).
- 4.8.2 The Bidder must provide details of the support to be given to the Bank(s). If multiple Bidders or Consortiums are involved in provision of support, the same should be clearly stated along with the individual responsibilities. The Bidder, in this respect is responsible for: installation, customization, parameterization, implementation support, maintenance support, and testing.
- 4.8.3 The Bidder shall maintain the infrastructure provided by the Bank(s) for the implementation and operation of the project and allied services.

4.9 RESPONSIBILITIES OF THE BANK

- 4.9.1 On day to day basis the officials of the Bank shall help the engineers deputed by the Bidder for the job in their capacity.
- 4.9.2 The Bank(s) shall provide appropriate environmental conditions, necessary power facilities for the system, access to the premises, a secure equipment storage area and suitable conditions for the Bidder's workers.

4.10 SCHEDULE OF PAYMENT

- 4.10.1 No payment will be made in advance for any supplies under this invitation for bid.
- 4.10.2 70% of the value of the equipment will be paid within 30 days of submission of the bill along with reports showing successful delivery of Hardware and Software (μ ATMs) at respective locations. The μ ATMs will be considered successfully delivered at a site only after acceptance certificate has been issued by the Bank(s) / Consultant in this regard.
- 4.10.3 30% payment of the cost of items delivered and installed shall be released after successful commissioning and implementation and issuing of successful certification by the Bank(s) / Consultant for the same.
- 4.10.4 Support and Service Charges shall be payable on post-paid basis within 30 days of submission of the bills every Quarter and issuing of successful certification by the Bank(s) / Consultant for the same.
- 4.10.5 There are plans of merger of all the district central cooperative banks in the State of Punjab with PSCB in near future. In case of such eventuality, the Bank shall not be liable for any extra payment to the vendor. Therefore, the Bidder is advised to examine all its implications and should quote the rates accordingly.

4.11 TIME SCHEDULE

The detailed schedule will be specified by the Bank at the time of placing supply / work orders after due consultation with the successful Bidder(s).

4.12 EARNEST MONEY

- 4.12.1 EMD is ₹ 25,00,000/- only (Rupees Twenty Five Lakhs Only).
- 4.12.2 EMD value should be submitted along with the Commercial Bid by way of Demand Draft in favour of The Managing Director, The Punjab State Co-operative Bank Ltd.; payable at Chandigarh.
- 4.12.3 Unsuccessful Bidders' bid security will be returned as promptly as possible but not later than 30 days after the expiration of the period of bid validity prescribed by the Bank(s).
- 4.12.4 The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.
- 4.12.5 The bid security may be forfeited:
- If a Bidder withdraws its bid during the period of bid validity;
 - Or
 - If a Bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time and / or conceals or suppresses material information;
 - Or
 - In case of the successful Bidder, if the Bidder fails to sign the agreement.

4.13 RATES

The rates quoted shall remain firm throughout the period of contract and this contract will remain valid upto the date of completion of the job by the Bidder(s) and shall not be subject to any upward modification whatsoever.

4.14 PENALTIES

4.14.1 In case of delay in execution of works or delivery of goods & services, penalties at the following rates shall be imposed to the defaulting Bidder on the total amount (as per relevant rate schedule) of delayed goods / services. The default shall be deemed to have incurred in case the Bidder failed to make commercially reasonable efforts as might be certified by an empowered committee in this regard.

2% for delay of the first two months

5% per two months for subsequent delays

4.14.2 Maximum delay of six months is tolerable, beyond which the order will be cancelled and EMD of the Bidder will be forfeited.

4.14.3 The decision of the Bank in this regard shall be final, conclusive and binding.

4.15 WARRANTY

All the goods quoted in response to this Request for Proposal shall have an onsite warranty. The scope of onsite warranty shall be covered for 1 year from the date of commissioning and 4 years for the AMC for subsequent years (i.e. 2nd, 3rd, 4th and 5th year). Commercial Bid evaluation will be done including AMC charges for a total of 5 years taken together.

The equipment covered shall be put to bonafide use of The Punjab State Cooperative Bank Ltd, Chandigarh or its associated DCCBs / PACs alone and shall not be shifted outside. In case of breach in this case, the obligations under warranty shall stand void.

4.16 TERMINATION OF CONTRACT

The Bank reserves a right to cancel / terminate the Contract, in whole or in part, at any time of its convenience during the contract period by serving prior written notice to the Bidder. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

This contract lawfully stands terminated on completion of all services by the Bidder or on completion of Term of Contract whichever is later. The Bank reserves the right to cancel the Contract after giving 30 days' notice in writing and recovering the expenditure incurred by the Bank in the following circumstances:

- i. In case the Bidder does not perform within the prescribed time limits.
- ii. Not adhering and confirming to the quality of work, technical specifications and for the non-performance of the services as per the terms and conditions mutually agreed upon.
- iii. The Bidder commits a breach of any of the terms and conditions of the contract.
- iv. The Bidder goes in for liquidation voluntarily or otherwise.
- v. The Bank reserves the right to recover any dues paid to the Bidder in case of breach of contract prematurely.

4.17 TAXES AND DUTIES

The Bidder shall be solely responsible for the payment of all taxes. The prices payable by the Bank are exclusive of all the Taxes, Statutory levies, Octroi & Entry Tax etc. All Taxes including GST will be paid by the Bank as per actual.

4.18 PERFORMANCE GUARANTEE

The successful Bidder(s) shall furnish a security in the form of bank guarantee @ 5% of the total value of the onetime cost payable to the Bidder. This Bank Guarantee should be duly addressed to The Managing Director, The Punjab State Cooperative Bank Ltd., Chandigarh in specific reference to this RFP, valid for 1 year from the date of purchase order, which shall be discharged thereafter.

4.19 INSURANCE

The Bidder will get an Insurance cover of the system for all risks during the transit and Fifteen days thereafter. The cost of the same will be borne by the Bidder who has to submit a copy of the bills so that the purchaser may get a new insurance covert after the expiry of existing insurance of the system if needed.

4.20 INDEMNITY

- 4.20.1 The Bidder(s) shall indemnify the Bank against all third party claims of infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the Goods, or any part thereof in India.
- 4.20.2 The Bidder(s) shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- 4.20.3 The Bidder(s) shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder(s) shall be fully responsible therefore, including all expenses and court and legal fees.
- 4.20.4 The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

4.21 CONFIDENTIALITY

- 4.21.1 The Bidder shall not, and without the Bank's prior written consent, disclose the contract or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith to any person other than a person employed by the Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- 4.21.2 The Bidder shall not without the Bank's prior written consent, make use of any document or information.
- 4.21.3 Any document other than the contract itself shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.

4.22 CONFLICT OF INTEREST

Absence of, actual or potential conflict of interest on the part of the Bidder due to prior, current, or proposed contracts, engagements, or affiliations with PSCB needs to be meticulously ensured. Additionally, they shall proactively disclose and address any and all potential elements, which would adversely impact their ability to complete the requirements as given in the RFP.

4.23 TRAININGS

The Bidder shall be responsible for training the Bank personnel in the areas of implementation, operations, management, error handling, troubleshooting, system administration and any other related areas. This training can be arranged at the premises of the Bidder or at the Bank. At least ten employees need to be trained by the Bidder who shall be identified by the Bank and shall comprise of people having different levels of qualifications and responsibilities. The final training schedule shall be decided according to a mutually agreed time table before the work order is finally placed.

4.24 LIMITATION OF LIABILITY

Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty

or otherwise, be limited to the amount actually paid by the Bank to the Bidder in respect of the services that are subject matter of a claim, subject to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.

4.25 FORCE MAJEURE DURING THE PENDENCY

During the pendency of the contract if the performance in whole or part thereof by either party is prevented / delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

4.26 OTHER CONDITIONS

If some latest technology or equivalent is introduced the Bidder is duty bound to offer their proposal on mutually agreed rates on similar terms and conditions during the pendency of the agreement / contract.

4.27 ARBITRATION

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Managing Director, The Punjab State Cooperative Bank Ltd, Chandigarh. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification / re-enactment thereof for the time being in force. Such arbitration shall be held at Chandigarh.

4.28 APPLICABLE LAWS & JURISDICTION OF COURTS

In all matters and disputes arising hereunder, shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts having jurisdiction in Chandigarh.

DETAILED SCOPE OF WORK, SPECIFICATIONS & DELIVERABLES

5.1 GENERAL NOTE

- 5.1.1 The given specifications are minimum requirements. The bidders should enclose relevant printed or neatly typed detailed specification sheets of their offerings, which shall also be kept in mind at the time of evaluation of offers.
- 5.1.2 In case the solution or the product offered as the case may be, reaches end of life / support during the pendency of the contract, the bidder has to ensure that the systems are either replaced or upgraded at their own cost without any disruption in the ongoing business transactions of the Bank.
- 5.1.3 The given specifications may be met either in the same unit or at the most two separate units.
- 5.1.4 The quantities mentioned herein are indicative and shall be used to arrive at L1 Bidder. However, they may vary and shall be paid for by the Bank as per actual. In case of variations in quantities the rates mentioned by the Bidder in the relevant rate schedule shall apply.

5.2 μ ATM / PoS

Scope of Work

- a. The solution should meet the specifications laid down by NPCI.
- b. PoS / μ ATM Device – the portable hardware and Software Solution.
- c. The software installed in the PoS / μ ATM shall integrate communication between the Switch and the device.
- d. Provided solution should be compliant with guidelines of IBA, IDRBT, NABARD, RBI, UIDAI and NPCI as applicable for micro ATMs.
- e. Supply and installation of 4,545 numbers of PoS / μ ATMs in the PACS and DCCBs in phases.
- f. The Bank reserves the right to increase/decrease this quantity as per their requirements.

General Specifications

S No	Specifications
1.	The μ ATM should be of version 1.5.1 as prescribed by IDRBT / RBI / NPCI / UIDAI / IBA or its latest revision and must comply with the UIDAI letter no. 11020/44/2012/UIDAI(Auth-I) dated 25-1-17 and further letter dated 28-02-2017.
2.	The μ ATM must be fully compliant with extant standards (API & STQC) & other certifications of UIDAI and should be robust enough to conform & upgrade to the changes mandated by UIDAI from time to time. The Bidder may supply L0 or L1 certified devices. However, they will need to upgrade the certification if it is mandated by UIDAI during the pendency of the project. They may do so by supplying additional hardware for achieving the same as and when need arises with no extra payment liability on the Bank.
3.	The μ ATM should be compatible with PA-DSS certified software. The Bidder should quote the commercials including development costs and certification costs.
4.	The μ ATM devices offered / supplied should have total compatibility with the Bank's existing FI-gateway / core-banking system. In a way, the messaging protocols and transaction and settlement mechanism of the supplied μ ATM be based on the processes in use in the Bank for on-us & off-us transactions.
5.	The μ ATM devices supplied should support & be capable of processing both On-us and Off-

	<p>us transactions of the Bank.</p> <ul style="list-style-type: none"> On-us transactions be processed internally as within the Bank. Off-us transactions be routed through multi-layer gateway / switches for payment and settlement.
6.	The basic hardware used in the μ ATM be standardized to ensure capability of capturing biometrics, card details and finger prints of customers / card holders and transmitting the same for deduplication check / storing on the Bank's central FI-Gateway using secured network connectivity already available in the branches / BC-agents and the client registration software which is installed in the branches by the Bank's approved TSP (Technical Service Provider) according to Bank's specification conforming to the standards & specifications of IDRBT / IBA / UIDAI / RBI.
7.	The μ ATM must be fully compliant with extant standards & certifications of IBA / IDRBT & RBI and should be robust enough to conform & upgrade to the changes mandated by IBA / IDRBT & RBI from time to time.
8.	The machines must be brand new and manufactured as per the latest technology
9.	The machines should be robust, capable of sustained operations and have seamless integration of different modules each for biometric scanning, reading of customer card details and should be ready for performing eKYC functionality and operations as well as ready for AEPS etc.
10.	The system should have user interface with the peripherals and Bank's FI-gateway / Computer / Server through Bank's secured LAN / WAN. Solution will be hosted on the data centre of the Bidder.
11.	The entire μ ATM unit including pin pad, biometric finger print scanner, key board, camera, printer etc. should be seamlessly integrated in the same unit or at the most two separate units.
12.	The Bidder to provide entire operational and data-sheet specification manuals.

Technical Specifications

S No	Specifications
1.	Display: Large display IPS / TFT capacitive touch screen of at least 5" for better user experience.
2.	Tamper detection capability.
3.	Communication: 3G or better and Wi-Fi / Bluetooth.
4.	Processor: 4 core processor with separate secure processor and tamper detection in case of soft pin pad.
5.	Memory: Minimum 8 GB Flash and 1 GB RAM, SD card holder to extend memory upto 32 GB.
6.	Camera: Inbuilt & integrated Camera of at least 5 Mega Pixel resolution.
7.	Keyboard: Should have a QWERTY keyboard for data entry which is either hardwired on the device or the display should have a virtual key board facility.
8.	Pin Pad: PCI PTS 4.0 certified which is tamper proof. This may be either provided separately or the display should have a secured soft pin pad.
9.	Card Readers: Magnetic swipe cards: 3 track bi-directional swipe. EMV contact cards: ISO 7816 contact card reader, EMV L1 and L2 certified.

	Smart contactless cards: ISO 14443, built-in NFC 13.56 MHz, supporting type A/B.
10.	Printer: Thermal Graphic printer capable to print transaction status and a mini statement of at least the last 10 transactions. Printed items must be legible for at least 2 months from date of printing.
11.	Multimedia: Audio / Video.
12.	Certifications: CE mark compliance for EMI and EMC, PCI 4.0 certified device, EMV L1 and L2 certified, STQC certified finger-print reader.
13.	Battery and Power Backup: Li-polymer / Li-ion 10Wh. The power supply should be of Indian standards. Battery charger needs to be provided preferably in the docking station of the device. It should be ensured that the device runs on active mode for 8 hrs.
14.	32 bit Operating System Android 5.1 or better.
15.	A carry case needs to be provided for the device.
16.	In addition to these requirements, any other accessory / hardware / software etc. needed for proper functioning of the system and for ensuring its compatibility with the existing setup shall be provided by the vendor without any extra cost.

Functional Specifications

S No	Specifications
1.	Each handheld device will have a unique terminal ID.
2.	Hand-held devices & its peripherals provided by the Bidder should be robust, easy-to-use and reliable.
3.	Bidder should maintain the equipment in good condition. The faulty equipment should be replaced without delay. Bidder should maintain stocks and spares of equipment at support centres.
4.	Hand held device should be a single integrated system for BCs, handy and easy to move.
5.	Hand held devices should be able to print transaction report slip for customers for all type of transactions immediately. Language for transaction report slip / reports is English / Hindi / Punjabi languages.
6.	Hand-held devices & its application should support transactions, generation of reports, voice guidance in English, Hindi and Punjabi languages.
7.	The device must be certified for Aadhar authentication as per the certification requirements laid down by UIDAI.
8.	Device must support "Best Finger Detection" software as per Aadhar Best Finger Detection API released by UIDAI. The device must be capable of conducting two finger authentication transactions in the same session as laid out on the authentication process documents.
9.	As a fallback to biometric authentication, the device must implement the OTP API and OTP authentication capability.

5.3 CLIENT SOFTWARE

S No	Specifications
1.	<p><u>General</u></p> <ul style="list-style-type: none"> The bidder 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

	<p>be applicable for State and Central Cooperative Banks.</p> <ul style="list-style-type: none"> The Bidders will have to guarantee availability of support including future upgrades at no additional cost to the banks for the solution for the contract period. In case of takeover/ amalgamation/ merger of Vendor Company, Service Level Agreements (SLAs) and other commitments entered into will be continued with the new entity, bidders to submit an undertaking to this effect.
2.	<p><u>Compliant to Existing Regulatory Guidelines</u></p> <p>The Bidder to ensure that Solution is compliant to all existing regulatory guidelines of GOI / IBA / RBI / NPCI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007.</p>
3.	<p><u>Real Time Integration / Interface</u></p> <p>The Solution should provide Real Time integration / interface with EFT Switch / Core Banking Solution (Existing & Higher Versions). Integration may involve Automated Interaction, Accessing Database, Services, and Seamless Automated Two Way Data Exchange. It will be the responsibility of the selected bidder to Co-ordinate with Bank's EFT Switch / CBS vendor for the successful integration at their own cost.</p>
4.	<p><u>Highly Scalable To Handle Load</u></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><u>Regulatory Requirements</u></p> <p>The vendor should undertake to make any changes as per the regulatory requirements (RBI / IBA / NPCI) as and when these arise at own cost for compliance at the time of Bid.</p>
6.	<p><u>Message Level Interface</u></p> <p>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><u>Message Support</u></p> <p>The Switch should support both the 1987 & 1993 version of ISO 8583 message interface. The ISO 8583: 1993 will be used for RSCB HOST interface, other networks interfaces (if required), payment systems interfaces (if required) and for interfacing all external channels. The ISO 8583: 1987 version will be used for interfacing to SPNS, other RSCBs networks and other payment systems as required by the external networks. In short, the switch should support ISO 8583 wherever the situation warrants.</p>
8.	<p><u>Support Different Types of Cards</u></p> <p>The Solution should support all types of cards supported on NFS network.</p>
9.	<p><u>PoS-based Technology</u></p> <p>The Solution should support to the Core Banking Solution through EFT Switch to use a PoS terminal as a Front-End, allowing all type of CASA transactions - financial and non-financial (like Fast Cash Withdrawal, Mini Statement, PIN Change, Balance Enquiry) for all types of accounts.</p>
10.	<p><u>Financial as well Non-Financial Transactions</u></p> <p>The Core Banking System / EFT Switch Solution of State Co-operative Banks and District Central Co-operative Banks needs to provide interface for all transactions.</p>
11.	<p><u>Integrated with Existing IT Infrastructure</u> (Bidder is responsible for integration / testing / certification with existing EFT switch vendor FI gateway server and CBS vendor and any cost incurred on the same shall be borne by he bidder)</p> <p>The bidder should customize the ISO 8583 Interface with the Existing IT Infrastructure of State Co-operative Banks and District Central Co-operative Banks which include the</p>

	<p>following setups:</p> <ul style="list-style-type: none"> EFT Switch Solution: CDCI (Customer Device Channel Interface) Card Management System: CMS Authorization (for PIN Verification). <p>Employee Authentication System: <i>Lightweight Directory Access Protocol</i> (LDAP) (for User Authentication) use of existing Employee Cards (HID Contactless Smart Cards) as employee cards on the PoS</p>
12.	<p><u>Flexible Standards-Compliant Architecture</u></p> <ul style="list-style-type: none"> The Solution should able to support ISO 8583 Interfaced to Back-End Systems with little impact on them.
13.	<p><u>ISO8583 message support</u></p> <p>The solution should support the following message types for ISO8583 External Network Support such as:</p> <ul style="list-style-type: none"> Network Echo, Log-On & Log-Off Messages [800/810 with different Network Code] Authorization Message [100/110] Transaction & Transaction Advice Message [200/210/220/230] Reversal & Reversal Advice Message [400/410/420/430] <p>File & PBF File Upload/Download Message [320/330/600/610/620/630] Settlement Message [500/510]</p>
14.	<p><u>Customizable</u></p> <ul style="list-style-type: none"> The Solution should be highly parameterized and Customizable.
15.	<p><u>Ability to Fetch and Display Customer Signatures</u></p> <p>The customer signature should be displayed on the PoS terminal screen from existing Core System, if Bank CBS provides an interface, thereby making Cash Withdrawal possible at all the branches of Banks.</p>
16.	<p><u>Aadhar / UIDAI Authentication</u></p> <p>The Solution should support Aadhar / UIDAI Authentication for all the Finger print based biometric transactions. Proposed solution to integrate with Bank's EFT switch.</p>
17.	<p><u>Authority Levels of the Employees</u></p> <p>Authorizers (Bank Employee) should able to View Multiple Customer Signatures on the PoS terminal and the PoS terminal should displays specific transaction menus on its screen as per Authority Levels of the Employees.</p>
18.	<p><u>Full Functionality of CBS Host / EFT Switch / FI Gateway</u></p> <p>The bank Customer should avail all the services for all type of accounts available on the CBS Host / EFT Switch / FI Gateway of the Bank through this PoS Terminal Channel which will reduce costs at mobile branches including opening of accounts and eKYC authentication.</p>
19.	<p><u>Fallback to Leased Circuits</u></p> <p>The PoS 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 PoS Terminal.</p>
20.	<p><u>Multiple Connectivity</u></p> <p>The PoS Terminal should support multiple connectivity options like GPRS, Ethernet, Wi-Fi, etc. The wireless connectivity should facilitate Doorstep Banking for Senior Citizens / Premium Customers in Class A branches, as well as in remote areas outside the branch.</p>
21.	<p><u>Functionality available on PoS Terminals / μATMs</u></p> <p>The bidder should provide the following functions through PoS Terminals / μATMs:</p> <ul style="list-style-type: none"> Account opening for all types of accounts including eKYC authentication

	<ul style="list-style-type: none"> • Balance Enquiry • Mini Statement • PIN Change • Funds Transfer within the Bank • KCC (Kisan Credit Card) kind purchase • Provided solution should have capability to provide Cash withdrawal and cash deposit services by using Card and AEPS <p>Any other functionality available in the CBS / EFT Switch / FI Gateway deployed in the Bank</p>
22.	<p><u>Functional Coverage of Customer Card</u></p> <ul style="list-style-type: none"> • Balance Enquiry • Mini Statement • Cash Withdrawal • Cash Deposit • Fund Transfer • KCC (Kisan Credit Card) Kind purchase transactions • KCC Kind Purchase Transactions: The Bank sanction limit to the farmers for agricultural activities and issues KCC cards to the farmer members. The sanctioned limit is bifurcated into 2 different limits which are applicable for cash transactions (component-A) and kind transactions (component-B). KCC Kind account will permit farmers to purchase Agricultural Goods such as fertilizers, seeds, etc. from the Primary Agricultural Cooperative Societies (PACS) through swiping KCC Card on the µATM / PoS and the transaction is on-us transaction and is automated with CBS.
23.	<p><u>Functional Coverage of Employee Card</u></p> <ul style="list-style-type: none"> • Initiate Transactions <ul style="list-style-type: none"> - Cash Withdrawal - Cash Deposit - Funds Transfer - Balance Enquiry - Mini Statement - Cancel Transaction • Authorization Transactions <ul style="list-style-type: none"> - Cash Withdrawal Authorization - Cash Deposit Authorization - Funds Transfer Authorization • Reports <ul style="list-style-type: none"> - Pending Transactions - Cash Payment Scroll - Transaction Summary - Cash Deposit Scroll • Miscellaneous <ul style="list-style-type: none"> - View Signature - Change PIN • Admin <ul style="list-style-type: none"> - Register PoS - Un-register PoS - Change PIN - Attach Card - Detach Card - Activate Card - Reset PIN

24.	<p><u>Scope of Usage of by Banks</u></p> <ul style="list-style-type: none"> • Lobby Management to Manage Customers Efficiently. • Used as a Backup Link or Branches. • Used as Primary Link for Remote Mobile Branches. • Used as Online Solution for Pigmy Agents for Collection as well as Disbursements. • Used at Primary Agricultural Credit Co-operative Societies (PACS) & as Mobile ATMs. • Used for Kisan Credit Cards (KCC) at Mobile ATMs and also on Merchant PoS.
25.	<p><u>Multilingual Support</u></p> <p>The Solution should support Multi-Lingual screen support for the PoS Terminal/ Mobile ATMs.</p>
26.	<p><u>PoS Terminal Monitoring & Control</u></p> <p>The following information should be displayed in the ATM Monitoring window for each PoS Terminal</p> <ul style="list-style-type: none"> • PoS Terminal ID • PoS Terminal Location • PoS Terminal Branch • Current Hardware Status Reported • Current Status [OK, Warning, Error, Critical] • Last Transaction as well as Last 5 Transaction Details • PoS Terminal Connectivity Status
27.	<p><u>MIS Report Creation</u></p> <p>The GUI System should allow the bank to create report such as:</p> <ul style="list-style-type: none"> • PoS Terminal Based Successful & Unsuccessful Reports • Transaction Based Successful & Unsuccessful Reports • Financial & Non-Financial Transaction Reports • Institution, BIN & Branch Based Reports • Exceptional / Reversal Transaction Reports

Quantities

Total 4,545 such μ ATMs / PoS to be supplied and installed at locations as may be specified in the purchase order in the State of Punjab. This quantity may vary as per the requirements from time to time and purchase orders may be released in phases.

BID PROPOSAL PROFORMAE

6.1 BID COVERING LETTER

To:

The Managing Director,
The Punjab State Cooperative Bank Ltd,
Sector 34A,
Chandigarh.
160 022.

Dear Sir,

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of μ ATMs / PoS on CAPEX basis

1 Terms & Conditions

- 1.1 I / We, the undersigned Bidder(s), having read and examined in detail the specifications and all bidding documents in respect of this Request for Proposal do hereby propose to provide goods and services as specified in the bidding document.
- 1.2 I / We, the undersigned Bidder(s) having submitted the qualifying data as required in your Request for Proposal, do hereby bind ourselves to the conditions of your Request for Proposal. In case any further information/documentary proof in this regard before evaluation of our bid is required, I / We agree to furnish the same on demand to your satisfaction.

2 Rates & Validity

- 2.1 All the rates mentioned in our proposal are in accordance with the terms as specified in bidding documents. All the rates and other terms and conditions of this proposal are valid for a period of 180 days from the date of opening of the bid.
- 2.2 I / We have studied the Clauses relating to Indian Income Tax Act and hereby declare that if any Income Tax, surcharge on Income Tax and any other Corporate Tax is altered under the law, I / we shall pay the same.

3 Deviations

I / We declare that all the goods and services shall be performed strictly in accordance with the Technical specification, Time Schedule and other terms of the Request for Proposal Document except the deviation as mentioned in the Technical Deviation Proforma. Further, I/We agree that additional conditions, if any, found in the proposal documents, other than those stated in deviation proforma, shall not be given effect to.

4 Bid Pricing

I / We further declare that the rates stated in our proposal are in accordance with your terms and conditions in the bidding document.

5 Earnest Money

I / We have enclosed the earnest money as required under Section 4.12 of the Request for Proposal Document. In case of default it is liable to be forfeited in accordance with the provisions enumerated therein.

6 Details of cost of RFP Document:

Value	
Demand Draft Number with Date	
Name and Branch of the Bank	

7 Performance Guarantee

I / We shall submit a Bank Guarantee as required under Section 4.18 of the Request for Proposal Document.

8 Declaration

I / We hereby declare that my / our proposal is made in good faith, without collusion or fraud and the information contained in the proposal is true and correct to the best of my / our knowledge and belief and nothing has been concealed therefrom.

Thanking you,

Yours faithfully,

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.2 PROFORMA TECHNICAL BID

S No	Description	Annexures Attached	Bid Page No
1.	Bidder's Proposal Reference No & Date		
2.	Bidder's Name and Address Contact Person Designation Telephone Number Fax Number e-mail Address		
3.	Please attach a copy of company incorporation certificate.	EG – 1	
4.	Please enclose copy of valid GST Registration certificates and Copy of valid PAN Card.	EG – 2	
5.	Please provide details if you have been blacklisted / debarred by the Government of India or their undertakings, any State Governments or their undertakings previously. If no, please enclose an undertaking in this matter.	EG – 3	
6.	Please attach List of support locations in the State of Punjab.	ET – 1	
7.	Please attach copy of at least one Purchase Order 3 years prior to the date of bid submission.	ET – 2	
8.	If the Bidder is not the OEM, please attach due authorization certificate from the OEM.	ET – 3	
9.	Please attach copies of purchase orders of 5 different State / District Central Cooperative Banks.	ET – 4	
10.	Please attach an undertaking to the effect that the proposed μ ATMs have been tested for compatibility with the FI Gateway of the service provider of the Bank duly endorsed by them or in its absence an undertaking that such compatibility will be demonstrated to a technical committee of the Bank failing which the Bid shall not be evaluated further.	ET – 5	
11.	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.	EC – 1	
12.	Is the Bidder or the OEM involved in any Bankruptcy filing for protection from it? If not, please enclose undertakings from the Bidder as well as OEM in this matter.	EC – 2	
13.	Please attach printed or typed specification / feature sheets of all the equipment / components / software quoted by You.		

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.3 DEVIATIONS FROM THE DETAILED TECHNICAL SPECIFICATIONS

Following are the Deviations and Variations from the detailed specifications given in this Request for Proposal Document. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the specifications mentioned in the Request for Proposal Document.

S No	Clause No	Page No	Statement of Deviations and Variations

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.4 DEVIATIONS FROM THE TERMS AND CONDITIONS

Following are the Deviations and Variations from the terms and conditions of this Request for Proposal Document. These deviations and variations are exhaustive. Except for these deviations and variations, all the terms and conditions are acceptable to us.

S No	Clause No	Page No	Statement of Deviations and Variations

(Signatures)

Date:

Place:

Name:

Designation:

Seal



THE PUNJAB STATE COOPERATIVE BANK LTD,
CHANDIGARH

6.5 PRFORMA MANUFACTURER'S / DEVELOPER'S AUTHORIZATION

Ref. No _____

Date: _____

To:

The Managing Director,
The Punjab State Cooperative Bank Ltd,
Sector 34A,
Chandigarh.
160 022.

Dear Sir,

Request for Proposal No. PSCB/IT/μATM/2017/01 Dated _____, 2017, for Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of μATMs on CAPEX basis.

We _____ who are established and reputed Manufacturers / Developers of _____ having Factory / Development Centre at _____ do hereby authorize M/s _____ [Name and Address of Vendor] to submit a bid and sign the contract with you for the goods Manufactured / Products developed by us against the above Request for Proposal No PSCB/IT/μATM/2017/01. We hereby extend our full Guarantee and Warranty as per the clauses of contract based on the Terms and Conditions of the RFP for the goods and services offered for supply by the above organization in response to your RFP.

Yours faithfully

Name of the Manufacturer / Developer

Authorized Signatory

Note:

This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. It should be included by the bidder in its bid.

6.6 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR HARDWARE

Following is the exhaustive bill of material with makes and part numbers. Further we abide ourselves by the compliances indicated as per the desired specifications.

S No	Description	Make	Part Number if any	Quantity	Compliance (Yes/No)

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.7 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR SOFTWARE / SERVICES

Following is the exhaustive bill of material with makes and part numbers. Further we abide ourselves by the compliances indicated as per the desired specifications.

S No	Description Please copy all the functional requirements specified in this RFP	Response A: Available C: Customization Required N: Not Available

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.8 PROFORMA COMMERCIAL BID

6.8.1 We hereby quote our commercial offer as given below:

S No	Particulars (a)	Gross Base Price (b) (Criterion for Bid Evaluation)	GST + other levies, if Applicable (c) Payable as per actual rates applicable from time to time on production of proof of payment	TOTAL Price to be paid including GST and any other levies (b) + (c)
1.	Supply of Goods including 01 year warranty			
2.	Installation Services			
3.	Annual Maintenance Charges for 04 years after 01 year warranty (2 nd , 3 rd , 4 th & 5 th year)			
4.	Licensing and customization of client software on the µATM system			
5.	µATM driving and application maintenance charges for 05 years			
6.	SIM based connectivity charges for 05 years			
7.	Onetime payment for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank (if any)			
8.	Recurring charges for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank (if any) (1 st , 2 nd , 3 rd , 4 th & 5 th year together)			

6.8.2 The Details of Earnest Money Deposit:

Value	
Demand Draft Number with Date	



THE PUNJAB STATE COOPERATIVE BANK LTD,
CHANDIGARH

Name and Branch of the Bank	
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(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.9 RATE SCHEDULE FOR μ ATMS

S No	Item (The Bidder may propose further details in the subheadings given below)	Unit	Basic Price excluding GST and other levies	Applicable GST / Other Levies Rates (%)	Total Unit Prices
1.	μATMs				
1.1	Cost of Device with 01 year Warranty	Per Unit			
1.2	Installation Charges	Per Unit			
1.3	AMC cost after 01 year	Per Unit Per Year			
2.	Client software				
2.1	Licensing and customization of client software	Per Unit			
2.2	μ ATM driving and application maintenance	Per Unit Per Year			
3.	Connectivity charges				
3.1	SIM based connectivity charges	Per Unit Per Month			

(Signatures)

Date:

Place:

Name:

Designation:

Seal

ANNEXURES

A. BANKS NAME FOR μ ATMs INSTALLATION :

S No	PSCB Chandigarh / Other DCCB	Address	# of PACs and Branches where μ ATMs have to be supplied and installed
1	Amritsar	The Amritsar Central Cooperative Bank Ltd Amritsar	266
2	Bhatinda	The Bhatinda Central Cooperative Bank Ltd Bhatinda	245
3	Faridkot	The Faridkot Central Cooperative Bank Ltd Faridkot	147
4	Fatehgarh	The Fatehgarh Central Cooperative Bank Ltd Fatehgarh	451
5	Fazilka	The Fazilka Central Cooperative Bank Ltd Fazilka	240
6	Ferozepur	The Ferozepur Central Cooperative Bank Ltd Ferozepur	80
7	Gurdaspur	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur	86
8	Hoshiarpur	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur	392
9	Jalandhar	The Jalandhar Central Cooperative Bank Ltd Jalandhar	142
10	Kapurthala	The Kapurthala Central Cooperative Bank Ltd Kapurthala	387
11	Ludhiana	The Ludhiana Central Cooperative Bank Ltd Ludhiana	129
12	Mansa	The Mansa Central Cooperative Bank Ltd Mansa	328
13	Moga	The Moga Central Cooperative Bank Ltd Moga	224
14	Muktsar	The Muktsar Central Cooperative Bank Ltd Muktsar	170
15	Nawanshahe	The Nawanshahr Central Cooperative Bank Ltd Nawanshahr	348
16	Patiala	The Patiala Central Cooperative Bank Ltd Patiala	103
17	Ropar	The Ropar Central Cooperative Bank Ltd Ropar	208
18	Sangrur	The Sangrur Central Cooperative Bank Ltd Sangrur	171
19	SAS Nagar	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar	269
20	Tarantaran	The Tarantaran Central Cooperative Bank Ltd Tarantaran	159
TOTAL			4,545