

THE PUNJAB STATE COOPERATIVE BANK LTD, CHANDIGARH

RFP Notice No. PSCB/IT/ATM/2014/01



Request for Proposal

₹ 10,000/- (Rs. Ten Thousand Only)

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Auto Teller Machines, Micro ATMs, Cards on CAPEX basis

and

ATM Switching and Other Allied Services with Rupay Debit Card and Rupay Kisan Card Functioning on OPEX 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 advisers 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 advisers 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.

Some of the activities listed to be carried out by PSCB as a part of the tendering process or the subsequent implementation are indicative only. PSCB has the right to continue with these activities, modify the sequence of activities, add new activities or remove some of the activities, in their best interests.

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 providing the services of EFT Switching and Allied Services on OPEX basis and Supply, Installation, Implementation, Configuration, Commissioning and Maintenance of ATMs, Micro ATMs, PoS and Cards 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 10th June, 2014. The cost of Document is ₹10,000/- (Rupees Ten Thousand Only) which needs to be deposited along with the Proposal as directed in the Document. A Pre bid conference with the prospective bidders is scheduled at 12.30hrs on 2nd July, 2014. The last date of submission of Bid is scheduled at 14.00hrs on 11th July, 2014.

(-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 ₹ 10,000/- only (Rs. Ten 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 th June, 2014. 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 12.30 hrs on 2 nd July, 2014 at 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 11 th July, 2014 at 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 11 th July, 2014 at 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.

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.

CONTENTS

S No	Particulars	Page
1	PREAMBLE	8
2	INVITATION TO BID	9
3	INSTRUCTIONS TO BIDDERS	10
3.1	Definitions, Acronyms and Abbreviations	10
3.2	Cost of the Request for Proposal Document	13
3.3	Major Parts of the Request for Proposal	13
3.4	Schedule of the Request for Proposal	14
3.5	Procedure for Submission of Bids	15
3.6	Cost Incurred with Bidding	17
3.7	Clarification of the Request for Proposal Document	17
3.8	Amendment in the Request for Proposal Document	18
3.9	Language of Bids	18
3.10	Bid Currency	18
3.11	Validity	18
3.12	Modifications & Withdrawal	18
4	TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL	19
4.1	General Eligibility Criteria	19
4.2	Technical Eligibility Criteria for Schedule A	19
4.3	Commercial Eligibility Criteria for Schedule A	20
4.4	Technical Eligibility Criteria for Schedule B	20
4.5	Commercial Eligibility Criteria for Schedule B	21
4.6	Technical Eligibility Criteria for Schedule C	21
4.7	Commercial Eligibility Criteria for Schedule C	22
4.8	General Conditions	22
4.9	Purchaser's Right to Reject Any/All Bids	22
4.10	Bid Rejection Criteria	23
4.11	Bid Evaluation Process for Schedule A	23
4.12	Bid Evaluation Process for Schedule B and C	26
4.13	Responsibilities of The Bidder(s)/ Application Service Provider for Schedule A	26
4.14	Responsibilities of Apex Bank and DCCBs for Schedule A	27
4.15	Responsibilities of Sponsor Bank for Schedule A	27
4.16	Responsibilities of Sub-Member of NPCI for Schedule A	27
4.17	Responsibilities of Bidder(s) For Schedule B and C	28
4.18	Responsibilities of Bank for Schedule B and C	28
4.19	Schedule of Payment	28
4.20	Time Schedule	29
4.21	Earnest Money	29
4.22	Rates	30
4.23	Penalties	30
4.24	Warranty	30
4.25	Termination of Contract	30
4.26	Taxes and Duties	31
4.27	Performance Guarantee	31
4.28	Insurance	31
4.29	Indemnity	31
4.30	Confidentiality	32
4.31	Conflict of Interest	32
4.32	Trainings	32

S No	Particulars	Page
4.33	Limitation of Liability	32
4.34	Force Majeure During the Pendency	32
4.35	Other Conditions	32
4.36	Arbitration	33
4.37	Applicable Laws & Jurisdiction of Courts	33
5	DETAILED SCOPE OF WORK, SPECIFICATIONS & DELIVERABLES	34
5.1	General Note	34
5.2	Schedule A	34
5.3	Schedule B	49
5.4	Schedule C	53
5.5	Schedule D	61
6	BID PROPOSAL PROFORMAE	63
6.1	Bid Covering Letter	63
6.2	Proforma Technical Bid	65
6.3	Deviations from Detailed Technical Specifications	67
6.4	Deviations from the Terms and Conditions	68
6.5	Proforma Manufacturer's / Developer's Authorization	69
6.6	Bill of Material cum Compliance Sheet for Hardware	70
6.7	Bill of Material cum Compliance Sheet for Software	71
6.8	Proforma Commercial Bid	72
6.9	Rate Schedule for ATM Switching Services, Rupay Card, Welcome Kit and MPLS Connectivity (Schedule A)	74
6.10	Rate Schedule for ATMs / CDs (Schedule B)	77
6.11	Rate Schedule for ATM Site Preparation (Schedule C)	78
6.12	Rate Schedule for PoS / Micro ATMs (Schedule D)	81
	ANNEXURES	82
A	Location Details of ATMs	82

PREAMBLE

The Punjab State Co-operative PSCB Limited 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.

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. Now it is planned to extend customer service through implementing ATM Switch Software Solution and installing Auto Teller Machines/Cash Dispenser at 105 select locations.

The objective of this Request for Proposal (RFP) is to short list vendors for Apex and Central Cooperative Banks in the State of Punjab for providing Rupay Debit Card and Rupay Kisan Credit Card functioning and ATM/CD/POS/Micro ATMs driving under ASP Model in which ATMs/CDs/POS/Micro ATMs owned by the Bank but managed by the ASP Vendor.

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 components of the task for automating the operations of the Bank are varied in nature, though interdependent. As the prospective vendors of individual component may or may not specialize in all of these components, this RFP is suitably split into sub components. The motive in doing so is that of reduction of the overall cost to the Bank as well as to procure the best goods and services as may be available. The Bidders are therefore, free to form consortiums for the purposes of tendering or to quote on turnkey basis or to quote for the relevant components only. 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/ATM/2014/01

Dated :

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 Auto Teller Machines, Micro ATMs, Cards on CAPEX basis
And
ATM Switching and Other Allied Services with Rupay Debit Card and Rupay Kisan Card Functioning on OPEX 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 (U.T) – 160 022 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 purchased the 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, Micro 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.
MICRO-ATM	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 reading facility.
NFS	National Financial Switch - The transaction routing facility & clearing platform maintained by NPCI for all ATM and select PoS / Micro ATM 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, POS Switching, 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 / Micro-ATM Switch	Switching Solution along with the Card Management System for PoS / Micro 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 POS transactions through a shared network.
UID 1.5.1 / IBA-IDRBT Standards	Standards, which specify functional, hardware and Interoperability requirements to bring uniformity in micro ATMs in use with the objective to have standardized bio metric transactions. All micro 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 (Aadhaar 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 ₹ 10,000/- (Rupees Ten 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 MAJOR PARTS OF THE REQUEST FOR PROPOSAL

This invitation for bid is for undertaking the following activities (grouped as Schedule A, B & C respectively) according to the requirement of the Bank for undertaking the following activities which are interdependent but mutually exclusive:

Schedule	Schedule Name	Activities
Schedule A	ATM Switching Service, Rupay Cards, Welcome Kit and MPLS Connectivity	Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of <ul style="list-style-type: none"> ▪ Cash Dispenser and Micro ATM / PoS Switching services, Driving and Monitoring, ▪ EJ Pulling and Storage Services, ▪ Card Management System (Rupay ATM cum Debit Card and KCC Card) on Hosted/Application Service,

		<ul style="list-style-type: none"> ▪ NFS (National Financial Switch) Gateway Services, ▪ Integration and Interface with the Core Banking Solution (Finacle) of PSCB and DCCB's, ▪ Reconciliation Module, ▪ SMS Alerts and Charging Modules, ▪ Rupay Card / Welcome Kit Designing and preparation. ▪ MPLS Connectivity <p>As per the technical specifications mentioned in the Sections 5.1, 5.2 and 5.3 of this RFP.</p>
Schedule B	Cash Dispensers	<p>Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of</p> <ul style="list-style-type: none"> ▪ Cash Dispensers. <p>As per the technical specifications mentioned in the Sections 5.4 of this RFP.</p>
Schedule C	ATM Site Preparation	<p>Erection, Furnishing, Finishing and Maintenance of</p> <ul style="list-style-type: none"> ▪ Site for ATM/Cash Dispenser. ▪ Online UPS <p>As per the technical specifications mentioned in the Sections 5.5 and 5.6 of this RFP.</p>
Schedule D (Optional, meant for price discovery only)	PoS / Micro ATMs	<p>Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of</p> <ul style="list-style-type: none"> ▪ PoS / Micro ATM. <p>As per the technical specifications mentioned in the Sections 5.4 of this RFP.</p>

The Bidders are free to quote for any or for all of schedule mentioned above or may form Consortia for doing so. In case of consortia, the prime Bidder and all the other consortium partners shall be jointly as well as severally responsible for the respective components for which they have quoted.

Schedule D is meant only for price discovery and the Bank may or may not place purchase orders for goods and services in this schedule. Consequently only unit prices have to be furnished in the rate schedule given in Section xyz. The price figures should not be accumulated with and reflected in the commercial bid.

3.4 SCHEDULE OF REQUEST FOR PROPOSAL

3.4.1 Request for Proposal Documents can be downloaded from the Bank's website <http://www.pscb.in> starting from 10th June, 2014. The Request for Proposal Document cost needs to be paid along with the bid.

3.4.2 A pre bid conference with the Bidders is scheduled to be held at 12.30hrs on 2nd July, 2014. 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. Upto a maximum of 2 (two) representatives of each prospective Bidder will be permitted to attend it.

The address for the above activity (3.4.2) is:

**Conference Hall,
The Punjab State Cooperative Bank Ltd,
Sector 34 A,
CHANDIGARH.
160 022.**

- 3.4.3 The sealed bids will be accepted till 14.00hrs on 11th July, 2014. 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.
- 3.4.4 The Technical Bids will be opened at 15.30hrs on 11th July, 2014. The Bidder(s) or their authorized representatives may be present if they so desire.
- 3.4.5 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 (3.4.3, 3.4.4 & 3.3.5) is:

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

- 3.4.6 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

3.5 PROCEDURE FOR SUBMISSION OF BIDS

- 3.5.1 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 ATM and SWITCHING SERVICES (PSCB/IT/ATM/2014/01), due at 14.00hrs on 11th July, 2014, 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 3.5.2 below.

- ii. Technical Bid, as directed below in Section 3.5.3 and kept in a sealed cover super-scribed "TECHNICAL PROPOSAL".
- iii. Commercial Bid, as directed below in Section 3.5.4 and kept in a sealed cover super-scribed "COMMERCIAL BID & EARNEST MONEY DEPOSIT".

3.5.2 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 ₹ 10,000/- (Rupees Ten 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.

3.5.3 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 or Section 6.7 or both as the case may be. 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.

3.5.4 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 6.8.
- 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 6.9 to 6.15. 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 6.8 differ from the rate schedule, as given in Sections 6.9 to 6.15; later shall prevail.
- iii. Please bid for all the sections of this Request for Proposal where the Bidder qualifies and intends to bid.
- iv. Earnest Money (bid security) according to the following details 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.

S No	Bidding Schedule	Earnest Money Deposit
1	A: ATM Switching Service, Rupay Cards, Welcome Kit and MPLS Connectivity	₹ 200,000/- Rs Two Lakh Only
2	B: ATMs / CDs	₹ 5,00,000/- Rs Five Lakh Only
3	C: ATM Site Preparation	₹ 200,000/- Rs Two Lakh Only
4	D: PoS / Micro ATMs	Nil. This schedule is meant for price discovery only.

- v. It should be denominated in INDIAN RUPEES only. Bids without requisite Earnest Money shall be summarily rejected.
- vi. 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.
- vii. The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.
- viii. 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 or to furnish performance guarantee.

3.6 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.

3.7 CLARIFICATION OF REQUEST FOR PROPOSAL DOCUMENT

- 3.7.1 The prospective bidders may like to attend a pre-bid meeting to be held at 12.30hrs on 2nd July, 2014, in the Conference Hall of The Punjab State Cooperative Bank Ltd, Sector 34 A, Chandigarh, 160 022. Upto 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 at 28th June 2014, to the Consultant with a copy to the Bank.
- 3.7.2 The purpose of this meeting is to clarify issues and to answer questions on any relevant matter that may be raised upto that stage.

- 3.7.3 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 be made by the Bank explicitly through revised Request for Proposal Document and shall be binding on all the Bidders irrespective of whether they attended the meeting or not.
- 3.7.4 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a Bidder.

3.8 AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT

- 3.8.1 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.
- 3.8.2 The amendment will be notified in writing or by email or fax to all prospective Bidders who have received the Request for Proposal Document and the same will be binding on them. It will also be uploaded to the Bank's website.
- 3.8.3 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.

3.9 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.

3.10 BID CURRENCY

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

3.11 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. 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.

3.12 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 the bid after the deadline for submission of bids.

4

TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL

This RFP is open to all firms / 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 addition to the above general requirements the Bidders must comply with additional qualifications as laid hereinafter for those schedules of this RFP Document which they intend to respond for.

In case a Bidder is interested in more than one component or in case of consortiums, all the relevant qualifying criteria must be met simultaneously.

4.1 GENERAL ELIGIBILITY CRITERIA (For All Schedule)

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 Six 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 be have valid VAT / LST / CST, Service Tax 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 FOR SCHEDULE A

Criteria	Documents to be submitted
4.2.1 The bidder should be in the business of providing ATM Driving and Switching Services on hosted platform as Application Service Provider for at least last 3 years from date of issue of this tender.	Copy of the Certificate of Incorporation and Certificate of Commencement of Business issued by Registrar of companies in support of this is to be submitted along with the bid as Annexure ETA – 1 .
4.2.2 The bidder should be certified by NPCI for providing Switching services for Rupay Network in India.	Copy of the NPCI Certificate should be enclosed as Annexure ETA – 2 .
4.2.3 The bidder should have done 'RuPay / NFS Network' of NPCI of two banks in India out which one should be a District Central Cooperative Bank or a State Cooperative Bank.	Copies of Purchase Order and a Certificate (mentioning the number of ATMs Switched & Driven through the ATM Switch) from the respective Banks should be enclosed as Annexure ETA – 3 . The Bank reserves the right to inspect such installations while evaluating the technical bid.

- | | |
|---|---|
| <p>4.2.4 The bidder ATM Switch Solution should be certified by and PA-DSS standards.</p> | <p>Copy of such certification should be enclosed as Annexure ETA – 4.</p> |
| <p>4.2.5 The Data Centre where the ATM Switch is hosted should be PCI-DSS, ISO 27001 and ISO 20000:1 certificated.</p> | <p>Copy of such certification should be enclosed as Annexure ETA – 5.</p> |
| <p>4.2.6 The bidder Switch Solution must be managing and driving minimum 250 ATMs or Cash Dispensers for single or multiple banks from date of issue of this RFP Document.</p> | <p>Details of the banks’ name, address, contact person and contact number with numbers of ATMs should be enclosed as Annexure ETA – 6.</p> |
| <p>4.2.7 The bidder should own ATM Switch License(s) / should have authorization from the application / IPR owner for offering ATM Switching and Driving on hosted platform, as Application Service Provider.</p> | <p>Authorization letter by the application / IPR owner of the ATM Switch should be enclosed as Annexure ETA – 7. In case the Bidder is the application / IPR owner of the ATM Switch, an undertaking to this effect should be enclosed as Annexure ETA – 7.</p> |
| <p>4.2.8 The Bidder / Application Service Provider (ASP) should have Software Support Centre for the maintenance of the Switching Services in India.</p> | <p>In case of Application Service Provider (ASP), copies of the valid proof for Software Support Centre should be enclosed as Annexure ETA – 8.</p> |
| <p>4.3 COMMERCIAL ELIGIBILITY CRITERIA FOR SCHEDULE A</p> | |
| <p>Criteria</p> | <p>Documents to be submitted</p> |
| <p>4.3.1 The Bidder should have a minimum average turnover of ₹ 20 million (not inclusive of the turnover of associate companies) in average of last three financial years 2010-11 (audited), 2011-12 (audited), 2012-13 (audited).</p> | <p>Copies of the Audited Balance sheets and Profit and Loss account for last 3 Financial years should be enclosed as Annexure ECA – 1.</p> |
| <p>4.3.2 The Bidder as well as the OEM should not be involved in any Bankruptcy filing or for protection from it.</p> | <p>Undertakings from the Bidder as well as the OEM in this regard should be enclosed as Annexure ECA – 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 that they have done so in their Technical Bid.</p> |
| <p>4.4 TECHNICAL ELIGIBILITY CRITERIA FOR SCHEDULE B</p> | |
| <p>Criteria</p> | <p>Documents to be submitted</p> |
| <p>4.4.1 The Bidder / OEM should have national presence and should be engaged in ATM business in India at least from last 6 years.</p> | <p>At least Copy of the one Purchase Order/Referral Letter Six years prior from the date of bid submission should be enclosed as Annexure ETB – 1.</p> |
| <p>4.4.2 The Bidder should be the OEM or their authorized representative in India or a fully owned subsidiary of the OEM. An authorization letter from manufacturer to this effect should be furnished.</p> | <p>Manufacturer Authorization Certificate from OEM in Case of Channel Partner/ Distributor should be enclosed as Annexure ETB – 2.</p> |
| <p>4.4.3 Original Equipment Manufacturer (OEM) should have ISO certified Manufacturing facility.</p> | <p>A copy of ISO certification of OEM with current validity should be enclosed as</p> |

4.4.4 The Bidder/OEM should have supplied at least 10,000 ATMs in India from the date of bid submission.

Copies Purchase Orders or Certificates from banks mentioning quantities to prove bidder's eligibility from the date of bid submission along with this RFP Document should be enclosed as

Annexure ETB – 3.

4.4.5 The Bidder / OEM should have supplied ATMs to 10 Public Sector Banks/ Private Sector Banks in India.

Copies of Purchase Orders or Reference Letters from the respective Public Sector Banks/ Private Sector Banks should be enclosed as **Annexure ETB – 5.**

4.4.6 The Bidder / Original Equipment Manufacturer (OEM) should have Service and Support Centres for the maintenance of the ATM/Cash Dispenser quoted by them in North India.

List of Service Support Centres should be enclosed as Annexure **ETB – 6** as a proof.

4.5 COMMERCIAL ELIGIBILITY CRITERIA FOR SCHEDULE B

Criteria

4.5.1 The Bidder should have a 3 years aggregated turnover of at least ₹ 100 Crore each year of last three financial years 2010-11 (audited), 2011-12 (audited), 2012-13 (audited).

Documents to be submitted

Copies of the Audited Balance sheets and Profit and Loss account for last 3 Financial years should be enclosed as Annexure **ECB – 1.**

4.5.2 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 **ECB – 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 that they have done so in their Technical Bid.

4.6 TECHNICAL ELIGIBILITY CRITERIA FOR SCHEDULE C

Criteria

4.6.1 The Bidder OEM should have national presence and should be engaged in ATM Site Preparation business in India at least for 5 years.

Documents to be submitted

Copy of at least one Purchase Order / Referral Letter five years prior to the date of bid submission should be enclosed as **Annexure ETC – 1.**

4.6.2 The Bidder should have prepared at least 3000 ATM Sites in India till the date of bid submission.

Copies of Purchase Orders or Referral Letters from banks mentioning quantities to prove bidder's eligibility as on the date of bid submission should be enclosed **Annexure ETC – 2.**

4.6.3 The Bidder should have prepared ATM Site for at least 5 Public / Private Sector Banks in India.

Copies of Purchase Orders or Referral Letters from banks mentioning quantities to prove bidder's eligibility as on the date of bid submission should be enclosed **Annexure ETC – 3.**

- 4.6.4 The Bidder should have Service and Support Centres for the maintenance of the ATM Sites quoted by them in North India. List of Service Support Centres should be enclosed as Annexure **ETC – 4** as a proof.

4.7 COMMERCIAL ELIGIBILITY CRITERIA FOR SCHEDULE C

- | Criteria | Documents to be submitted |
|---|--|
| 4.7.1 The Bidder should have a 3 years aggregated turnover of at least ₹ 50 Crore each of last three financial years 2010-11 (audited), 2011-12 (audited), 2012-13 (audited). | Copies of the Audited Balance sheets and Profit and Loss account for last 3 Financial years should be enclosed as Annexure ECC – 1. |
| 4.7.2 The Bidder should not be involved in any Bankruptcy filing or for protection from it. | Undertaking from the Bidder in this regard should be enclosed as Annexure ECC – 2. |

4.8 GENERAL CONDITIONS

- 4.8.1 Minimum validity of the Proposal must be 180 days from the date of its opening.
- 4.8.2 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.
- 4.8.3 The Bank reserves its absolute right to seek any clarifications from the respective Bidder(s).
- 4.8.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- 4.8.5 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.
- 4.8.6 The models proposed / marked for withdrawal from the market or models under quality testing should not be offered.
- 4.8.7 Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- 4.8.8 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).
- 4.8.9 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.
- 4.8.10 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).
- 4.8.11 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 project.
- 4.8.12 Bidding by consortia is permissible but all of the consortium members shall be jointly as well as severally 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.

4.9 PURCHASER'S RIGHT TO REJECT ANY / ALL BIDS

- 4.9.1 The Bank reserves the right to accept or reject any bid partially or fully or 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.

- 4.9.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- 4.9.3 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.
- 4.9.4 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.
- 4.9.5 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.
- 4.9.6 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

4.10 BID REJECTION CRITERIA

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

- 4.10.1 Bids which are not substantially responsive to the Request for Proposal Document.
- 4.10.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.
- 4.10.3 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.
- 4.10.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.
- 4.10.5 Bids without earnest money deposit.
- 4.10.6 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.
- 4.10.7 Material inconsistencies in the information submitted.
- 4.10.8 Misrepresentations in the bid proposal or any supporting documentation.
- 4.10.9 Bid proposal received after the last date and time specified in this document.
- 4.10.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.
- 4.10.11 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.
- 4.10.12 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.

4.11 BID EVALUATION PROCESS FOR SCHEDULE A

- 4.11.1 The Evaluation will be a three-stage process:
 - Pre-Qualification Scrutiny - (Mandatory to be met by the bidders)
 - Technical Evaluation - (Weightage 60%)
 - Commercial Evaluation - (Weightage 40%)
- 4.11.2 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.

4.11.3 Technical Evaluation:

A maximum of 60 marks will be allocated for the Technical Bid. The evaluation of technical capabilities of the Bidders will be completed first as per the following guidelines:

- The technical proposals only will be subjected for evaluation at this stage. The Bidders scoring less than 40 marks (cut-off score) out of 60 marks in the technical evaluation shall not be shortlisted for next stage of Commercial Bid evaluation process.
- In case, less than two participating Bidders qualify on technical criteria and reach or exceed the cut-off score of 50, then the Bank at its sole discretion, may qualify maximum three (total) Bidders on the basis of the top three scores (but not less than 30 marks).
- The Bidders who are shortlisted based upon technical criteria may be asked, if necessary, to make a presentation on their solution at The Bank, at their own cost. The Bank will finalize appropriate and suitable technologies on the basis of proposed solution. The Bank in its best interest reserves the right to reject / modify the proposed solution.
- To enable the technical evaluation, each Bidder is required to furnish the details as per proforma given in Section 6.7.
- Technical Bid Evaluation Criteria are given below:

S No	Criteria	Weightage	Maximum Score
1.	Bidder's Previous Experience in Indian Banking Sector in Implementation of proposed Solution.	90 or More Banks: 35 marks	35
		80 or More Banks: 30 marks	
		70 or More Banks: 25 marks	
		60 or More Banks: 20 marks	
		50 or More Banks: 15 marks	
		40 or More Banks: 10 marks	
		30 or More Banks: 5 marks	

		Less than 20 Banks: 0 marks	
2.	Interface Development and Implementation Plan with Existing Core Banking Solution of State and Central Co-operative Banks of Punjab State.	Interface developed implemented, tested and live in any State or Central Co-operative Bank in India: 10 marks	10
		Interface needs to be developed, implemented, tested and not live in any State or Central Co-operative Bank in India: 0 marks	
3.	Functional and Technical Requirement of the State and Central Co-operative Banks of Punjab State.	<p>The bidder should provide a response to each of the requirements stated in scope of work Schedule A.</p> <p>A - Available: The functionality is readily available in proposed solution as Standard functionality either in native form or through existing parameterization without further enhancement or the use of either programming or user tools.</p> <p>C – Customization Required: The function would require workaround to the system by the bidder (the system shall be able to deliver the function by way of a workaround using a combination of existing features with minimal or no customization), and the bidder shall provide these features at no additional cost before the User Acceptance Test.</p> <p>N – Not Available: The function, since not available in the product currently, and the bidder shall provide these features at no additional cost before or during the User Acceptance Test.</p> <p>Each Response shall carry Maximum 10 Marks. The Marks for the Response shall be as under:</p> <p style="text-align: right;">A: 10 marks C: 5 marks N: 0 marks</p> <p>Marks scored by the Bidder will be aggregated and pro-rated out of 15.</p>	15
		TOTAL	60

4.11.4 Commercial Evaluation

A maximum of 40 marks will be allocated for the Commercial Bid. The weightage for Commercial Bid will be calculated as follows:

- The lowest commercial offer will be awarded 40 marks. The other bidders will be awarded weightage as per following formula:

$$\text{Financial Bid Weightage} = \frac{\text{Rate quoted by the Lowest Bidder}}{\text{Rate quoted by the Bidder Under consideration}} \times 40$$

4.11.5 The final score of the Bid will be sum of Technical Bid weightage and Commercial Bid weightage.

4.11.6 The Bidder getting highest final score will be considered as successful for award of contract.

4.12 BID EVALUATION PROCESS FOR SCHEDULES B & C

4.12.1 The Evaluation will be a two-stage process:

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

4.12.2 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.

4.12.3 Commercial Evaluation

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

4.13 RESPONSIBILITIES OF THE BIDDER(S) / APPLICATION SERVICE PROVIDER FOR SCHEDULE A

4.13.1 Submit documentation to NPCI and its approval for Rupay Connectivity.

4.13.2 To connect Rupay Network using own ATM Switch.

4.13.3 Obtain Technical Certification for the Rupay Connectivity from NPCI.

4.13.4 Comply with the UAT and Application Testing of NPCI.

4.13.5 Switch Service Provider would route the transactions to NFS/Rupay.

4.13.6 Generate and provide Switch Reports.

4.13.7 Assist Apex Bank and DCCBs for card manufacturing and personalization as per the design approved by NPCI and from the NPCI certified card vendors.

4.13.8 Maintain Network connectivity with Rupay with Fall Back option.

4.13.9 Help Desk facility for call logging and Hot card.

4.13.10 Will use HSM module for the PIN block translation, PIN encryption and decryption.

- 4.13.11 Ensure to maintain proper connectivity with NPCI and member CBS and should follow ISO 8583 message formats in all host - to - Host communications.
- 4.13.12 Assist Apex Bank and DCCBs in reconciliation and dispute management resolution as well.
- 4.13.13 Handle Dispute Management and Reconciliation of transaction.
- 4.13.14 Will not route bilateral transactions directly between the members.
- 4.13.15 ATM cum Debit Card / KCC Card designing and preparation and personalization.

4.14 RESPONSIBILITIES OF THE APEX BANK AND DCCB'S FOR SCHEDULE A

- 4.14.1 Maintain customer accounts with proper KYC norms in CBS that supports online real time transaction processing from bank Switch using ISO 8583 messaging protocol for card based financial transactions.
- 4.14.2 Obtain unique Rupay IIN from NPCI and issue standard magnetic stripe Rupay ATM cum Debit Cards to its eligible customers under the IIN. Such cards will carry the Rupay logo and cards should be designed as specified by NPCI to identify acceptance of the card on the NFS network.
- 4.14.3 Educate customers about usage of Rupay ATM cum Debit card within its own network (if exists) and on NFS network.
- 4.14.4 Provide a helpline number to its customers to address any issues they may face in using their card on their own or NFS / Rupay network. This helpline should be able to register a complaint raised by the customers and provide feedback on the complaints previously registered by them.
- 4.14.5 All the connectivity shall be terminated at the following locations
 - WEDC Unit 2, Rajiv Gandhi Infotech Park
 - Plot – 2, MIDC Phase 1
 - Pune - 411057
 - Maharashtraand
 - Disaster Recovery Site at
 - WEDC Plot No. 2, 3 & 4 Knowledge Park
 - IV Gautam Budh Nagar
 - Greater Noida - 201308
 - Uttar Pradesh

4.15 RESPONSIBILITIES OF SPONSOR BANK FOR SCHEDULE A

- 4.15.1 The Apex Bank and DCCBs can choose any Sponsoring Bank and this arrangement needs to be informed to NPCI and Application Service Provider.
- 4.15.2 Settlement of the daily transactions through existing Sponsoring Bank's settlement account with RBI.
- 4.15.3 Settlement of transactions of Sub-members in their respective Current Account maintained with Sponsoring Bank on basis of the settlement report.
- 4.15.4 Resolution of grievances of the customers as per the NPCI procedure.
- 4.15.5 Operation of dispute management System (DMS) for each of the sub-member for generating the settlement and other reports.
- 4.15.6 Finalization of limits to be granted to each of the sub member for daily transactions and review the same on regular basis to update the Liquidity Manager at NPCI.
- 4.15.7 Provisioning of technical support to the respective sub-member and Application Service Provider.

4.16 RESPONSIBILITIES OF SUB-MEMBER OF NPCI FOR SCHEDULE A

- 4.16.1 Obtain the approval from Sponsoring Bank to join the Rupay Network.
- 4.16.2 Open an account with the Sponsoring Bank for settlement of transactions.
- 4.16.3 Finalize the daily transaction limit with Sponsoring Bank.
- 4.16.4 Maintain sufficient Balance with the sponsoring Bank.
- 4.16.5 Submit and obtain the approval of the card design from NPCI.
- 4.16.6 Comply with Go Live process of NPCI.
- 4.16.7 Act as issuer / Acquirer for the Rupay transactions.
- 4.16.8 The sub member should be CBS compliant and have RBI license for the commencing of banking business.
- 4.16.9 The Sub Member shall ensure that the communication between their CBS Host & Application Service Provided by Bank itself shall be encrypted.
- 4.16.10 The Sub-member Bank in co-ordination with Application Service Provider in this case, should ensure the network connectivity with Application Service Provider. The Sub-Member understands and undertakes to ensure that its Rupay Network is made available to the cardholder/s of which are members of the Rupay and all the sub-members of such members.
- 4.16.11 The sub-member in co-ordination with Application Service Provider in this case is responsible for debiting the cardholder's account upon receiving the proper transaction message from NPCI via ASP Application Service Provider.

4.17 RESPONSIBILITIES OF THE BIDDER(S) FOR SCHEDULE B AND C

- 4.17.1 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).
- 4.17.2 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.
- 4.17.3 The Bidder shall maintain the infrastructure provided by the Bank(s) for the implementation and operation of the project and allied services.

4.18 RESPONSIBILITIES OF THE BANK FOR SCHEDULE B AND C

- 4.18.1 The Bank(s) shall provide space to install the network, equipment and components etc. On day to day basis the officials of the Bank shall help the engineers deputed by the Bidder for the job in their capacity.
- 4.18.2 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.

4.19 SCHEDULE OF PAYMENT

4.19.1 Schedule of Payment for Schedule A

- i. No payment will be made in advance for any supplies under this invitation for bid.
- ii. 100% of the value of Switching Service (One Time) will be paid within 30 days of submission of the bill along with reports showing successful readiness & implementation of works at respective Banks and acceptance certificate has been issued by the Bank.
- iii. Switching/transaction charges shall be payable on post-paid basis every Quarter will be paid within 30 days of submission of the bills.

- iv. 100% of the value of Connectivity Cost (Per Quarter) will be paid within 30 days of submission of the bill along with reports showing successful readiness & implementation of works at respective Banks and acceptance certificate has been issued by the Bank.
- v. 100% payment for Rupay ATM Cards, Rupay Kisan Card, Pin Mailer Stationary and Welcome Kit will be released after successfully delivery of material and acceptance certificate has been issued by the Bank(s)/Consultant.

4.19.2 Schedule of Payment for Schedule B, C & D

- i. No payment will be made in advance for any supplies under this invitation for bid.
- ii. 100% of the value of site preparation will be paid within 30 days of submission of the bill along with reports showing successful readiness & implementation of civil & electrical works at concerned site and acceptance certificate has been issued by the Bank(s) / Consultant.
- iii. 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 (ATMs / CDs/POS/Micro ATM and UPS) at respective locations. The ATMs / CDs/ POS/ Micro ATM and UPSs will be considered successfully delivered at a site only after the civil & electrical works has been completed and acceptance certificate has been issued by the Bank(s) / Consultant in this regard.
- iv. 20% 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.
- v. 10% of the value of the equipment will be paid, within 30 days of the successful Installation, integration with the Bank IT infrastructure, satisfactory functioning after rollout of the project at pilot twenty one (Per One ATM Per Bank) ATMs as certified by the Bank.
- vi. Support and Service Charges shall be payable on post-paid basis every Quarter.

4.20 TIME SCHEDULE

The pilot project should be completed within six months from the date of placing the supply order and the Bank's decision in this regard will be final and binding. The supply shall actually be deemed to have been complete on the actual date of installation / implementation and successful demonstration. The complete project should be completed within six months from the date of successful completion of pilot project.

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). An indicative high level schedule is given in the Gantt chart form in Annexure D.

4.21 EARNEST MONEY

- 4.21.1 EMD for Schedule A is ₹ 2,00,000/- (Rupees Two Lacs Only).
- 4.21.2 EMD for Schedule B is ₹ 5,00,000/- (Rupees Five Lacs Only).
- 4.21.3 EMD for Schedule C is ₹ 2,00,000/- (Rupees Two Lacs Only).
- 4.21.4 In case a bidder is bidding for more than one schedule the EMD applicable for the respective schedules should be added.
- 4.21.5 EMD value should be submitted along with the technical Bid by way of Demand Draft in favour of The Managing Director, The Punjab State Co-operative Bank Ltd.; payable at Chandigarh.
- 4.21.6 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).
- 4.21.7 The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.

4.21.8 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 or to furnish performance guarantee.

4.22 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.

4.23 PENALTIES

4.23.1 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

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

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

4.24 WARRANTY

All the goods and services quoted in response to this Request for Proposal shall have an onsite warranty. The scope of onsite warranty shall be covered for 3 years from the date of commissioning and 2 years for the AMC for subsequent years (i.e. 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 alone and shall not be shifted outside. In case of breach in this case, the obligations under warranty shall stand void.

4.25 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.

4.26 TAXES AND DUTIES

The Bidder shall be solely responsible for the payment of all taxes. The prices payable by the Bank are inclusive of all the Taxes, Statutory levies etc. except Octroi / Entry Tax etc. which will be reimbursed as per actuals against production of proof of payment in original. The bidder shall pass on to the PSCB and DCCBs all the fiscal benefits arising out of reductions in Government levies viz. Sales tax, excise duty, custom duty, etc.

4.27 PERFORMANCE GUARANTEE

Schedule A: The successful Bidder(s) shall furnish a security in the form of bank guarantee of ₹1,00,000/- (Rupees One Lacs Only) per bank (Apex Bank and 20 nos DCCBs) valid for 5 years from the date of order, which shall be discharged thereafter.

Schedule B and C: The successful Bidder(s) shall furnish a security in the form of bank guarantee @ 5% of the total value of the order valid for 3 years from the date of order, which shall be discharged thereafter.

4.28 INSURANCE

The Bidder will get an Insurance cover for all risks up to the installation of the system or up to 30 days after the delivery of the system (whichever is earlier), if installation is delayed due to purchaser. The cost of the same will be borne by the vendor. Vendor 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.

4.29 INDEMNITY

- 4.29.1 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.
- 4.29.2 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.
- 4.29.3 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.
- 4.29.4 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.

4.30 CONFIDENTIALITY

- 4.30.1 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.
- 4.30.2 The Bidder shall not without the Bank's prior written consent, make use of any document or information.

4.30.3 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.

4.31 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.

4.32 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.

4.33 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.

4.34 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.

4.35 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.

4.36 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.

4.37 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 in any combination of 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.
- 5.1.5 The Bidders may quote for any or all of the following Schedules but they are necessarily required to quote for all the sections within a given Schedule.
- 5.1.6 The total number of ATM transaction for all 21 Banks (20 DCCBs and 1 PSCB) are assumed to be 1 Crore per annum. Total recurring cost per annum as per commercial bid proforma (6.8) is to be calculated according to the assumed number of transaction.

5.2 SCHEDULE A

5.2.1 SCOPE OF WORK

A description of the envisaged scope is enumerated as under. However, the bank reserves its right to change the scope of the 'RFP Document' considering the size and variety of the requirements and the changing business conditions. Based on the contents of the 'RFP 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 bank expressly stipulates that the 'ASP's' selection under this 'RFP Document' is on the understanding that this 'RFP Document' contains only the principal provisions for the entire assignment and that delivery of the deliverables 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 Switch Services for the functioning of ATM/Kiosk/PoS/Micro ATM driving and RUPAY Card functioning. The ASP should provide the option of connecting the on-site and offsite ATMs through the ATM Switch which will enable both types of ATM to run on NFS Network. The ASP should provide the reconciliation system for the 4 way reconciliation of the transaction. The ASP should have an already integrated with National Financial Switch. The ASP will enable bank's ATM cum Debit Cards to run on all the nation-wide ATM which are connected to NFS. An ASP should have tie-up with most of the sponsor banks (leading banks in this NFS Sponsorship model) so that bank will have the wide choice of sponsor bank. The ASP should also an interface with NPCI for the Dispute Management System. The ASP should provide the in-built ATM cum Debit card management system.

The ASP is required to evaluate the software with special reference to the available security built in to the package and suggest any shortcomings with respect to the system access, application access and network related security, antivirus 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 has to make suggestions/remedies to mitigate the shortcomings noticed in the CBS software. The ASP also has to point out the adequacy of various log files maintained such as various operations log, user logs, data updating logs in respect of all addition/modification/deletion of various types of operations. The ASP also has to critically evaluate the functioning of DR processes, backup procedures followed, adequacy of backups taken etc. and make suitable suggestions to protect the interests of the Banks.

5.2.2 REQUIREMENTS

- a. The hosted ATM Switch should provide like-to-like DR infrastructure (Replica of Production) with high availability of 99.50% or more with zero data loss at the time of disaster. As per the policy of the Bank, the Recovery time objective (RTO) should be less than 3 hours. The ATM Switch Primary Data Centre and Disaster Recovery setup should be **ISO 20000-1 and 27001 Certified** in India. ***The certification copy should be enclosed with current valid date.***
- b. The ATM Switch environment should support Biometric ATMs/Devices and end-to-end biometric transactions processing with centralized Bio Metric authentication mechanism hosted therein.
- c. The bidder's Data Centre (Primary & DR) and ATM Switch application and surround applications should be PCI-DSS (Payment Card Industry Data Security Standards) Certified.

The proposed ATM Switch Solution required as per RFP should be **PA-DSS (Payment Application and Data Security Standards) Certified.** ***The certification copy should be enclosed and with current valid date.***

- d. The Bidder should provide the complete ATM Switch Services that includes:
 - ATM, Cash Dispenser and Micro ATM/POS Switching, Driving and Monitoring
 - Rupay ATM cum Debit Card, Rupay Kisan Credit Card (KCC) and Welcome Kit Designing.
 - Card Management Software for Issuance of PIN / Biometric Based Rupay ATM cum Debit Cards and Rupay Kisan Credit Card.
 - NFS (National Financial Switch) Gateway Services for ATM Sharing.
 - Switch feed required for Four Way Reconciliation Module,
 - Monitoring Solution for all delivery channels operating through ATM Switch,
 - Electronic Journal (EJ) Pulling and Storage Solution ,
 - Centralized Finger Print Authentication Module for Bio-metric Technology Based ATM, and Micro ATM.
 - Cash Dispenser, Kiosk, POS or any other Device(s) supporting Bio-Metric.
 - SMS Module
 - Charging Module
 - Help/Call Centre Services
 - MPLS Connectivity for ATMs and Cash Dispensers (On-Site and Off-Site)
- e. The ATM Switch (ASP) should provide interface and Connectivity to the Bank's existing Core Banking Solution (CBS), delivery channels. The ATM Switch (ASP) should provide online connection to bank's Core Banking Solution (Finacle), National Financial Switch (NFS), and Payment Gateway for online usage of cards, Merchant Management System and Interchanges (Rupay).
- f. The selected bidder would also be responsible for customization of bank's existing as well as future requirements (but not limited to) such as:
 - Developing Interfaces /Customization of existing value added modules for various requirements of the Co-operative banks of Punjab State.
 - Interface for ATM, Micro ATMs, Bio Metric ATMs, Cash Dispensers, Kiosks, POS, Rupay Debit Card, Rupay Kisan Credit Cards (KCC), Verified by Rupay (NPCI).

- g. The ATM Switch Services should be offered conformity with the industry level standard security norms and need to be reliable, scalable, flexible and manageable and should ensure Physical and Logical Security of the network, equipment and sites.
- h. Implementation of all the mandates from Regulator/s and/or Associations will be the responsibility of the bidder without any additional cost to the Bank.

5.2.3 EFT SWITCH SOLUTION AND ALLIED MODULES, CARD MANAGEMENT SOFTWARE, RECONCILIATION MODULE, ELECTRONIC JOURNAL PULLING AND STORAGE SOLUTION

Please copy the specifications in Proforma and indicate A – Available / C – Customization Required / N – Not Available

S No	General Technical Specifications	
1.	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 ATM Switch Services as per the scope of this RFP shall also be applicable for State and Central Cooperative Banks of Punjab State, at the same per transaction cost.	This is an integrated solution cum services requirement. As needed for the project. It shall be assumed to be one lot.
2.	The Bidders will have to guarantee availability of support including future upgrades at no additional cost to the bank 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.	
3.	The Bidder to ensure that ATM Switch 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. A self-certificate duly signed by authorised signatory to this effect to be submitted by the bidder.	
4.	The ATM Switch should have the following capabilities seamlessly integrated: <ul style="list-style-type: none"> ▪ ATM Switching, Driving and Management ▪ Kiosk Switching, Driving and Management ▪ Integrated POS Management including Chip and PIN Solutions for Issuance. ▪ Card Management Solution ▪ Monitoring Management Solution ▪ Electronic Journal Pulling & Storage Solution ▪ Transaction Kiosks Support ▪ Biometric Functionality to handle transactions originating through Aadhar / UIDAI and Financial Inclusion platforms. 	
5.	The ATM Switch should provide Real Time integration/interface with Core Banking Solution (Finacle existing & higher versions). Integration may involve automated interaction, accessing Finacle database, services, and seamless automated two way data exchange with Finacle. It will be the responsibility of the selected bidder to coordinate with Bank’s CBS vendor for the successful integration with Core Banking Solution (existing or higher versions) at their own cost.	
6.	The ATM Switch System should be scalable to handle the load and there should not be any single point of failure in the entire solution. The entire solution should be configured in high availability mode both at DC & DR with inbuilt redundancy.	

7.	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.
8.	The ATM Switch Solution must support different makes of ATM/POS/Kiosk: <ul style="list-style-type: none"> ▪ The ATM Switch should be compatible with all standard ATMs including DIEBOLD, NCR, Wincor, Triton, Lipi, Perto, Hitachi, Vortex, Forbes, Hysung etc. ▪ The ATM Switch should be compatible with all standard Kiosk including Diebold, NCR, Wincor, Lipi, Forbes etc. ▪ The ATM Switch should have capability to drive all standard POS terminals including Hypercom, Verifone, Schlumberger, Lipman, Ingenico etc.
9.	The ATM Switch should have the capabilities to enable <ul style="list-style-type: none"> ▪ Biometric, ▪ Two Factor Authentication, ▪ Secure PIN Based, ▪ Other industry standards modes of authentication.
10.	The Switch must 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.
11.	The ATM Switch must enable “PIN/Bio Metric Verification” message that authenticates a PIN / Bio Metric of a Card. The proposed system should ensure data security and secure routing of messages. All security checks must be automatic.
12.	The ATM Switch Solution should permit adequate security controls to be imposed over specific users or group of users. Data access should be controlled based on individual profiles/roles. Solution should be able to set privileges at user level and be able to set preferences based on rules/roles/groups. There should be adequate reports for these controls.
13.	Hardware Security Module (HSM) fall-back to provide uninterrupted Switching services with failover should be part of the solution.
14.	The bidder will have to conduct DR Drills as advised by advised by RBI/ Sponsor Bank / NPCI / Bank from time to time.
15.	The ATM Switch Solution should support different types of cards like MasterCard, Maestro, VISA, RuPay, Amex, Proprietary Cards, Prepaid Cards, Credit Cards, and EMV (Chip & PIN) Cards.
16.	Operational Security should be ensured by: <ul style="list-style-type: none"> ▪ Access Control: The mode to access the system should be through passwords to ensure that only authorized users gain access. It must provide complex passwords using algorithms and special characters. ▪ User Rights: The user rights on the system should be definable so that a user can perform only those tasks, which are assigned to them. The system must provide levels of security, which will include Add, Modify, Delete and Query etc. ▪ Auditability: The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.

	The type and nature of security violations should be configurable by the bank over & above what has been stated above.	
17.	<p>The ATM Switch System should have the following minimum capabilities:</p> <ul style="list-style-type: none"> ▪ PIN Verification: The system must have triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 method of PIN verification of variable length. The Switch should support encryption by interfacing with Hardware Security Module (HSM). ▪ It should have both CVV / CVC and CVV2/CVC2 PIN verifications using Hardware Security Module (HSM). ▪ PIN/PAN and PIN/PAD methods of PIN block creation and decryption. PIN offset and VISA PVV verification. ▪ ARQC and ARPC. ▪ Expiry Date. ▪ Check Digit. ▪ Active/ Non Active Card Checking ▪ It should have Key Management for Dynamic (master/slave) and constant key DES. Various key management features supported by Switch should be furnished. 3 ▪ It must have audit logs of the transaction throughout the system and each transaction should be uniquely identifiable in the system. The audit logs should be stored in a separate system and fraud risk management system should be running on this data. ▪ The system should support remote key download functionality with requisite security features such as password/encryption etc. 	
18.	The ATM Switch should have Multilingual support (minimum three languages) directly from the Switch. The three languages will be English, Hindi, regional language of the Punjab state where the ATM/Kiosk is installed.	
19.	The ATM Switch should support Finger print based biometric transactions with capability to integrate Aadhar & UIDAI functionalities.	
20.	The ATM Switch should support facility of defining rules allowing / disallowing specific services or transactions when the host application(s) are not available / accessible on-line.	
21.	The ATM Switch should support facility of Full and Partial Reversal.	
22.	The ATM Switch should support online addition of New ATMs without bringing down the System / Switch network.	
23.	The cardholders should be allowed to withdraw amount as per the limit specified by the Banks from time to time.	
24.	The ATM Switch should have ability to configure new Host parameters on the Switch without stopping services.	
25.	The ATM Switch should have ability to monitor and report status of Host, Partner Switches & Network.	
26.	All transactions should be identified by a unique transaction ID generated by the Switch/ATM/Kiosk/POS.	
27.	The ATM Switch must maintain and offer, report of all transactions coming in and going out of the Switch.	
28.	The ATM Switch should be capable to integrated Fraud & Risk Management Solution.	

29.	The ATM Switch should have the capabilities to allow ADD/ DELETE /MODIFICATION of ATM/Kiosk/POS screen flow & its contents.	
30.	The EJ Pulling Software agent should be provided along with ATM Switch Solution and ATM should have Electronic Journal pooling capabilities / mechanism as per the standard suggested by RBI/NPCI.	
31.	The ATM Switch Solution should be compatible with EJ Pulling Software agents such as Tranxit / SDMS/ Radia / Infobase etc. and / or with any other EJ pulling agent that may be deployed from time to time or as per the standard suggested by RBI / NPCI.	
32.	The ATM Switch Solution should have the facility to extract the Electronic Journals of all the transactions in each of the ATMs, to a centralized location / Server provided along with ATM Switch.	
33.	The vendor has to provide EJ on T+1 basis for reconciliation purposes to the bank in the format desired by reconciliation software of the bank or as advised by RBI/NPCL/ Sponsor Bank.	
34.	ATM-wise EJs should be stored in the EJ server at a centralized location for minimum period of 12 months online. The Bidder to ensure that EJ pulling from the ATM at specified time as per Bank / vendor's specifications. ATM-Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ data may be purged by the Bidder after seeking confirmation of the Bank, after taking necessary Backup and handing over this backup to Bank's team.	
35.	EJ pulling should be done & stored at Switch Centre on daily basis and to be sent to banks' designated Branch / Recon Cell / Office servers on T+1 basis.	
36.	The Vendor should provide EJ viewer facility to the branches / offices.	
37.	The ATM Switch Solution should have capabilities to offer seamless support and integration capabilities for Near Field Communication (NFC) based transactions & Card Not Present (CNP) Transactions originating from ATM / Kiosk.	
38.	The ATM Switch Solution should have the capabilities to provide Software and Screen distribution from central location to different ATMs / CDs rolled out by the Banks to facilitate individual configuration and screen displays. The ATM Switch System adopted should be capable of distributing screens at ATMs / CDs running on VSATs, Leased Lines, CDMA, GSM, RF and Wi-Fi.	
39.	The ATM Switch Solution should support PCX, GIF and JPEG, MPEG, FLC, FLI or other audio / video file formats.	
40.	The Switch should have the following POS transactions supporting functionalities: <ul style="list-style-type: none"> ▪ Pre-Authorization Purchase ▪ Pre-Authorization purchase completion ▪ Purchase ▪ Balance enquiry ▪ Cash Withdrawal ▪ Void ▪ Facility of PIN, Biometric / UIDAI based transaction at POS. 	
41.	The Switch should have the following Kiosk transaction supporting functionalities: <ul style="list-style-type: none"> ▪ Balance Inquiry ▪ Mini Statement 	

	<ul style="list-style-type: none"> ▪ PIN Change ▪ Facility of PIN, Biometric based transactions ▪ Fund Transfer ▪ Full statement 	
42.	<p>The ATM Switch should authorization and PIN verification to ensure the following:</p> <ul style="list-style-type: none"> ▪ The Switch should be capable of handling minimum 19-digit and 16-digit card number (PAN) presently and any further variations introduced by IBA / NPCI. The PIN number to be supported should be in the range of 4 to 11 digits. ▪ Support for PIN verification using Hardware Security Modules & other leading industry wide PIN verification solutions. ▪ Switch should be configurable for Host to perform PIN verification. ▪ Admin Card Generation and Admin card PIN verification. ▪ Verify that the requested transaction is allowed for the specific card / card type and linked account. 	
43.	<p>The ATM Switch should support Transaction Routing and must ensure the following:</p> <ul style="list-style-type: none"> ▪ The transaction routing algorithm should support routing based on combination of card prefix and account number operating on a single card for multiple accounts maintained in a single or multiple hosts / organizations. ▪ Offer reliable and flexible routing schemes to support flow of transactions / data of varied nature to multiple applications / devices. ▪ All transactions authorized in stand-in-mode are stored and then forwarded to the host authorizer when it becomes available automatically. ▪ Routing of on-us transactions to our Core banking system or sponsor Bank or any other institution as per Gol / RBI directives / guidelines, routing of NFS / Rupay Transactions to single or multiple hosts. Routing of foreign transactions to external Switch interchange networks, Card prefix based routing, routed of transactions from the acquirer to the issuing agency of the card. ▪ Routing to multiple interchanges ▪ Routing to Multiple Hosts / organizations. ▪ Alternate Path routing ▪ Account based routing 	
44.	<p>The ATM Switch System must have the following functionalities:</p> <ul style="list-style-type: none"> ▪ Verification of the validity of the card (whether active or Inactive as well as expiration dates). ▪ Expiration date verification on card / Switch as per card issuer. ▪ CVV/ CVC /CVD verification. ▪ Setting up separate limits at a global group and individual card level for all types of transactions. ▪ Setting up separate online / offline limits for institution / individual card level. ▪ Checking for HOT or CLOSED cards. ▪ Card verification by Host / Interchange. ▪ Personalized card limits by cardholder for withdrawal & POS transactions. ▪ Express cash feature, Ultra-Fast Cash, which is personalized fast cash selectable by the customer. ▪ Customization of alerts based upon Card Type, Currency Type, Customer and Value. 	

45.	<p>The ATM Switch System should have the following functionalities:</p> <ul style="list-style-type: none"> ▪ Own Rupay Debit Card and Rupay Kisan Card (Issued to Bank's own customers). ▪ Debit Cards and Kisan Card issued by other Banks to their customers. ▪ Domestic Interchange 	
46.	<p>As a part of deliverables, separate Debit, Card Management System for the bank and any other institutions as per GoI / IBA / RBI Directives / NPCI Guidelines with DR setup to be provided at no extra cost to the bank to handle Debit, Credit (Magnetic & Chip Based). Card Management System should be part of Switch or with online interface with Switch.</p>	
47.	<p>The Card Management System should provide following functionality:</p> <ul style="list-style-type: none"> ▪ Attaching / removing accounts to a card (Linking & De-Linking) ▪ Providing card replacement functions ▪ Should have the facility to issue cards to specific category of customers with specific limit decided by the bank. ▪ Secure PIN generation with HSMs. ▪ Generating PIN mailers. ▪ Embossing / Encoding File generation ▪ PIN Management Techniques. ▪ Instant PIN issuance and Card Issuance ▪ Support multiple cards per account, multiple accounts per card as well as single or multiple cards per customer including add on cards. ▪ Automatic updating from external Interchange Routing tables-list refreshes sources, Rupay etc. ▪ New Cards can be added online without bringing down the System ▪ Bulk issuance/Hot listing/De-hot listing of Cards ▪ Support multiple Banks, Multiple Products, Personalized and Non-personalized PIN/ Biometric/ UIDAI based Cards (Photo & Non Photo based), Kisan Credit Cards (KCC), Debit Cards (Rupay). ▪ Generation of Hot Listed card data to be provided on daily basis to the bank in up-loadable format as per Card Management Solution. <p>The selected bidder would supply the required hardware / software infrastructure for Card Management system.</p>	
48.	<p>The ATM Switch System must have a robust, secure and foolproof accounting and reconciliation module and mechanism, which must ensure the following:</p> <ul style="list-style-type: none"> ▪ Multi Institution Reconciliation ▪ Multi BIN Reconciliation ▪ Multiple External Network Reconciliation ▪ Multiple Branch Reconciliation ▪ Two / Multiple party Reconciliation ▪ All transactions should be duly logged in and must be available in report format for reconciliation purpose. ▪ To facilitate the bank's settlement operations among the Banks, interchanges / merchant establishments should be carried out on a day-to-day basis in consultation with the relevant banks / branches / offices. ▪ The Switch must provide end-of-day settlement for all transactions based on the interchange and single/multiple network level on daily basis or any cut over period decided by the Bank / Sponsor Bank. ▪ It should generate the un-reconciled report in different formats to be uploaded in different systems; the formats would be shared with the successful vendor. ▪ Settlement, Switch Reports, Successful, Failed, Suspected transactions report to be provided to ATM owning branches / Zonal Offices / 	

	Reconciliation team / ATM Cell on daily basis through auto generated reports in PDF / MS Excel that are automatically delivered through e-mail.	
49.	The ATM Switch System must have a procedure to handle un-reconciled / disputed transactions with possible reasons / response code for each and every type of transactions.	
50.	The ATM Switch System must automatically generate all reports necessary for accounting and reconciliation. It should also provide audit trails and details of incomplete transactions, if any, for smooth and error-free functioning of the system. The following reports – illustrative list only -- must be generated and to be provided to ATM Cell /Offices/ Branches on a daily basis.	
51.	<p>Should provide required MIS (but not limited to). Flexible to customize in future as per banks requirement. A web interface should be provided to get all standard reports.</p> <ul style="list-style-type: none"> ▪ Reports on financial, non-financial and reversal/suspected transactions. ▪ Report of unsuccessful transactions with reasons for failure ▪ Daily ATM Settlement Report ▪ Daily Branch-wise Settlement Report ▪ Daily Institution/ Interchange/ Network Settlement Report ▪ Daily Transactions Log Report ▪ Daily Exception Report including disputed and un-reconciled transactions. ▪ Daily Report on Reversal Transactions sent to Host. ▪ Branch wise abnormal transaction i.e multiple transactions attempted with cards at various interval. ▪ ATM down-time summary ▪ ATM down-time detail ▪ ATM cassettes: total media remaining ▪ ATM cassettes: media detail report ▪ Average cash dispensed ▪ Location-wise transaction report ▪ Terminal-wise ▪ Domestic interchange ▪ Institution total ▪ Suspense totals by interface for cut off difference, Adjustment Processing ▪ Adjustment Reporting ▪ Usage by Customer Type (On us Vs Off us) ▪ Similar reports are also to be provided for Point of Sales (POS), Micro ATMs & Aadhar enable ATMs and for Card Not Present (CNP) transactions. ▪ The Switch Vender will provide API details & other documents to CBS vendor / any third party vendor / solution provider selected by the bank that requires integration/interfacing with ATM Switch for customization of interface. However required customization at Switch end would be the responsibility of the solution provider. ▪ The Bidder must clearly list all the reports generated by the proposed solution. ▪ Provide the reports as per the specific requirements of the bank 	
52.	The selected Bidder must provide training to Bank's technology team on overview of System Fundamentals, Operating Systems, Application Software, Databases, etc. They will also be trained in fault diagnosis and first line	

	support. The training must enable the Bank's software staff to understand about the software related to the ATM Switch & its Operations. Bidder must provide complete training plan for ATM Switch. The training along with software documentation/manuals must be provided on site at The Punjab State Cooperative Bank Ltd, Head Office.	
53.	The successful bidder will be responsible for all aspects of implementation. The Bidder will also be required to provide post implementation support and maintenance during the contracted period from the date of successful commissioning and acceptance by the banks.	
54.	The application should have user-friendly and powerful querying mechanism.	
55.	Selected vendor must ensure that product support from the OEM is available for the model of the ATM Switch System throughout the contract period.	
56.	The right to allow restrict or limit the use of the Front-End Application would be at Bank's control.	
57.	Any regulatory changes which are necessitated in the proposed solution due to changes in the law or provisions or directions introduced / issued by Government of India, State Governments, other governmental authorities, Reserve Bank of India, NPCI, other regulatory authorities or due to industry level changes will be promptly effected by the selected bidder to the Bank during the contracted.	
58.	The vendor would be required to maintain Bank's Card / ATM Data for the entire contract period online.	
59.	If at any stage during the contract period, performance degrades due to any reasons, the selected bidder would be fully liable to take corrective steps with respect to hardware / software up-gradation, customization etc. without any additional cost to the Banks.	
60.	In case, the bidder has not indicated any component / module in their proposed solution and is required for implementation of solution, the successful bidder has to provide required peripherals / equipment, within the contracted price at no additional cost to the Bank.	
61.	Facility Management: Facility Management on a 24 X 7 X 365 basis to be offered as a part of solution for entire contract period. End to end Service Support should be provided by the bidder. The selected vendor would ensure the availability of dedicated FM Personnel on 24 X 7 bases during the contract period. The successful bidder should ensure that the FM personnel are available exclusively for ATM Switch Solution. The Bidder has to ensure to deploy academically good, technically sound and competent person to handle operations for the Banks. The selected vendor would be required to provide Switch Interface Terminal(s) to the Bank.	
62.	<p>BACKUP AND RECOVERY</p> <ul style="list-style-type: none"> ▪ Able to perform for on line, off line and end of day back Up/Restoration. ▪ Should provide Backup and Restore Procedures. ▪ Facility of scheduling and facilities to backup all files at strategic points to facility recovery / restart. ▪ Facility to list all backup inventory / History Log ▪ Ability to perform complete / incremental backup remotely / centrally. ▪ Monitoring of backup processes ▪ The bidder is responsible maintain all data of transactions in a history database for the period of the contract and provide access to the data as 	

	<p>and when required by the bank, and/or should supply answers on questions raised by the bank.</p> <ul style="list-style-type: none"> ▪ After expiry / termination of the contract the complete back up of all data relating to this contract in a mutually agreeable electronic format. Also the bidder should set up a system in the bank (the hardware and software to be purchased by the bank) to store and access the data as per the requirements of the bank ▪ Response time / performance of critical application should not be affected due to Backup activity. 	
63.	It would be responsibility of the selected vendor to provide timely resolution of all response codes as per Rupay/NFS/NPCIL and other response codes introduced by them from time to time.	

5.2.4 HELPDESK / CALL CENTRE SERVICES

Please copy the specifications in Proforma and indicate A – Available / C – Customization Required / N – Not Available

S No	General Technical Specifications	Response
1.	<p>Scope of Services:</p> <p>The scope of Help Desk Services is as follows:</p> <ul style="list-style-type: none"> ▪ Help on Transaction details ▪ Help on Transactions Tracking ▪ Help on Reconciliation & Settlement ▪ Help on Card & PIN Data ▪ Help on Customer Account Data ▪ Help on Uploads and Downloads ▪ Help on ATM, Host & Line Monitoring ▪ Error Logging & Rectification ▪ Help on Hot Listing of Cards ▪ Help on Health Monitoring of the ATMs ▪ Help on EJ Installation & pulling. ▪ Help on new ATM / POS or any other channel deployment. ▪ Help to ATM / POS vendor ATM ▪ Help on any other relevant services / information gathering with regard to Alternate Delivery Channel operating through Hosted Switch. 	<p>This is an integrated solution cum services requirement. As needed for the project. It shall be assumed to be one lot.</p>
2.	<p>Help Desk Services Availability</p> <p>The Help desk facility should be available for 24 hours a day, 7 days a week and 365 / 366 days a year without any constraints.</p>	
3.	<p>Contact Methods</p> <p>The selected vendor will have a telephone line(s) dedicated for services to the State and Central Cooperative Banks of Punjab State. The State and Central Cooperative Banks of Punjab State will contact the Help desk using this telephone / mobile line. The Help desk should also be contactable using email and fax.</p>	
4.	<p>Single Point of Contact</p> <p>The selected vendor has to inform The State and Central Cooperative Banks of Punjab State, the name, address, telephone number, and mobile number etc, of their official who will be responsible to act as a single point of contact to officials of the State and Central Cooperative Banks of Punjab State for all activities relating to ASP services.</p>	
5.	It would be responsibility of the selected vendor to provide MIS report of	

	customer transaction report to the State and Central Cooperative Banks of Punjab State as agreed by the Bank(s).	
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5.2.5 SMS ALERT MODULE

Please copy the specifications in Proforma and indicate A – Available / C – Customization Required / N – Not Available

S No	General Technical Specifications	Response
1.	“SMS Alerts” service, which allows the customers to stay updated on their account transactions through their mobile phones.	This is an integrated solution cum services requirement. As needed for the project. It shall be assumed to be one lot.
2.	<p>Services offered under SMS Alerts are:</p> <p>Transactional SMS Alerts</p> <ul style="list-style-type: none"> ▪ ATM/CD/Micro ATM/POS withdrawal alerts ▪ ATM Reversal Transaction alerts ▪ Account updates (deposit/withdrawal) alerts <p>Promotional SMS Alerts (Bulk SMS)</p> <ul style="list-style-type: none"> ▪ New Branch opening message ▪ Change in loan rate of interest ▪ Birth Day message ▪ Greeting to Customers ▪ Alerts on new schemes ▪ Special products offer by Bank <p>The maximum length of each SMS will be 160 characters only.</p>	
3.	<p>Targeted Messaging Management</p> <p>SMS Alert System should generate SMS (Transactional and/or Promotional SMS) to the registered account holder in defined format (templates approved by TRAI).</p>	
4.	Report availability of SMS sent to Bank’s Customers	

5.2.6 CHARGING MODULE

Please copy the specifications in Proforma and indicate A – Available / C – Customization Required / N – Not Available

S No	General Technical Specifications	Response
1.	<p>As per the RBI norms, five transactions (financial and non-financial NFS issuer transactions) per card per month are free to the customers. However, sixth transaction onwards, the bank can charge the transaction fees to the customer as per guidelines. Since the bank can charge transaction fees to the customer from sixth transaction onwards (performed by the customer on an ATM of another bank on NFS network), it needs to be debited from customer’s account. The methodology used by the bidder is to send the ISO 8583 message that transaction to the banks CBS. The number of free transaction may change as per RBI direction from time to time in future.</p> <p>As per the requirement, the charging module should debit customer account with fixed fees decided by the bank automatically from 6th transaction onwards.</p>	This is an integrated solution cum services requirement. As needed for the project. It shall be assumed to be one lot.
2.	The charging module should be capable to define categories of cards and have different fees structures for each category and debit the account accordingly.	

5.2.7 RUPAY KISAN CARD/ RUPAY DEBIT CARD

S No	General Technical Specifications	Response
1.	Rupay Card Details	5,00,000 cards per annum for 4 years
	a. The Card production and design vendor need to be certified by NPCI.	
	b. Rupay ATM cum Debit Card: The bidder has to design and produce the card as per the requirement of the bank. Rupay Kisan Credit Card: The bidder has to produce the card as per the specifications laid down by NPCI for the Kisan Cards.	
	c. The cards must be able to perform successful transactions on all NFS ATMs under NFS network operating rules and regulations.	
	d. 36 test cards have to be sent for testing.	
	e. The test cards may or may not have the art work; white plastic cards also can be sent. But the cards have to contain the dummy Primary Account Number and a PIN.	
	f. Numbering Structure of the Card Number. <ul style="list-style-type: none"> ▪ Card number consists of 16 digits ▪ First 6 digits are to identify Issuer Institution Identification (The Bank) ▪ Last digit (16th) is the check digit (System Generated Digit to Verify Account Number) ▪ Digits Number 7 to 15 (9 digits) are for use by the Bank. Out of this, first 2 i.e. 7th and 8th are for product differentiation and can be used to identify RuPay Debit Card, RuPay Kisan Card and RuPay Aadhaar Card etc. But the bank needs to inform the number series reserved for Aadhaar Card to NPCI. ▪ Remaining 7 digits can be used to identify the card holder. 	
2.	Issuance of Card / Welcome Kit	5,00,000 cards per annum for 4 years
	a. Insta Cards: The Banks offer Welcome Kit to their customers, containing Card and the Welcome Letter. The PIN mailer is separately delivered to the customer and will not be in the welcome kit so as to increase the security. These Cards are not customized i.e. they are not pre-linked to an account and don't carry customer's name. The non-personalized Cards (Insta Cards), contained in the Welcome Kit are delivered to the HO, HO will handover to Branches as per the requirement who hand-over the same to Customers after duly linking the same to their Account.	Out of 5,00,000 cards per year 20,000 are insta cards
	b. Personalized Cards: The banks opt for issuing personalized cards, carrying the name of the Card Holder. PIN is delivered separately to the customer so as to increase the security.	Out of 5,00,000 cards per year 4,80,000

			are personalized cards
3.	Delivery of Cards/PINs:	The process of delivery of the Card, PIN mailer and the Welcome Kit is route from their Central Office. The banks can have an arrangement with the Vendor for supplying the Welcome Kit directly to the branches as per Indent sent to the Vendor. The PIN mailers are sent separately to the bank HO.	5,00,000 cards per annum for 4 years
4.	Printing of Cards:	The banks want to outsourcing the entire activity of printing the card & the PIN mailers as well as preparing the Welcome Kit.	5,00,000 cards per annum for 4 years
5.	Third Party Vendor Selection:	The Vendor needs to have requisite technical expertise, resources and credibility to undertake this very critical activity. The very basis of transaction being the Card and the PIN, the activity has to be carried out in high level of secured and confidential environment. The Rupay Card design & manufacture should be prepared by the NPCI Authorized Manufactures only.	
6.	Card Technical Specification		
	a.	The Rupay Card should be Magnetic Strip. The Rupay Cards should be prepared as per the guidelines and specifications of the NPCI requirement which includes <ul style="list-style-type: none"> ▪ Card Placement ▪ Size ▪ Font Size and Style ▪ Materials Type ▪ Card Dimensions ▪ Indenting, Encoding ▪ Printing and Color ▪ Signature Panel ▪ RuPay hologram Logo ▪ Data Capture on Card 	
	b.	The Rupay Card Design should be as per the requirement of the Bank and NPCI guidelines.	
	c.	Paper Pouch for Rupay Card	
7.	Pin Mailer Stationary Specifications		
	a.	Pin Mailer And Patch Applicator	
	b.	Size: 6.5x 3.67 inches	
	c.	Paper: 60 GSM CB, Part 1 60 GSM CFB Part 2 70 GSM CF Part 3, Patch	
	d.	Printing: Single/ Two color printing Carbon & Gumming: Carbon Spot for First & Second part, Gumming for second & third part	

	Finishing: Dully Packing	
e.	Finish: Collating and Patch Application on Reverse of Second Part	
8.	Welcome Kit Specification	
a.	Welcome Letter Size: A4 Paper: Art paper, 100 gsm Presswork: 4 + 4 colour process on front and back Finishing: 2 fold, Cut to Size	
b.	Card Pouch Size: Close – 9cm (Width) X 6cm (height) / Open – 10cm X 13cm Paper: Art paper, 130 gsm Presswork: 4 colour on Front Finishing: Die Cutting + Pasting + Lamination on outer side	
c.	Window Envelope Size: Close – 12.5 X 23.5 cm / Open – 26.5 X 29.5cm Paper: Maplitho, 130 gsm Presswork: 4 colour on front Finishing: Die cutting + Pasting + Lamination on outer side+ peal and seal on flap	
9.	PIN Generation. Printing of Card, Personalization, PIN mailer printing, Welcome Kit, Collation and Courier.	5,00,000 cards per annum for 4 years

5.2.8 CONNECTIVITY SPECIFICATION FOR ATMs/CDs CONNECTIVITY

S No	Specifications	Response
1.	The connectivity can be wired or wireless and connectivity should not be through public network.	100 locations for 5 years
2.	Minimum Bandwidth of 64 kbps.	
3.	The Latency should be less than 1000ms.	
4.	It has to support static IP.	
5.	In case of wireless connectivity Security and Authentication should be implemented.	

5.3 SCHEDULE B

5.3.1 SCOPE OF WORK

- a. **Supply:** Supply of ATM Machines including peripherals, completely described in the Bid, and their installation, maintenance at on-site / off-site locations provided by the bank.
- b. **Installation:**
 - i. Networking of ATMs i.e. connecting the ATM to the network provided by the Bank(s).
 - ii. Interface with the ATM Switch provided by the bank(s).
- c. **Site Preparation:** The Bidder shall be responsible for preparation of site for installation of ATMs. The space for the ATM site shall be provided by the Bank(s). The materials required for the site

preparation shall be provided by the Bidder. The site should be prepared as per specifications of materials in the Bid. The site preparation would include facilities for physically challenged persons if required at any particular site in consultation with the Bank.

- d. **Uptime:** The Bidder will ensure an uptime of 95% for the ATMs.
- e. **Reliability:** The equipment offered should be robust and reliable.

5.3.2 TECHNICAL SPECIFICATIONS

S No	Specifications	Response
1.	Front Access Lobby	100 as per the locations given in Annexure 1
2.	Processor of the CD	
a.	Pentium Dual Core 2.2 GHz or above	
b.	2 GB Memory of above	
c.	2 X 160 GB Hard Disk	
d.	DVD Read and Write	
e.	2 or More USB Ports	
f.	Plug and Play Flash BIOS	
g.	PCI expansion slot	
h.	Battery back-up for BIOS.	
i.	MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. Internal Speakers required	
j.	The ATM should have Triple DES Encryption which is RuPay / VISA / MASTER CARD / AMEX compliant. It should have remote key download, TRIPLE DES chip with encryption and validation software. Should support AES without any additional hardware.	
3.	Keyboards	
a.	Rugged spill proof Triple DES enabled with stainless steel 16 key alpha/numeric (EPP PIN pads) Keys.	
b.	All ATMs/ CDs should have PIN pad shields covering all three sides to avoid shoulder surfing or capture by the external camera.	
4.	Currency Chest	
a.	The safe must conform to the UL-291 Level 1 Certified Secure Chest standards or higher latest standards steel body cabinet (certificate to be attached).	
b.	Alarm sensors for temperature status, vibration status and chest open status while sending signal/messages to Switch/Management Centre	
5.	Dispenser	
a.	Vacuum / Friction Pick technology of International standards.	
b.	The dispenser should be capable of handling soiled but issuable and mixed currencies as well as retract and purge capability with cash retraction disabled currently.	
c.	The dispenser should have four active currency cassettes with 4 pickup or 4 high modules to handle different denominations.	

	d.	All currency cassettes should be capable of dispensing 50/-, 100/-, 500/- and 1000/- denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected notes.
	e.	The currency cassette must lock itself, preferably automatically, when removed from the ATM.
	f.	Currency dispensing capacity for dispensing 40 or above notes at a time. Vendor to mention dispensing capacity for each dispense. Presenter type is required.
	g.	Currency dispensing speed for dispensing 5 notes per second or above
	h.	Currency holding capacity should not be less than 2000 notes per cassette.
	i.	The ATM must be able to give a Media low indication for the dispenser cassette.
	j.	The dispenser should have the mechanism to take back the currency and transport it to the divert cassette if the customer does not collect it but be disabled for time being.
6.	Interface for Bank ATM Switch Connectivity	
	a.	NDC / D 912 Emulation Software required for connecting to Bank ATM Switch
	b.	The ATM must support TCP/IP protocols on leased line, ISDN, CDMA, EWP and VSAT Network.
	c.	Should have network interface card 10/100/1000 Mbps Speed.
7.	Card Reader	
	a.	The card reader should be capable of reading tracks one, two and three as per ISO standard or RuPay/ Master/ Visa Card format.
	b.	Card Reader (DIP Type) must be Hybrid Card Reader. Latest EMV 4.0 or above compliant. Capable of reading Smart card, Chip card/HYCO card as well as card with magnetic encoding. Conforming to RuPay, VISA, Amex and MasterCard standards.
8.	Customer Interface on ATM	
	a.	Display Unit of the ATM: 15 inches or above LCD Color Touch Screen monitor with minimum 8 Braille function keys, Vandal Screen with Privacy Filter, Triangular screen support. Facility to display graphics.
9.	Capabilities of ATM Software	
	a.	The ATM application software should enable the ATM to function when hooked to a network and should support all the features that are ATM related switch functionality.
	b.	The application should have powerful real time features based on customer initiated transaction and logging for audit trail.
	c.	The application software should support the facility to change PIN at the ATM by the customers after verifying the existing PIN.
	d.	Whenever the Chest door is opened, message has to be sent to the

		Switch for records.
10.	Alarm Sensor	
	a.	Basic alarm sensor with combination lock to monitor the following and sending signals/ messages to switch / messaging center. <ul style="list-style-type: none"> ▪ Chest door status ▪ Thermal status ▪ Vibration status
11.	Receipt Printer on The ATM	
	a.	40 columns Graphics Thermal receipt printer. Form width 80 mm
	b.	The printer must be able to cut the paper and push the receipt out of a slot provided on the ATM fascia.
	c.	Should be able to print various information pertaining to the transactions executed by the customer
	d.	Low media warning for all items viz. bills, consumer printer roll etc.
12.	Journal Printer on The ATM	
	a.	40 columns Dot Matrix/Thermal for trouble free journal printing and capable of auto paper loading. Form width 80 mm.
	b.	If journal printer runs out of paper or gets jammed or becomes non-functional, ATM should not function.
	c.	Provision to store transaction details in the hard disk; retrieve data from the hard disk in the format required at any point of time.
	d.	ATM must be enabled for electronic journal with low warning feature.
	e.	There should be low media warning for items viz bills, journal rolls, consumer receipts etc.
13.	Digital Surveillance System	
	a.	The camera should be pilfering proof.
	b.	Should Captures Color digital images of customers approaching the ATM and performing transactions. This capture should be only triggered either by motion sensing or by the swipe of a card in the ATM.
	c.	Captures the transaction information along with the images and is superimposed with the images.
	d.	Support watermarking for Image / Video authentication.
14.	Operating System Windows 7	
15.	EJ Pulling	
	a.	ATM should support industry standard 3rd Party Software Agent loaded for the purpose of EJ Pulling from a central site.
	b.	Electronic journal to be also written on ATM hard disks.
16.	Power Management	
	a.	In-built cut off circuit/ isolator to protect ATM SMPS and other critical parts viz. mother board, hard disk etc. from sudden spikes in current/ voltage from UPS/ Raw power supply.

	b.	In-built SMPS to work on 230 V 50 MHZ power supply. Support input voltage of 230 V AC / 50MHz with + - 5% variation.	
	c.	Support input voltage of 230V AC /50 Hz with +/-10% variation.	
17.	Others		
	a.	All ATMs should have rear mirrors covering majority area of the ATM site.	
	b.	ATM should offer multilingual display capability on the customer interface terminal besides English. Minimum requirement is English, Hindi and regional language where the ATM is installed.	
18.	Biometric Kit		
	a.	The Biometric Kit with UIDAI certified finger print scanner with thumb/ finger print scanner software for Aadhaar enabled Payment System in the fascia.	
	b.	The CD should have functionality required for illiterate person. Trilingual screen support and capable of Voice Guidance. Vendor should provide necessary audio/video /Screen files however bank will provide the content/matter/switch support.	
	c.	The Biometric CD shall be integrated with the PURCHASERs proposed biometric solution.	
	d.	Complete Biometric Kit including scanner, Audio Jack should be as per STQC standards.	

5.4 SCHEDULE C

5.4.1 SCOPE OF WORK

Approximately 8 X 10 Square feet (actual size may vary from site to site) room is to be prepared by the Bidder for ATM installation. The space for ATM location shall be provided by the Bank, whereas, site will be developed by the Bidder as per following specifications (Items mentioned in the table such as electrical points, length of electrical cable, conduits, etc. shall be approximated by the Bidder and price for site preparation be mentioned accordingly). In total 100 such sites have to be prepared. The quantities mentioned in the following table are given for one such typical site. The bidder should quote for all the 100 sites as given in Annexure 1. The quantities mentioned in the table below shall be taken for evaluating the L1 bidder. However, the payments shall be made as per actuals.

5.4.2 SPECIFICATIONS

S No	Particulars	Description	Job Requirements	Unit	Quantity
1.	Civil Works				
1.4	Wall Paneling for customer lobby	Providing & fixing in position Aluminum Composite Panel (ACP) with framing of Aluminum Tube sections of min 1.5" * 1" and 20 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Panels to be fixed to the frame with 3M or equivalent adhesive. Joints to be finished with Silicon based sealant. ACP thickness of 3mm minimum.	Providing & Fixing	Square feet	180

		Aluminium foil thickness to be min 0.20 mm on both sides. Alubond, Eurobond, Fujibond, Alcobond or equivalent ISO certified or approved brands to be used. Bright silver Shade to be as per bank's approval. Additional Sections to be provided to fix the Indoor AC units. Both the AC units to be installed near the machine area at the highest position.			
1.5	False ceiling (600mmX600 mm GI metal Sheet)	False ceiling GI tiles metal sheet plain (Armstrong or Interarch or equivalent) of size 600 mm x 600 mm non-perforated made out of 0.3 mm Galvanised steel non perforated with powder coated finish. GI sections for grid suspension system. Cut-outs to be made for accommodating lighting fixtures. To be done in customer lobby and back room	Providing & Fixing	Square feet	56
1.6	Main door (With 6mm modifloat Glass)	Providing and fixing Aluminium door comprising of approximate 83.5mm vertical members, approximate 85-90 mm top & bottom, approximate 83.5 mm middle member, Black powder coated. Thickness of section not less than 1.5 mm. Godrej/ Insta/ Everite/ Hyper Floor spring (for 100 kg weight and rated for min 0.3 million cycles) and Pivot on top. 6 mm modifloat clear glass with antishutter Garvare film to be provided with rubber bidding and proper clip. Wool pile/ Weather strip on one vertical member. Providing and fixing Door handle to be 'D handle type' of SS 304 grade brushed steel finish (1 inch dia & 12 inch height) "Magnum or equivalent make to fit on Aluminium section. The door size is 3'6" X 7' max.	Providing & Fixing	Square feet	21
1.7	Back Room partition for keeping all electrical work and other equipment inside.	To be made for keeping UPS along with batteries, IT, servo stabilizers, VSAT IDU, DB panel etc. Providing & fixing in position Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" x1" and 18 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed	Providing & fixing	Square feet	80

		<p>equally. The panels to be fixed to the frame with 3M or equivalent adhesive and mirror screws. Joints to be finished with Silicon based sealant. ACP thickness of 3 mm minimum. Aluminum foil thickness to be 0.20 mm. ACP only on the ATM side with thickness of 3mm minimum. Alubond, Alex, Eurobond, Fujibond, Alcobond or equivalent approved brands to be used. Shades to be as per bank's approval. ACP Door 2'X6'6" made of Aluminium frame with arrangement of mortis key lock of Godrej, Link key hole to be finished with key hole screw back side of partition to be finished with 6 mm commercial ply with 2coat enamel paint after preparing surface with primer coat. Partition to be made up to false ceiling height only and main aluminium members to be fixed up to ceiling height or back side wall for proper support at the c/c distance of 4'-0". For back room an ordinary battery stand will be provided for keeping ups batteries. MS Metal Shelves to be provided to house the other equipment which will be claimed separately.</p>			
1.8	Aircon Louvers for partition / cabinet	<p>P and F 6" powder coated aluminum louvers of approved color in partition over flush door height in center minimum 4'-0" long and 0'-6" height for ventilation of hot heat from back room to outside and cooled AC air inside the back room</p>	Providing & fixing	Square feet	2
1.9	Fixed Glazing	<p>Providing and fixing Aluminum panel openable comprising of approximate 83.5mm vertical members, appropriate top & bottom and middle members, Black powder coated. Thickness of section not less than 1.5 mm. 6 mm clear glass to be used. Depending on the width of the façade, one or two panels may be made.</p>	Providing & fixing	Square feet	21
1.10	Shutter Boxing/claddin	<p>Providing & fixing in position Aluminium Composite Panel (ACP)</p>	Providing & Fixing	Square Feet	60

	g	with framing of Aluminium Tube sections of min 1.5" x 1" and 20 gauge 2'-0" C/C both ways. Mirror screws to be used. Joints to be finished with Silicon based sealant. ACP thickness of 3 mm minimum. Aluminium foil thickness to be min 0.20 mm. 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Alubond, Eurobond, Fujibond, Alcobond, Alex, or equivalent ISO certified brands to be used. Shades to be as per bank's approval. Trap door will be 12 mm BWR 303 ply finished with ACP. Front side cladding with vertical trapdoor to hide shutter guide rail and access lock pillar will be also finished on 12 mm 303 BWR ply board			
1.11	Plastic Paint on wall & ceiling	Providing and Fixing plastic paint of Asian /Nerolac/ ICI / JNN or equivalent make with surface preparation, primer and putty complete.	Providing & applying	Square Feet	180
1.12	Grouting of ATM	Grouting of ATM Machine with Anchor Bolts	Providing & applying	Units	1
2. Electrical Items					
2.1	Timer for light and signage	Timer for signage, ATM room and porch lights. L&T, Siemens or equivalent	Providing & Fixing	Units	1
2.2	Signage Wiring	Providing & fixing of 3 x 1.5 mm copper wire & 19 mm dia PVC 2mm thick ISI conduit with all accessories like saddles, bends etc. 10 m	Providing & Fixing	Lot	1
2.3	Light - Mirror optic	2*2 Mirror Optic Lights of Havells, Bajaj, Crompton Greaves, Wipro, Phillips or equivalent ISI make. FTLs of 18WX4	Supply & Installation	Units	2
2.4	Spotlights with CFL lamp (With Glass Cover)	Providing & Fixing recessed 1 x 18W PL Spot lights, fixture with lamps of make GE, Philips, Wipro, Opelite, Crompton, Clipsal, Bajaj, Thorn, Havells or equivalent make.	Providing & fixing	Units	2
2.5	CFL lamp with holder in back room	Providing & Fixing CFL lighting fixture with holder mounted on wall.	Providing & fixing	Units	1
2.6	Light under the porch area	Providing and fixing recessed, 1 x 18W CFL with glass cover(Philips/Wipro/Ankur/Havels	Providing & fixing	Units	2

		make), connected to the signage timer			
2.7	Electric. DB for 3 phase to be fitted on the Rack	<p>Modular distribution board comprising of Incomer 63 A Isolator (4 pole).</p> <p>One Double Pole 32 A MCB at incomer & 3 outgoing 16A SP MCB controlled for ATM, Emergency Light. 4 Nos UPS 6/16A Modular Switch Socket Output. 2 Nos, 20A Metal Clad Socket should be provided for UPS Incoming & Outgoing. One more Double Pole 32 A MCB at incomer for 02 Nos 20A Metal Clad for ACs. One No 16A SP MCB should feed the supply to one no. 16A timer switch at night glow day off mode. 2 Nos. 16A SP MCB should be available for general light & 01 No 16A SP MCB should feed the supply 2Nos 6/16A Modular Switch Socket at Raw Power. All wiring of ISI FRLS cables. Lighting points including circuit wiring with 1.5 Sq mm copper wire and for UPS and AC input and output wiring 4 Sq mm copper wire through cable manager. All neutral and earth links should be of minimum 63A. All Switches, MCBs, ELCBs, cables to be ISI make: Legrand, GE, Anchor Roma, MK, Indokrupp, Crabtree, Finolex, L&T, Siemens.</p> <p>Single line diagram showing the lighting, power & UPS power distribution in ATM room with size and ratings of wires, etc. to be provided.</p>	Providing & fixing	Units	1
2.8	Maintenance Free Chemical Earthing	Based on Earthing Electrode with inbuilt copper strip/GEL/GAF based. Should have resistance < 1 Ohm and should be < 2V between neutral and earth. Suitable electrode be used as per the site requirements. Earth enhanced compound powder (Gel) with hardener to be provided minimum 20Kg per site/ Back Fill/Site Filled compound (BFC/BSC)- 100 Kg. Earthing Warranty for 3 years. The electrode should be minimum 60mm dia and 3 Meter length or 80 mm dia and 2 meter length.	Supply & Installation	Units	1

		Dedicated earthing for ATM.			
2.9	Earthing Wire	6 mm solid copper PVC insulated wire for extending from the earth pit to ATM room using a 2 mm thick PVC 19 mm dia conduit.	Providing & fixing	Feet	10
2.10	5/15 amp power point, for raw and Ups power	15 Amps Modular Switches and sockets of MK / Havells / Crabtree or equivalent make concealed type of ISI Standards (Within ATM Room). Includes cabling up to 5 meters.	Providing & fixing	Units	4
2.11	Main Switch	Main switch 63 A 415 V TPN with HRC fuse to be used before DB. Mains cable to be terminated into it only.	Providing & Fixing	Units	1
3.	Equipment				
3.1	1 T Split Airconditioners	1.0T High Wall Split A.Cs with Five Star rating, EER 3.1, cordless remote of vendors of repute (e.g.Voltas Vertis Gold or equivalent 5 star rating), and having a good service network across the country. Copper, drain pipe length not exceeding 5 Mtr.	Providing & fixing	Units	2
3.2	Stand for aircon condenser units	M.S Stand. 50 mmX50 mmX 6 mm duly painted with enamel paint.	Providing & fixing	Units	2
3.3	Aircon extra Copper Piping	Copper Piping if more than 5 Mtr.	Providing & fixing	Meter	1
3.4	Aircon extra Drain Piping	Drain Piping if more than 5 mtrs	Providing & fixing	Meter	1
3.5	Stabilizer for AC	Compact Stabiliser 3 KVA. ISI make or from ISO certified company. One number for both AC unit to be operated through timer.	Providing & fixing	Units	1
3.6	Online 2 KVA UPS	As per the Technical Specification mentioned below.	Providing & fixing	Units	1
4.	Requirements of Standard site aesthetics as per bank branding, color combinations etc.				
4.1	Chair	Chairs - Plastic chairs of overall dimension 475x485x800 mm ht. Seat ht. From floor 460mm made in approved color.	Providing & fixing	Units	1
4.2	Visual Merchandising	Visual Merchandising, Designer level customized bank branded color information Panel Writing ledge, Cheque deposit box, storage space for housekeeping	Providing & fixing	Units	1

		material. 16swg cr imported 'metal, die pressed with powder coat and imported silver duco of ral / dupont make, pp coating for protection against uv light and for scratch resistance, 50 x 8 csk mirror cap wooden threaded metal screw.			
4.3	Signage	MS Square Pipe of 3/4" x 3/4" 18 guage for framing with one coat of red oxide & 2 coats of oil paint to avoid rusting. 3" Stainless steel Hinges at every 2' on the top and Alankey lock at the bottom for easy maintenance of Electricals. Powder coated 24 guage GI sheets on all Top, bottom & Sides. 26 guage GI sheet at the back. L Angle. Electrical -- Longlife Tubelights 28 W Phillips (Trulight) or T5 Instapower/India, Wipro or Bajaj or equivalent) distributed evenly. One tubelight for every 5 sq ft. Electronic chokes.	Providing & fixing	Square Feet	20
		ISI FRLS wiring -- Finolex, RR Cables or equivalent			
		Backlit: Avery Dennison / Dupont / 3M / LG or equivalent			
		Film: Avery Dennison / Dupont / 3M / LG or equivalent. With 5 years comprehensive warranty from manufacturer of the vinyl and subtrate for Indian weather and dust conditions without any restrictive sub clauses. Copy of valid warranty to be provided to the Bank			
4.4	Fire Extinguisher 1.0 KG	Fire Extinguisher 1kg ABC From Minimax / Safex	Providing & fixing	Units	1
5. Optional and Variable Items					
5.1	Demolition of brick wall	Demolition of existing single brick walls including disposal of rubbish. Rate excludes demolition of any type of R.C.C. item.	Providing & Fixing	Square Feet	1
5.2	Demolition of Flooring	Demolition of existing floor tiles, chipping of stone flooring including disposal of rubbish. Rate excludes demolition of any type of R.C.C. item.	Providing & Fixing	Square Feet	1
5.3	Floor Filling	To elevate internal floor level, to	Providing &	Cube	1

		match exterior floor level, wherever required by sand, brick and stone blast (per cubic feet).	Fixing	Feet	
5.4	9" brick Wall Construction	Providing and Making approximately 9" thick brickwall in plumb and line, cement mortar 1:4 including raking with sand plaster 12 mm thick in cement mortar 1:4 on both the sides with curing complete, plaster to be rough finished.(Only for partition purpose no load bearing type)	Providing and Fixing	Square Feet	1
5.5	Sand Plaster	12mm thick sand plaster in cement mortar 1:4 including curing, in line and level, assuming only one wall construction, subject to site specifications.	Providing & Fixing	Square Feet	1
5.6	POP Puning on wall in case panelling not done	Providing and applying Plaster of paris punning of average thickness 5 mm on plastered wall surface in line and level , considering only in back room	Providing & Fixing	Square Feet	1
5.7	Back Room Self (in case back room)	Shelf in Back room – 3' X 3' with ACP sheet on frame of 1"x1.5" aluminium section all four side and in center flush into the wall for keeping Router and Other Critical Equipments	Providing & Fixing	Units	1
5.8	Cement Based Paint	Providing and applying cement based external paint for wall Make Snowcem to applied on exterior wall with proper querring	Providing & Fixing	Square Feet	1
5.9	Enamel Paint on metal and wooden surface	P/A 3 coats of approved make quality and shade enamel paint including scraping and levelling the surface to the satisfaction of the Architect - approved quality best primer coat, palti etc. complete including scaffolding required if any. To be applied at any metal or wooden surface e.g. rolling shutter	Providing & Fixing	Square Feet	1
5.10	External paving outside of room, etc.	Providing and fixing chequered paving tiles in cement mortar 1:5 in line and level.	Providing & Fixing	Square Feet	1
5.11	Mains cabling / wiring	4 core - 10 sq mm copper cable of ISI make to be laid and buried under soil in conduit or to laid on wall with proper saddling and clamping	Providing & Fixing	Meter	1

5.12	Power Wiring for UPS, ACs	Power point wiring with earth using 2.5 sq mm PVC copper Multi-strand flexible wire all pulled through concealed PVC conduit inclusive of 5/15 A switch, socket, back box, plate (AC / ATM machine / UPS i/p & o/p / ,Telephone and router,extra 1 nos.)	Providing & Fixing	Meter	1
5.13	Isolation Transformer	3 KVA isolation transformer. ISI make or from an ISO company.	Providing & Fixing	Units	1
5.14	Rolling shutter	P & F rolling shutter of 22 guage MS sheet, including floor locks, guide rail, first quality enamel paint colour (minimum 2 coats).	Providing & Fixing	Square Feet	1
5.15	Data Cabling	Data Cabling with CAT5E/6E cable with conduiting	Providing & Fixing	Meter	1
5.16	Information outlet	Provision of RJ-45 I/O socket AT&T compatible with back box and plate	Providing & Fixing	Units	1
5.17	Patch Cord	Provision of 5 feet long Patch cord (both side moulded RJ 45 connector)	Providing & Fixing	Units	1
5.18	Conduiting for VSAT / leased lines for off site	Providing & fixing of 25 mm dia PVC 2 mm thick conduit of ISI make with saddling complete for connectivity.	Providing & Fixing	Meter	1
5.19	Wooden Storage Cabinet (in case back room not made)	Wooden Storage Cabinet made with 19 mm thick commercial ply, board on all six sides, 1no.shelves inside with wire manager slots, finished with enamel paint in interior and 2.0 mm ACP laminate finish on exterior, louvred doors with key lock and tower bolt arrangement, appropriate slots to be made for air circulation on either sides, and size 3'6" x 2'6" x 8', subject to size of UPS, batteries and NIU. To be provide as optional item in case of less carpet area.	Providing & Fixing	Units	1

5.4.3 SPECIFICATIONS FOR ONLINE UPS

Type	Description
Technology	2 KVA single phase input & output, on-line Microprocessor controlled high frequency IGBT based PWM True On Line.
Input Nominal voltage	230 V AC, [+20 % TO -35%], Single Phase
Input Power Factor	> 0.9

Rectifier and Charger Type	PWM with Active power factor control
Nominal voltage regulation	+/- 1 %
Ripple (without batt)	< 1 %
Charging method	Constant voltage constant current [CVCC]
Battery	
No. of hours of backup	8 hours based on load connected.
Type	Value regulated lead acid Sealed Maintenance Free [SMF]
Minimum AH	65 AH
Make, Model	Exide / Panasonic
Voltage, Rating	The bidder shall supply and install suitable Racks to house the batteries.
Frequency	50/60 Hz [+/- 0.25 Hz] in Free running mode
	50 Hz [+/- 3 Hz] in synchronous mode
Waveform	True sine wave
Dynamic Response	For 0 to 100 % step load change, the output shall remain within +/- 5 % and recovers to 98 % within 2 cycle
Indicators / Alarms	Battery low pre-alarm
	Battery low
	Load on battery
	UPS indicator
	Battery status indicator
	Load on Bypass
	Inverter Faulty
	Mains, Inverter, Output on Indicator & Others if any, Specify
Communication Interface	
Standard	RS 232 port for Software Interface
Optional	SNMP facility through Network

5.5 SCHEDULE D (OPTIONAL)

5.5.1 POS / MICRO ATMS

Scope of Work

- The solution should meet the specifications laid down by NPCI.
- RBI approval for Merchant Acquiring.
- PoS / Micro-ATM Device – the portable hardware and Software Solution.
- The PoS / Micro-ATM Switch Solution, integrated with the Switch installed for issuing RuPay Cards.

- e. The software installed in the PoS / Micro-ATM to integrate communication between the Switch and the device.
- f. SIM installed in the device to provide connectivity between the device and the Switch.

Technical Specifications

S No	Specifications	Response
1.	Consumer Interface 3.5 inch Touch Screen TFT LCD 320 X 3(RGB) X 240 pixels; Virtual Keypad on LCD.	<p>This requirement is optional and only for cost discovery. As of now the Bidders are expected to indicate unit price in the relevant rate schedule only. The Bank reserves the right to place purchase orders at a later date based upon the price quoted by the Bidders.</p>
2.	Keypad (for Maintenance) QWERTY Keypad; Alpha Numeric (A-Z; 0-9); Function keys (F1-F8); Special Keys (Shift, Back, Cancel, Enter, Space, Fn)	
3.	Printers Thermal graphic printer; 8 dots/mm: 57mm (2.25 in.) wide paper	
4.	Battery Inbuilt chargeable battery that lasts for 4 hours of continuous operation	
5.	Communication Options <ul style="list-style-type: none"> ▪ LAN 10/100 BASE-T (Standard RJ45 connection) ▪ GSM / GPRS (SMA female antenna connection) ▪ CDMA (1X2000) (SMA female antenna connection) ▪ Wi-Fi with b/g/n supports 	
6.	SIM Card (bundled) Standard GSM/CDMA SIM Card. The terminal has a dual SIM facility where the second SIM works as a backup.	
7.	Readers Inbuilt Magnetic Swipe Card Reader, Smart Card Reader / Contactless Reader.	
8.	Biometrics Optical Finger Print Scanner of ANSI and ISO formats	
9.	Accessibility Inbuilt Speaker for Announcements	

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 Auto Teller Machines / Cash Dispensers, Micro ATMs, POS, ATM Cards on CAPEX basis And ATM Switching and Other Allied Services with Rupay Debit Card and Rupay Kisan Card Functioning on OPEX 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 4.21 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 4.26 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	Response
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.	Annexure EG – 1
4.	Please enclose copies of valid VAT / LST / CST / Service Tax Registration certificates and Copy of PAN Card.	Annexure 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.	Annexure EG – 3
	Applicable in case of Schedule A	
6.	Please attach a copy of company incorporation certificate and that of business commencement certificate	Annexure ETA – 1
7.	Please attach a copy of the NPCI certificate.	Annexure ETA – 2
8.	Please attach Copies of Purchase Orders and Certificates (mentioning the number of ATMs Switched & Driven through the ATM Switch) from the respective Banks.	Annexure ETA – 3
9.	Please attach copy of PA-DSS standards certification.	Annexure ETA – 4
10.	Please attach copy of PCI-DSS, ISO 27001, ISO 20000:1, ISO 27001 Certification.	Annexure ETA – 5
11.	Please attach details of the Banks' name, address, contact person and contact numbers with number of ATMs served.	Annexure ETA – 6
12.	If the Bidder is not the OEM, please attach due authorization certificate from OEM (if applicable), otherwise please attach an undertaking to the effect that the ATM Switch is owned by the Bidder.	Annexure ETA – 7
13.	Please attach the details of the Application Service Support Centre in India of ASP.	Annexure ETA – 8
14.	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.	Annexure ECA – 1
15.	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.	Annexure ECA – 2
	Applicable in case of Schedule B	
16.	Please attach copy of at least one Purchase Order / Referral Letter Six years prior to the date of bid submission.	Annexure ETB – 1
17.	If the Bidder is not the OEM, please attach due authorization certificate from the OEM.	Annexure ETB – 2

18.	Please attach copy of ISO certificate in case of the OEM's manufacturing facility	Annexure ETB – 3
19.	Please attach copies Purchase Orders or Certificates from banks mentioning quantities to prove bidder's eligibility as on the date of bid submission.	Annexure ETB – 4
20.	Please attach details of the Banks' name, address, and contact person and contact numbers with number of ATMs supplied.	Annexure ETB – 5
21.	Please attach list of Support Centres in North India with addresses and contact number.	Annexure ETB – 6
22.	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.	Annexure ECB – 1
23.	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.	Annexure ECB – 2
Applicable in case of Schedule C		
24.	Please attach copy of at least one Purchase Order/Referral Letter Six years prior to the date of bid submission.	Annexure ETC – 1
25.	Please attach copies Purchase Orders or Certificates from banks mentioning quantities to prove bidder's eligibility as on the date of bid submission.	Annexure ETC – 2
26.	Please attach details of the Banks' name, address, and contact person and contact numbers with number of ATMs site prepared.	Annexure ETC – 3
27.	Please attach list of Support Centres in North India with addresses and contact number.	Annexure ETC – 4
28.	Please attach copies of audited Balance Sheets and P/L Accounts for last three financial years.	Annexure ECC – 1
29.	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.	Annexure ECC – 2
30.	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

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/ATM/2014/01 Dated _____, 2014, for Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Auto Teller Machines, POS, Micro ATMs, ATM Cards on CAPEX basis And ATM Switching and Other Allied Services with Rupay Debit Card and Rupay Kisan Card Functioning on OPEX 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/ATM/2014/01. 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)	Excise and / or Custom Duty, if applicable + Taxes including VAT as applicable + other levies, if Applicable (c)	TOTAL Price to be paid including all taxes, duties and any other levies (Criterion for Bid Evaluation) (b) + (c)
1.	Schedule A (Total One Time Payment to be made after commencement of services)			
2.	Schedule A (Total Recurring Cost per Annum)			
3.	Schedule B including warranty for three years (supply of goods)			
4.	Schedule B (installation services)			
5.	AMC for Schedule B for 2 years after the warranty for three years			
7.	Schedule C including warranty for three years (supply of goods)			
8.	Schedule C (construction and installation services)			
9.	AMC for Schedule C for 2 years after the warranty for three years			

6.8.2 The Details of Earnest Money Deposit:

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

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.9 RATE SCHEDULE FOR ATM SWITCHING SERVICES, RUPAY CARD, WELCOME KIT AND MPLS CONNECTIVITY (SCHEDULE A)

S No	Item (The Bidder may propose further details in the subheadings given below)	Unit	Basic Price excluding Taxes, Duties and other levies	Applicable Tax / Duties / Levies Rates (%)	Total Unit Prices
1.	Switching Service Charges				
1.1	Sign-up Fee for Integration, Interfacing and Host Certification	One Time Per Bank			
1.2	Internal and NPCI Testing and Certification Fees for Rupay ATM cum Debit Card	One Time Per Bank			
1.3	Internal and NPCI Testing and Certification Fees for Rupay Kisan Card	One Time Per Bank			
1.4	ATM Driving Fees for Online ATMs Monitoring / ATMs Transaction Processing Fees	Per ATM Per Month			
1.5	Reconciliation Facility to Provide File Staging Reconciliation on ATM and Point of Sale	Per Transaction			
1.6(a)	NFS Transaction Fees - Financial (Withdrawal), On Us	Per Transaction			
1.6(b)	NFS Transaction Fees - Non-financial (Balance Inquiry), On Us	Per Transaction			
1.6(c)	NFS Transaction Fees - Financial (Withdrawal), Acquiring	Per Transaction			
1.6(d)	NFS Transaction Fees - Non-financial (Balance	Per Transaction			

	Inquiry), Acquiring				
1.6(e)	NFS Transaction Fees - Financial (Withdrawal), Issuer	Per Transaction			
1.6(f)	NFS Transaction Fees - Non-financial (Balance Inquiry), Issuer	Per Transaction			
1.7	Interchange Revenue Sharing	Per Bank			
1.8	Dispute Transaction Fees	Per Transaction			
2.	SMS Alert Service Charges				
2.1	Single License Fee for Integration.	One Time Per Bank			
2.2	SMS Alert Charges	Per SMS			
3.	Charging Module				
3.1	Single License Fee for Integration.	One Time Per Bank			
3.2	Transaction charges (beyond free transaction as per RBI/NPCI)	Per Transaction			
4.	Rupay Debit Card, Kisan Credit Card and Welcome Kit				
4.1	Designing Fees for Rupay ATM cum Debit Card and Welcome Kit	One Time Per Bank			
4.2	Rupay ATM cum Debit Card with Pin Generation and Welcome Kit (Non-Personalised Cards without Photo)	Per Card and Welcome Kit			
4.3	Rupay ATM cum Debit Card with Pin Generation and Welcome Kit (Personalised Cards without Photo)	Per Card and Welcome Kit			
4.4	Rupay Kisan Credit Card with Pin Generation and Welcome Kit	Per Card and Welcome Kit			
4.5	Pin – Re-generation	Per PIN			

		Mailer			
4.6	Packaging and Dispatch of Cards and Welcome Kit	Per Packaging and Dispatch			
5.	Connectivity Charges for ATMs / CDs				
5.1	Cost of Device and Installation Charges with 3 years Warranty	Per Unit			
5.2	AMC cost after 3 years	Per Unit			
5.3	Connectivity Charges (Minimum 64 Kbps Bandwidth)	Per Site per Year			

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.10 RATE SCHEDULE FOR ATMs / CDs (SCHEDULE B)

S No	Item (The Bidder may propose further details in the subheadings given below)	Unit	Basic Price excluding Taxes, Duties and other levies	Applicable Tax / Duties / Levies Rates (%)	Total Unit Prices
1.	Cash Dispenser				
1.1	Cost of Goods including warranty for 3 years	Per Unit			
1.2	Cost of Installation Services	Per Unit			
1.3	Recurring AMC Cost – 4th Year	Per Unit Per Year			
1.4	Recurring AMC Cost – 5th Year	Per Unit Per Year			

(Signatures)

Date:

Place:

Name:

Designation:

Seal

6.11 RATE SCHEDULE FOR ATM SITE PREPARATION (SCHEDULE C)

S No	Item (The Bidder may propose further details in the subheadings given below)	Unit	Total Amount (₹)
1.	Civil Works		
1.1	Vitrified Flooring 2'x2'	Per Square feet	
1.2	PCC	Per Square feet	
1.3	Black granite on threshold and steps	Per Square feet	
1.4	Wall Paneling for customer lobby	Per Square feet	
1.5	False ceiling (600mmX600mm GI metal Sheet)	Per Square feet	
1.6	Main door (With 6mm modifloat Glass)	Per Unit	
1.7	Back Room partition for keeping all electrical work and other equipment inside	Per Square feet	
1.8	Aircon Louvers for partition / cabinet	Per Square feet	
1.9	Fixed Glazing	Per Square feet	
1.10	Shutter Boxing / cladding	Per Square feet	
1.11	Plastic Paint on wall & ceiling	Per Square feet	
1.12	Grouting of ATM	Per Unit	
2.	Electrical Items		
2.1	Timer for light and signage	Per Unit	
2.2	Signage Wiring	Per Lot	
2.3	Light - Mirror optic	Per Unit	
2.4	Spotlights with CFL lamp (With Glass Cover)	Per Unit	
2.5	CFL lamp with holder in back room	Per Unit	
2.6	Light under the porch area	Per Unit	
2.7	Electric DB for 3 phase to be fitted on the Rack	Per Unit	
2.8	Maintenance Free Chemical Earthing	Per Unit	
2.9	Earthing Wire	Per Unit	
2.10	5/15 amp power point, for raw and UPS power	Per Unit	
2.11	Main Switch	Per Unit	
3.	Equipment		
3.1	1 T Split Airconditioner	Per Unit	
3.2	Stand for aircon condenser units	Per Unit	
3.3	Aircon extra Copper Piping	Per Unit	
3.4	Aircon extra Drain Piping	Per Unit	
3.5	Stabilizer for AC	Per Unit	
3.6	Online 2 KVA UPS	Per Unit	

4.	Requirements of Standard site aesthetics as per bank branding, color combinations etc.		
4.1	Chair	Per Unit	
4.2	Visual Merchandising	Per Unit	
4.3	Signage	Per Square Feet	
4.4	Fire Extinguisher 1.0 KG	Per Unit	
5.	Optional and Variable Items		
5.1	Demolition of brick wall	Per Square Feet	
5.2	Demolition of Flooring	Per Square Feet	
5.3	Floor Filling	Per Cubic Feet	
5.4	9" brick Wall Construction	Per Square Feet	
5.5	Sand Plaster	Per Square Feet	
5.6	POP Puning on wall in case panelling not done	Per Square Feet	
5.7	Back Room Self (in case back room)	Per Unit	
5.8	Cement Based Paint	Per Square Feet	
5.9	Enamel Paint on metal and wooden surface	Per Square Feet	
5.10	External paving outside of room, etc.	Per Square Feet	
5.11	Mains cabling / wiring	Per Meter	
5.12	Power Wiring for UPS, ACs	Per Meter	
5.13	Isolation Transformer	Per Unit	
5.14	Rolling shutter	Per Square Feet	
5.15	Data Cabling	Per Meter	
5.16	Information outlet	Per Unit	
5.17	Patch Cord	Per Unit	
5.18	Wooden Storage Cabinet (in case back room not made)	Per Unit	
6.	AMC for ATM Sites		
6.1	Recurring AMC Cost – 4th Year	Per Unit per year	
6.2	Recurring AMC Cost – 5th Year	Per Unit per year	

(Signatures)

Date:

Place:



THE PUNJAB STATE COOPERATIVE BANK LTD,
CHANDIGARH

Name:

Designation:

Seal

6.12 RATE SCHEDULE FOR POS / MICRO ATMS (OPTIONAL FOR COST DISCOVERY) (SCHEDULE D)

S No	Item (The Bidder may propose further details in the subheadings given below)	Unit	Basic Price excluding Taxes, Duties and other levies	Applicable Tax / Duties / Levies Rates (%)	Total Unit Prices
1.	Point of Sales / Micro ATMs				
1.1	Cost of Device and Installation Charges with 3 years Warranty	Per Unit			
1.2	AMC cost after 3 years	Per Unit			
1.3	Connectivity Charges (Sim based 2G or higher)	Per Unit Per Year			

(Signatures)

Date:

Place:

Name:

Designation:

Seal

ANNEXURES

A. LOCATION DETAILS OF ATMs

S No	PSCB Chandigarh / Other DCCB	Branch Name	Number of ATMs	Address
1	PSCB Chandigarh	Civil Sectt. Sec 1	1	Civil Sectt. Sec 1
2	PSCB Chandigarh	Mini Sectt. Sec 9	1	Minni Sectt. Sec 9
3	PSCB Chandigarh	Sector-17	1	Sector-17
4	PSCB Chandigarh	Sector-35	1	Sector-35
5	PSCB Chandigarh	Sector-34	1	Sector-34
6	Amritsar	Evening Branch	1	The Amritsar Central Cooperative Bank Ltd Amritsar branch office : Evening Branch
7	Amritsar	East Mohan Nagar	1	The Amritsar Central Cooperative Bank Ltd Amritsar branch office : EastMohan Nagar
8	Amritsar	Cheatha	1	The Amritsar Central Cooperative Bank Ltd Amritsar branch office : Cheatha
9	Amritsar	Mehta	1	The Amritsar Central Cooperative Bank Ltd Amritsar branch office : Mehta
10	Amritsar	Verka	1	The Amritsar Central Cooperative Bank Ltd Amritsar branch office : Verka
11	Bhatinda	Civil Line Bhatinda	1	The Bhatinda Central Cooperative Bank Ltd Bhatinda branch office : Civil Line Bhatinda
12	Bhatinda	Goniana	1	The Bhatinda Central Cooperative Bank Ltd Bhatinda branch office : Goniana
13	Bhatinda	Maur	1	The Bhatinda Central Cooperative Bank Ltd Bhatinda branch office : Maur
14	Bhatinda	Phul	1	The Bhatinda Central Cooperative Bank Ltd Bhatinda branch office : Phul
15	Bhatinda	Sangat	1	The Bhatinda Central Cooperative Bank Ltd Bhatinda branch office : Sangat
16	Faridkot	Main Branch	1	The Faridkot Central Cooperative Bank Ltd Faridkot branch office : Main Branch
17	Faridkot	Kotkapura	1	The Faridkot Central Cooperative Bank Ltd Faridkot branch office : Kotkapura
18	Faridkot	Jaitu	1	The Faridkot Central Cooperative Bank Ltd Faridkot branch office : Jaitu
19	Faridkot	Sadiq	1	The Faridkot Central Cooperative Bank Ltd Faridkot branch office : Sadiq
20	Faridkot	Panj Gariyan Kalan	1	The Faridkot Central Cooperative Bank Ltd Faridkot branch office : Panj Gariyan Kalan
21	Fatehgarh	Chunni Kalan	1	The Fatehgarh Central Cooperative Bank Ltd

				Fatehgarh branch office : Chunni Kalan
22	Fatehgarh	Sirhind Main	1	The Fatehgarh Central Cooperative Bank Ltd Fatehgarh branch office : Sirhind Main
23	Fatehgarh	Bassi Pathana	1	The Fatehgarh Central Cooperative Bank Ltd Fatehgarh branch office : Bassi Pathana
24	Fatehgarh	Khamano Kalan	1	The Fatehgarh Central Cooperative Bank Ltd Fatehgarh branch office : Khamano Kalan
25	Fatehgarh	Salana dulla s. wala	1	The Fatehgarh Central Cooperative Bank Ltd Fatehgarh branch office : Salana dulla s. wala
26	Fazilka	Dana Mandi Abohar	1	The Fazilka Central Cooperative Bank Ltd Fazilka branch office : Dana Mandi Abohar
27	Fazilka	Fazilka city	1	The Fazilka Central Cooperative Bank Ltd Fazilka branch office : Fazilka city
28	Fazilka	Mandi Roranwali	1	The Fazilka Central Cooperative Bank Ltd Fazilka branch office : Mandi Roranwali
29	Fazilka	Mauzgarh	1	The Fazilka Central Cooperative Bank Ltd Fazilka branch office : Mauzgarh
30	Fazilka	Amarpura	1	The Fazilka Central Cooperative Bank Ltd Fazilka branch office : Amarpura
31	Ferozepur	Ferozepur City	1	The Ferozepur Central Cooperative Bank Ltd Ferozepur branch office : Ferozepur City
32	Ferozepur	Lohgarh	1	The Ferozepur Central Cooperative Bank Ltd Ferozepur branch office : Lohgarh
33	Ferozepur	Talwandi Bhai	1	The Ferozepur Central Cooperative Bank Ltd Ferozepur branch office : Talwandi Bhai
34	Ferozepur	Mamdot	1	The Ferozepur Central Cooperative Bank Ltd Ferozepur branch office : Mamdot
35	Ferozepur	Ferozepur Cantt	1	The Ferozepur Central Cooperative Bank Ltd Ferozepur branch office : Ferozepur Cantt
36	Gurdaspur	Gurdaspur (Main Branch)	1	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur branch office : Gurdaspur (Main Branch)
37	Gurdaspur	Batala	1	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur branch office : Batala
38	Gurdaspur	Pathankot	1	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur branch office : Pathankot
39	Gurdaspur	Fathgarh Churian	1	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur branch office : Fathgarh Churian
40	Gurdaspur	Qadian	1	The Gurdaspur Central Cooperative Bank Ltd Gurdaspur branch office : Qadian
41	Hoshiarpur	Garhshankar	1	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur branch office : Garhshankar
42	Hoshiarpur	Piplanwali	1	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur branch office : Piplanwali

43	Hoshiarpur	Railway road	1	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur branch office : Railway road
44	Hoshiarpur	Hajipur	1	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur branch office : Hajipur
45	Hoshiarpur	Gardhiwala	1	The Hoshiarpur Central Cooperative Bank Ltd Hoshiarpur branch office : Gardhiwala
46	Jalandhar	Civil Lines	1	The Jalandhar Central Cooperative Bank Ltd Jalandhar branch office : Civil Lines
47	Jalandhar	Nakodar	1	The Jalandhar Central Cooperative Bank Ltd Jalandhar branch office : Nakodar
48	Jalandhar	Adampur	1	The Jalandhar Central Cooperative Bank Ltd Jalandhar branch office : Adampur
49	Jalandhar	Shahkot	1	The Jalandhar Central Cooperative Bank Ltd Jalandhar branch office : Shahkot
50	Jalandhar	Phillaur	1	The Jalandhar Central Cooperative Bank Ltd Jalandhar branch office : Phillaur
51	Kapurthala	Phagwara Model Town	1	The Kapurthala Central Cooperative Bank Ltd Kapurthala branch office : Phagwara Model Town
52	Kapurthala	Kapurthala City Br	1	The Kapurthala Central Cooperative Bank Ltd Kapurthala branch office : Kapurthala City Br
53	Kapurthala	Begowal	1	The Kapurthala Central Cooperative Bank Ltd Kapurthala branch office : Begowal
54	Kapurthala	Bholath	1	The Kapurthala Central Cooperative Bank Ltd Kapurthala branch office : Bholath
55	Kapurthala	Sultanpur Lodhi	1	The Kapurthala Central Cooperative Bank Ltd Kapurthala branch office : Sultanpur Lodhi
56	Ludhiana	Ludhiana Main	1	The Ludhiana Central Cooperative Bank Ltd Ludhiana branch office : Ludhiana Main
57	Ludhiana	Gill	1	The Ludhiana Central Cooperative Bank Ltd Ludhiana branch office : Gill
58	Ludhiana	Jagraon	1	The Ludhiana Central Cooperative Bank Ltd Ludhiana branch office : Jagraon
59	Ludhiana	Samrala	1	The Ludhiana Central Cooperative Bank Ltd Ludhiana branch office : Samrala
60	Ludhiana	Sahnewal	1	The Ludhiana Central Cooperative Bank Ltd Ludhiana branch office : Sahnewal
61	Mansa	Mansa main	1	The Mansa Central Cooperative Bank Ltd Mansa branch office : Mansa main
62	Mansa	Budhlada	1	The Mansa Central Cooperative Bank Ltd Mansa branch office : Budhlada
63	Mansa	Sardulgarh	1	The Mansa Central Cooperative Bank Ltd Mansa branch office : Sardulgarh
64	Mansa	Bhikhi	1	The Mansa Central Cooperative Bank Ltd

				Mansa branch office : Bhikhi
65	Mansa	Joga	1	The Mansa Central Cooperative Bank Ltd Mansa branch office : Joga
66	Moga	Moga Mandi	1	The Moga Central Cooperative Bank Ltd Moga branch office : Moga Mandi
67	Moga	Nihal Singh wala	1	The Moga Central Cooperative Bank Ltd Moga branch office : Nihal Singh wala
68	Moga	Badhi Kalan	1	The Moga Central Cooperative Bank Ltd Moga branch office : Badhi Kalan
69	Moga	Ajitwal	1	The Moga Central Cooperative Bank Ltd Moga branch office : Ajitwal
70	Moga	Kotisse Khan	1	The Moga Central Cooperative Bank Ltd Moga branch office : Kotisse Khan
71	Muksar	Muksar main	1	The Muksar Central Cooperative Bank Ltd Muksar branch office : Muksar main
72	Muksar	Giderbaha	1	The Muksar Central Cooperative Bank Ltd Muksar branch office : Giderbaha
73	Muksar	Lambi	1	The Muksar Central Cooperative Bank Ltd Muksar branch office : Lambi
74	Muksar	Doda	1	The Muksar Central Cooperative Bank Ltd Muksar branch office : Doda
75	Muksar	Bariwala	1	The Muksar Central Cooperative Bank Ltd Muksar branch office : Bariwala
76	Nawanshahe	Nawanshahe	1	The Nawanshahe Central Cooperative Bank Ltd Nawanshahe branch office : Nawanshahe
77	Nawanshahe	Banga	1	The Nawanshahe Central Cooperative Bank Ltd Nawanshahe branch office : Banga
78	Nawanshahe	Balachaur	1	The Nawanshahe Central Cooperative Bank Ltd Nawanshahe branch office : Balachaur
79	Nawanshahe	Aur	1	The Nawanshahe Central Cooperative Bank Ltd Nawanshahe branch office : Aur
80	Nawanshahe	Rahon	1	The Nawanshahe Central Cooperative Bank Ltd Nawanshahe branch office : Rahon
81	Patiala	Mall Road	1	The Patiala Central Cooperative Bank Ltd Patiala branch office : Mall Road
82	Patiala	B.N Khalsa	1	The Patiala Central Cooperative Bank Ltd Patiala branch office : B.N Khalsa
83	Patiala	Topkhana Morh	1	The Patiala Central Cooperative Bank Ltd Patiala branch office : Topkhana Morh
84	Patiala	Nabha	1	The Patiala Central Cooperative Bank Ltd Patiala branch office : Nabha
85	Patiala	Samana	1	The Patiala Central Cooperative Bank Ltd Patiala branch office : Samana

86	Ropar	Ropar Main	1	The Ropar Central Cooperative Bank Ltd Ropar branch office : Ropar Main
87	Ropar	Ropar Evening	1	The Ropar Central Cooperative Bank Ltd Ropar branch office : Ropar Evening
88	Ropar	Chamkaur sahib	1	The Ropar Central Cooperative Bank Ltd Ropar branch office : Chamkaur sahib
89	Ropar	Nurpur Bedi	1	The Ropar Central Cooperative Bank Ltd Ropar branch office : Nurpur Bedi
90	Ropar	Morinda	1	The Ropar Central Cooperative Bank Ltd Ropar branch office : Morinda
91	Sangrur	Sangrur Main	1	The Sangrur Central Cooperative Bank Ltd Sangrur branch office : Sangrur Main
92	Sangrur	Dhuri Main	1	The Sangrur Central Cooperative Bank Ltd Sangrur branch office : Dhuri Main
93	Sangrur	Malerkotla	1	The Sangrur Central Cooperative Bank Ltd Sangrur branch office : Malerkotla
94	Sangrur	Barnala	1	The Sangrur Central Cooperative Bank Ltd Sangrur branch office : Barnala
95	Sangrur	Bhawanigarh	1	The Sangrur Central Cooperative Bank Ltd Sangrur branch office : Bhawanigarh
96	SAS Nagar	Milk Plant	1	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar branch office : Milk Plant
97	SAS Nagar	Phase 2	1	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar branch office : Phase 2
98	SAS Nagar	Zirkpur	1	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar branch office : Zirkpur
99	SAS Nagar	Khumbra	1	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar branch office : Khumbra
100	SAS Nagar	Parol	1	The SAS Nagar Central Cooperative Bank Ltd SAS Nagar branch office : Parol
101	Tarantaran	Main Branch	1	The Tarantaran Central Cooperative Bank Ltd Tarantaran branch office : Main Branch
102	Tarantaran	Patti	1	The Tarantaran Central Cooperative Bank Ltd Tarantaran branch office : Patti
103	Tarantaran	Khadoor Sahib	1	The Tarantaran Central Cooperative Bank Ltd Tarantaran branch office : Khadoor Sahib
104	Tarantaran	Bhikhiwind	1	The Tarantaran Central Cooperative Bank Ltd Tarantaran branch office : Bhikhiwind
105	Tarantaran	Chabal	1	The Tarantaran Central Cooperative Bank Ltd Tarantaran branch office : Chabal