



Jogindra Central Cooperative Bank Ltd. Solan

Request for Proposal

**Outsourcing and Managed Services
Of ATM/CD**

DISCLAIMER

The information contained in this Request for Proposal ("RFP Document") or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of Jogindra Central Cooperative Bank Ltd., is provided to the bidder(s) on the terms and conditions set out in this RFP document

This RFP document is not an agreement and is neither an offer. The purpose of this RFP is to provide applicants who are qualified to submit the bids ("Bidders") with information to assist them in formulation of their proposals ("Bids"). This RFP does not claim to contain all the information each Bidder may require. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Bank makes no representation or warranty, express or implied, and shall incur no liability whatsoever under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

The information contained in the RFP document is selective and is subject to update, expansion, revision and amendment. Jogindra Bank does not undertake to provide any Bidder with access to any additional information or to update the information in this RFP or to correct any inaccuracies therein, which may become apparent. Jogindra Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be intimated or made accessible to all Bidders. Any information contained in this document will be superseded by any later written information on the same subject made available/accessible to all recipients by Jogindra Bank.

Information provided in this RFP is on a wide range of matters, some of which may depend upon interpretation of law. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. Jogindra Bank does not own any responsibility for the accuracy or otherwise for any interpretation or opinion on law expressed herein. Further, Jogindra Bank also does not accept liability of any nature whether resulting from negligence or otherwise howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP

Jogindra Bank reserves the right to reject any or all the responses to RFPs / Bids received in response to this RFP at any stage without assigning any reason whatsoever and without being liable for any loss/injury that Bidder might suffer due to such reason. The decision of Jogindra Bank shall be final, conclusive and binding on all the parties directly or indirectly connected with the bidding process.

It may be noted that notice regarding corrigenda, addendums, amendments, time-extensions, clarifications, response to bidders' queries etc., if any to RFP, will not be published through any advertisement in newspapers or any other media. Prospective bidders shall regularly visit Bank's website www.jccb.co.in for any changes / development in relation to this RFP.

Important Dates

S No	Description	Schedule
1	Date of publishing of Request for Proposal Document on Bank's website	Request for Proposal Documents can be downloaded from the Bank's website http://www.jccb.co.in/ starting 10:00hrs, 28-04-2022.
2	Date of Pre Bid Conference	At 12:30 PM, Thursday, 7 th May, 2022 at Office of The Managing Director, Jogindra Central Cooperative Bank Ltd, Rajgarh Road, Solan, H.P. 173 212.
2	Last date of submission of Bid	At 03:00 PM, Tuesday, 17 th May, 2022 at Office of The Managing Director, Jogindra Central Cooperative Bank Ltd, Rajgarh Road, Solan, H.P. 173 212.
3	Date of opening of the Technical Bids	At 4.00 PM, Wednesday 17 th May, 2022 at Office of The Managing Director, Jogindra Central Cooperative Bank Ltd, Rajgarh Road, Solan, H.P. 173 212.
4	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.		

****Note:**

Corrigendum already approved in the RFP document uploaded in the website of the Bank is available for download.

Instructions to Bidders

PROCEDURE FOR SUBMISSION OF BIDS

It is proposed to have a two cover system for this Request for Proposal.

- i. Technical Proposal.
- ii. 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, 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/CD a, due at 18-04-2022.

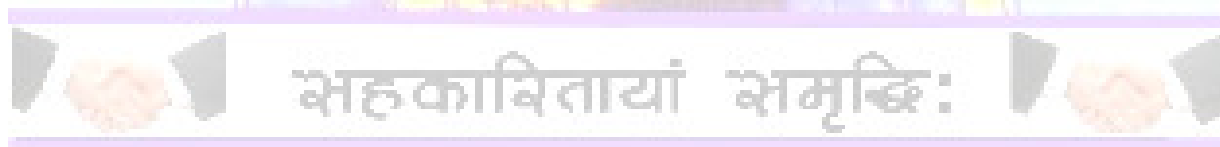
The cover thus prepared should also indicate clearly the name, address and phone number of the Bidder, to enable the Bid to be returned unopened in case it is received after the specified date and time.

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 initialized by the person(s) signing the bid.

Earnest Money

Earnest Money (bid security) to the tune of Rs. 20,000/- along with the Request for Proposal by way of Demand Draft in favour of The Managing Director, Jogindra Central Cooperative Bank Limited, Solan, payable at Solan, H.P.



1. Requirement:

Bank intends to revamp its ATM/CD network across District Solan H.P. through an outsourced Model. This will comprise of onsite and offsite ATMs. The estimated breakup of Onsite and Offsite shall be finalized during the roll out phase depending on the Bank's requirement. The scope, as on date, is approximately 10 numbers ATM/CD initially onsite for a contract period of 5 years.

These ATM/CD will be networked / connected to the existing ATM/CD Switch (Hosted Switch) of the Bank as provided by M/S Sarvatra Technologies Pvt Ltd. Pune. This Request for Proposal (RFP) is to invite proposals from eligible bidders (referred to as Bidder / Bidders in this document) for providing ATM/CD rollout and managed services of ATM/CD on an outsource basis. The bidders selected for award of the contract after due completion of the evaluation process are referred to as Vendor/s in this document.

2. Scope of Work:

Presently the Bank has deployed 3 ATM/CD in District Solan H.P. Through this RFP, the bank intends to evaluate implementing latest generation ATM/CD with in Distt Solan H.P, supporting latest technologies complying to various regulatory guidelines, business requirement specified by bank on time to time basis and for effectively managing the ATM/CD Bank's deployment including monitoring services, ATM/CD managing & service processes, site implementation, surveillance etc. based on the proposals it receives from the leading outsourced players in the country. A brief scope of work is given below and the bank would appreciate proposer to expand the scope in areas wherever applicable. Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished.

2.1 ATM/CD Bank's procurement, installation and maintenance:

- Bidder is responsible for procurement, installation and maintenance of ATMs.
- The ATM/CD should be maintained by the Vendor for the contract for a period of 5 years.
- The Bidder shall take the AMC of the ATM/CD deployed from the OEM or its authorized dealers for a period not less than 5 years to cover the entire contract period.
- The ATM/CD deployed should be compatible with the Bank's switch. Presently the Bank having a hosted switch setup from M/s. Sarvatra Technologies Pune.
- Bidder should provide all new ATM/CD with biometric functionality compliant with latest UIDAI standard and should conform to latest EMV standards.
- Bidder should provide the VI feature at each ATM/CD which will enable visually challenged person to operate ATM/CD machine independently for Cash Withdrawal, Balance Enquiry and PIN change operations.
- ATM/CD deployed should comply with RBI, IBA, EMV, VISA, MASTER, NPCI guidelines etc as on the date of tender Submission. If any new guidelines are issued by these organisations and by the bank, the bidder / vendor shall arrange for its compliance / upgrade and the vendor to bear the cost.
- ATM/CD deployment is inclusive of all the related accessories like UPS, Air Conditioners, , ATM/CD Software, Networking equipments etc and the interiors of the lobby.
- UIDAI certified device for biometric captures and authentication. On expiry of certification, it should be replace with new certificate at no additional cost to the bank.
- L-3 / Kernel Licence/ Certification , etc, any other certification as per RBI/ NPCI/ GOVT norms shall be completed and done by Bidder own cost as installed and in future deploy any guidelines from any above govt agencies time to time without any Cost to the bank .
- As per the RBI Circular RBI/2017-18/ DCM (Plg.) No.3641/10.25.007/201/2017-18 dated 12th April 2018 regarding cassette swaps , Vendors will arrange the cassettes swap at its own cost for replenishment and evacuation of cash under cassette swap method .
- Payment may be release quarterly basis as per SLA report submitted and subject to completed the work as per terms and conditions given in RFP.

2.2. Centralized Electronic Journal (EJ) Pulling / software distribution:

- Providing the EJ pulling software and its installation on ATM/CD as may be required from time to time will be the responsibility of the bidder / vendor and will be done free of cost i.e. without any cost to the Bank.
- The Vendor needs to provide EJ viewer facility to the Bank.
- In case of settlement of any claim of the Cardholder by the Bank in the event of non-availability of EJ for the same, the Bank reserves the right to recover the amount of the transaction claim including penalty if any from the vendor even though JP (Journal Print) is provided to the Cash providing branch.

2.3. Content Management

- Vendor should provide Software and Screen distribution from central location to different ATM/CD rolled out under the tender to facilitate individual configuration and screen displays.
- The Bank will provide the ATM/CD Bank's screens which have to be loaded in the ATMs. Similarly, the Vendor is also required to remove, replace and new uploaded the screens based on the instructions of the bank at no additional cost to the Bank.
- The solution should be capable of centralized distribution of software upgrades and patches to the ATM/CD
- All necessary hardware / software etc. shall be the provided by the bidder for screen distribution.
- The bidder shall provide the MIS/Reports conforming the download of screens, files & patches.

2.4. Network Connectivity for ATM/CD

Dedicated connectivity with back up arrangement between the Primary & Backup Managed centre of the bidder and the Data Centre & Disaster Recovery Centre of the Bank, if required, shall be provided by the Bidder as per the Bank requirement with ATM/CD Switch.

2.5. Monitoring of ATMs, Managed Service Centre, Monitoring Tool and Incident Management (IM) Services

The vendor should have Managed Service centre with adequate technology, monitoring tools, incident management tools, human resources to monitor the ATM/CD deployed. These services will be part of the contract.

- i. Managed Service Centre should be owned by the Bidder and should be located in India.
- ii. Managed Service Centre should have highly redundant infrastructure and scalability with disaster recovery facility to cater to the needs of managing Bank's required number of ATMs.
- iii. Vendor should provide human resource having relevant experience and knowledge at Bank's onsite location (ATM/CD Cell of the Bank) to co-ordinate and manage the services centrally including holidays to ensure the uptime of the ATM/CD services, if required.
- iv. Vendor should have centralized Monitoring System and should deploy sophisticated and standard Monitoring tool for monitoring the ATM/CD rolled out both proactively and reactively capable to provide remote analysis, reviewing hardware performance and provide resolution of the ATM/CD related problem on 24 X 7 basis from Managed Services Centre. The monitoring tool should have fully functional web based console/portal to monitor, manage and track the services with ease.
- v. The Vendor should have an Incident Management (IM) system deployed to manage the ATM/CD and should have the following features: -
 - a) When an incident occurs at ATM/CD – which can be due to complete outage of ATM/CD, a component failure, performance related issues, alerts & warnings from ATM/CD or related third party problems (FLM, Cash, network etc.), a trouble ticket should be automatically generated and logged, detailing the type of problem, with time of occurrence and other details.

- b) IM should be capable of carrying out activities manually or automatically for managing the ATM/CD such as call logging, raising the ticket, fault segregation, call transfer, call escalation, and follow up till satisfactory closure of ticket. It should be ensured that the downtime should be restricted to the least minimum.
- c) Trouble shooting and providing wide ranging MIS for each ATM/ CD for meaningful analysis of performance over a period. Each ATM/CD should be analysed on daily basis in terms of the performance and other related issues affecting customer service and monthly report on the performance and action taken with respect to each issue to be submitted to the ATM/CD Cell of the Bank
- d) Call progress monitoring, escalation and call closure on rectification without manual intervention.
- e) It is responsibility of the Vendor to dispatch an incident call to the respective sub-contractor and to track the call and ensure that the error is rectified within a reasonable time not causing major decline in the ATM/CD Bank's availability.
- f) IM should have a fully functional web based console/portal facility to track the status of the incident at various stages to its closure and the access to the same should be provided to the Bank staff. A Mobile App based facility similar to the web based console is also preferred to have a real time monitoring and tracking.
- g) Bidder should provide all statutory, regulatory and adhoc MIS reports, Executive Information as required by the Bank in the desired format and subsequent changes to the reports as suggested by the Bank.

2.6. Central Help Desk for ATM/CD Bank's fault reporting and queries

- i. Bidder should provide a help desk (including telephone numbers, emails, etc.) that provides a single point of contact manned by expert personnel for all service teams / managing multiple parties involved in resolving ATM/CD Bank's issues and related problems.
- ii. Facility for sending automated email and SMS alerts to various stakeholders including branch staff regarding the ATM/CD Bank's problems/ issues with facility to send messages based on the escalation levels defined.
- iii. The Central help desk should be customized to cater to the Bank's requirements to provide necessary status updates, reports and monitoring facilities.

2.7. First Level Maintenance (FLM)

The Vendor should attend to the following matters as standard FLM Services calls:

- i. Clearing Paper Jam of JP roll and Receipt Printer roll
- ii. Removal or clearing of currency jams and captured cards.
- iii. Supply and Replenishment of consumables such as JP Paper, Receipt paper, etc. without any quantitative limit.
- iv. Basic remedial maintenance which consists of servicing obvious items that will prevent a repeat or subsequent FLM call.
- v. Site maintenance, maintaining environmental conditions and Cleaning work as mentioned in of Scope of Work
- vi. Machine resets, CIT caused errors and other reasonable requests.
- vii. Replacement of defective LAN cables
- viii. Taking back up of camera images and maintaining proper register of the backup taken for DVSS with acknowledgement from the approved staffs of the Bank.
- ix. Vendor should provide FLM services on 24 X 7 X 365 basis.
- x. Generally for Onsite location Cash Loading / Replenishment and FLM of ATM/CD shall be done by Bank but in CR and in some exceptional cases of ATM/CD the same shall be awarded to the vendor.

2.8. Consumable Stationery Replenishment

- i. Bidder should provide and replenish the consumable like paper for receipt printer and printer ribbon without any quantitative limit.
- ii. The buffer stock of these paper rolls should be maintained at ATM/CD site.
- iii. If Thermal Paper used for Receipt / JP, it should have the quality to retain the print at least for one-year period.

- iv. Bidder should provide the Bank's branding details on the backside of RP receipt at no extra cost to Bank.

2.9. Second Level Maintenance (SLM)

The Bidder or its authorized business partner to provide 24 x 7 supports with necessary tools/ systems / knowledge base to help field staff for quick resolution for 98.5% uptime on a monthly basis for the ATM/CD Bank's deployed. The Software and Hardware maintenance and support should be taken from the OEM or its authorized service partner. The Vendor should provide Maintenance Services during the period of contract for ATM, UPS, AC, Communication Equipment's, Surveillance Systems, Electrical Fittings and other site infrastructure at no extra cost to the Bank.

Preventive Maintenance (PM) should be conducted once in a quarter to ensure that the ATM/CD Bank's is maintained in good operating condition and the detailed report should be submitted to the ATM/CD cell of the Bank. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. To assist on this; an online portal shall be provided to the branches for confirming the PM and engineer visit so as to have a centralised report monitoring.

The products deployed should be under comprehensive AMC support and it will be the responsibility of the vendor to replace all or any required parts/spares for making the respective unit operational irrespective of whether the part to be replaced is consumable category or not. All spare replacement should be done by the vendor at no extra cost to the Bank. If any particular machine is frequently becoming out of order due to mechanical/repeating faults for more than three times in a month and for two consecutive months, the Bank may ask the vendor to replace the machine and vendor should replace the machine with another new machine with same configuration or higher configuration immediately which is acceptable to bank without demur at no extra cost to the Bank. Mechanical faults cover machine down due to faulty parts.

2.10. Site Implementation(SIS) / Total Implementation Services (TIS)

2.10.1. On-site ATM/CD Bank's

The On-site ATM/CD will be installed at the Bank's branch locations. Following is the responsibility of the vendor and the Bank for on-site locations.

- i. Site will be provided by the Bank i.e. ATM/CD room with shutter.
- ii. The electricity connection up to the ATM/CD room will be provided by the Bank.
- iii. Proper earthing arrangements will be responsibility of vendor .
- iv. Payment of electricity bill will be made by the Bank.
- v. Networking arrangements will be done by the vendor.
- vi. All other interior work as per the branding standards of the Bank including the Signage and lollipop needs to be put up by the Vendor as part of the SIS/TIS service. This Interiors include ACs and other infrastructure as mentioned in the Technical and Functional specifications referred in the RFP

For Onsite locations Bank is responsible for timely payment of Rent, Electricity bills, applicable taxes, executing lease deed, expenses towards lease deed and any other required/ necessary expenses.

2.10.2 Off- Site ATM/CD

The Off-site ATM/CD will be installed at locations specified by the Bank based on the Bank's business requirement. Bidder/Vendor shall conduct site identification exercise on request from the Bank and shall help to identify suitable site in the vicinity of locations desired by the Bank. Following is the responsibility of the vendor and the Bank for off-site locations.

- i. Site will be provided by the Bank i.e. ATM/CD room with shutter.
- ii. The electricity connection will be provided by the site owner / Land Lord.
- iii. Proper earthing arrangements and electrical circuits will be responsibility of the Vendor.

- iv. Payment of electricity bill should be made by the Vendor before the due date. Penalty will be imposed for the downtime due to power failure /disconnection on account of non-payment of electricity charges.
- v. Networking arrangements will be responsibility of the Vendor.
- vi. Signage and lollipop will be put up by the Vendor
- vii. Bank will be responsible for executing the rent agreement with the site owner and payment of the rent.
- viii. All other interior work as per the branding standards of the Bank including the Signage and lollipop needs to be put up by the Vendor as part of the SIS/TIS service.
- ix. Expenses for Off-site ATM/CD relocation if desired by the Bank will be borne by the Bank. On relocation of site, it will be the responsibility of the vendor to handover the site to the site owner in the same status as it was provided initially to the bank (site condition before starting the interior work). It shall be the responsibility of the vendor to rectify any damage to the site due to drilling hole for cable routing, partitioning, nailing, grouting etc.
- x. Periodic updating of operating system/software or changes in ATM/CD to align with the instruction of any regulator is the responsibility of the vendor.
- xi. The Vendor should construct ramp at all feasible locations. The ramp is required to be constructed at Off-site locations by the Vendor adhering to the specifications given by IBA / RBI guidelines.
- xii. Vendor is responsible for timely payment of Electricity bills, all applicable taxes and any other required / necessary expenses as per the scope.
- xiii. The Vendor should ensure to provide all the services related to ATM/ CD as per the Bank's location preference and requirement.

The Site Work Specifications applicable to both On-site and Off-site ATM/CD are given as Annexure I

2.10.3. UPS Requirement

It is the responsibility of the Vendor to arrange atleast online 3KVA uninterrupted power supply for ATM/CD Bank's functioning. Vendor should install and maintain online UPS system with adequate ratings which can provide minimum 4 hours battery backup in case of a power failure. Any rectification on the UPS to be attended immediately on the same date of reporting and any issues related to the backup duration to be resolved within three days of reporting (replacement of UPS/Battery to ensure the availability of the mentioned battery backup) Penalty will be imposed for non rectification beyond the mentioned TAT.

2.10.4. Air Conditioner

Vendor should install and maintain 1 nos. of split type Air-conditioners of adequate capacity with timer and stabilizer from reputed brands and having a good service network across the country. The Air conditioner should be connected through appropriate timer circuits so that the ACs works in 4 hours interval. The vendor should replace the non-repairable units with new ones within the contract period without any additional cost to the Bank.

2.10.5. UPS, AC and other Maintenance

The Vendor needs to have tie-ups arrangements with OEM or their authorized service providers for Annual Maintenance contract of UPS, Air Conditioners or any other pertinent item under this RFP. All issues reported should be attended and rectified within 48 hours from the reporting time. Penalty will be imposed for non rectification beyond the mentioned TAT. If any particular unit is frequently becoming out of order due to mechanical/repeating faults, it shall be replaced by the vendor within 7 days of reporting.

2.10.6 Compliance of Statutory and other responsibility

The Vendor should ensure that statutory, regulatory and all other guidelines from time to time are complied with respect to the ATM/CD related activities carried out by the vendor as part of the contract.

- a) It shall be the sole responsibility of the Vendor to obtain the required licenses, permissions etc. from local or any other authority for cash transit or vaulting.

- b) Vendor should also ensure to comply with RBI/ IBA/ Central /State govt. /MHA/ Police authorities or any other law enforcement agency any new guidelines prescribed, during the contract period, without any extra cost to Bank.
- c) Any penalty charged to the Bank for noncompliance with any guideline or for non-obtainment of required permissions, licenses by the Vendor will be reimbursed by the Vendor to the bank.
- d) Periodic updation of ATM/CD Bank's operating system, software, kernel, security patches etc during the contract period so as to align with the instructions of any regulator, Bank, and any releases by the OEMs shall be responsibility of the vendor. A report on patches applied / updated should be shared on a monthly basis to the ATM/CD Cell of the Bank.

2.11 E-Surveillance of ATM/CD Bank's and the Site

- a) Bidder should provide Online Camera monitoring on a 24X7 basis at the ATM/CD Bank's using centralised monitoring and storage system.
- b) Bidder should provide complete surveillance solution at all ATM/CD Bank's site including cameras (minimum 2 high resolution camera with night vision capability per site), sensors, alarms, burglar alarms, hooters, panic button, DVR, centralized monitoring etc. The e-surveillance solution shall comply with the direction and guidelines from the regulator and other civic authorities.
- c) CCTV backup of atleast 6 months.
- d) Auto image snapshot at E-Surveillance for all alerts and video recording for any attempted break-in.
- e) In case of any police enquiry, if the vendor is not able to provide the CCTV recording for any reason, then the liability, responsibility, legal action on such claims will be that of the vendor.
- f) Bidder should provide access to the E-Surveillance Monitoring portal/console to the ATM/CD cell of the Bank.

2.12. Single Point of Contact

Vendor should act as single point of contact for all activities even if the said activities are outsourced, subcontracted to a third-party.

2.13. MIS Report

Vendor should submit periodic reports pertaining to the performance of ATM/CD, site maintenance, cash management and other work carried out by the vendor as part of the contract as per the format required by the Bank. Bank should also have the facility to download the MIS reports in real time mode from the online portal.

2.14. Summarized Scope of Work for ATM/CD

Site Description	Onsite location	Offsite location
<i>Site identification, feasibility and selection</i>	Bank	Bank
<i>Site rentals and agreement</i>	Bank	Bank
<i>House Keeping Services</i>	Bank	Service Provider
<i>Electricity charges</i>	Bank	Service Provider
<i>Marketing material and collaterals display and replenishment</i>	Service Provider	Service Provider
<i>Shifting of ATM/ CD & related assets</i>	Service Provider	Service Provider
Assets ownership & deployment		
<i>Cash Dispenser (ATM)</i>	Service Provider	Service Provider
<i>Air-conditioners (1 Ton unit)</i>	Service Provider	Service Provider
<i>UPS + Battery (3 KVA with 4 hrs backup)</i>	Service Provider	Service Provider
<i>Network Connectivity (VSAT / ATMMA / RF / LL)</i>	Bank	Service Provider
<i>Site Surveillance solution</i>	Service Provider	Service Provider
<i>AMC _ ATM/ CD & Other related assets in scope</i>	Service Provider	Service Provider
Technology services		

ATM/CD spec details like Screen display, Card reader, Cash dispenser, Cassettes etc	Service Provider	Service Provider
Operating System version & license	Service Provider	Service Provider
Transaction processing	Bank	Bank
Acquired transaction routing to respective interchanges	Bank	Bank
ATM/CD Monitoring, Incident Management, Help Desk	Service Provider	Service Provider
Alert / motion based monitoring	Service Provider	Service Provider
EJ Pulling, Transaction images (ATM/CD inbuilt camera) & Content download	Service Provider	Service Provider
Online portal access for ATM/CD monitoring, Service call, R&M issues	Service Provider	Service Provider
Settlement and customer dispute handling	Service Provider and Bank	SP and Bank
Daily EJ- Switch reconciliation	Service Provider	Service Provider
Vendor management & Co-ordination (AC, UPS, VSAT, CCTV surveillance)	Service Provider	Service Provider
MIS, ATM/CD Up time & other related reports defined by Bank	Service Provider	Service Provider
RBI Control measures like :		
1. Terminal security solutions	Service Provider	Service Provider
2. White Listing	Service Provider	Service Provider
3. BIOS password	Service Provider	Service Provider
4. USB control	Service Provider	Service Provider
5. Time based Admin access	Service Provider	Service Provider
6. Anti Skimming solutions	Service Provider	Service Provider
7. Latest patches of the operating system and other software's applied	Service Provider	Service Provider
Networking		
Service Provider to Bank / Switch connectivity – DC & DR (Leased Line)with ATM/CD Switch	Service Provider/Bank	Service Provider/Bank
E Surveillance		
CCTV Indoor Camera & related assets like 4 channel DVR (180 Days backup)	Service Provider	Service Provider
Sensor/ Hooter	Service Provider	Service Provider
Penalty Clause _ Service / R&M / HSK related issue	Service Provider	Service Provider

3. Eligibility Criteria for Bidders:- General/ Technical/ Commercial

SR.	Criteria	Documents to be submitted
1.	Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for a period of at least three years as on 31/03/2022.	Copy of the Certificate of Incorporation for all bidders/supporting documents.
2.	Bidder/OEM should have installed and maintained minimum 100 ATMs/CDs as on 31/03/2022 successfully over a period of last 3 years .	Supported by reference letter from Bank.

3.	The Bidder should have its owned Managed Services Centre operational in India. The Managed Service Centre must be performing managed services of ATM/CD including but not limited to 24 X 7 monitoring, call escalation, FLM, SLM, replacing consumables, housekeeping, EJ pulling, or at least 100 ATM/CD as on 31/03/2022.	Please provide following details: - i. Location / address of the Managed Service Centre. ii. Copy of certifications for the same if any. iii. No. of ATM/CD managed by the center. iv. Name of the Monitoring tool used (whether in house developed or procured a standardized tool) v. If the Managed Service Centre is owned by the Bidder, the Bidder should submit document stating bank wise details of the No. of ATM/CD managed and classification of Services provided / handled by the centralized Managed Service Centre.
4.	The bidder should have a 3 years aggregated turnover of atleast Rs 5 Crore of last three financial years audited	Documents attach accordingly
5.	Bidder should have a business continuation plan in place.	Documentary Proof with copy of Plan.
6.	Bidder should not have been blacklisted by any Bank / IBA/RBI during the last five years.	Self- declaration

4. GENERAL CONDITIONS

- a) Minimum validity of the Proposal must be 180 days from the date of its opening.
- b) In future bank may extend the No's of ATM/ CDs installed in onsite/ offsite locations in phase manners.
- c) The Bank reserves its absolute right to seek any clarifications from the respective Bidder(s).
- d) The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- e) 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.
- f) The models proposed / marked for withdrawal from the market or models under quality testing should not be offered.
- g) Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- h) 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).
- i) 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.
- j) 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.

5. PURCHASER'S RIGHT TO REJECT ANY / ALL BIDS

- a) 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.
- b) The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- c) 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.
- d) 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.
- e) Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

6. BID REJECTION CRITERIA

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

- a) Bids which are not substantially responsive to the Request for Proposal Document.
- b) Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.
- c) 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.
- d) Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.
- e) Bids without earnest money deposit.
- f) 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.
- g) Material inconsistencies in the information submitted.
- h) Misrepresentations in the bid proposal or any supporting documentation.
- i) Bid proposal received after the last date and time specified in this document.
- j) Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.
- k) 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.
- l) 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.

7. Bidding process

A two stage bidding process will be followed. The response to the RFP shall be submitted in two parts:

- a) Technical bid
- b) Commercial bid.

Technical Bid shall contain all the supporting documents regarding eligibility criteria, scope of work, Technical aspects. Only those bidders confirming compliance to all the terms & conditions of RFP document shall be short-listed for commercial stage. The bidder offering the lowest price will be considered as successful for award of work.

8. Modification of bids & contacting the Bank:

- Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the deadline for submission of bids.
- Any effort by a bidder to influence the Bank in evaluation of the bid, bid comparison or contract award decision may result in the rejection of the bidders bid. Bank decision will be final and without prejudice and will be binding on all parties.
- No Bidder shall contact the Bank on any matter relating to its Bid, once after technical evaluation is over and from the time of opening of Price Bid to the time the Contract is awarded. Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, bid comparison or contract award may result in the rejection of the Bidder's Bid.

9. Clarification on RFP

Bidder requiring any clarification pertaining to the RFP Document may seek the same from the Bank in writing at the address mentioned in or by e-mail as indicated in Invitation to Bid. E- mail atm@jccb.co.in , headoffice@jccb.co.in is considered as one of the valid mode of communication.

10. Amendment of RFP / Bidding Document

At any time prior to the deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective Bidders, may modify the Bidding Document, by issuing Corrigendum.

Corrigendum will be put up on the Bank's Website along with the RFP document and will be binding on all Bidders.

In order to allow prospective Bidders reasonable time in which to take the amendment into account in preparing their Bids, the Bank, at its discretion, may extend the deadline for a reasonable period as decided by the Bank for the submission of Bids.

11. Publicity/Insurance

Any publicity by the Vendor in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank. The ATM/CD Bank's sites shall contain publicity material of the Bank and display important information to the customers. No third-party advertising including that of Vendor shall be allowed at ATM/CD Bank's sites. It is sole responsibility of the vendor to obtain adequate insurance cover for ATMS, UPS, AC and other infrastructure deployed.

12. PERFORMANCE BANK GUARANTEE

The successful Bidder shall furnish a security in the form of bank guarantee @ 5% of the total value of the order valid for 5 years from the date of order, which shall be discharged thereafter.

13. Service Level Agreement

The selected Vendor shall enter into Service Level Agreement, containing all the Scope, Terms and Conditions based on the RFP including confidentiality, non-disclosure, IPR related clauses, with the Bank for a contract period of 5 years from the date of execution.

14. 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.
- iii. The Bank reserves the right to recover any dues paid to the Bidder in case of breach of contract prematurely.

15. INDEMNITY

- i. The Bidder 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.
- ii. The Bidder 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.
- iii. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. 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.
- iv. 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.

16 CONFIDENTIALITY

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

- iii. 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.

17. 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 Jogindra Central Cooperative Bank Ltd, Solan, H.P. 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 Solan, H.P.

18 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 Solan, H.P.

19.. Penalty For Non-Maintenance Of Up-Time

Penalty shall be imposed to the vendor if the availability of 98.5% calculated on a monthly basis (post applicable exclusions for Downtime) per ATM/CD Bank's is not ensured. The Centre- wise penalty will be levied as under:

Sl No.	Instance	Frequency	Reference	Penalty
1	ATM/CD Bank's is out of receipt paper, or any consumables	Per Instance Per ATM/CD	100%	Rs 100
2	ATM/CD Bank's continuously down and not rectified (Includes all the equipments required to make the ATM/CD Bank's operational)	Per Instance Per ATM/CD	Continuous ly down for more than 48 hours	Minimum Rs 1000/- or higher as the case
3	Non-functional of CCTV Surveillance & Online monitoring	Per instance	100%	Rs 500 per day per site
5	ATM/CD Bank's recon related to dispute management	Per instance	100%	Value of Transaction + compensation /penalty amount to be paid to customer due to delayed resolution as per RBI specified TAT Actual amount + Rs 100 per day for every day exceeding 3 days where the revert has not been received from Vendor
6	EJ not available for disputed Transaction	Per instance	100%	Value of Transaction
7.	ATM/CD / CD down due to non- payment of Electricity charges	Per Instance	100%	Rs.5000/-
8.	Rejected Bin clean with capacity of at least 500 notes	Clean as rejected bin full		Penalty Rs 500/- per day, if not clear

Penalty of Rs 1000 per instance shall be imposed for non-availability of currency of any denominations configured i.e. any cassette getting empty (for reason not attributable to the Bank) There will be no exclusions (other than standard exclusions) in this regard.

20. Non-Payment for Zero Cash Withdrawal hits

In the event of any ATM/CD Bank's registering Zero Cash withdrawal hits for 15 days (need not be on continuous basis) in a month for reason not attributable to the Bank, the Bank shall not release the payment due for that ATM/CD Bank's for that month.

21. Penalty for Delay in Operationalising the Services

In case of delay in making live the ATM/CD beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day which will be recovered for delay in operationalising / making live the Off-site and On-Site ATM/CD beyond the days stipulated as above.

22. Takeover of assets on Expiry of the Contract Period

The Banks may take over all the assets deployed based on this RFP including the ATM/CD Bank's, UPS, ACs.

To facilitate the takeover, the Vendor should maintain proper records of the assets deployed, the Vendor should undertake the following: -

- The Vendor should maintain proper records at its office for all the assets dedicated to the Bank's ATM/CD network. The Bank reserves the right to audit such fixed assets register through its internal/external auditors.
- The site, for all practical purposes, belongs to the Bank. The vendor will, therefore not transfer or sale or surrender or vacate the site or enter into any contract or order with any other bank/entity for the site without Bank's permission. The bank will also have the first right of refusal for the site before the vendor discontinues or terminates the agreement with the Bank.
- The Vendor should ensure that assets of ATM/ CD, UPS, AC, deployed are free of all encumbrances for the Bank to take over on expiry of the Contract.

23. Compliance with Statutory and Regulatory Provisions

It shall be the sole responsibility of the Vendor to comply with all statutory and regulatory provisions while delivering / undertaking the services mentioned in this RFP without any additional cost to the Bank.

24. Force Majeure

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 resumption of normalcy.

Technical Specification:

For Civil Work Onsite/Offsite:

Approximate minimum space 40-50 sqft or more as per space available.

Item Description

1. FLOORING

Vitrified tiles 2x2 for flooring (only).

Laying of Tiles for steps and Raisers/Ramp depending on the site conditions

2. FALSE CEILING (600mm x 600mm GI Metal Sheet)

Providing and fixing suspended false ceiling with necessary framework (Armstrong type False ceiling)

3. PAINTING

Providing & applying 2 coats of enamel paint to the existing Rolling Shutters and emulsion paints with putty finish for lobby area.

4. FIXED GLAZING

Providing and fixing external fixed glazing comprising of 6-8 mm clear glass covered with aluminium sections and clip with black colour mat finish powder coated.

5. MAIN DOOR: Size may approximate 21 sq feet

Providing and fixing glass door of 6-8 mm clear glass with floor spring & rubber weather strip. (Modifloat/ Saint Gobain glass). Thickness not less than 1.5mm.

6. PANELLING

Panelling at entrance and walls to 7ft. / 8 ft. height made of 1.5" x 1" Aluminium box section with 5mm ISO Aluminium Composite Panel.

Exterior Panelling of shutter with 3 mm Aluminium Composite Sheet with trap door and all accessories.

7. PARTITION

Providing and fixing of 1.5"x1" Aluminium Box Section partition with 5 mm Aluminium Composite panel / sheet lapped on front side and back side (only where backroom is available) with 8 MM thick plywood finished with white colour enamel paint. Providing and fixing of flush Door with teak wood louvers, and necessary accessories.

8. GROUTING

Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding.

9. SIGNAGE and LOLLIPOP

Signage and Lolipop of appropriate Size. (3M Make)

Vendor shall be responsible for Electrical work at ATM/CD Bank's site as per the specifications

Item Description
<p>1. ELECTRICALS:</p> <p>Flame Retardant Low Smoke (FRLS) wires of (Finolex / R.R.Kabel / Anchor/Havell's / Polycab) make are to be used.</p> <p>4.0 sq. mm wires are to be provided from main supply and air-conditioner power supply, with earth wires of size 2.5 sq mm. 2 Nos Metal clad with 20A MCB for Aircons</p> <p>2.5 sq mm wires are to be provided for UPS supply circuits, lighting circuits and board light supply with 1.50sq. mm. earth wire. 20 Amps metal clad plug and socket DB is to be provided for input and output supply of UPS</p> <p>15A Cable tops, cables for input and output to and from UPS Unit.2 Nos. Metal clad with 20A MCB for UPS input and Output,</p> <p>Providing and fixing modular type switches/ sockets of make Legard, Mossaic/ M.K India wrap around/ Schneider Electric / Anchor – Ave, Woods / Havell's – Crab Tree.</p> <p>6 Nos light points comprising of 6A Single switch for CFL and LED lights</p>
<p>2. MAIN CABLING:</p> <p>Providing & laying of 10 Sq. mm. UG cable from ATM/CD main DB to panel board.</p>
<p>3. EARTHING for Onsite/Off-site ATM</p> <p>Supply & installation of 500 x 500 x 5mm copper plate earthing with 2.5 m long 500mm dia ' B ' class G.I. Pipe with No. 8 copper wire from the bottom of pipe to top clamp and perforated holes, cast iron funnel with wire gauze on top of watering arrangement, electrode buried in alternative layers of Salt / Charcoal providing double clamp arrangement on top using fastened to the earth electrode with suitable brass bolt and nut as required including masonry chamber construction.</p> <p>- P/f of 6 Sq mm PVC insulated copper wire with proper conducting from earth pit to UPS</p>
<p>4. DATA CABLING:</p> <p>Cat - 6 Cable wiring with I / O socket in PVC pipe with proper conduit. Additional Cat 6 cable is required on same root as backup.</p> <p>VSAT Cable conduit: - Cable to be conduit in flexible pipe with proper clamping from ODU to IDU</p>
<p>5. ACCESSORIES:</p> <ul style="list-style-type: none"> - Stainless steel Dust Bin -1 for waste papers - Soft Board for displaying notices- 1 no, - Mandatory Notices, stickers and decal - Fire Extinguisher-1 No., 2 kg. ABC type - Burglar Alarm- 1 No, - Door Mat 1 nos.

Annexure II

TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS)

S No.	Minimum specification required
	TYPE OF ATM/ CD:
1	Lobby Model with front replenishment with in-built fully functional for plug and play BANK specific and latest UIDAI compliant Biometric solution (Biometric KIT certified by STQC/UIDAI) with full functionality for Visual Impaired persons, EMV functionality, Aadhaar Functionality and with Anti-Skimming devices from initial stage.
1.1	101 Keys Keyboard (optional): By default, keyboard should be disabled.
2	ATM/CD Alarms and safe :
2.1	The ATM/CD must have alarm system with sensors capable to monitor the following: Chest Door Status, Duress Status, Temperature status, Vibration status, and Burglary Alarm. There must be a mechanism by which these alarms can be connected to a hooter, LED indicators, kept away from the ATMs. The safe must conform to the UL-291 level1 or CEN L certified Secure Chest standards or higher latest standards body cabinets.
3	TERMINAL PROCESSOR OF THE ATM:
3.1	The terminal processor must have the following configurations: Intel Core i3 with 3.3 Ghz ,8 th Generation Processor with minimum 6 MB Cache or above
3.2	6-8GB RAM or higher (Upgradable to 16 GB), 1 TB SATA/e-SATA HDDs or higher
3.3	3 or more USB ports with min 2 accessible from front side, onboard audio – By default all USB ports should be disabled.
3.4	ATM/CD should be pre-installed with latest licensed Antivirus Solution with latest patches/signatures.
3.5	Must have all necessary hardware and software, required to control the activities of the ATM. Microsoft Window 10 or above with latest service pack. In case supplied OS is declared end of support by Microsoft , bidder to replace by Microsoft with new/ upgraded version without nay cost.
3.6	DVD Writer with latest specification and with controller card (Minimum 8x). MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. In Built SMPS to work on 230 v50 Hz power supply.
3.7	The ATM/CD should have Triple DES Encryption which is RuPay/ VISA/ MASTERCARD/ AMEX compliant. It should have remote key download, TRIPLE DES chip with encryption and validation software. Should support AES without any additional hardware.
3.8	10/100/1000 Mbps Speed Lan Card (IPV 6 Compliant)
3.9	Protection Principles and Techniques” (PIN Shield) and approved Algorithm(s) for PIN Encryption. Support advanced Encryption Standard in future without any additional hardware. The PIN PAD should also support tamper resistant security module which enables automatic destruction of secret keys in case of attempt to interfere with the encryption system.
	All ATM/CD should have PIN pad shields covering all three sides to avoid shoulder surfing or capture by the external camera. Above requirements are mandatory to implement for new ATM/CD to be deployed by BANKs and good to have to be implemented on ATM/CD wherever possible.
	Keyboard/ Pin Entry Device (PED) MUST be Braille enabled so that visually impaired persons can also be able to operate without any difficulty (as per RFP) and have passed testing by Payment Card Industry (PCI), RuPay, Visa and MasterCard recognized laboratory and approved by PCI, VISA, MasterCard, RuPay and all major payment gateways.
3.10	Capable of Voice guidance to customer and slot for connecting head phone, PIN and finger print authentication (UIDAI Compliant). Capable of Voice guidance to customers in multiple languages including English, Hindi and regional languages etc. Audio/WAV files for voice guidance functionality to be provided by the selected vendor in consultation with the Bank at no additional cost.
3.11	Auto run facility should be disabled.

4	DISPLAY UNIT ON ATM:
4.1	Color LCR/LATM/LED screen of minimum 15" or higher along with Touch or Touch with FDK Screen with privacy filter and multilingual Screen support.
5	DISPENSER:
5.1	Vacuum/ Friction Pick technology of international standards.
5.2	The dispenser should have four active currency cassettes with 4 pickup or 4 high modules to handle different denominations. All currency cassettes should be capable of dispensing INR 100/-, INR 200/-, INR 500/-, and INR 2000/- or higher denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected notes. Vendor should update the software to support all new variants of currency notes as well as new denominations, if any, issued subsequently without any extra cost to the Bank during the contract period.
5.3	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.
5.4	Currency holding capacity should not be less than 2500 notes per cassette and reject bin to hold atleast 500 notes.
5.5	Video/ audio or suitable indication / signal to confirm proper insertion of cassette is to be provided.
6	CARD READER: HYBRID DIP TYPE
6.1	The card reader should be capable of reading tracks one, two and three as per ISO standard or RuPay/ Master/ Visa Card format.
6.2	Card Reader (DIP Type) must be Hybrid Card Reader. Latest EMV 4.0 or above compliant & functional. Capable of reading Smart card, Chip card/HYCO card as well as card with magnetic encoding. Conforming to RuPay, VISA, Amex and MasterCard standards.
6.3	Conformance to VISA card EMV's latest specification; mention the version readiness for both the levels, Level 1 (for Card reader Hardware) & Level 2 (for Application Software). It will be responsibility of the vendor to ensure the conformance to VISA / Mastercard / Rupay Card EMV's latest specification mention the version readiness for both the levels, Level 1 and Level 2 including Application software. ATM/CD should be ready for using EMV chip cards. Re-certification of Level 1 & Level 2 should be in time to transact the ATM/CD on the Go Live so as that there isn't a lapse because of the certifications.
6.4	Software/ firmware with license for using smart card on ATM.
6.5	Design of ATM/CD offered in this RFP should have proven track record of skimming & malware attack proof and should be capable of providing comprehensive skimming & malware injection protection. (OEM's catalogue with enlarged Front view of ATM/CD should be enclosed with the bid.) Bank may check the track record of skimming & malware attack incidents happened in India and abroad through its own resources/third party audit/ STQC teams.
6.6	Dip Card Reader with anti-skimming device installed with the ATMs. Details of the anti-skimming technology/ device to be enclosed. The device should be capable of providing comprehensive skimming protection solution which achieves the following objectives :- (i) Senses unauthorized attachment of any device on the card reader module. (ii) Sends the signal to Switch and further to the Remote ATM/CD Management Centre of the Service Provider/Bank (iii) Capable of enabling the Switch and/or Remote ATM/CD Management Centre to put the machine Out-of-Service as well as block the card reader from accepting any more card insertions.
7	RECEIPT PRINTER ON THE ATM:
7.1	40 column or better standard Thermal/ Dot Matrix printer to print various information pertaining to the transactions executed by the customer.
7.2	The printer must be able to cut the paper and push the receipt out of a slot provided on the ATM/CD fascia.
7.3	The printer supports multilingual customer receipt printing as per customers choice of language.
8	JOURNAL PRINTER ON THE ATM:
8.1	ATM/CD should have hardware and software capability for installing and operationalizing

	40 column or better Dot Matrix Journal Printer/ Thermal Printer to print audit trail. If journal printer runs out of paper or gets jammed or becomes non- functional, ATM/CD should not function.
8.2	There should be low media warning for items viz. bills, journal rolls, consumer receipts etc.
8.3	ATM/CD must be enabled for electronic journal with low warning feature.
8.4	Provision to store transaction details in the hard disk; retrieve data from the hard disk in the format required at any point of time.
9	CAPABILITIES OF ATM/CD SOFTWARE:
9.1	The ATM/CD application software should enable the ATM/CD to function when hooked to a network and should support all the features that are ATM/CD related switch functionality.
9.2	The application should have powerful real time features based on customer- initiated transaction and logging for audit trail.
9.3	The application software should support the facility to change PIN at the ATM/CD by the customers after verifying the existing PIN.
9.4	The ATM/CD quoted should provide for MAC'ing , which involves appending of a checksum to messages (as per ANSI X 9.9 standards)
9.5	The ATM/CD software should be capable to support the Biometric card from initial stage and prompt for the finger scan and the scanned image to be sent to verification server for authentication and revert the message to the switch for further transaction. The biometric transactions should be supported by voice guidance system.
9.6	Digital Video Surveillance System: ATM/CD with pinhole high resolution camera with IR/night vision installed inside the machine with motion detection capability. The images captured by the cameras should be recorded in the additional hard disc in the ATM/CD allotted only for capturing of the camera images.
9.7	Solution should be able to store Minimum 6 months of video images at an average of 300 transactions per day in the hard disc at any point of time.
9.8	Solution must be able to capture, and stamp superimpose the date, time and transaction information on the recorded images.
9.9	The hardware should be integrated with the ATM.
9.1	The solution must have a search facility to locate an image /event by date & time, card no, transaction reference no and ATM/CD ID.
9.11	Must be enabled for motion detection image capturing
9.12	To be capable of Bar code reader
9.13	The ATM/CD should be preloaded with CEN XFS 3.0 or higher compliant layer and should be capable of running multi vendor software without any hardware Changes
10	PROTOCOLS SUPPORTED BY ATM:
10.1	Should have network interface card 10/100/1000 Mbps Speed (IP V6 compliant)
11	Security features
11.1	ATM/CD Should have all standard security features, Triple Data Encryption Standard (TDES), industry approved Key Management practices, approved Encrypting Pin Pads (EPPs) and should be Triple DES compliant. ATM/CD must comply „PIN Protection Principles and Techniques” and approved Algorithm(s) for PIN Encryption.
11.2	Support AES (Advanced Encryption Standards) in future
11.3	There should be a two User IDs and password, one having admin rights and another with restrictive access so that unauthorized persons should not be able to get access to the system admin/ BIOS. The Operating System should have the provision for parameterization to log critical changes & incidents for monitoring purposes.
11.4	The password must meet the minimum length and upper case and lower case as per security policy defined.
11.5	Dispenser Encryption: Host-based Encryption should be available between dispenser H/W and Core application and should be configured from the network layer all the way up to the application layer against known and unknown malicious attacks.
11.6	Support Remote Key Management
11.7	Setting of BIOS password at the time of installation.
11.8	Hard disk should be encrypted at the time of installation.

12	GENERAL:
12.1	ATM/CD should be modular in design and upgradeable to take care of: Expansion of services, Technology changes.
12.2	ATM/CD should support MPEG full motion video and audio.
12.3	ATM/CD to support MPEG full motion video and audio. The vendor to load the voice/ audio/ multimedia files provided by OBC.
12.4	All ATM/CD should have rear mirrors covering majority area of the ATM/CD site.
13	Biometric Kit: ATM/CD supplied by the Vendor should have functionality to for Biometric functions and have the capacity to be integrated with the Bank's Biometric solution and UIDAI/STQC certified solution without any additional cost to the Bank.
14	The Biometric Kit with industry standard latest version of scanner and thumb/ finger print scanner software.
15	The ATM/CD should have functionality required for illiterate persons. Multilingual screen support and capable of Voice Guidance.
16.1	The Biometric ATM/CD shall be integrated with the BANKs proposed biometric solution.
16.2	Complete Biometric Kit including scanner, Audio Jack should be as per STQC standards.
16.3	EMV Certifications
16.4	Owens a valid Level 1 and Level 2 etc letter of approval /certification completed
17.1	The machine should have a valid Terminal Quality Management (TQM) label
17.2	Should have a valid PCI pin Transaction Security approval number.
17.3	All ATM/CD should also be fully EMV (Europay Master, Visa, AMEX) certified and enabled including having requisite latest hardware and pre-installed EMV software. Chip (EMV v 4.0 standard compliant). Vendor to submit EMV Certificate.
17.4	AADHAAR based transaction validation
17.5	The Machine has a STQC certified biometric scanner for AADHAAR based transaction validation.
18	The machine has all the relevant software as certified by UIDAI required for AADHAAR based validations.
18.1	Visual Impaired kit for the ATMs
18.2	ATM/CD installed should be Braille keypads for persons with visual impairment.
19	ATM/CD should include Braille-enabled function keys and guide labels for other functionalities, such as card reader, reader, receipt, cash dispenser.
19.1	Cash presenter for ease in collecting cash Personalized headphone jack with voice control features
19.2	Ergonomic design for easy accessibility
19.3	NFC and QR code-based solutions on ATMs
19.4	ATM/CD model which has capability to be upgraded, hardware and software wise, as the case maybe, if desired by the Bank in future for transactions through Contact less cards/ NFC or for integration of QR code scanner for transactions through QR codes from mobile phones/other devices.
20	QR Code on ATM/CD - ATM/CD should also have capability to integrate QR code scanner ready for future requirements of scanning QR code from mobile phones by simply attaching a reader.
21	Applicant/ Vendor to integrate – where required – the alarm sensors of the Cash dispenser to the branch siren/hooter without any additional cost to Bank.
22	Cash Dispenser should have Integrated Power Management Solution. The Cash dispenser software must be capable of inter-facing with the Bank's UPS systems and query the battery status, in-line power and temperature, taking the machine out of service if the battery capacity is too low, perform scheduled power offs and automatically start up at the configured date and time. The solution must shut down gracefully to allow completion of the ongoing functionality must be controllable remotely.
23	Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution. Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution.
24	Color Branding as per Bank's requirement.
25	Bank's designed stickers have to be affixed on the fascia at the time of installation at no cost to the Bank.

Vendor has to comply following advisory/guidelines issued by RBI/IBA/GOI and any further modifications and new advisories issued during the contract period:

1. For terminal Security of CD, Cyber Security and IT Examination Cell (CSITE), RBI Advisory No.3/2017 dated 06.03.2018, Circular RBI/2017-18/206 DBS (CO). CSITE/BC.5/31.01.015/2017-18 dated 21st June 2018.
2. For EMV Compliance of CDM, RBI NOTIFICATION No.DPSS.CO.PD No.1298/02.10.002/2017-18; 30th Oct, 2017.
3. For Anti skimming devices to be installed in all CDs, RBI advisory no.13/2017 dated 01.11.2017.
4. RBI Advisory 14/2017 dated 06.12.2017 on Securing the Ecosystem connecting the Bank's
5. ATM/CD switch to Card Networks.
6. For cassette swaps in ATMS RBI Circular RBI/201718/DCM(Plg.) No.3641/10.25.007/2017-18 dated 12th April 2018.
7. Circular no. RBI/2017-18/152 (DCM (Plg) No.3563/10.25.07/2017-18) dated 06-04-2018 on Cash Management activities of the banks - standards for engaging the service provider and its sub-contractor.
8. Circular no. RBI/2018-19/183 DCM (Plg) No.2746/10.25.07/2018-19 May 14, 2019 on Outsourcing of Cash Management – Reconciliation of Transactions.
9. Circular no. RBI/2018-19/214 DCM (Plg.) No.2968/10.25.007/2018-19 dated June 14, 2019 on E-surveillance, OTC locks & Grouting.
10. RBI/Circular No.RBI/2019-20/130 DBS(CO).CSITE/BC.5/31.01.015/2019-20 dated 31.12.2019 on Cyber Security controls for Third Party ATM/CD Switch Application Service Providers
11. "Voice Guidance Support for the visually challenged should be strictly as per the IBA Guidelines issued in this regard vide circular No. CIR/RB/ATMVCP/6846 Feb. 27, 2013 and subsequent changes, if any." Voice guidance should be in English, Hindi and all major Indian Regional Languages included in Schedule VIII of Indian Constitution.
12. Manage/ perform the RD services (Device Registration, Key- Exchange/ Rotation Activity, etc.) as per the guidelines or directives received from UIDAI titled "AADHAAR REGISTERED DEVICES TECHNICAL SPECIFICATION - VERSION 2.0 (REVISION 1)" dated February 2017 or any amendments/ updates thereto, instructions/ guidelines of UIDAI/ RBI/ IBA regarding biometric authentication, in relation to the Fingerprint Biometric devices supplied with the ATMs/ CDs for the length of the contract, at no additional cost to the Bank etc.) for the RD services (incl. Key - Exchange/ Rotation) is to be provided and maintained by the Endpoint Provider/ OEM, at no additional cost to the Bank. The infrastructure (HW, SW, HSM, etc.) for the RD services (incl. Key- Exchange/ Rotation) is to be provided and maintained by the OEM, at no additional cost to the Bank.
13. Vendor should comply all the formats of reports, reconciliation certificate, Electronic Journal, Receipts etc. as required by Bank, RBI, Govt etc.

Format for submitting the Commercial Bid for Outsourcing and Managed Services Of ATM/CD

ATM/CD Managed Service		
Particulars	Onsite location	Offsite location
Model /Make		
Agreement Tenure	5 Years	5 Years
Minimum No. of ATM/CD terminals 10	(including Onsite & Offsite locations)	
One time setup fees per ATM/CD, if any (excluding GST)		
Monthly Service fee for managing, install and for providing the service per ATM/ CD to the bank. (excluding GST)		

Transaction Linked Fee (Revenue Sharing from 1st Transaction):

Particular	Offus Transaction		Bank Onus Transaction	
	Cash	Non-Cash	Cash	Non-Cash
Bank				
Vendor				