

जोगिन्द्रा केन्द्रीय सहकारी बैंक मर्यादित
मुख्य कार्यालय: न्यू कथेड,
नज़दीक एच.आर.टी.सी. वर्कशॉप,
डा० चंबाघाट, सोलन, हि.प्र. -173213
दूरभाष: 01792-220305, 225690
ई-मेल: CBSBANKING@jcb.co.in



**Jogindra Central cooperative
Bank Ltd.**
Head Office: New Kather,
Near HRTC Workshop, PO Chambaghat,
Solan, District Solan H.P. -173213
Phone: 01792-220305, 225690,

Estd: 1924

REQUEST FOR PROPOSAL (RFP) For Providing QR Code Payment Facility

1. Introduction

Jogindra Central Cooperative Bank Limited having its Head Office at Solan (HP) is a premier, one of the oldest and leading Cooperative bank, operating in the entire Solan district of the state of Himachal Pradesh since 1924 and providing banking services to its customers. The Bank invites sealed proposals from eligible and reputed firms for providing QR Code based Digital Payment Facility for the Bank and its customers/merchants. The Bank intends to implement a secure, RBI-compliant and scalable QR Code solution in the interest of promoting digital banking.

2. Regulatory Framework

The solution must comply with guidelines issued by:

- Reserve Bank of India
- National Payments Corporation of India
- Unified Payments Interface

The QR facility should be fully compliant with UPI norms and data security standards.

3. Scope of Work

Selected vendor shall:

1. Provide Static & Dynamic UPI QR Codes.
2. Enable real-time credit to customer accounts.
3. Provide merchant on boarding support.
4. Ensure integration with Bank's CBS system.
5. Provide dashboard/reporting facility.
6. Ensure fraud monitoring & security compliance.
7. Provide training to Bank staff.
8. Offer 24x7 technical support.

4. Eligibility Criteria

Interested firms must be:

- Be RBI/NPCI authorized PSP or Payment Aggregator.
- Have minimum 3 years' experience in digital payments.
- Have successfully implemented QR solutions in banks.
- Provide proof of regulatory approvals.
- Have strong cyber security framework.

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5. Proposal Submission Details

The proposal must include:

- Company profile & registration details.
- Regulatory approvals.
- Technical architecture.
- Integration methodology.
- Revenue sharing model.
- Cost structure (one-time & recurring).
- Implementation timeline.
- List of existing banking clients.

6. Evaluation Criteria

Proposals will be evaluated based on:

- Regulatory compliance.
- Technical capability.
- Cost effectiveness.
- Security standards.
- Experience & market reputation.
- Revenue benefit to the Bank.

7. The proposals must clearly and separately disclose the following components:

- One-time integration / implementation cost.
- Annual recurring charges (ARC) / maintenance charges.
- Merchant Discount Rate (MDR) structure and sharing model.
- Revenue sharing ratio with the Bank.
- Settlement charges (if any).
- Any hidden, incidental or ancillary charges.
- Any other cost impacting merchants or customers.

All costs must be quoted in a transparent and itemized manner. Conditional pricing or undisclosed charges shall lead to rejection of the proposal.

For the purpose of financial comparison, the Bank shall compute the Total Cost of Ownership (TCO) over a defined evaluation period (e.g., 3–5 years), including all recurring and non-recurring costs.

The selection shall be based on:

- Compliance with regulatory norms issued by the Reserve Bank of India and the National Payments Corporation of India.
- Technical capability and security standards.

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- Revenue benefit to the Bank.
- Most cost-effective proposal for customers and merchants.

The Bank reserves the right to select the bidder whose proposal is determined to be the most advantageous and cost-effective overall, taking into consideration both quality and financial parameters, and not necessarily the lowest quoted cost.

The Bank reserves the right to accept or reject any proposal without assigning reason.

Empanelment of vendor(s) shall be valid for a period of two years, extendable by one additional year at the sole discretion of the Bank. The Bank may empanel more than one vendor and shall not grant exclusivity to any vendor. Empanelment shall not guarantee any minimum business volume or revenue. The Bank reserves the right to terminate the empanelment at any time by giving prior notice in case of regulatory non-compliance, service deficiencies, cyber security breach, reputational risk, false declaration or any other reason deemed appropriate by the Bank.

The vendor(s) shall indemnify and keep indemnified the Bank against any loss, claim, regulatory penalty, litigation, fraud, data breach or reputational damage arising out of negligence, deficiency of service, regulatory violation or system failure attributable to the vendor. The vendor shall ensure continuous compliance with applicable laws including RBI guidelines, NPCI instructions, KYC/AML norms and information security standards.

The Bank reserves the right to accept or reject any or all proposals without assigning any reason, to modify the terms of this RFP, to cancel the RFP process at any stage, or to empanel one or more vendors at its discretion. The decision of the Bank in the matter of evaluation and empanelment shall be final and binding. Interested bidders may submit their sealed proposals superscripted "RFP for Empanelment of Vendor for QR.

Any legal proceedings related to any dispute related to this work will subject to jurisdiction of courts at Solan, Himachal Pradesh only.

8. Important Dates

- RFP Issue Date: 27-02-2026
- Last Date for Submission: 09-03-2026(5:00 PM)
- Evaluation: 10-03-2026

9. Submission Address

Proposals should be submitted in sealed envelope super scribed:

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“Proposal for QR Code Payment Facility – JCCB”

**To:
The Managing Director
Jogindra District Central Cooperative Bank Ltd.
Head Office, New Kather, Near HRTC Workshop,
P.O Chambaghat, Tehsil and Distt: Solan (H.P)**

Sd/-

Managing Director