

Ref: CO/DBD/DCMS/2900/R1/2021-22



REQUEST FOR PROPOSAL (RFP)

FOR

OUTSOURCING OF DEBIT CARD MANAGEMENT SERVICES ON PAY PER CARD BASIS FOR 5 YEARS

RFP Ref No. - CO/DBD/DCMS/2900/R1/2021-22

Date: 09.02.2022

Pre-Bid Meeting	16.02.2022 at 11:00 AM
Last Date for receipt of bids	07.03.2022 at 03.00 PM
Date and time of opening Technical bids	07.03.2022 at 03:30 PM

**DIGITAL BANKING DIVISION,
INDIAN BANK, HEAD OFFICE,
NO 66, RAJAJI SALAI,
CHENNAI – 600001.**



SCHEDULE

1)	RFP Reference Number and Date	RFP No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022
2)	Last date for seeking Pre-bid clarifications/ queries through email to following email ids <u>atmprocurement@indianbank.co.in</u>	14.02.2022 by 05:00 PM
3)	Pre Bid meeting (Online)	16.02.2022 at 11:00 AM Through WebEx Video conference meeting
4)	Last Date & Time for submission of Bids in Online & Offline Mode	07.03.2022 at 03:00 PM Address for physical submission Chief Manager Indian Bank, Head Office, Information Technology Department (Procurement section), Second Floor, #66, Rajaji Salai, Chennai, Pin 600 001 URL for Online submission of bid e-procurement portal: https://www.tenderwizard.in/indianbank
5)	Documents to be submitted physically by Bidders (Offline Mode)	1. DD towards Cost of bid document (Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.: Account No.: 743848138 Account Name: INDIAN BANK, H.O. TECHNOLOGY MANAGEMENT DEPARTMENT-II IFSC Code: IDIB000H003 Branch: Harbour) (If bidder submits Bid price direct to Bank Account, Proof for Transfer with Reference number should be submitted) 2. Integrity Pact 3. Bid Security. Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof along with declaration



		form as per Section VII(17) for claiming exemption for point no. 1 & 3.
6)	Documents to be submitted Online	<p>a. Eligibility Criteria, along with all supporting documents required.</p> <p>b. All Annexure and forms as per this RFP on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.</p> <p>c. Indicative commercial</p> <p>d. All supporting documents and product literature in support of Technical specifications.</p> <p>e. Relevant brochures</p> <p>f. Compliance to Technical Specifications.</p> <p>g. Any other information sought by the Bank with relevant to this RFP</p> <p>h. If the bidder is not an OEM, then Manufacturer's Authorization Form to be submitted.</p>
7)	Date of opening of Technical (Part I) Bids (Online & Offline) & Conformity to Eligibility Criteria	07.03.2022 at 03:30 PM
8)	Date of Online Reverse Auction (Part II)	Will be intimated to qualified bidders (as per RFP) through email after technical evaluation of the bids submitted.
9)	RFP Document Cost	<p>Non-refundable Rs. 50,000/- in the form of DD favouring "Indian Bank". (Mode of submission: Offline)</p> <p>(Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.:</p> <p>Account No.: 743848138</p> <p>Account Name: INDIAN BANK, H.O. TECHNOLOGY MANAGEMENT DEPARTMENT II</p> <p>IFSC Code: IDIB000H003</p> <p>Branch: Harbour)</p> <p>(If bidder submits Bid price direct to Bank Account, Proof for Transfer with Reference number should be submitted)</p>



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10)	Online Bid Submission Details	This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted by Bank's authorized e-Procurement service provider M/s Antares Systems Limited through website: https://www.tenderwizard.in/indianbank
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This Request for proposal (RFP) document can be downloaded from the website: <https://indianbank.in/tenders> & e- procurement portal: <https://www.tenderwizard.in/indianbank>. Clarifications, Modifications and Date of Extensions, if any, will also be posted on the same websites and paper publication will be done for the information regarding publishing the RFP. Clarifications, Modifications and Date of Extensions, if any, will be posted in website & e- procurement portal only.

Information regarding RFP will also be available on CPPP Portal <https://eprocure.gov.in/cppp/>

This RFP document is the property of Indian Bank & is not transferable. If a holiday is declared on the date mentioned above, the bids shall be received /opened on the next working day at the same time specified above and at the same venue unless communicated otherwise.



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SECTION I - REQUEST FOR PROPOSAL (RFP)

Indian Bank (The Bank) invites sealed bids for outsourcing of debit card management services on pay per card basis for 5 years as described in this bid document. The details are given below:

RFP Reference	CO/DBD/DCMS/2900/R1/2021-22	Dt: 09.02.2022
Price of RFP	Rs.50,000/- (Rupees Fifty Thousand Only)	
Pre-Bid meeting with bidders	16.02.2022 at 11.00 AM	
Last Date for receipt of bids	07.03.2022 at 03.00 PM	
Date and time of opening Technical bids	07.03.2022 at 03:30 PM	
Addresses for Communication:		
Digital Banking Division, Indian Bank, Head Office, 2nd floor, #66, Rajaji Salai, Chennai-600001 Phone Nos. 044-25269708/044-25279818 e-mail: atmprocurement@indianbank.co.in		



SECTION – II INVITATION FOR BIDS (IFB)

1. Indian Bank, a premier Nationalised Bank having its Corporate Office at 254-260, Avvai Shanmugham Salai, Royapettah, Chennai – 600 014, has national presence in more than 6336 locations and international presence in Singapore and Srilanka. It has been serving the nation with a team of dedicated staff for more than 113 years. The Bank is engaged in diversified banking activities. The Bank is also a pioneer in introducing the latest technology in Banking including NCMC contactless cards, DCMS, etc. Bank has issued more than 2.64 crores debit cards to its customers as on 31.12.2021. Bank is issuing around 30,000 to 35,000 debit cards daily on an average and up to 50,000 cards on peak time.
2. Indian Bank has decided to outsource the Debit Card Management Services on pay per card basis for 5 years (the “Project”). The projected volume of cards to be issued in the next 5 years is 6 crores (approximately). However, the Bank does not guarantee any minimum volume of cards for issuing under this project.
3. The complete RFP has also been published at the Bank’s official website <https://indianbank.in/tenders> & Bank’s present E-Tender website www.tenderwizard.in/indianbank For the purpose of downloading and applications made on such a form shall be considered valid for participating in the RFP process.
4. The Bidders who want to participate in the bidding process are required to submit non-refundable fee of Rs. 50,000/- (Rupees fifty thousand only), towards cost of Bid document. The amount has to be paid by way of DD favouring Indian Bank, payable at Chennai. Cost of bid documents should be paid at the time of pre-bid meeting. Bidders who do not attend the pre-bid meeting can submit the DD before the last Bid submission date and time. Further information can be had from the bank at the addresses given below from 10.00 hrs to 17.00 hrs on all working days. Alternatively, bidders can transfer the cost of bid document through NEFT/RTGS/IMPS/UPI etc as per details given in schedule 5.

Addresses for Communication:

**Digital Banking Division,
Indian Bank, Head Office, 2nd floor,
#66, Rajaji Salai, Chennai-600001
Phone Nos. 044-25269708/044-25279818
e-mail: atmprocurement@indianbank.co.in**

5. Bidders should enroll/register before participating through website - <https://www.tenderwizard.in/indianbank>. Bids have to be submitted online only at the above mentioned website. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the bid documents. Any other documents sent by



any other mode will not be accepted except for the documents asked to be submitted physically by bidders (Offline Mode) mentioned under schedule 5) of this RFP.

6. Benefits to Micro and Small Enterprises (MSEs) as per the guidelines of Public Procurement Policy issued by Government of India:

- (i) MSEs are exempted from payment of cost of bid document.
- (ii) MSE quoting price within price band L-1+15% (Fifteen per cent) may be awarded for full/complete supply of total tendered value to MSE, considering spirit of policy for enhancing the Govt. procurement from MSE.
- (iii) To avail the above benefits, the bidder should have registered with District Industries Centres or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or Udyog Aadhaar or any other body specified by Ministry of Micro, Small and Medium Enterprises.
- (iv) Bidders seeking the above benefits shall submit the documentary proof along with declaration form as per Section VII(17) for having registered with the above agencies (such as Entrepreneur's Memorandum – EM II) at the time of pre-bid meeting or upload during submission of the technical bids (only if the bidder is not attending the pre-bid meeting).

7. Make in India:

This RFP is further governed by Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019, revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020 and subsequent revision order no. . P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020, clarification dated 04.03.2021 and all other notices and clarification related to Make in India Guideline.

8. Please note that:

- (i) The Bank is looking for single vendor to undertake the various activities as specified in the RFP document.
- (ii) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
- (iii) The Bank is not bound to accept any of the bids submitted and the Bank has the right to reject any/all bid/s or cancel the RFP without assigning any reason whatsoever at any stage of procurement.
- (iv) Bank reserves the right to negotiate with the lowest quoted bidder (L1 bidder) under exceptional circumstances.



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- (v) All pages of the Bid Document, Clarifications/Amendments if any should be signed by the Authorised Signatory and kept with technical bid. A certificate to the effect that the Authorised Signatory has authority to bind the company should also be attached along with the technical bid.
 - (vi) This RFP is not transferable. Only the Bidders who have officially purchased this RFP document or downloaded from the Bank's website and paid the requisite RFP document fee shall be entitled to quote.
 - (vii) Each bidder is eligible for submitting only one Bid in response to this RFP.
 - (viii) This RFP is not an offer by the Bank, but an invitation to receive offers from Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officers of the Bank with the Bidder.
 - (ix) Any publicity by the Bidder, in which the name of the Bank is to be used, should be done only with the explicit written permission of the Bank.
 - (x) This RFP is meant for the exclusive purpose of bidding as per the terms, conditions and specifications indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
 - (xi) Bank reserves the right to change the dates, timing mentioned above or elsewhere mentioned in the RFP, which will be communicated by placing the same as corrigendum under Tender section on Bank's website.
9. The condition of prior turnover and prior experience may be relaxed for Start-ups (as defined by Department of Industrial Policy and Promotion) subject to meeting of quality & technical specifications and making suitable provisions in the bidding document (Rule 173 (i) of GFR 2017).
- 10. Restriction of Bidders from Countries sharing Land Borders with India:**

As per Ministry of Finance, Govt. of India, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with others, in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or



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in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs, Govt. of India.

"The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority"

Definitions pertaining to "Restriction of Bidders from Countries sharing Land Borders with India" Clause

Bidder" (including the term 'tenderer', 'consultant' 'vendor' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency, branch or office controlled by such person, participating in a procurement process.

"Bidder from a country which shares a land border with India" means:

- a. An entity incorporated, established or registered in such a country; or
- b. A subsidiary of an entity incorporated, established or registered in such a country; or
- c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d. An entity whose beneficial owner is situated in such a country; or
- e. An Indian (or other) agent of such an entity; or
- f. A natural person who is a citizen of such a country; or
- g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above



SECTION III - INSTRUCTIONS TO BIDDERS

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1. Introduction:

- 1.1 The Bidder is expected to examine all instructions, forms, annexures, terms and specifications in the RFP Documents. Failure to furnish all information required by the RFP Documents may result in rejection of its bid and will be at the Bidder's own risk.
- 1.2 Pre-bid Meeting:
- A pre-bid meeting is scheduled to be held at 11.00 hours IST on 16.02.2022. Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting through WebEx. Webex meeting link will be shared to those bidders would submit bid document cost before prebid meeting.
 - In case the probable bidder wants to participate in the Pre-Bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the **cost of bid document i.e. Rs. 50,000/- (Rupees Fifty Thousand Only - non-refundable)** by way of Demand Draft in favour of Indian Bank payable at Chennai or alternatively through NEFT/RTGS/IMPS/UPI etc as per details given in schedule 5. **Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting.** Such Bidders who have submitted DD (or paid online as per schedule 5) for attending pre bid meeting are not required to submit the DD for cost of Bid Document along with technical bid.
 - Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for participation in pre-bid meeting.
 - The purpose of the meeting will be to clarify issues and to answer questions raised by the probable bidders.
 - The bidder is requested to submit questions in writing two days in advance to the Bank before the pre bid meeting date, in the format provided in **Section VII (10)**
 - Text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendment to the bid document, if any, will be ported in our web site and informed to the bidders who have raised queries in writing.

2. Amendment of RFP

- 2.1 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(s) requested by a prospective Bidder, may modify the RFP Document by modification(s) / amendment(s).
- 2.2 The amendments if any, will be published in the e-procurement portal and Bank's website and will form part of the RFP document.

3. Documents constituting the bid

The Bid prepared by the Bidder shall comprise the following components:



3.1 Technical Bid

The Bidder shall furnish as part of its technical bid as per the format provided in **Section VIII**, documents establishing the bidder's eligibility to bid and its qualifications to perform the Contract, if its bid is accepted.

For submitting Technical bid, Bidders shall use the original Section VII & VIII published by the Bank as part of the RFP, which contains Bank's seal.

The documentary evidence of the Bidder's eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank's satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements.

Note: All the documents and certificates as per **Section VI, Section VII & Section VIII** should be submitted along with the technical bid.

- Bid Form (Section VII (1) of the bid document) as per enclosed format should be enclosed with the technical bid.
- Bid security.
- The bidders should also submit their indicative commercial bids as sought in the e-tendering system. The indicative commercials provided by the bidder during e-tendering process will be considered as online sealed bid. The indicative commercial bid of the technically qualified bidders will be opened by Bank Officials on the date of online reverse auction.

Any bid document not accompanied by the above will be rejected.

3.2 Integrity Pact

Bidders shall submit Integrity Pact (IP) along with the technical bid in the format provided in Section VII (9) of the RFP. Integrity Pact is an agreement between the prospective bidders and the buyer committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings.

The integrity pact begins when both parties have legally signed it. Integrity Pact with the successful bidder(s) will be valid till 12 months after the last payment made under the contract. Integrity Pact with the unsuccessful bidders will be valid 6 months after the contract is awarded to the successful bidder.

3.3 Commercial bid

3.3.1 The bidder has to submit the commercial offer online.



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- 3.3.2 Commercial bid will be finalized through online reverse auction. Commercial bid as per enclosed format (**Section IX** of the bid document) shall be submitted by the successful bidder **ONLY** after online reverse auction process.
- 3.3.3 For both goods manufactured in India or goods of foreign origin already located in India and goods offered from outside India, the price should be quoted in Indian Rupees only.
- 3.3.4 The bidder shall indicate on the appropriate Price schedule, specifying the unit prices of the goods proposed to be supplied.
- 3.3.5 Commercial offer should give all the relevant price information in line with "Price Composition".
- 3.3.6 It should be as per the format Section-IX – only.
- 3.3.7 It should not contain any other terms and conditions or additional documents forming part of Bid Document.
- 3.3.8 All bids/ documents must be signed digitally.

4. Documents establishing Bidder's eligibility and qualification.

All bids submitted shall also include the following information:

- Copies of original documents defining the constitution or legal status, place of registration and principal place of business of the company etc.
- Bidders shall furnish a brief write-up, backed with adequate data, explaining their capabilities and experiences in debit card management services.
- The Bidder should clearly confirm that all the facilities exist in its factory or their centralized location for inspection and testing and these will be made available to the Bank or its representative (External or Internal) for inspection.
- Reports on financial standing of the Bidder such as profit and loss statements, balance sheets and auditor's report for the past three financial years.

5. Documents establishing goods' conformity to RFP Documents

- 5.1 The Bidder shall furnish, as part of Technical bid, documents establishing conformity to the RFP Documents of all goods and services, which the Bidder proposes to supply under the Contract. (As per section VIII – Technical bid)
- 5.2 The documentary evidence of conformity of the goods and services to the RFP Documents may be in the form of literature, drawings and data, and shall consist of:
- A detailed description of essential technical and performance characteristics of the DCMS setup



- b. An item-by-item commentary on the Bank's Technical Specifications demonstrating responsiveness of the DCMS to those specifications, or a statement of deviations and exceptions to the provisions of the Technical Specifications, if any.

6. Bid Security (Earnest Money Deposit) & Cost of Bid Document

- 6.1 The Bidder shall furnish, as part of its bid submission, bid security shall be denominate in INDIAN RUPEES only and shall be in the form of a bank guarantee issued by a Scheduled Bank in India or a Foreign Bank located in India, in the form provided in the Bidding Documents, for a sum of Rs.1,60,00,000/- (Rupees One Crore sixty Lakhs only) and valid for one hundred and Eighty (180) days beyond the last date for submission of the bid, favouring Indian Bank with additional claim period of 45 days.
- 6.2 Any bid not securing in accordance with clause 6.1 above will be rejected by the Purchaser as non-responsive.
- 6.3 The bid security is required to protect the Purchaser against risk of bidder's conduct during the period of bid validity.
- 6.4 Unsuccessful Bidders' bid security will be discharged or returned after the expiration of the period of bid validity prescribed by the Bank or on completion of administrative formalities of the procurement.
- 6.5 The successful bidders' bid security will be discharged upon the Bidder signing the Contract with the BANK and furnishing the performance security.
- 6.6 The bidder shall be liable for forfeiture of bid security:
- a. If a Bidder withdraws its bid during the period of bid validity specified by the Bidder on the Bid Form; or
- b. In the case of successful Bidder (L1 bidder), if the Bidder does not honour his final bid submitted during the online reverse auction or fails to sign the Contract with the BANK or to furnish performance security within the stipulated period, in accordance with the Terms & Conditions of the RFP or Contract.
- 6.7 In exceptional circumstances, the Purchaser may solicit the Bidders' consent to an extension of the period of validity of the bid and bid security. The request and the responses thereto shall be made in writing or by fax or email. The bid security provided under clause 6 shall also be suitably extended. A bidder may refuse the request without forfeiting its bid security. A bidder granting the request will not be required nor permitted to modify its bid.
- 6.8 No interest will be payable on the Bid security amount.
- 6.9 MSE (Micro and Small Enterprises) are exempted from Bid Security for which concerned enterprise needs to provide the supporting documents certifying the eligibility of the bidder during the current year.
- 6.10 The Bid Security (Earnest Money Deposit) shall be submitted as per the format at Section-VII (2).



- 6.11 Cost of Bid Document **Rs. 50,000/- (Rupees Fifty Thousand only)** along with technical bid to be submitted in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in schedule 5.
- 6.12 MSE/NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document along with declaration as per section VII (17) for claiming exemption for Cost of Bid document as proof which should be valid for the current period.

Please note: Relaxation if any, extended by GOI/ competent authorities for furnishing EMD/Bid Security shall be passed on to eligible bidders

7. Period of validity of bids

- 7.1 Bids shall remain valid for the period of 180 days after the last date for submission of bid prescribed by the Bank. A bid valid for a shorter period shall be rejected by the Bank as non-responsive.

8. Format and signing of Bid

- 8.1 All pages of the bid, except for un-amended printed literature, shall be initialled and digitally signed by the authorised person(s) signing the bid.
- 8.2 Any interlineations, erasure or overwriting shall be valid only if they are initialled by the authorised person(s) signing the Bid.

9. Deadline for submission of Bids

- 9.1 Deadline for bid submission is: 07.03.2022 at 03:00 PM. The online bid (to be submitted on e-tender portal) and offline bid document along with required enclosures should be submitted either in person or it can be sent by post but it should reach the concerned office on or before 03:00 PM on 07.03.2022.
- 9.2 In the event of the specified date for the submission of bids, being declared a holiday/strike for the Bank, e-tendering website will receive the bids up to the appointed time as mentioned in schedule 4, however physical documents, to be submitted offline, can be submitted on the next working day upto the appointed time.
- 9.3 The Bank may, at its discretion, extend this deadline for the submission of bids by amending the Bid Documents, in which case all rights and obligations of the Bank and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.
- 9.4 Any bid received by the Bank after the deadline for submission of bids prescribed by the Bank will not be accepted and returned unopened to the bidder.



10. Late Bids:

Any bid (Technical or Online Commercial or both) submitted by the bidder after the deadline for submission of bids prescribed by the Purchaser, pursuant of clause-9, will be rejected.

11. Clarification of Bids

During evaluation of the bids, the Bank may, at its discretion, seek clarification from the Bidder(s). The request for clarification and the response shall be in writing, and no change in the substance of the bid shall be sought, offered, or permitted. If deemed necessary, the vendor is required to give presentation on the system offered.

12. Acceptance of Terms and Conditions:

The bidders submitting their bids in response to this RFP should accept all the terms and conditions in total without any deviation or condition. Bidders shall submit a copy of the RFP document duly signed by the authorized person with seal for having accepted the terms and conditions without any deviations. Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the bank.

13. Evaluation and Comparison of bids**13.1 General Evaluation**

- 13.1.1 The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.
 - a. Bids from Agents without proper authorisation from the manufacturer shall be treated as non-responsive.
- 13.1.2 Arithmetical errors will be rectified on the following basis –
 - a. if there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If the bidder does not accept the correction of errors, its bid will be rejected.
 - b. If there is a discrepancy between words and figures, the amount in words will prevail.
- 13.1.3 The Bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the eligibility of any Bidder. This shall be binding on all bidders and the Purchaser reserves the rights for such waivers.
- 13.1.4 Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of each bid to the RFP documents. For purposes of these clauses, a substantially responsive bid is one which conforms to all the terms and conditions of

the RFP Documents without material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Warranty, Force Majeure, Applicable Law and Taxes & Duties will be deemed to be material deviation. The Purchaser's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.

- 13.1.5 If a Bid is not substantially responsive, it will be rejected by the Purchaser and may not subsequently be made responsive by the bidder by correction of the non-conformity.

13.2 Technical evaluation

- 13.2.1 The bidder should satisfy all the Eligibility criteria mentioned in Section VI of this bid and technical specifications as per section VIII.
- 13.2.2 Point to point conformity of the goods offered, to the Technical specifications provided in the RFP.

13.3 Commercial evaluation

- 13.3.1 Commercial evaluation will be done through online reverse auction. After technical evaluation, only the eligible Bidders will be communicated of the date and time of the online reverse auction process, business rules for the auction and the details of the agency who shall conduct the reverse auction. The bidder should have valid digital certificates to participate in the online reverse auction.
- 13.3.2 The prices shall be quoted in Indian Rupee only.
- 13.3.3 The rates quoted during online reverse auction shall include all costs, duties including excise duty, levies, insurance, freight, warranty, AMC, charges for incidental services, installation etc.
- 13.3.4 Goods and Service Tax (GST) applicable shall be extra as applicable.

14. Bank's right to accept any bid and to reject any or all bids

- 14.1 The Bank reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders.
- 14.2 The RFP shall be read in conjunction with any amendment issued subsequently.

15. Bank's right to extend contract period

Bank reserves the right to extend the contract period upto 2 years after completing the contract period of 5 years on same terms & conditions.

16. Liabilities of Bank

This RFP is not an offer by Bank, but an invitation for bidder responses. No contractual obligation on behalf of Bank whatsoever shall arise from the RFP process unless and



until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

17. Bid Proposal and Ownership

The Bid submitted and all supporting documentation/templates are the sole property of Indian Bank and should not be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter alia cause the Bidder to be irrevocably disqualified. The bid and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned.

18. Bid Pricing Information

By submitting a signed bid, the Bidder certifies that the Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition. The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP. No attempt by the Bidder, to induce any other bidder to submit or not to submit a bid for restricting competition, has occurred.

19. Disclaimer

- a. The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.
- b. In case of Amalgamation/Merger of Indian Bank, the products & Services to be provided by the selected bidder under this RFP will be extended to the New/Merged Entity, at no additional cost and with the same terms & conditions.

20. Information for selection of vendor:

- 20.1 Prior to expiration of the period of bid validity, the Purchaser will inform to selected bidder in writing or by electronic means, further confirmed in writing by registered letter, that the bidder has been selected as vendor by the Purchaser.
- 20.2 The information for selection will constitute the basis for formation of the Contract.

21. Negotiation

The Bank reserves the right to further negotiate on the price offered, with the L1 vendor, if the price quoted is found unreasonable or in any exceptional circumstances.



22. Awarding of Contract

After the online reverse auction, Bank will rank the bidders in the ascending order of the final amount quoted by them during the online reverse auction. The lowest quoted bidder L1 bidder, the second lowest quoted bidder as L2 bidder and the third lowest quoted bidder as L3 bidder and so on. If any bidder does not quote any price during reverse auction, then the price quoted by them in indicative commercial will be taken as their quoted price.

Contract will be awarded to the L1 bidder, who will be declared as the successful bidders based on prices offered during commercial evaluation.

If for any reason, L1 Bidder backs out after issuance of Purchase order or the purchase order given to the L1 Bidder does not get executed in full / part, the Bank may invoke Performance Bank Guarantee and blacklist the Bidder for a period of Three year.

As mentioned in the section II, clause no. 6(ii), the Bank reserves the rights to award full/complete supply of total tendered value to MSE, considering spirit of policy for enhancing the Govt. procurement from Micro and Small Enterprises (MSEs) provided such MSEs are complying with the eligibility criteria and technical specifications of the RFP, quote their price within the price band of L1+15% and agree to bring down their price to L1 price.

23. Signing of Contract

Within Fifteen (15) days from the date of receiving the Purchase Order, the Successful bidder shall provide acceptance of the purchase order, sign the contract as per the format provided in section VII (3) and return it to the Bank. Also a Service Level agreement shall be entered into, which will contain the service related clause of the RFP, such as warranty, Insurance, Integration, uptime, Liquidity Damage, termination, settlement of disputes etc. All contracts will be valid for 5 years from the live date of DCMS setup.

Integrity pact executed between the Bank and successful bidder(s) is deemed to be a part of the contract.

24. Performance Security

Within Fifteen (15) days of the receipt of Purchase order from the BANK, the successful bidder shall furnish performance security in accordance with the Conditions of Contract, by signing the Performance Security Form (Section VII (4)) provided in the RFP Documents.

Failure of the successful bidder to comply with the requirement of signing of contract and performance Security shall constitute sufficient grounds for the annulment of the award and bank may blacklist the bidder for next three years, in which event the BANK will call for new bids (re-tender).



25. Coverage of all Banks under the EPF & MP Act 1952

The Successful bidder has to submit attendance, salary, appointment letters etc. of all the outsourced employees for any type of services engaged either through contractors or directly. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the ECR should be submitted.

26. Exemptions to Micro & Small Enterprises

MSEs registered under Single Point Registration Scheme of NSIC are exempted from payment of cost of RFP. For availing this benefit, such bidders must submit the copies of relevant Registration Certificates clearly indicating their capacity and monetary limit during the pre-bid meeting. In case the capacity and monetary limit specified in the registration certificate is less than the tender value, bidder must get assessed the competency of the unit to execute contract of the higher value keeping in view of the pending load on the unit from inspection agency of NSIC for higher capacity / competence.

However, the exemption is only for Bid Security at the time of submission of RFP/tender documents. If such a bidder is successful in the RFP process, then performance guarantee as per the RFP document shall be submitted.

27. Non-Disclosure Agreement

The authorised representative of the bidder shall submit a non-disclosure agreement given in Section VII (11) herein on behalf of the Bidder Company and individual capacity of all the persons contracted.



SECTION-IV**INSTRUCTIONS TO BIDDERS FOR E-TENDERING****1. GENERAL**

These Instructions for e-Tendering supplement other terms and conditions of this RFP.

2. INSTRUCTIONS**2.1. RULES FOR WEB PORTAL ACCESS**

1. Bidder should be in possession of Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders may use Digital Certificates issued in the name of individuals upon submission of authorization certificate from the company for the same to the e-tendering service provider and prior approval from Bank officials. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.
2. e-tendering will be conducted on a specific web portal website - <https://www.tenderwizard.in/indianbank> meant for this purpose with the help of the Service Provider identified by the Bank as detailed above.
3. Bidders will participate in e-tendering event from their own office/place of their choice. Internet connectivity/browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.
4. In the event of failure of their system, internet connectivity (due to any reason whatsoever it may be) either the service provider or Bank is not responsible.
5. In order to ward-off such contingent situation, Bidders are advised to make all the necessary arrangements/alternatives such as back-up power supply, connectivity whatever required so that they are able to circumvent such situation and still be able to participate in the e-Tendering process successfully.
6. However, the Bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
7. Failure of power at the premises of bidders during the e-Tendering cannot be the cause for not participating in the e-Tendering.
8. On account of this, the time for the e-tendering cannot be extended and Bank is not responsible for such eventualities.



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9. Bank and/or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of e-tendering irrespective of the cause.
10. Bank's e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday/strike for the bank, e-tendering website will receive the bids up to the appointed time as mentioned in schedule 4, however physical documents, to be submitted offline, can be submitted on the next working day upto the appointed time. Extension/ advancement of submission date and time will be at the sole discretion of the Bank.
11. However, during the submission of bid, if any bidder faces technical issues and was unable to submit the bid, in such case the Bank reserves its right to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Service Provider.

2.2. REGISTRATION

To use the Bank's e-tendering Portal (<https://www.tenderwizard.in/indianbank>), bidder needs to register on the e-tendering portal. The bidder should visit the home-page of the portal and to the Portal Enrolment for new bidder link.

The following steps are to be followed during the registration process

- a) Fill all the relevant and requisite details to complete the Enrolment form provided in the Bank's e- tendering portal
- b) Upload the scan copy of the PAN Card and GST Registration certificate
- c) Acknowledgement copy will be generated with user id & password and the same will be sent to their registered email id.
- d) After verification by department/service provider, the id will be activated.
- e) At the first login, DSC details will be automatically captured by the system.
- f) Clarification/ Amendments and Extension of last date of bid submission (if any) will be uploaded in the e-tendering portal under Corrigendum/ Amendment.

Training to the Bidder for participating in the bids through e-tendering Website will be provided by the service provider M/s. Antares Systems Limited.

Note: Please contact M/s. Antares Systems Limited's support desk (as given below), to get your registration accepted/activated and for further clarifications.

Support Desk Contact Details

M/s. Antares Systems Limited
#24, Sudha Complex, 3rd Stage, 4th Block



Basaveshwaranagar, Bangalore – 560 079.
Support Contact No. 080-40482100, 99432 77499, 8951944383
Support Email: gunaseelan.m@antaressystems.com

2.3. SUBMISSION OF BIDS THROUGH E-TENDERING PORTAL

The Bid documents, to be uploaded as part of online bid submission, are as follows:

- Eligibility Criteria, along with all supporting documents required.
- All forms and annexures as per this RFP on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.
- If the bidder is not an OEM, then Manufacturer's Authorization Form to be submitted.
- All supporting documents and product literature in support of Technical specifications.
- Relevant brochures
- Compliance to Technical Specifications as per Technical Bid.
- Any other information sought by the Bank with relevant to this RFP.

Bidder should upload all the copies of relevant documents without fail in support of their bid and as per the instructions given in RFP documents. If the files to be uploaded are in PDF format, ensure to upload it in "Searchable" PDF Format. After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid.

Please take care to scan documents so that total size of documents to be uploaded remains minimum. **All documentation evidence provided to the Bank shall be in PDF Format. The Scanned Documents shall be OCR enabled for facilitating "search" on the scanned document.** Utmost care may be taken to name the files/documents to be uploaded on e-tendering portal.

2.4. BID RELATED INFORMATION

Bidders must ensure that all documents uploaded on e-tendering portal as files or zipped folders, contain valid files and are not corrupt or damaged due to any processing at bidder PC system like zipping etc. It shall be the responsibility of bidder themselves for proper extractability of uploaded zipped files.

Any error/virus creeping into files/folder from client end PC system cannot be monitored by e-tender software/server and will be bidder's responsibility only.

2.5. OFFLINE SUBMISSIONS

In addition to uploading the documents in our e-Tendering portal, Bidders should also submit the following in a sealed envelope, super scribing with the RFP Reference number, due date, Name of the Bidder, etc.



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- a) DD towards Cost of bid document (Bidders may also remit the amount in the account number mentioned in Schedule 9)
- b) Integrity Pact
- c) Bid Security (Earnest Money Deposit)

Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption for Cost of Bid document.

The bidder is requested to submit the original documents in a Sealed Envelope on or before 07.03.2022, 03.00 PM to the address mentioned under schedule 4 of this RFP. The envelope shall be super scribed as “**Outsourcing of Debit Card Management Services On Pay Per Card Basis for 5 Years**” and the words ‘DO NOT OPEN BEFORE (07.03.2022 at 03.30 PM)’.

2.6. OTHER INSTRUCTIONS

For further instructions like system requirements and manuals, the bidder should visit the e-tendering portal (<https://www.tenderwizard.in/indianbank>), click on System Requirement Manual/ User Manual.

The following ‘Four Key Instructions’ for bidders must be assiduously adhered to

- a. Obtain individual Digital Signing Certificate (DSC or DC) well in advance before bid submission deadline on e-tendering portal.
- b. Register your organization on e-tendering portal well in advance before bid submission deadline on e-tendering portal
- c. Get your organization’s concerned executives trained on e-tendering portal well in advance before bid submission deadline on e-tendering portal
- d. Submit your bids well in advance of bid submission deadline on e-tendering portal (Bank will not be responsible any problem arising out of internet connectivity issues).

Note: While the first three instructions mentioned above are especially relevant to first-time users of the e-tendering portal, the fourth instruction is relevant at all times.



SECTION V - CONDITIONS OF CONTRACT

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1. DEFINITIONS

1.1 In this contract, the following terms shall be interpreted as indicated:

- a. **"The Contract"** means the agreement entered into between the Bank and the Supplier, as recorded in the Contract Form signed by the parties, including all the attachments and appendices thereto and all documents incorporated by reference therein;
- b. **"The Contract Price"** means the price payable to the Supplier under the Contract for the full and proper performance of its contractual obligations;
- c. **"The Goods"** means all of the equipment, machinery, and / or other materials which the Supplier is required to supply to the Bank under the Contract;
- d. **"The Services"** means those services ancillary to the supply of the Goods, such as transportation and insurance, and any other incidental services, such as grouting, installation, commissioning, provision of technical assistance, training and other such obligations of the Supplier covered under the Contract;
- e. **"The Purchaser"** means Indian Bank.
- f. **"Bank"** where applicable, means Indian Bank
- g. **"The Supplier"** means the individual or firm supplying the Goods and Services under this Contract.
- h. **"DCMS"** means Debit Card Management Services

2. USE OF CONTRACT DOCUMENTS AND INFORMATION;

- 2.1 The Supplier shall not, 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 Purchaser in connection therewith, to any person other than a person employed by the Supplier in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.
- 2.2 The Supplier shall not, without the Bank's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

3. PATENT RIGHTS

If at the time of supplier/ service provider supplying, installing, commissioning the equipment or software and providing the services in terms of the present contract/order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, supplier shall indemnify the Bank and keep it



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indemnified in that behalf. Successful Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value.

This limit shall not apply to third party claims for

- a) IP Infringement indemnity
- b) Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.

3.1 The Supplier/ service provider shall:

- a) at its expense defend Bank against any IP Claim; and
- b) Indemnify Bank by paying the damages, costs, and attorneys' fees with respect to the IP Claim that are either awarded against Bank in a final, non-appealable court judgment, or required to be paid by Bank in a settlement of the IP Claim.

3.2 Supplier's/ service provider obligations set forth in this Section are subject to Bank's:

- a) providing Supplier/ service provider prompt notice that the IP Claim has been threatened or brought, whichever is sooner (the "Claim Notice");
- b) providing relevant documentation and information to the supplier with respect to the IP Claim or Resolution; and
- c) Complying with all court orders.

3.3 Wherever the Bank is required to indemnify MasterCard/VISA/NPCI for any action/omission/commission on the part of the Service Provider and/or their sub-contractors, and the Bank is required to indemnify the loss to MasterCard/VISA/NPCI, Service provider, in turn, indemnifies the Bank against such eventualities and makes good the loss to the Bank. Service Provider will also be liable for any Civil or Criminal proceedings against the Bank by any third party aggrieved for deficiencies in service that are attributable to the Service Provider.

4. PERFORMANCE SECURITY

- 4.1 Within 15 (fifteen) days of receiving the purchase order, the selected vendor/s shall furnish to the Bank performance security by way of Bank Guarantee, called Contract Performance Guarantee, equivalent to 3% of the Contract amount valid for complete 5 years plus 60 days with additional 1 year claim period
- 4.2 Performance security submitted by the vendor shall be invoked by the Bank as compensation for any loss resulting from the vendor's failure to complete its obligations under the Contract.



- 4.3 The Contract Performance Guarantee will be discharged by the Bank and returned to the vendor not later than sixty (60) days following the date of completion of the vendor's performance obligations under the Contract, including any warranty obligations.
- 4.4 Failure of the successful bidder(s) to comply with the requirement of signing of contract and performance Security shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event the BANK will call for new bids (re-tender).

5 INSPECTIONS AND TESTS

- 5.1 The Bank or its representative shall have the right to inspect and / or test the Goods/ services to confirm their conformity to the Contract specifications. The Bank shall notify the vendor in writing, in a timely manner, of the identity of any representatives retained for these purposes.
- 5.2 Any charges payable to the Bank representative designated for inspection shall be borne by the purchaser (charges payable to the Bank representative will be borne by Purchaser i.e. Indian Bank).
- 5.3 Should any inspected or tested Goods fail to conform to the Specifications, the Bank may reject the Goods, and the vendor shall either replace the rejected Goods or make alterations necessary to meet specification requirements at no additional cost to the Bank.
- 5.4 The Bank's right to inspect, test and, where necessary, reject the Goods after the Goods' arrival in the destination shall in no way be limited or waived by reason of the Goods having previously been inspected, tested and passed by the Bank or its representative prior to the Goods' shipment.
- 5.5 The vendor shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the vendor, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the vendor related to this agreement and cause inspection.

6 DELIVERY AND DOCUMENTS

Delivery of the goods/ services shall be made by the vendor in accordance with the terms specified in the scope of work and within the timelines as per table provided for Liquidity Damages. The details of shipping and / or other documents are to be furnished by the vendor are as follows.

- i. One copy of the Invoice showing contract number, goods description, quantity, unit price, total amount;



- ii. Delivery Note, Railway Receipt or acknowledgement of receipt of goods from the Consignee;
- iii. Copy of Insurance Certificate (In the case of global insurance policy, copy of the global insurance policy along with a letter from the insurance agency confirming the coverage of the equipments supplied as part of this procurement to be furnished i.e. specific reference to the coverage of the equipments supplied as part of this procurement to be furnished);
- iv. Original/Copy of Transit Insurance Policy & Original of Storage cum erection policy.
- v. Inspection Certificate issued by the nominated inspection agency, if any

7 INSURANCE

Service provider shall insure all the equipments to be installed at the Bank's premises against all risks of loss or damage from the date of delivery of items at the Bank's premises till such time the equipments are removed from the Bank's premises on account of damage, termination and / or expiry of contract etc for an amount equal to 110 percent of the invoice value of the Goods.

Service provider shall obtain the insurance policy from a Government of India recognized insurance company and renew the same periodically before the due date. Bank shall not be responsible for any loss or damage to the service provider's assets installed at the Bank's premises.

8 WARRANTY

- 9.1 The vendor shall provide warranty that the Goods supplied under the Contract are new, unused, of the most recent or current models and that they incorporate all recent improvements in design and materials unless provided otherwise in the Contract. The vendor shall provide further warranty that all Goods supplied under this Contract shall have no defect arising from design, materials or workmanship (except when the design and / or material is required by the BANK Specifications) or from any act or omission of the vendor, that may develop under normal use of the supplied Goods in the conditions prevailing in the country of final destination.
- 9.2 If the vendor, having been notified, fails to remedy the defect(s) within a reasonable period, the BANK may proceed to take such remedial action as may be necessary, at the vendor's risk and expense and without prejudice to any other rights which the Bank may have against the vendor under the Contract.

9 PAYMENT TERMS

- 9.1 Debit card management service charges will be paid monthly on submission of the monthly invoices after deduction of penalties if any. TDS will be deducted from the above payment, wherever applicable.



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- 9.2 For PIN mailer, payment will be paid monthly only for the PIN mailers which are successfully completed and handed over to courier agency / India Post for delivery. Cost of wastages and damaged items, if any, while printing or stocking the PIN mailer, stationary etc will have to be borne by the Service provider.
- 9.3 Payment of courier charges will be paid on monthly basis by the Bank directly to India Post / the courier agency appointed by the Bank.
- 9.4 Service provider's request(s) for payment shall be made to the Bank (CO: Digital Banking Department, Chennai) in writing, accompanied by the original documents, TAT Sheet for Debit Card Track File Generation & sharing to card vendor, MIS for PIN mailers printing and dispatch, Server Uptime report, or any other document required by Bank for processing payment.

10 CHANGE ORDERS

- 10.1 The Bank may at any time, by a written order given to the vendor make changes within the general scope of the Contract in any one or more of the following:
- drawings, designs, or specifications, where Goods to be furnished under the Contract are to be specifically manufactured for the BANK;
 - the method of shipment or packing;
 - the place of delivery; and / or
 - the Services to be provided by the vendor;
- 10.2 If any such change causes an increase or decrease in the cost of, or the time required for, the vendor's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the contract or delivery order shall accordingly be amended. Any claims by the vendor for adjustment under this clause must be asserted within thirty (30) days from the date of the vendor's receipt of the Bank's change order.

11 DELAYS IN THE VENDOR'S PERFORMANCE

- Delivery of the Goods and performance of Services shall be made by the vendor in accordance with the time schedule prescribed by the Bank in the clause for Maintenance of Server Uptime and Liquidity Damages.
- If at any time during the Contract, the vendor or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the vendor shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the vendor's notice, the Bank shall evaluate the situation and may at its discretion extend the vendor's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.



- c. However, this penalty will not be applicable if the delay is with the prior written approval of the Bank(s) or if the site is not ready.

12 MAINTENANCE OF SERVER UPTIME

Selected bidder need to understand that the DCMS server will be very critical for the Bank to provide 24 X 7 X 365 uninterrupted service to the customers (Debit Card holder) for various supports like Activation of Card, Green PIN Generation, Hotlisting of card etc. Therefore, the vendor need to maintain 99.9% uptime of the DCMS server in a month. In case of unscheduled downtime for more than 0.1% in a month, penalties will be applicable as below:

Sl. No.	Condition	Penalty
1	If monthly uptime is between 99% and 99.9%	penalty @ 0.10% on monthly invoice value for every half hour of downtime or part thereof.
2	If monthly uptime is between 98% and 99%	penalty @ 0.20% on monthly invoice value for every half hour of downtime or part thereof.
3	If monthly uptime is less than 98%	penalty @ 0.30% on monthly invoice value for every half hour of downtime or part thereof.
4	For a particular instance of downtime is more than 30 minutes	Additional penalty @ Rs. 10,000/- for every 30 minutes or part thereof Ex-1. If a particular downtime is of 25 min, then penalty will be Rs 0/- Ex-1. If a particular downtime is of 40 min, then penalty will be Rs 10,000/- Ex-2. If a particular downtime is of 65 min, then penalty will be Rs 20,000/-

13 LIQUIDATED DAMAGES

The successful bidder has to necessarily comply with time schedule for the following activities:

Activity	Timelines for completion	Liquidate damages / Penalty
A: Installation of servers along with operating systems, databases and application Software at Bank's primary data centre in Chennai and installation of client systems, printers, HSM, shredder etc at the	5 weeks from the date of issuing PO.	The total time to complete the activities A, B and C is 60 days from the date of issuing

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Bank's debit card section in Chennai.		purchase order by the bank. Any delay in completing any or all of A, B and C will attract penalty at the rate of Rs. 50,000/- per day after the 60th day.
B: Migration of the existing card data base to the service provider's debit card management software and testing of all the existing functionalities specified in the RFP, including implementation of online interface with Bank's EFT switch, Internet Banking and Mobile Banking.	30 days from the date of issuing PO.	
C: Commencement of live card issuance (with support for Green PIN) & PIN mailer printing using the service provider's systems and man power.	60 days from the date of issuing PO	
D: Implementation of new functionalities and external interfaces other than the interface with Bank's EFT switch, Internet Banking and Mobile Banking.	90 days from the date of issuing PO	Rs.25,000/- per day after the 90th day.
E: Installation of servers along with operating systems, databases and application software at Bank's DR Site and starting data replication between primary & DR servers.	90 days from the date of issuing PO	Rs.25,000/- per day after the 120th day.
F: Implementation of those functionalities and external interfaces functionalities and interfaces, which shall be implemented in future as and when required by the Bank	Timeline will be agreed upon mutually between the Bank and the Service provider	Rs.10,000/- per day after the mutually agreed timeline.
G: Processing the requests for PIN, PIN printing, packing and handling till pick up by courier on an ongoing basis throughout the contract period.	3 working days including the date of receiving request from branch (T+2)	Rs.5 per working day for each PIN after the 3rd working day.
H: Debit Card Track File Generation	File to be made available to SFTP server by 8 PM every day for access of card production vendor	Rs. 10,000/- per day from T+1 day

Note:

- Working days are the days on which Bank's debit card section is functioning.
- Penalty shall not be applicable for delays not attributable to the successful bidder. Decision of the bank will be final and binding.



- Liquidated damages will be levied either from the monthly charges payable to the successful bidder or any payment related to bidder or by invoking the performance security submitted by the successful bidder.
- Penalty for point A to F, will have no capping, considering the critical nature of the activity.
- However, the consolidated penalty amount for point no. G, H & non-maintenance of uptime (as per clause no.13) will be capped at 10% of the total monthly invoice value.

14 TERMINATION FOR DEFAULT

The Bank, without prejudice to any other remedy for breach of contract, by written notice (with a notice period of 30 days) of default, sent to the vendor, may terminate this Contract in whole or in part:

- If the vendor fails to deliver any or all of the Goods within the period(s) specified in the Contract, or within any extension thereof granted by the BANK; or
- If the vendor fails to perform any other obligation(s) under the Contract and fails to cure the same **within a curing period granted by the Bank through a written notice**; or
- If the vendor, in the judgement of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

For the purpose of this clause:

“corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and

“fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the BANK, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the BANK of the benefits of free and open competition.

- In the event the Bank terminates the Contract in whole or in part, the BANK may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the vendor shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the vendor shall continue performance of the Contract to the extent not terminated.

15 TERMINATION FOR CONVENIENCE

- 15.1 The Bank, by 90 days' written notice sent to the service provider, may terminate the contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the service provider under the contract is terminated, and the date upon which such termination becomes effective.

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15.2 PIN mailers and related stationeries that are complete and ready for shipment within four (4) days after the service provider's receipt of notice of termination shall be accepted by the Bank at the contract terms and prices. For the remaining PIN mailers and stationeries, the Bank may elect:

- a. to have any portion completed and delivered at the contract terms and prices; and / or
- b. To cancel the remainder and pay to the service provider an agreed amount for partially completed items and for materials previously procured by the service provider.

16 CONFIDENTIALITY AND NON-DISCLOSURE OF CONFIDENTIAL INFORMATION

16.1 All information with respect to the business and operations of Bank, services, its database shall be kept strictly confidential by the service provider and its directors and employees and the same shall not be disclosed or revealed except with the prior written permission of Bank, to third parties or otherwise be used, except in connection with this Agreement and the performance of its duties and obligations there under, except for disclosures required by any law or required to be made to governmental agencies. All such data compiled by the service provider shall be the exclusive property of Bank and the Service Provider shall not have any rights over the data whatsoever. In the event of termination or expiry of the contract, the complete data shall be handed over to the Bank by the service provider as per the requirement of the Bank without any extra cost to Bank.

16.2 Both the Bank and the service provider shall keep confidential all information of the other party, which it receives, which by their nature is confidential or proprietary with the same degree of care, as it would treat its own confidential information.

(As used herein, the term "Confidential Information" means any information, including but not limited to, Bank's policies, the Activities, Products including the development of the Products, whether written or oral, which relates to internal controls, computer or data processing programs, algorithms, electronic data processing applications, routines, subroutines, techniques or systems, or information concerning the business or financial affairs and methods of operation or proposed methods of operation, accounts, transactions, proposed transactions or security procedures of either party or any of its affiliates, or any client of either party, except such information which is in the public domain at the time of its disclosure or thereafter enters the public domain other than as a result of a breach of duty on the part of the party, its employees or its representatives receiving such information.

16.3 At all times, the Service Provider shall abide by all applicable Bank's security rules, policies, standards, guidelines and procedures. The Service Provider agrees that before any of its employees or agents may be given access to the Confidential Information, each such employee and agent shall agree to be bound by the term of this Agreement and such rules, policies, standards, guidelines and procedures by its personnel or agents. The Service Provider, its Personnel and the agents of the Service Provider will



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continue to hold in confidence all Confidential Information, which obligation shall survive any expiration or termination of this Agreement. In the event Service Provider breaches this Agreement, Company shall be entitled to seek temporary and permanent injunctive relief against Service Provider including actual damages, which Bank shall have incurred as a consequence of the breach.

- 16.4 Access to customer information by a staff of the Service Provider shall be on 'Need to Know' basis i.e. limited to those areas where the information is required in order to perform the outsourced function.
- 16.5 Preservation of documents and data by the Service Provider shall be in accordance with the legal / regulatory obligation of the Bank in this regard.
- 16.6 Confidentiality of customer's information shall be maintained by the service provider even after the contract expires or gets terminated.
- 16.7 Service Provider shall isolate and clearly identify the Bank's customer information, documents, records and assets to protect the confidentiality of the information. In instances, where the Service Provider acts as an outsourcing agent for multiple banks, care shall be taken to build strong safeguards so that there is no mingling of information/ documents, records and assets. Service provider shall ensure that the card emboss data shared with card personalization bureaus are deleted from the systems of the personalization bureau once the cards are personalized.

17 FORCE MAJEURE

The vendor shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, it's delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

For purposes of this clause, "Force Majeure" means an event beyond the control of the vendor and not involving the vendor's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.

If a Force Majeure situation arises, the vendor shall promptly notify the BANK in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the vendor shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event. Unless otherwise directed by the Bank, the vendor shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure. Notwithstanding above, the decision of the Bank shall be final and binding on the vendor.



18 ADOPTION OF INTEGRITY PACT

- 18.1 The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.
- 18.2 Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.
- 18.3 The Bidders shall submit signed Pre Contract integrity pact as per the format in Section– VII - 9. Those Bids which are not containing the above are liable for rejection.
- 18.4 Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
- 18.5 Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti corruption principle.
- 18.6 Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- 18.7 The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.
- 18.8 Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- 18.9 Integrity pact shall be signed by the person who is authorized to sign the Bid.
- 18.10 The Name and Contact details of the Independent External Monitor(IEM) nominated by the Bank are as under:

Shri. Brahm Dutt, IAS (Retd)	Shri. Girraj Prasad Gupta, ICAS (Retd)
Email: dutt.brahm@gmail.com	Email: gpgupta1804@gmail.com

- 18.11 Change of law / policy / circular relating to Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.

19 LIMITATION OF LIABILITY

Vendor's aggregate liability for actual direct damages shall be limited to a maximum of the Contract Value, provided that this limit shall not apply to (1) the infringement indemnity; or (2) bodily injury (including death) and damage to real property and tangible personal property caused by Vendor's negligence. Vendor shall not in any event be liable for any indirect or consequential damages, or for loss of profit, business, revenue, goodwill, anticipated savings or data, or third party claims except with respect to bodily

injury (including death) and damage to real and tangible personal property for which Vendor is legally liable. For the purposes of this Section, "Contract Value" at any given point in time, means the aggregate value of purchase orders placed by Bank on the Vendor under this project.

For (1) the infringement indemnity; or (2) bodily injury (including death) and damage to real property and tangible personal property claims, the vendor shall reimburse the actual loss incurred by the Bank.

20 LIABILITY OF VENDOR

- 20.1 Vicarious Liability- The Selected Bidder shall be the principal employer of the employees, personnel/individual, engaged by the selected Bidder and shall be vicariously liable for all the acts, deeds, matters or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of personnel/individual, etc. by the selected Bidder, for any assignment under the contract. All remuneration, claims, wages dues etc. of such employees, agents, contractors, sub-contractors etc. of the selected Bidder shall be paid by the selected Bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the selected Bidder's employees, personnel/individual, etc. The selected Bidder shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of selected Bidder employees personnel/individual, etc.
- 20.2 The Bidder shall be absolutely responsible for the payment of salary, all other statutory obligations to the employees engaged/to be engaged by the bidder to pay salary / wages, bonus, arrears, employment, terminal benefit, compensation and other claims whatsoever and the Bank has no connection in relation to such matters.
- 20.3 Bidder shall be responsible for fulfilling the requirement of all statutory provisions of relevant enactments viz. Minimum Wages Act, Payment of Wages Act, Industrial Disputes Act, Gratuity Act, Contract Labour (Regulations and Abolition) Act and all other labour and industrial enactment at their own risk and cost in respect of all AGs by Bidder. The Bank shall be indemnified for any action brought against it for any violation/non-compliance of any of the provisions of any of the acts, etc. hence non compliance or violation of any of these provisions of any of the Acts will be treated as breach of contract and shall lead to the termination of the contract. The Bidder shall maintain all records required to be maintained under statutory enactments and the Bidder shall submit to the Bank a certificate every month to the effect that Bidder has and is complying with all the statutory regulations as said heretofore.
- 20.4 The relationship between the Bank and the selected bidder is on principal to principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant



or employer and employee between the Bank and Supplier hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party

21 SETTLEMENT OF DISPUTES

If any dispute or difference of any kind whatsoever shall arise between the purchaser and the vendor in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.

If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Bank or the vendor may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods & services under the contract.

Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

The dispute resolution mechanism to be applied shall be as follows:

- (1) In case of dispute or difference arising between the Bank and a domestic vendor relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the respective Bank and the Vendor; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Arbitrator appointed subsequently, the Presiding Arbitrator shall be appointed by the Indian Banks Association, India which appointment shall be final and binding on the parties.
- (2) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Bank' Association, both in cases of the Foreign Supplier as well as Indian Supplier, shall appoint the Arbitrator. A certified copy of the order of the Indian Bank' Association making such an appointment shall be furnished to each of the parties.
- (3) Arbitration proceedings shall be held at Chennai India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.



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- (4) The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.
- (5) Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian BANK' Association.

Notwithstanding any reference to arbitration herein,

- (a) The parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
- (b) The Bank shall pay the vendor any monies due to the vendor.

Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties to seek redressal/other legal recourse.

22 APPLICABLE LAW

The Contract shall be interpreted in accordance with the laws of India.

23 SCOPE OF WORK

Indian Bank is looking for bidder to whom bank can outsource the Debit Card Management Services on pay per card basis for 5 years (the "Project"). The projected volume of cards to be issued in the next 5 years is 6 crores (approximately). However, the Bank does not guarantee any minimum volume of cards for issuing under this project.

The following services are expected to be delivered by successful bidder during the contract period without any additional cost to the Bank:

1. Migration of data and records from the existing Debit Card Management System (DCMS) to the new Debit Card Management System.
2. Setting up the required infrastructure including intranet web portal and human resources to run the Debit Card management services at Bank's premises.
3. Generation of PIN from HSM (Host Security Module), Printing PIN mailers, packing, labeling, handing over to India Post / courier appointed by the Bank in customer-wise / branch-wise envelopes and tracking the delivery.
4. Creation of track file for generation of Personalised and/or Instant Debit Cards.
5. Printing Net Banking PIN mailers, Debit card PIN mailer, packing in branch-wise envelopes or to customer address as per requirement of Bank & handling till pick up by courier agency.



6. Generation of Green PIN for ATM Debit card.
7. Carrying out various support function activities such as modification of card status, MIS report generation, providing support to branches and customers etc.
8. Providing Intranet web portal for branches to submit support function requests.
9. Providing Internet web portal for customers to choose images & upload images to be printed as background image of the card.
10. Customization of Intranet Web Portals as per requirement of Bank during the contract period without any cost to Bank
11. Implementing Online Interfaces with EFT switch, CBS, Net Banking, Mobile Banking, Fraud Management System, Call centre and other systems as required by the Bank.
12. Handling of Return Card/ PIN mailer- Analysing reason for returning of card, rectify the issue and resend.
13. Providing support to Branches for smoothly functioning the DCMS portal & services.
14. Deploying sufficient manpower for handling day to day operations as per TAT
15. Generating Virtual card.
16. Resolving the complaints related to Debit Card.
17. Generation of reports/ data as per Bank's requirement.
18. DC & DR setup for DCMS services.
19. During the contract period any upgradation of hardware or enhancement in DCMS software or infrastructure to fulfil the requirement of Bank will be done by the vendor with no any cost to Bank
20. It is responsibility of the selected vendor to coordinate with the Bank's card vendor for sharing the file, testing of old/new cards, BIN configuration etc to comply the Bank's requirement.
21. Maintaining the DCMS Database like Backup etc will be responsibility of the bidder.
22. Providing support during Bank's DR Drill activity related to DCMS with no any cost to Bank.

24 MAINTENANCE

Service provider shall maintain its hardware & software items periodically and ensure that uninterrupted services are provided to the bank during the contract period.

25 TRAINING

For each hardware and software component installed, the vendor is required to train the designated Bank technical and end-user personnel to enable them to effectively operate the total system.

26 TECHNICAL DOCUMENTATION

Technical documentation involving detailed instruction for operation and maintenance of the equipments installed at Bank's premises shall be available with the card operations team. The language of the documentation should be English.

SECTION VI - ELIGIBILITY CRITERIA

The eligibility criteria for the bidders and the documentary proof to be submitted to establish the eligibility for each criterion are as under:

No.	Eligibility Criteria for Bidders	Document / proof to be submitted
1	Bidder shall be a company registered in India under Companies Act, with minimum 3 years of experience in the area of end-to-end debit card management services (DCMS), PIN printing, packing of cards & PINs and providing web portal for bank branches to view card status and submit support function requests. Bidder shall be the owner, not a licensed user or buyer, of the debit card management software proposed for Indian Bank in response to this RFP.	<ul style="list-style-type: none"> i. Copies of Certification of incorporation / constitution / legal Status / registration of the Bidder ii. Copy of purchase orders (all pages) issued before 01.01.2019 covering scope of work specified in this RFP. iii. A certificate from the same Bank clearly mentioning that the services of Bidder were availed for a minimum of 3 years. iv. Copy of the certificates and documents which shows that the debit card management software is owned by the Bidder.
2	Bidder should be currently providing end to end debit card management services to at least 2 scheduled commercial banks (of at least 1000 branches) in India, out of which minimum 1 should be a Public Sector Bank. The debit card management software proposed to Indian Bank shall be currently in use in at least one of these 2 Banks for last three years as on date of RFP.	Copies of purchase orders (all pages) issued by 2 scheduled commercial banks in India and certificates from the same Banks clearly mentioning that services are currently in use and are satisfactory . Name of the debit card management software shall be mentioned in the letters.
3	Bidder should have the capability to issue at least 50,000 cards per day in their debit card management software and to print and pack minimum 25,000 PIN mailers per day at the Bank's premises.	An undertaking letter explaining the capabilities and experiences of the Bidder in debit card management services. This document should clearly explain how the Bidder has sized its systems, human resources and printers to achieve the requirement of issuing 50,000 cards per day in their debit card management software and printing and packing minimum 25,000 PIN mailers per day at the Bank's premises. The document should mention the number of debit cards being managed by the DCMS software.
4	Bidder should have the experience of handling minimum 1.5 crore Debit card Data in any single Bank.	
5	Bidder should not have been blacklisted by any govt. organisation, PSU Bank in last	Undertaking letters from bidder as per Section VII (18) of the RFP

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	five years.	
6	The average turnover of the bidder should be at least Rs.50 Crores or above from DCMS business in India for the last 3 consecutive financial years (FY 2018-19, 2019-20 & 2020-21).	Copies of audited balance sheets of the Bidder for last three consecutive audited financial years of the Bidder. Latest shall be of FY 2018-19, 2019-20, 2020-21. Certificate from Chartered accountant/ company secretary clearly mentioning "The turnover of the bidder from DCMS business in India for the last 3 consecutive financial years."
7	The bidder should have a positive tangible net worth from business in India during the last three consecutive financial years (FY 2018-19, 2019-20 & 2020-21).	Copies of audited balance sheets of the Bidder for last three consecutive audited financial years of the Bidder. Latest shall be of FY 2018-19, 2019-20, 2020-21. Certificate from Chartered accountant/ company secretary clearly mentioning "The net worth of the bidder from business in India for the last 3 consecutive financial years."
8	All bidders should sign the Integrity Pact. on non-judicial Stamp paper of requisite value (including witness).	Format as per Section VII (9) of the RFP.
9	Bidder/OEM should not be classified as a loan defaulter of any Bank.	Certificate from existing Bankers to be submitted.
10	The proposed DCMS solution should have the capability to handle minimum 5 crore cards.	Undertaking letters from bidder.

Other Terms and Conditions:

1. The bid should be accompanied by bid security (earnest money deposit) as per Section VII (2).
2. The organisation should be able to extend 24x7 support.
3. The systems offered should meet all the technical specifications as stipulated in the bid.
4. All bids submitted shall also include the following information.
 - a) Copies of original documents defining the constitution or legal status, place of registration and principal place of business of the company etc.
 - b) The Bidder should furnish a brief write-up, backed with adequate data, explaining its available capacity and experience (both technical and



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commercial) for the manufacture and supply of the required systems and equipments within the specified time of completion after meeting all their current commitments.

- c) The Bidder should clearly confirm that all the facilities exist in its factory for inspection and testing and these will be made available to the Purchaser or its representative for inspection.
5. Vendor shall indemnify, protect the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights, agency / dealership etc., or such other statutory infringements in respect of the entire software and hardware supplied by the vendor.

The obligations set forth in this Section will not apply to an IP Claim if the alleged infringement is based on, caused by, or results from Modification of the hardware / software, for which IPR claim is received, other than by Vendor;

Compliance to eligibility criteria should be clearly mentioned in the Qualification Application document (Section VII (1)) by providing appropriate details.

Bids submitted which are not meeting the above criteria, will be liable for rejection. Bidder must comply with all the above mentioned criteria. Non-compliance of any of the criteria will entail rejection of the bid summarily. Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made. INDIAN BANK reserves the right to verify / evaluate the claims made by the bidder independently. Any decision of INDIAN BANK in this regard shall be final, conclusive and binding upon the bidder.



SECTION VII - BID FORM AND OTHER FORMATS

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SECTION – VII
1. BID FORM

Date: _____

To

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Sub: Bid for Outsourcing of debit card management services on pay per card basis for 5 years Project

Ref: RFP No.Dated

Dear Sir,

1. With reference to your RFP document dated, we, having examined the RFP document and understood its contents, hereby submit our Bid for Qualification for the aforesaid project. The Bid is unconditional and unqualified.
2. We certify that we are the developers and owner of (Name of the software) debit card management software.
3. We acknowledge that the Bank will be relying on the information provided in the Bid and the documents accompanying such Bid for pre-qualification of the bidders for the aforesaid project, and we certify that all information provided in the Bid and in Annexes I to 16 are true and correct; nothing has been omitted which renders such information misleading; and all documents accompanying such Bid are true copies of their respective originals.
4. This statement is made for the express purpose of qualifying as a Bidder for the development, implementation, operation and maintenance of the aforesaid Project.
5. We shall make available to the Bank any additional information it may find necessary or require to supplement or authenticate the qualification statement.
6. We acknowledge the right of the Bank to reject our Bid without assigning any reason or otherwise and hereby waive, to the fullest extent permitted by applicable law, our right to challenge the same on any account whatsoever.



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7. We certify that in the last five years, we / any of the or our associates have neither failed to perform on any contract, as evidenced by imposition of a penalty by an arbitral or judicial authority or a judicial pronouncement or arbitration award, nor been expelled from any project or contract by any public authority nor have had any contract terminated by any public authority for breach on our part.
8. We declare that:
- (a) We have examined and have no reservations to the RFP document, including any Addendum issued by the Authority.
 - (b) We do not have any conflict of interest in accordance with Clauses 2.2.1(b) and 2.2.1(c) of the RFP document; and
 - (c) We have not directly or indirectly or through an agent engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, as defined in Clause 15(c) of the RFP document, in respect of any tender or request for proposal issued by or any agreement entered into with the Bank or any other public sector enterprise or any government, Central or State; and
 - (d) We hereby certify that we have taken steps to ensure that in conformity with the provisions of Section V of the RFP document, no person acting for us or on our behalf has engaged or will engage in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice.
9. We understand that you may cancel the Bidding Process at any time and that you are neither bound to accept any Bid that you may receive nor to invite the Bidders to Bid for the Project, without incurring any liability to the Bidders.
10. We confirm that we satisfy the financial eligibility criteria and meet all the requirements as specified in the RFP document and are qualified to submit a Bid.
11. We certify that in regard to matters other than security and integrity of the country, we or any of our Associates have not been convicted by a Court of Law or indicted or adverse orders passed by a regulatory authority which could cast a doubt on our ability to undertake the Project or which relates to a grave offence that outrages the moral sense of the community.
12. We further certify that in regard to matters relating to security and integrity of the country, we or any of our Associates have not been charge-sheeted by any agency of the Government or convicted by a Court of Law.
13. We further certify that no investigation by a regulatory authority is pending either against us / our Associates or against our Managing Director, Chief Executive



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Officer or any of our directors/ managers/ employees.

14. We undertake that in case due to any change in facts or circumstances during the Bidding Process, we are attracted by the provisions of disqualification in terms of the provisions of this RFP, we shall intimate the Authority of the same immediately.
15. We hereby irrevocably waive any right or remedy which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by the Bank in connection with the selection of Applicants, selection of the Bidder, or in connection with the selection/ Bidding Process itself, in respect of the above mentioned Project and the terms and implementation thereof.
16. We agree and undertake to abide by all the terms and conditions of the RFP document.
17. We confirm that we comply with the eligibility criteria of the bidding documents and are submitting proof of the same and all other documents as per the below checklist:

Checklist for the documents to be submitted by the Bidder (To be enclosed with bid form)

No	Documents to be submitted	Submitted (YES/NO)
1	Authorization letter for signing of the Bid document alongwith Board resolution in the name of the official issuing authorization letter.	
2	Copy of RFP document with seal & Digital signature on all pages and Annexure.	
3	Copy of all notices and amendment corrigendum, with seal & signature on all pages.	
4	Demand Draft / Online Payment confirmation towards the cost of bid documents. (If not submitted during the pre-bid meeting).	
5	Responses to technical & functional requirements (Section VIII of RFP)	
6	Manufacturer Authorization Form (Annexure 5 of RFP)	
7	Duly filled list of installations/implementations (Annexure 6 of RFP)	
8	Qualification Application with all supporting documents (Annexure 7 of RFP)	
9	Duly filled details of the bidder and subcontractors (if any, in separate sheet for each subcontractor) (Annexure 8 of RFP)	



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10	Detailed migration plan proposed by the bidder.	
11	Details of Backup policy and disaster recovery measures.	
12	Copies of Certification of incorporation / constitution / legal Status / registration of the Bidder. (For Eligibility Criteria 1).	
13	Copy of the certificates and documents that shows that the debit card management software is owned by the bidder. (Eligibility Criteria 1)	
14	Copy of purchase orders (all pages) which was issued before 01.01.2019 covering scope of work specified in this RFP (For Eligibility Criteria 1).	
15	A certificate from the same Bank clearly mentioning the number of years for which the service provider was engaged by the Bank (For Eligibility Criteria 1).	
16	Copies of purchase orders (all pages) issued by 2 scheduled commercial banks in India and certificates from the same Banks clearly mentioning that services are currently in use and are satisfactory . (For Eligibility Criteria 2).	
17	An undertaking letter explaining the capabilities and experiences of the bidder in debit card management services. This document should clearly explain how the bidder has sized its systems, human resources and printers to achieve the requirement of issuing 50,000 cards per day in their debit card management software and printing and packing minimum 20,000 PIN mailers per day at the Bank's premises. PIN mailers per day at the Bank's premises. The document should mention the number of debit cards being managed by the DCMS software. Bidder shall furnish the number of resources bidder will provide at the Bank's premises. (For Eligibility Criteria 3 & 4).	
18	Undertaking letter for non-blacklisting in last 5 years. (For Eligibility Criteria 5).	
19	Audited balance sheets of the bidder for last three consecutive audited financial years of the Bidder. Latest shall be of FY 2020-21. (Eligibility Criteria 6 & 7).	
20	Certificate from Chartered accountant/ company secretary clearly mentioning "The turnover of the bidder from DCMS business in India for the last 3 consecutive financial years." (For Eligibility Criteria 6).	
21	Certificate from Chartered accountant/ company secretary clearly mentioning "The net worth of the bidder from business in India for the last 3 consecutive financial years." (For Eligibility Criteria 7).	

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22	Signed Integrity Pact. on non-judicial Stamp paper of requisite value (including witness). (For Eligibility Criteria 8)	
23	Certificate from existing Bankers for no loan default (For Eligibility Criteria 9)	
24	Undertaking letter for DCMS capability to handle minimum 5 crore cards. (For Eligibility Criteria 10)	

In witness thereof, we submit this bid under and in accordance with the terms of the RFP document.

Yours faithfully,

(Signature, name and designation of the Authorized Signatory)

Name and Signature

In the Capacity of.....

Duly authorised to sign bid for and on behalf of

(Name & Address of Bidder)



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2. BID SECURITY FORM

To,
The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Date

Sub: Request for Proposal (RFP) for "OUTSOURCING OF DEBIT CARD MANAGEMENT SERVICES ON PAY PER CARD BASIS FOR 5 YEARS".

Ref: RFP No. CO/DBD/DCMS/2900/R1/2021-22 Dated 09.02.2022.

Dear Sir,

Whereas (*hereinafter called "the Bidder"*) is intended to submit its bid dated (*date of submission of bid*) for **OUTSOURCING OF DEBIT CARD MANAGEMENT SERVICES ON PAY PER CARD BASIS FOR 5 YEARS** (*hereinafter called "the Bid"*).

KNOW ALL PEOPLE by these presents that WE (*name of bank*) of (*name of country*), having our registered office at (*address of bank*) (*hereinafter called "the Bank"*), are bound unto Indian Bank in the sum of _____ for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors, and assigns by these presents.

The conditions of this obligation are:

1. If the Bidder
 - (a) withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
 - (b) does not accept the correction of errors in accordance with the Instructions to Bidders; or
2. If the Bidder, having been notified of the acceptance of its bid by the Purchaser during the period of bid validity:
 - (a) fails or refuses to execute the Contract Form if required; or
 - (b) fails or refuses to furnish the performance security, in accordance with the Instruction to Bidders.



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We undertake to pay the Bank up to the above amount upon receipt of its first written demand, without the Bank having to substantiate its demand, provided that in its demand the Bank will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including forty-five (45) days after the period of the bid validity and any demand in respect thereof should reach the Bank not later than the above date.

(Signature of the Bank)

NOTE:

1. The Bidder should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank guarantee issued by Bank located in India shall be on a Non-Judicial Stamp Paper of requisite value.



3. CONTRACT FORM

THIS AGREEMENT made theday of....., 2022 Between Indian Bank, having its Corporate Office at 254-260, Avvai Shanmugam Salai, Royapettah, Chennai 600 014 (hereinafter "the Purchaser") of the one part and (*Name of Supplier*) having its Registered Office at (*City and Country of Supplier*) (hereinafter called "the Supplier") of the other part:

WHEREAS the Purchaser invited bids for certain Goods and ancillary services viz.,..... (*Brief Description of Goods and Services*) and has accepted a bid by the Supplier for the supply of those goods and services in the sum of (*Contract Price in Words and Figures*) (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
 - (a) the Bid Form and the commercial submitted by the Bidder;
 - (b) the Technical Specifications;
 - (c) the Conditions of Contract;
 - (d) the Purchaser's Notification of Award.
 - (e) the Purchase Order
3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

Brief particulars of the goods and services which shall be supplied / provided by the Supplier are as under:

SL. NO	BRIEF DESCRIPTION OF GOODS & SERVICES	QUANTITY TO BE SUPPLIED	UNIT PRICE	TOTAL PRICE



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TOTAL VALUE:

DELIVERY SCHEDULE:

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, Sealed and Delivered by the

said..... (For Indian Bank)

in the presence of:.....

Signed, Sealed and Delivered by the

said (For the Supplier)

in the presence of:.....



Ref: CO/DBD/DCMS/2900/R1/2021-22

4. PERFORMANCE SECURITY FORM

Bank Guarantee No.

Date:

To : INDIAN BANK, CORPORATE OFFICE, NO.254-260, AVVAI SHANMUGAM SALAI,
ROYAPETTAH, CHENNAI – 600014,

WHEREAS (Name of Supplier) hereinafter called "the Supplier") has undertaken, in pursuance of Purchase Order No..... dated,..... 2022.... to manage debit card management services on pay per card basis for 5 years (hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the Supplier shall furnish you with a Bank Guarantee by a reputed bank for the sum specified therein as security for compliance with the Supplier's performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the Supplier a Guarantee:

THEREFORE WE (Name of the Bank) hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier, up to a total of (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Supplier to be in default under the Contract and without cavil or argument, any sum or sums within the limit of (Amount of Guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until theday of.....20.....

Signature and Seal of Guarantors

.....

Date.....2022

Address:.....

.....

NOTE:

1. Suppliers should ensure that seal and code no. of the signatory is put by the bankers, before submission of the bank guarantees.
2. Bank guarantees issued by Bank located in India shall be on a Non-Judicial Stamp Paper of requisite value



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5. MANUFACTURERS' AUTHORIZATION FORM

No. _____

Dated:

To,

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Dear Sir,

Ref: Indian Bank RFP CO/DBD/DCMS/2900/R1/2021-22 dated 09.02.2022

We, _____ who are established and reputable manufacturers of _____ (name & descriptions of goods offered) having factories at (address of factory) do hereby authorize the bidder M/s _____ (Name and address of bidder) to submit a bid, and sign the contract with you for the goods manufactured by us against the above Request for Proposal (RFP).

We hereby extend our full guarantee and warranty as per Conditions of Contract of the above RFP for the goods and services offered for supply of our products by _____ M/s _____ (Name and address of bidder).

If the contract is awarded to M/s _____ (Name and address of bidder), we will support them for maintenance of products manufactured by us for seven years. We will comply with the contract terms pertaining to our product in case _____ M/s _____ (Name and address of bidder) fails to execute the terms of the contract.

Yours faithfully,

(Name)

(Name of manufacturers)

Note: This letter of authority should be on the letterhead of the manufacturer.



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**6. LIST OF INSTALLATIONS/IMPLEMENTATIONS
(FOR A PERIOD OF LAST 5 YEARS)**

LIST OF DEBIT CARD MANAGEMENT SOLUTION IMPLEMENTATIONS

Description	Details	
No of Implementations		
Names of Banks with order no. and date. (attach order copies)		
Customer contact details for reference calls		
Has the DCMS application and services been satisfactorily functioning? Attach a certificate from the Purchaser / consignee		
Any additional details the Bidder would like to furnish		

7. QUALIFICATION APPLICATION

All the bidders submitting their bids against this bid for any or all items must submit the qualification application along with the information in the following formats together with the relevant documentation:

FINANCIAL BUSINESS AND TECHNICAL CAPABILITY FORMAT -A

1. Name and address of Bidder:
2. Annual turnover of the bidder from DCMS business in India:
 - (a) For FY 2018-19:
 - (b) For FY 2019-20:
 - (c) For FY 2020-21:
 - (d) Average for the last 3 FYs:
3. Date of commencement of business in India:
4. Details of a purchase order received from a client in India for DCMS prior to 01.01.2019:
 - (a) Client's Name:
 - (b) PO date:
 - (c) Quantity:
 - (d) Scope of services:
5. Tangible net worth of the bidder from business in India (Auditor certificate for positive Tangible net worth for last 3 years to be enclosed):
 - (a) For FY 2018-19:
 - (b) For FY 2019-20:
 - (c) For FY 2020-21:
6. No. of service support centres in India which are in existence at least for the past 1 year:
 - (a) Owned by the bidder:
 - (b) Owner by bidder's partners:
7. Details of a purchase order received from 2 scheduled commercial bank in India for DCMS to be delivered under this RFP:
 - (a) Bank's Name:



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(b) PO date:

8. Names of two Scheduled Commercial banks in India to whom the DCMS commissioned in the past and who have issued certificates for satisfactory services of the DCMS:

(a) Bank's Name:

(b) Contact details for enquiry:

(c) Bank's Name:

(d) Contact details for enquiry:

(e) Bank's Name:

(f) Contact details for enquiry:



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8. DETAILS OF THE BIDDER

Description	Response
Name of the Company	
Postal Address	
Address of Registered Office	
Telephone, Fax, Mobile numbers of key Executives/Directors	
E-mail address	
Year of commencement of business	
Certifications	
No. of Staff – Technical support	
No. of Staff – Software development	
Whether for the process of Management Services of Debit Cards/ any of its associates, have ever been cautioned / reprimanded / blacklisted or have had its contract revoked / terminated by any concern to which it was under contract for supply of cards, or by any regulatory or statutory body or RBI or the Indian Banks Association (IBA) etc. Please provide the details.	
Name, Designation, Tel No, email of the authorised official submitting the application	



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KEY / SENIOR OFFICIALS / DIRECTORS

Sr. No.	Name	Designation	Qualification	With the Company since	Line of Experience

FINANCIAL INDICATORS (Rs in crores)

Item	2018-19	2019-20	2020-21
Turnover from Business in India			
Profit after Tax from Business in India			
Capital and Reserves			

Audited Balance Sheet and P&L of the prime bidder to be submitted for the last three years.

9. INTEGRITY PACT

INTEGRITY PACT

Between

Indian Bank hereinafter referred to as “The Bank”

and

..... Hereinafter referred to as “The Bidder/Contractor”

Preamble

The Bank intends to award, under laid down organizational procedures, contract/s for outsourcing of debit card management services on pay per card basis for 5 years. The Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidders(s) and / or Contractor(s).

In order to achieve these goals, the Bank will appoint an independent External Monitor (IEM), who will monitor the RFP process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Bank

1. The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles:
 - a) No employee of the Bank, personally or through family members, will in connection with the RFP for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - b) The Bank will, during the RFP process treat all Bidder(s) with equity and reason. The Bank will in particular, before and during the RFP process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the RFP process or the contract execution.
 - c) The Bank will exclude from the process all known prejudiced persons.
2. If the Bank obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Bank will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.



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Section 2 – Commitment of the Bidder(s)/Contractor(s)

- 1 The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the RFP process and during the contract execution.
 - a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Bank's employees involved in the RFP process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the RFP process or during the execution of the contract.
 - b. The Bidder(s) / Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
 - c. The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act: further, the Bidder (s) / Contractor (s) will not use improperly, for purpose of competition or personal gain, or pass on to others, any information or documents provided by the Bank as part of the business relationship, regarding plans, technical bids and business details, including information contained or transmitted electronically.
 - d. The Bidder (s) / Contractor (s) of foreign origin shall disclose the name and address of the Agents/Representatives in India, if any. Similarly, the Bidder(s)/Contractor (s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder (s) / Contractor (s). Further as mentioned in the Guidelines, all the payments made to the Indian Agent/Representative have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure.
 - e. The Bidder (s) / Contractor (s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
- 2 The Bidder (s) / Contractor (s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 – Disqualification from RFP process and exclusion from future contracts

If the Bidder (s) / Contractor (s), before award or during execution has committed a transgression through a violation of Section 2, above or any other form such as to put



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his reliability or creditability in question, the Bank is entitled to disqualify the Bidder (s) / Contractor (s) from the RFP process.

Section 4 – Compensation for Damages

1. If the Bank has disqualified the Bidder(s) from the RFP process prior to the award according to Section 3, the Bank may blacklist the Bidder for a period of Three year.
2. If the Bank has terminated the contract according to Section 3, or if the Bank is entitled to terminate the contract according to Section 3, the Bank shall be entitled to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to performance Bank Guarantee.

Section 5 – Previous Transgression

1. The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the RFP process.
2. The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the RFP process or the contract, if already awarded, is liable to be terminated for such reason.
3. The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.
4. The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.
5. Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fit by the Bank.
6. If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

Section 6 – Equal treatment of all Bidders/Contractors/Sub-Contractors

1. The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Integrity Pact, and to submit it to the Bank before contract signing. The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-vendors.
2. The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors.



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3. The Bank will disqualify from the RFP process all bidders who do not sign this Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidder(s) /Contractor(s) /Sub contractor(s)

If the Bank obtains knowledge of conduct of a Bidder, Contractor or Sub-contractor or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or of the Bank has substantive suspicion in this regard, the Bank will inform the same to the Chief Vigilance Officer.

Section 8 – Independent External Monitor / Monitors

1. The Bank appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Authority designated by the Bank.
3. The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.
4. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Authority designated by the Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.



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7. If the Monitor has reported to Authority designated by the Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Authority designated by the Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word '**Monitor**' would include both singular and plural.

Section 9 – Pact Duration

This pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded on whomsoever it may be.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by the Bank.

Section 10 – Examination of Books of Accounts

In case of any allegation of, violation of any provisions of this Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

Section 11 – Other provisions

1. This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e. Chennai.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.
4. Should one or several provisions of this agreement turn out to be invalid, the reminder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.



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6. Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pact or interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Integrity Pact aton
.....

(For & On behalf of the Bank)

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place -----

Place -----

Date -----

Date -----

Witness 1:

Witness 1:

(Name & Address) -----

(Name & Address) -----

Witness 2:

Witness 2:

(Name & Address) -----

(Name & Address) -----



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10. FORMAT FOR PRE-BID QUERIES

SI No	RFP Point No/Title	Page No in RFP	Details Provided in RFP	Query / Changes Requested



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11. Non-Disclosure Agreement

THIS AGREEMENT made and entered into at _____ on this _____ day of _____, 202 between **INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office at No.254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600014, hereinafter called the “**Bank**” which term shall wherever the context so require includes its successors and assigns

AND

M/s. _____
_____ Limited a company registered under the Companies Act having its registered office at _____
_____ hereinafter called the “**supplier**” which term shall wherever the context so require includes its successors and assigns, **WITNESSETH:**

WHEREAS

The Bank is interalia engaged in the business of banking and have been procuring computer systems,
M/s _____

_____ Limited has been engaged in the business of supply, installation and maintenance of _____

The Bank and Supplier have established a business relationship by entering into contract against Purchase Order no. _____ dated ____/____/____ for _____ (nature of services) and in course of the performance of the contract _____. it is anticipated that the parties may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information for the purpose of business relationship.

NOW THEREFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by and between the parties hereto as follows:

1. Confidential information

Confidential information means all information disclosed/furnished by either party to another party in connection with the business transacted/ to be transacted between the parties. Confidential information shall include any copy, abstract, extract, sample, note or module thereof and electronic material or records. Receiving party may use the information solely for and in connection with the performance of the above contract.

2. Use of Confidential Information

Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized



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representative of the other party or pursuant to subsequent agreement between the Parties hereto. The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. The Receiving Party may disclose confidential information to consultants only if the consultant has executed non-disclosure agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. The Receiving party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing party's confidential information in violation of the terms of this Agreement. Neither party shall make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval of the other party.

3. Exemptions

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

- a) Is already known to the Receiving party at the time of the disclosure without any obligation of confidentiality
- b) Is or becomes publicly known through no unauthorized act of the Receiving party
- c) Is rightfully received from a third party without restriction and without breach of this agreement
- d) Is independently developed by the Receiving party without use of the other party's confidential information and is so documented
- e) Is disclosed without similar restrictions to a third party by the Party owning the confidential information
- f) Is approved for release by written authorization of the disclosing party; or
- g) Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

4. Term

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as



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contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the confidential information and all copies, abstracts, extracts, samples, note or modules thereof.

Notwithstanding anything contained herein, the obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

5. Title and Proprietary rights

Notwithstanding the disclosure of any confidential information by the disclosing party to the receiving party, the disclosing party shall retain title and all intellectual property and proprietary rights in the confidential information. No license under any trademark, patent or copyright or application for same which are or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

6. Return of confidential information

Upon written demand of the disclosing party, the receiving party shall (i) cease using the confidential information (ii) return the confidential information and all copies, abstracts, extracts, samples, note or modules thereof to the disclosing party within seven (7) days after receipt of notice and (iii) upon request of the disclosing party, certify in writing that the receiving party has complied with the obligations set forth in this paragraph.

7. Remedies

The receiving party acknowledges that if the receiving party fails to comply with any of its obligations hereunder, the disclosing party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The receiving party agrees that, in addition to all other remedies provided at law or in equity, the disclosing party shall be entitled to injunctive relief hereunder.

8. Entire agreement

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supercedes any and all prior oral discussion and/or written correspondence or agreements between the parties. This agreement may be amended or modified only with the mutual written consent of the parties. Neither this agreement nor any rights, benefits and obligations granted hereunder shall be assignable or otherwise transferable.

9. Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

10. Dispute resolution mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration



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and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Chennai. Submitting to arbitration may be considered as an additional remedy and it does not preclude Parties to seek redressal/other legal recourse.

Submitting to arbitration may be considered as additional remedy and its does not preclude the parties to seek redressal/other legal recourse.

11. Jurisdiction

The parties to this agreement shall submit to the jurisdiction of courts in Chennai.

12. Governing laws

The provisions of this agreement shall be governed by the laws of India.

In witness whereof, the parties hereto have set their hands through their authorised signatories.

13. Indemnity

The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants.”

Signed, Sealed and Delivered by the

said _____ (For Indian Bank)

in the presence of:

1. _____

2. _____

Signed, Sealed and Delivered by the

said _____ (For the Supplier)

in the presence of:

1. _____

2. _____



Ref: CO/DBD/DCMS/2900/R1/2021-22

12. UNDERTAKING TO ABIDE BY ALL BY-LAWS / RULES / REGULATIONS
(TO BE EXECUTED ON NON-JUDICIAL STAMP PAPER OF REQUISITE VALUE)

To,

Date

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Sub: Declaration-Cum-Undertaking regarding compliance with all statutory Requirements

In consideration of INDIAN BANK, a body corporate, constituted under Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended from time to time having its Head Office 254-260, Avvai Shanmugam Salai, Royapettah, Chennai (hereinafter referred to as "Bank" which expression shall include its successors and assigns), we, M/s....., having its Registered Office at....., do hereby, having examined the RFP including all forms/annexure, confirm and agree to comply with all Laws, Rules, Regulations, By-Laws, Guidelines, Notifications etc.

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP Ref No. CO/DBD/DCMS/2900/R1/2021-22 Date:09.02.2022 including all forms/ annexure, addendum, corrigendum and amendments, if any. We certify that the services offered shall be in conformity with the terms & conditions and Scope of Work stipulated in the forms/ annexures of the said RFP.

We will comply with the terms of Information Technology ACT 2000 and subsequent amendments while providing the end to end debit card management services.

We will abide by the regulations issued by Visa, MasterCard, NPCI and RBI from time to time

We do also hereby irrevocably and unconditionally agree and undertake to save and keep the Bank, including its respective directors, officers, and employees and keep them harmless from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the Bank by whomsoever and all losses, damages, costs, charges and expenses arising out of non-compliance with or non-adherence to any statutory/regulatory requirements and/or any other law for the time being in force.



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We also confirm that payment to the engaged employees shall be made in consonance with the Minimum Wages Act in vogue and their duty hours will also be as per applicable labour laws of country.

Dated this _____ day of _____, 2022.

Place:

For M/s. Seal and Signature(s) of the Authorized Signatory (s)



Ref: CO/DBD/DCMS/2900/R1/2021-22

**13. UNDERTAKING LETTER ON THE SELECTED BIDDER'S LETTERHEAD FOR
CENTRAL MINIMUM WAGES ACT & LABOUR LAWS**

To,

Date

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Sir,

Sub: Confirmation for Government Rules relating to Minimum Wages:

Further to our bid in response to the RFP for outsourcing of debit card management services on pay per card basis for 5 years (RFP Ref No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022 herein referred to as RFP) issued by Bank, we hereby covenant, warranty and confirm as follows:

In this regard we confirm that the employees engaged by our Company to carry out the services in your bank for the above said contract are paid minimum wages /salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. All the employees/operator deployed by the selected bidder for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident Fund and ESIC facility standard. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non-compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labour Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

(Proof of compliance and labour license needs to be submitted along with the quotation)

Yours faithfully,

**Authorised Signatory
Designation
Bidder's corporate name**

Place:

Date:



Ref: CO/DBD/DCMS/2900/R1/2021-22

14. UNDERTAKING LETTER ON THE BIDDER'S LETTERHEAD FOR GST LAW

To,

Date

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Dear Sir,

Sub: RFP for “outsourcing of debit card management services on pay per card basis for 5 years”

(RFP Ref No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022)

Further to our bid in response to the Request for Proposal (Bank's RFP No CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022) hereinafter referred to as “RFP”) issued by Bank, we hereby covenant, warrant and confirm as follows:

We, the bidder M/s, hereby agree to comply with all applicable GST Laws including GST Acts, Rules, Regulations, Procedures, Circulars & Instructions thereunder applicable in India from time to time and to ensure that such compliance is done.

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place:

Date:



Ref: CO/DBD/DCMS/2900/R1/2021-22

15. CERTIFICATE FOR LOCAL CONTENT

To,

Date

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIInd Floor)
#66, Rajaji Salai, Chennai-600 001
India

Dear Sir,

Sub: RFP for “outsourcing of debit card management services on pay per card basis for 5 years”

(RFP Ref No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022)

This is to certify that the complete proposed solution is having the local content of _____ % as defined in the above mentioned RFP.

The details of location(s) at which the local value addition is made are as under

Sl. No	Make and Model	Name of Place

This certificate is submitted in reference to the Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019 and subsequent revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020, and Sept 16, 2020), clarification dated 04.03.2021 and other notice and clarifications.

For & on behalf of

Signature and seal of the statutory auditor or cost auditor of the company

Official Seal

Date:



Ref: CO/DBD/DCMS/2900/R1/2021-22

**16. DECLARATION ON PROCUREMENT FROM A BIDDER OF A COUNTRY WHICH
SHARES A LAND BORDER WITH INDIA**

**(THE BIDDER SHOULD GIVE THE FOLLOWING UNDERTAKING/CERTIFICATE ON
ITS LETTER HEAD)**

To,

Date

The Assistant General Manager (DBD)
CO: Digital Banking Division
Indian Bank
Head Office Building (II n d Floor)
#66, Rajaji Salai, Chennai-600 001
India

Dear Sir,

**Sub: RFP for “outsourcing of debit card management services on pay per card
basis for 5 years”
(RFP Ref No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022)**

We have read the clause regarding restriction on procurement from a bidder of a country which shares a land border with India as per the O.M.No.F.No.6/18/2019-PPD dated 23.07.2020; We certify that << name of the bidder>> & << name of the OEM>> are not from such a country or, if from such a country, have been registered with the Competent Authority. We hereby certify that we and our OEM fulfils all requirements in this regard and are eligible to be considered. [Evidence of valid registration by the Competent Authority shall be attached, wherever applicable]

Yours Faithfully,

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



Ref: CO/DBD/DCMS/2900/R1/2021-22

17. DECLARATION FOR MSE BENEFITS

(To be submitted on the letter head of the bidder signed by Director/Company Secretary)

To,
Assistant General Manager
Information Technology Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai Royapettah,
Chennai- 600 014, India.

Sub: Request for Proposal for outsourcing of debit card management services on pay per card basis for 5 years

Ref: Your RFP No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022.

Dear Sir,

This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. CO/DBD/DCMS/2900/R1/2021-22 dated 09.02.2022 floated for outsourcing of debit card management services on pay per card basis for 5 years. We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSE benefits in response to your RFP floated, as referred above.

- a) Issue of Tender Documents to MSEs free of Cost
- b) Submitting of Tender Document by MSE without Bid Security (Earnest Money Deposit)

In case, at any later stage, it is found or established that, the above undertaking is not true then Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

Yours Sincerely

For M/s _____

Signature

Name:

Designation:

Director/Company Secretary

Place:

Date:

Seal & Stamp



Ref: CO/DBD/DCMS/2900/R1/2021-22

18. SELF DECLARATION – BLACKLISTING

To,
Assistant General Manager
Information Technology Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai Royapettah,
Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for outsourcing of debit card management services on pay per card basis for 5 years

Ref: Your RFP No. CO/DBD/DCMS/2900/R1/2021-22 Date: 09.02.2022.

We hereby certify that, we have not been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions and not have been insolvent / bankrupt on the date.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Name:



SECTION VIII: TECHNICAL BID
(FUNCTIONAL AND TECHNICAL REQUIREMENTS AND SCOPE OF WORK)

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
A	Data Migration and Installation of Software & Infrastructure at the Bank premises.	
1	Bank will hand over the existing card management data to the service provider. Service provider will be responsible for taking over the entire data and converting the data to the format suitable for their debit card management software. Bank's current issued debit card base is 2.65 Crores and the occupied database size is 520 GB.	
2	The old data records shall not be deleted by the service provider and shall be retained in the new system along with the new records without any alteration in the data for allowing support functions and web based queries on the old cards.	
3	The migration activity shall be completed within 1 month from issuing the purchase order. This shall be done in parallel with setting up the new debit card management solution. Within 60 days after issuing the purchase order, the new debit card management solution shall be ready in all aspects and the service provider shall complete the Initial Acceptance Test.	
4	Bidders shall share the detailed migration plan along with the bid (complete daywise plan) and the migration process shall be finalized in consultation with the Bank.	
5	Service provider has to supply & install servers (blade type servers with dual power input ports), necessary racks to house the servers, Host Security Module (HSM), printers, shredders, scanners, other related hardware, application software, web portal, database, Anti-virus software, 3 rd party software, if any, at Bank's premises within 5 weeks from the date of purchase order. PCs will be provided by the Bank	
6	Peak CPU utilization in the servers shall not exceed 70% at any time during the contract period. Once the peak CPU utilization reaches 60%, service provider shall start upgradation of the server and the upgraded system shall be put in to use before the peak CPU utilization reaches 70%	
7	Operating Systems, Data Bases software and other 3rd party software used by the service provider in their servers and client systems shall be with valid licenses and service support from the OEM (Original Equipment Manufacturer) shall be available throughout the contract period. One copy of each license shall be provided to the Bank.	
8	Operating systems and software shall be upgraded by the service provider at no extra cost to the Bank before OEM withdraws the support for the OS & software installed by the service provider. Any hardware / firmware upgrade required to support the new Operating System /	

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No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	software shall be carried out by the service provider at no extra cost to the Bank. OS / software patches & security patches shall be updated as and when released by the OEM.	
9	Server storage shall be with RAID5 configuration to ensure data redundancy.	
10	Service provider shall ensure that the free storage space available in the servers will be minimum 30% of the total available storage space at any time during the contract period. Once the available free storage space falls below 40% of the total available storage space, service provider shall upgrade the storage.	
11	Servers for Disaster Recovery / fall back arrangement shall be installed by the service provider at the location decided by the Bank. DR set up shall be available for core application software server, intranet web portal server, data base server and all interfaces connected to external applications. DR setup in Active-Passive mode is preferred and all services except PIN printing shall be available in the DR setup. Data replication from primary to DR data base can be either on real time.	
12	Service provider has to provide sufficient human resources at Bank's premises from 10 A.M to 6 P.M on all bank working days to process the daily card requests and support function requests received from branches, to print and pack 25,000 PIN mailers daily on an average and also to answer the e-mails and calls (related to DCMS functionality, ATM cards and PIN mailers) from branches and customers in the telephone systems provided by the Bank.	
13	The entire infrastructure, systems and Human resources shall be scalable to cater to the increase in the number of card and PIN requests to be processed daily. Additional shifts shall be run on demand if need arises.	
14	The human resources provided at Bank's premises shall include: i. A project manager for managing the resources and daily operations smoothly by coordinating with the Bank, system vendors, courier agencies / India Post. ii. technical resource having knowledge on server and database management for carrying out performance tuning, data backup, data replication between primary & DR systems, attending to system faults and data issues, data extraction and updation to external systems, maintenance of HSM, updating OS patches and antivirus software in servers, attending to application / data base level issues, support for testing, etc.	
B	Requirements for Debit Card Management Software (DCMS)	
15	DCMS shall be PA-DSS Complied software with initially capability of	

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No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	processing minimum 50,000 card requests per day.	
16	DCMS shall be able to generate data for issuing various types of cards such as EMV chip cards (contact & contactless / Near Field Communication (NFC), NCMC (Offline), RFID chip cards, Aadhaar based cards, biometric cards, photo / Non-photo cards, customized Image Cards, virtual cards etc.	
17	DCMS shall be able to update courier/ India post tracking details.	
	Input file Processing	
18	DCMS shall be able to accept & process both bulk card requests (received from Core Banking Software of Indian Bank & RRBs) and single card requests (through data entry) received through letter / E-mail, Internet banking, Mobile Banking etc.	
19	DCMS shall perform quality check on the data received from CBS before PAN generation. Data quality shall be ensured as per the rules of the card association. No request shall be rejected at card personalization bureau due to errors in emboss data. Business rules provided by the Bank shall be parameterized in DCMS for validation and rejection of invalid card requests.	
20	DCMS shall send auto generated E-mails to card requesting branches with the details of the requests rejected during quality check.	
21	DCMS shall generate SMS and send to customers for informing them to collect the card/ PIN from branches as per requirement of the Bank.	
	Emboss Data Generation & Card Personalization	
22	Service Provider shall ensure that emboss data is generated and sent for card personalization on the same day as the day of receiving request for all the requests passed in the quality check.	
23	Branch-wise/ customer wise PAN generation report shall also be sent to personalization bureau for inserting the same in the cloth cover containing cards kits. Card numbers printed in the PAN generation report shall be partially masked.	
24	Card emboss data shall contain all the required details such as PAN, Name, CVV1, CVV2, Chip data, Service Code, any other information the bank likes to encode / emboss on the card such as photo, signature, Date of Birth, Blood Group, and 4th line embossing data (Aadhaar Number).	
25	PAN generated by DCMS shall be in compliance with the mod 10 check digit validation (Luhn algorithm). PAN construction logic of the Bank shall be adhered to.	
26	DCMS shall be capable of embossing the cardholder name in English, Hindi and regional languages, if required by the bank.	
	PIN Data Generation & PIN Mailer Printing	
27	DCMS shall generate PIN data using the HSM installed by service	

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No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	provider at the Bank's premises and should comply with security guidelines issued by RBI and PCI.	
28	PIN data & PIN Verification Values shall be generated using the cryptographic keys and encryption methods shared by the Bank.	
29	PIN shall be printed in both digits and words.	
30	PIN length shall be parameterized.	
31	PIN printing of all the processed requests shall be completed and PIN mailers shall be packed and arranged for pick-up by courier/Post within 3 days from the date of receipt of requests (T+2 basis).	
32	PIN mailers shall be sent to customers directly in normal course. If at all PIN mailers are to be sent to branches, branch-wise PIN generation reports shall be inserted in the branch wise envelopes. Card numbers printed in the PIN generation report shall be partially masked.	
33	Service provider shall provide minimum 2 printers for printing PIN mailers and all printers shall be simultaneously connected to the HSM. If PIN printing is increased, then vendor will provide additional printer for PIN mailers to cater the requirement.	
34	Unique Serial No, Customer's Account number, Masked Card number, contact details and branch code etc. shall be printed on PIN mailer. PIN mailer art work shall be submitted to bank for approval at no additional cost to the Bank.	
35	Apart from debit card PIN mailers, service provider shall also print the PIN mailers for Net banking and Mobile banking passwords. These passwords will be generated by the bank and the service provider will be given an excel file containing all CIFs (Customer Identification File) against which the passwords are generated. Web page will be provided to print the passwords by entering the CIFs one by one. After printing, Service provider shall update the PIN mailer reference number for each CIF in the excel file.	
36	PIN number shall not be generated for renewed cards (if the PAN of expired card is retained) and for Biometric cards.	
37	Bank will be providing option for customers to choose Paper PIN or Green PIN while requesting for Card / Re-PIN. PIN data shall not be generated and printed by service provider if customer opts for Green PIN. Minimum 50% of the cards are expected to be issued with Green PIN during the contract period.	
Cardholder Authorization File (CAF) generation		
38	DCMS shall generate CAF in the format required by Bank for refreshing the card data in Base24 or IST switch by switch team.	
39	For new card requests, duplicate card requests, virtual card request and Re-PIN requests, CAF shall be generated & shared with switch team on the day of PIN generation on real time basis.	

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No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)								
40	CAF for support functions such as card replacement (with no change in PAN), Hot listing, De hot listing, A/c Linking & De-linking shall be shared on the same day as that of receiving the request on real time basis.									
41	DCMS shall support online transmission of CAF data to Base24 switch/ IST switch. Necessary interface with switch shall be provided in DCMS (Currently Bank is using Base24 switch).									
42	DCMS shall generate Green PIN CAF (containing customer's mobile number) in the required format if customer opts for Green PIN, on the day of PAN generation.									
	Maintenance of multiple institutions, Card Associations and Card Products in DCMS									
43	Bank's current DCMS is maintaining 3 products under Maestro, 8 under Master, 29 under RuPay card brands and 4 under VISA card brand. Service Provider shall configure all the existing BINs and other parameters for each debit card product of the Bank in their DCMS.									
44	Currently 3 RRBs are using Bank's DCMS for issuing debit cards (1 proprietary product and 12 RuPay Card products). New DCMS shall have multi-institution set up for issuance of cards for RRBs of Indian Bank and other institutions partnered with Indian Bank.									
45	Addition of new institutions, new card associations, new products and new BINs etc shall be done as parameterizations in DCMS to avoid delays due to code development.									
46	Customers will be allowed to enable/disable various facilities and change the limits through: 1. Branch (DCMS). 2. Internet Banking. 3. Mobile Banking.									
47	While issuing the card in DCMS (both Insta and personalized, fresh and duplicate cards) only following facilities will be enabled for the cards: • Domestic ATM • Domestic POS purchase • Domestic Cash at POS									
48	While activating the cards in DCMS, branches should select the other facilities to be enabled on the card and enter the daily limit for each facility. <table border="1"><thead><tr><th>Transaction type</th><th>Domestic</th><th>International</th><th>Default Limit to be displayed</th></tr></thead><tbody><tr><td> </td><td> </td><td> </td><td> </td></tr></tbody></table>	Transaction type	Domestic	International	Default Limit to be displayed					
Transaction type	Domestic	International	Default Limit to be displayed							

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No	Functional and Technical Requirements and Scope of Work				Complied (YES/ NO)
	ATM withdrawal	Enabled by default		Max ATM Limit permitted for the BIN	
	Cash at POS			Max Cash at POS Limit permitted for the BIN. Currently Rs.2000 for all BINs	
	POS Purchase			Max POS Limit permitted for the BIN	
	Ecom (Card not present)			Zero	
	NFC (contactless)			Zero	
	<ul style="list-style-type: none"> Option for enabling international transaction types will be displayed only for international card types. DCMS will check whether the limit entered is within the maximum limit permitted for the specific transaction type for the specific BIN. For this purpose, DCMS will maintain a table containing various card types and the maximum limit permitted for each transaction 				
49	DCMS should not validate the limits entered by the branches against the POS aggregate limit. POS aggregate limit is provided for the purpose of CAF refresh only.				
50	Maximum limit permitted for each transaction should be displayed in the screen.				
51	The limit populated in CAF for international transaction should be same as the limit set by the branch for corresponding domestic transaction type. No separate limit for domestic and international transactions.				
52	DCMS should allow modification of The CAF structure to accommodate various facilities, limits and mobile number.				
53	Based on options selected and limits set by the branch during activation, DCMS should send the values to switch for updating the CAF.				
54	It should be possible to enable the facility and to set the limit from the same screen with a single submit button by the maker.				
55	Menu should be provided for the bank users to view the facilities available and the limits set for each card and facility to update the values should be available for branch users.				
56	DCMS should always query the values from switch and display on the screen				
57	While generating the file to be shared with ACS Service provider, Only				

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No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	those cards for which E-Com facility is enabled, should be include in the file.	
58	If E-Comm facility is enabled subsequently, the card should be included in the next day's file (or files should be generated at regular intervals). Integration with ACS service provider should be done later for real time update of E-Comm facility and mobile number in ACS	
59	There shall not be any restriction for the maximum number of institutions, products or BINs that can be maintained in new DCMS.	
60	Bank is also issuing prepaid cards through DCMS. Prepaid card product should be configured in DCMS and issuance should be supported, limited to debit cards. CAF for prepaid card will be hosted in ATM EFT Switch and account information will be maintained in CBS.	
Additional processes to be followed for issuing specific type of cards		
61	Requests for issuing photo debit cards will be submitted by branches through DCMS. DCMS web portal shall have the facility for uploading the photo by branches and renaming the photo automatically to map the photo to the respective account and for embossing the same on card. Service provider shall have the facility for scanning and uploading photos to DCMS if photos are received in hardcopy format.	
62	While issuing Admin cards for ATM cash balancing, the CAF file shall have the card type value set to A. Also, the account number linked to admin card shall be 16-digit running number which will increment by 1 after issuing each admin card. DCMS shall have the feature for extending the expiry date of admin cards and to send the CAF with new expiry date to switch.	
63	Admin cards shall be issued in "Open" Status.	
64	Year of birth, Blood Group and photo are to be embossed on Senior Citizen Debit Cards .	
65	Aadhaar Number shall be encoded on track 1 of magnetic stripe and shall be printed on the 4 th line on front side of Aadhaar enabled debit cards .	
66	While issuing EMV cards , EMV chip shall be personalized in semi grade with DDA keys. DCMS shall generate the Chip CVC/iCVV using the HSM connected to it. Chip CVC/iCVV shall not be the same as CVC1/CVV1.	
67	While issuing contactless card with offline wallet, such as NCMC cards, wallet account no. received in the card request file should be mapped as the secondary account number in CAF.	
68	Generation, storage and distribution of card cryptographic keys, data preparations, Issuer Scripting, loading /deleting/replacing of applications etc also shall be done by the service provider as per the EMV standards.	
69	EMV / NCMC Cards shall also contain the magnetic stripe and track data for acceptance of cards at ATMs.	

Ref: CO/DBD/DCMS/2900/R1/2021-22

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
70	<p>Insta Cards (Non- personalized cards) shall be embossed with account number of the prospective customer in the place of card holder's name. The same A/c number shall be encoded in track 1 also.</p> <p>Once the cards are handed over to customers by branches, branches will update the card holder's account number in DCMS. DCMS will fetch the account details from CBS online and display on screen for confirmation of the branch staff. Once confirmed, the card should be linked to the account and the CAF data should be sent to the ATM EFT solution for activation of the card.</p> <p>If the card number is already linked to any card in OPEN status, DCMS should prompt the branch user to select a card to close the same.</p> <p>DCMS should be capable of rejecting the insta card issuance based on the account type, CIF type etc. received from CBS.</p>	
71	<p>While issuing proprietary biometric debit cards, DCMS shall not generate PIN data and PIN mailer shall not be printed.</p> <p>DCMS web portal shall have the facility for branches to submit the request for proprietary biometric cards through maker-checker system.</p>	
72	<p>Card Re-issue: DCMS shall support re-issue of lost, stolen, expired or damaged cards. Web portal of DCMS shall have the provision for branches to submit the re-issue requests through maker-checker system.</p> <p>Only specific card types (based on the Bank's rules) shall be allowed as the card type for the new cards.</p>	
73	<p>DCMS shall support re-issue of expired cards with the same PAN as that of old card. PIN shall not be generated for such cards so that customers can use the PIN of expired card. Emboss & CAF with new expiry date shall be generated.</p>	
74	Issuance of customized Image card	
75	<p>Renewal of cards which are nearing expiry:</p> <ol style="list-style-type: none"> At the beginning of every month, DCMS shall provide the list of cards getting expired at the end of that month to the Bank. Bank will select the cards eligible for renewal. Service provider shall renew only those cards which are in open status. DCMS shall support renewal of cards with same PAN as that of the expired card. SMS sent by DCMS shall convey that cards are issued in lieu of expired card. Separate SMS template shall be maintained for this process. 	

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
C	Requirements for the intranet web portal to be provided along with DCMS	
76	<p>User Roles: Intranet web portal shall allow login for following type of users with specific roles and access privileges as detailed below:</p> <ul style="list-style-type: none"> i. Branch users ii. Zonal office users iii. FGM office users iv. Bank Admin v. ATM EFT switch team vi. Call centre team vii. Fraud monitoring team viii. Card Management Team ix. Corp. Office users <p>Additional user roles, if required, shall be created without any additional cost to the Bank.</p>	
77	Bank staff will be using their employee code & password for login to the portal. User authentication will be done by the Bank's user management server. DCMS shall be able to send the login request to Bank's server and allow/deny login based on the response received.	
78	For all other users, user IDs are to be created and password authentication to be performed in the DCMS portal itself.	
79	Portal shall support login through biometric. Biometric devices and authentication server will be arranged by the Bank. Service provider to develop necessary interface with Bank's biometric server when required by the Bank.	
80	Portal shall be able to handle Minimum of 7000 concurrent sessions during the working hours.	
81	Portal shall have provision for the branches to submit requests for Biometric cards, virtual cards, Image cards (with photo uploading, cropping and validation facility), photo cards (with photo and signature uploading facility) under maker-checker system.	
82	Provision for Hot listing of cards shall be available for branches, switch team, call center and fraud monitoring teams without maker-checker system. On submission of hotlist request by the user, ISO message shall be sent to EFT switch for blocking the card online without delay.	
83	Provision for De Hot listing of cards shall be available for branches through maker-checker system. On approval of the request by checker, ISO message shall be sent to EFT switch for unblocking the card online without delay.	
84	<p>Provision shall be available for branches to submit requests for re-issue of cards and/or PIN (under maker-checker system) including:</p> <ul style="list-style-type: none"> i. Issuance of Add-On cards without hot listing the existing cards. Branches shall be able to key in the name to be printed on Add-on card. ii. Issuance of duplicate cards (after hot listing the existing card) in lieu of 	

Ref: CO/DBD/DCMS/2900/R1/2021-22

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	lost or damaged cards. iii. Issuance of Duplicate PIN in lieu of forgotten or lost PIN. iv. Issuance of duplicate cards (after hot listing the existing card) with correction in card holder's name. v. Issuing duplicate Green PIN OTP by Base24/ IST switch in lieu of already issued Green PIN OTP or physical PIN.	
85	Branches shall be able to select the reason for issuing duplicate card / PIN from a drop down menu and this information shall be used to calculate the fee for re-issue of cards & PIN. Fee information shall be displayed in the drop down menu.	
86	Branches shall be able to submit requests for Linking 2 or more accounts to a card and also for De-linking accounts from cards (through maker-checker).	
87	Provision shall be available for branches to submit the above requests as bulk file under maker-checker system.	
88	Branches shall be able to view the status of requests made by them. If any request is rejected, reason shall be displayed.	
89	Turn Around Time for completing the requests for account linking / de-linking and sharing the CAF is T+1 working day. Penalty of Rs.5/- per day per request will be levied for any delay beyond the TAT.	
90	Branches shall be able to view the dispatch details of cards & PIN mailers in the web portal. Dispatch details received from the courier / Post shall be uploaded to portal for viewing by branches, Zonal offices, FGM offices and Corporate Office users.	
91	Branches shall be able to update the name of branch official designated to receive the PIN mailers (If PIN mailers are to be sent to branches).	
92	Branches shall be able to update the receipt of card & PIN batches in the web portal.	
93	Branches shall be able to update the delivery of cards and PIN mailers to customers through maker-checker system. On updating the card delivery in the portal, DCMS shall send ISO message to EFT switch for changing the card status as Open and SMS shall be sent to the customer on real time basis.	
94	At the time of updating delivery status, branch should be able to select the functionalities to be capabled on the card (both domestic and international) and the daily limit for each transaction type as per RBI guidelines. If the limit is not changed by the branch, the default limit configured for the BIN should be applicable.	
95	Branches shall be able to update the list of cards and PINs destroyed due to non-delivery to customers.	
96	Branches, Zonal Offices, FGMs and Corporate office users shall be able to view and download various reports on card issuance, receipt,	

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	activation, hot listing, product wise reports, reports on card fees and AMC etc. in excel, text and PDF formats.	
97	Card operations team shall add, modify and delete branch details in DCMS through single entry and bulk upload on written request from Bank.	
98	Employee codes of designated officers at Corporate Office shall be configured as "Bank admin" for addition of users and for viewing and downloading any type of reports on card issuance, receipt, activation, hot listing, product wise reports, reports on card fees and AMC etc.	
99	Bank admin shall be able to view and download monthly reports containing card / PIN batch ID, request date and issuance date for calculating the delay and penalty as per the terms of RFP.	
100	Provision for de-hot listing cards & changing the card usage limits shall be available for Bank Admin user. CAF generation for the same shall be done by the card operation team.	
101	Bank admin shall be able to reject the requests submitted by branches (along with remarks) if referred to him by the card operations team.	
102	Card enquiry menu shall be provided outside the user login menu to display full details of card. Enquiry can be made with Card no. / Aadhar no. / mobile no. / PAN / A/c Number with check digit.	
D	Additional Functionalities Required in Debit Card Management Software	
103	DCMS shall have facility to calculate Annual maintenance charges (AMC) to be levied from card holders as per the rules set by the Bank. Product-wise AMC amount shall be configurable in DCMS. DCMS shall generate the file to be uploaded to CBS for debiting AMC from customer account. After processing the file in CBS, the status of account debit (success or failure) shall be flagged in DCMS through a reverse file upload for future processing. SMS shall be sent by DCMS to customers if account debit is successful. Separate SMS template shall be maintained for this process.	
104	DCMS shall have facility for calculating fees for issuance of Add-on / duplicate cards and PIN mailers. Fee shall be calculated based on the reason selected by branch (from drop-down) menu while submitting the request. Product-wise Fee amount shall be configurable in DCMS. DCMS shall generate the file to be uploaded to CBS for levying the fees from customer account. After processing the file in CBS, the status of account debit (success or failure) shall be flagged in DCMS through a reverse file upload for future processing.	

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	SMS shall be sent by DCMS to customers if account debit is successful. Separate SMS template shall be maintained for this process.	
105	Provision to calculate Cash back / Loyalty points based on the input card / transaction data given by Bank. DCMS shall generate the file to be uploaded to CBS for crediting the loyalty reward to customer account. After processing the file in CBS, the status of account credit (success or failure) shall be flagged in DCMS through a reverse file upload for future processing. SMS shall be sent by DCMS to customers if account credit is successful. Separate SMS template shall be maintained for this process.	
106	DCMS shall have capability to be interfaced with Base24 / IST EFT switch through ISO 8583/XML interface. Detailed specifications for the interface will be shared with successful bidder. This interface shall support real time card hot listing, card activation, receiving transaction data from switch and updating in DCMS etc.	
107	DCMS shall have capability to be interfaced with Core Banking, Net Banking and Mobile Banking applications, call centre, FRM, in-house reconciliation application for various purposes such as card status enquiry, card activation, card generation, hot-listing, card restricting etc. through ISO 8583 or Web based interface. Detailed specifications for the interfaces will be shared with successful bidder.	
108	DCMS shall act as a card data repository and shall serve card data to Bank's other applications such as OTP service provider, Fraud Risk Monitoring System, call centre etc. through web service and spooled flat file formats.	
109	DCMS shall have the capability to be interfaced with Bank's SMS & E-mail Gateway for sending messages to customers and branches instantaneously and in batch mode as per the requirements of the Bank. Different SMS templates shall be maintained in DCMS for sending various type of alerts such as card issue, replacement, activation, hot listing, de-hotlisting, renewal, and debiting of AMC, fee for duplicate card issue etc.	
110	DCMS shall have the capability to be interfaced with Bank's tele-banking application/ IVR for providing missed call services to card holders. This interface shall be implemented as and when required by the Bank.	
111	DCMS shall have the facility to activate the cards by customers themselves (if the cards are sent to customers directly) through various channels like SMS, Net Banking, Tele-banking, Missed call, ATMs, mobile app etc. The above mentioned interfaces shall be used to support this functionality as and when required by the Bank.	
112	DCMS shall have the provision to upload ATM/POS/ECOMM transaction	

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	data extracted from EFT switch. Details so updated shall be displayed in the card enquiry output screen.	
113	DCMS shall have the capacity to automatically hotlist the cards not collected by customers after a configurable number of days from the date of receipt of the cards at branches. CAF shall be sent to hotlist the card in switch and re-activation of the cards shall not be allowed.	
114	On Auto-hot list, card status shall be changed to "Card Hot listed since not delivered in time" and the list has to be displayed to branches for updating physical destruction of the cards. It shall be possible to select multiple cards at once. Once the branches update the physical destruction of cards, card status shall be changed "card destroyed since not collected in time".	
115	DCMS shall generate CAF for deleting expired and closed cards from EFT switch on demand.	
116	DCMS shall have a provision to re-emboss all the cards in a batch If a card batch is lost in transit, with proper recording of the activity in the card enquiry.	
117	<p>Green PIN: DCMS shall support issuance of "Green PIN". Green PIN shall be issued to those customers who opt for Green PIN while applying for new card, duplicate card or Re-PIN.</p> <p>A flag will be used in the card request received from CBS or through the branch portal to indicate whether Green PIN is required or not. If Green PIN is required, DCMS will not generate PIN & PVV for that card. Instead, a Green PIN CAF shall be generated in required format and sent to EFT switch. EFT switch will generate green PIN OTP and perform the necessary validation. DCMS shall also support generation of Re-issue of Green PIN OTP instantaneously by receiving requests from branches through web portal. DCMS shall forward the request to EFT switch in real time for generation of Green PIN OTP.</p>	
118	Instant Card Issuance: DCMS Shall support instant card issuance at branches. The scope includes generation of PAN, PIN, CAF and emboss data immediately on receipt of the instant card request received through CBS or DCMS web portal. Emboss data shall be sent online to the card personalization machines installed by the Bank in the branches as per the file format supported by the machines. This facility shall be implemented as and when required by the Bank.	
119	<p>Issuing debit cards with customized designs provided by the customers:</p> <p>i. DCMS shall support issuance & personalization of debit cards with card designs provided by the cardholder. A secured (https based)</p>	

Ref: CO/DBD/DCMS/2900/R1/2021-22

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	<p>web portal shall be provided for the customers to enter their credentials and to upload the image to be printed on the card.</p> <p>ii. Portal shall be connected to Bank's internet banking system / core banking system/ mobile banking for authenticating the customer and to debit the charges for card issuance from customer's account.</p> <p>iii. Once the customer is authenticated successfully, customer shall be prompted to select an image from the gallery hosted by the service provider or to upload an image available with the customer.</p> <p>iv. Service provider shall publish minimum 50 images at a time in the gallery under various categories, which shall be changed from time to time on demand from the bank. The published images shall conform to the rules set by the card associations for image area guidelines with regard to prohibited subject & copyrights.</p> <p>v. If the customer chooses to upload the image, a disclaimer screen containing the terms & conditions shall be displayed to the customer to read and agree before uploading the images.</p> <p>vi. If the customer is already having a debit card, option shall be given for the customer to hotlist the card or to get the new card as an add-on card.</p> <p>vii. Also, customer shall be prompted to choose the type of card i.e. domestic / international card.</p> <p>viii. Once the customer selects the image from the gallery or uploads the image available with him, a preview of the printed card containing the legends such as Bank's logo, chip, hologram, card association's logo, card holder name, dummy card number & expiry date shall be displayed on the screen for obtaining confirmation from the customer. These legends shall be positioned strictly as per the standards set by the card associations.</p> <p>ix. In case the customer uploads the image available with him, basic checks such as verification of image resolution, dimensions, format etc shall be done before displaying the preview and suitable error messages shall be displayed to the customer. If both the length & breadth of the uploaded image is larger than that of the standard card size, the image shall be accepted and customer shall be allowed to reposition the image so that it will fit to the standard card size.</p> <p>x. Once the customer confirms the previewed image, the image has to be mapped to the customer's account, stored in the data base and a reference number shall be given to the customer.</p> <p>xi. At the end of the day, a file has to be generated for debiting the service charges from all customers who have applied for debit cards with custom design.</p> <p>xii. Provision shall be made available to Bank's administrator at corporate</p>	

Ref: CO/DBD/DCMS/2900/R1/2021-22

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
	office to review the images uploaded by the customers and to accord approval for generation of emboss, PIN & CAF data. xiii. Requests approved by the administrator shall be sent for embossing & printing the cards with the images chosen / uploaded by the customers.	
120	Any customizations to be done in the DCMS to meet the requirement of the Bank / IS Auditor / MaterCard / VISA / RBI / NPCI shall be done free of cost throughout the contract period.	
121	DCMS and the entire debit card management solution will be subject to the Bank's IS audit process.	
122	Service provider shall take care of hot and cold backup of the data at primary servers. Service provider shall handover the entire data in DAT tapes to the Bank on a daily basis. One set of backup shall be taken at the end of every month and the tape shall be maintained with the Bank. Cost of the backup tapes shall be borne by the service provider.	
123	Training and Documentation – Service provider shall provide training to the bank officials at Corporate Office on how to use the debit card management software and intranet portal and an updated document on how to operate the intranet portal shall be uploaded in the portal for the use of branches and Zonal offices.	
124	On termination or expiry of the contract, service provider shall hand over the DCMS data to Bank and shall support in migrating the card data base to the debit card management system of the new service provider selected by the Bank without any cost to Bank.	
E	Security features and Access controls for DCMS and Web Portal	
125	IP address validation shall be in place for branch users and logon shall be permitted only from the user's home branch IP series.	
126	Multiple login sessions shall not be allowed for any user.	
127	Minimum password length, Password Complexity Requirements and Forced password change interval shall be configurable by Bank admin user for all the users created within DCMS Portal.	
128	Access to data and functions shall be enabled strictly based on the roles and privileges assigned to each user.	
129	Only Bank admin user shall be allowed to add or modify user roles. Reports on user roles and privileges shall be available for viewing by Bank admin user.	
130	Automatic user log out after configured idle time shall be available.	
131	Temporary & permanent user account locking shall be available for repeated failed login attempts (frequency shall be configurable).	
132	Audit trail shall be available for all user activities for both front end and backend activities.	

Ref: CO/DBD/DCMS/2900/R1/2021-22

No	Functional and Technical Requirements and Scope of Work	Complied (YES/ NO)
133	Critical information stored in the system such as keys & passwords shall be in encrypted form.	
134	HTTPS and TLS security protocols shall be used for all web access components.	
135	DCMS shall maintain the list of PINs Reprinted due to issues in HSM, Printers or PIN mailers. The Re-Print report shall contain Card Number, Name, Batch ID, Unique Serial Number, User ID, time stamp etc. for all the print jobs carried out for the same PIN.	
136	Sensitive data stored in the DCMS database should be encrypted using the key generated outside DCMS.	
F	Procedure for Packing and Dispatching PIN Mailers	
137	Service provider shall insert the Printed PIN mailers in window envelope for sending to customers/ branches.	
138	While sending the PIN mailers to customers, customer's name & full address as received from CBS shall be printed on the PIN mailer and shall be clearly visible through the envelope window. Customer's home branch address shall be printed / pasted on the left bottom side for returning the cover to branch if not delivered to customer.	
139	Waybill reference numbers provided by the courier shall be mapped to corresponding card/PIN batch number and shall be uploaded into DCMS for displaying it in card enquiry screen.	
140	Delivery of the consignments shall be tracked by the service provider and delivery date for each card/PIN batch shall be uploaded into DCMS for displaying it in card enquiry screen.	
141	The service provider shall send the Card & PIN dispatch intimation to the registered mobile number of the customers via SMS.	
142	Undelivered consignments sent to customers shall be returned to branches and Undelivered consignments sent to branches shall be returned to Head Office.	
G	Support for Card Testing	
143	Service Provider shall use their UAT server to host the test instances of the core application and web portal. Any change in the software or web portal shall be tested before production roll out.	
144	Test setup of the application shall be connected to the test environments of all external interfaces.	
145	White plastic test cards, PIN and support for card testing shall be provided by the service provider at no additional cost to the Bank.	
146	Cost payable to external agencies for card testing or certification will be borne by the Bank. However, if the testing or certification is required due to a change or error in the system or process of the service provider, cost of the same shall be borne by the service provider.	

SECTION IX: COMMERCIAL BID

(To be submitted as per the format after the completion of online reverse auction only)

COMMERCIAL BID FOR OUTSOURCING OF DEBIT CARD MANAGEMENT SERVICES ON PAY PER CARD BASIS FOR 5 YEARS

Date:

Assistant General Manager
Indian Bank,
Corporate Office, Digital Banking Division
No-254-260, Avvai Shanmugham Salai,
Chennai, PIN 600 014, India.

Dear Sirs,

Sub: Outsourcing of Debit Card Management Services on pay per card basis for 5 years.

Ref: Bid document No.CO/DBD/DCMS/2900/R1/2021-22 dated 09.02.2022.

Referring to your above letter calling for quotations, we submit hereunder the price bid for outsourcing of debit card management services on pay per card basis for 5 years for the specifications given in Section VIII.

Please Note: Separate tables are provided below for the bidders to quote the rates applicable for issuing and managing various types of debit cards and PIN mailers for a period of 5 years. Rates quoted shall be exclusive of tax:

Table 1:

Sl No	Cost of line items involved in issuing of DI contactless card	Rate per unit	Estimated Quantity	Total Cost
1	Cost of software, hardware & manpower to be deployed at Bank's HO for processing card requests and support function requests.		6,00,00,000	
	Total cost per Card (T1)		6,00,00,000	



Ref: CO/DBD/DCMS/2900/R1/2021-22
Table 2:

	Cost of line items involved in issuing Debit Card PIN mailers	Rate per unit	Estimated Quantity	Total Cost
1	Cost of software, hardware & manpower to be deployed at Bank's HO for handling PIN requests and other daily operations.		2,00,00,000	
2	Cost of stationery for stuffing & packing debit card PIN mailers in customer envelopes.		2,00,00,000	
3	Cost of Printing Debit card PIN mailers, packing in customer envelopes and & handling till pick up by courier agency.		2,00,00,000	
	Total cost per Debit card PIN mailer (T2)		2,00,00,000	

Table 3:

	Cost of line items involved in issuing Net Banking PIN mailers	Rate per unit	Estimated Quantity	Total Cost
1	Cost of stationery for stuffing & packing Net Banking PIN mailers in branch wise envelopes.		15,00,000	
2	Cost of Printing Net Banking PIN mailers, packing in branch envelopes and & handling till pick up by courier agency.		15,00,000	
	Total cost per Net Banking PIN mailer (T3)		15,00,000	

Table 4:

	Cost of line items involved in issuing Green PIN	Rate per unit	Estimated Quantity	Total Cost
1	Cost of software, hardware & manpower to be deployed at Bank's HO for handling Green PIN		5,00,00,000	
	Total cost per Green PIN (T4)		5,00,00,000	

Ref: CO/DBD/DCMS/2900/R1/2021-22
Table 5:

SI No	Cost of line items involved for issuing of DI contactless card Image Card.	Rate per unit (taxes extra)	Estimated Quantity	Total Cost (taxes extra)
1	Cost of software (in hosted model at vendor's premises) including customer portal, hardware & manpower to be deployed at Bank's HO for processing card requests and support function requests.		2,00,000	
	Total cost per Card (T5)		2,00,000	

Table 6:

SI No	Cost of line items involved for issuing of Virtual card	Rate per unit (taxes extra)	Estimated Quantity	Total Cost (taxes extra)
1	Cost of software (in hosted model at vendor's premises) including customer portal, hardware & manpower to be deployed at Bank's HO for processing card requests and support function requests.		3,00,00,000	
	Total cost per Card (T6)		3,00,00,000	

SUMMARY

No	Description	Amount (in Rupees)
1	Cost of line items involved in issuing of DI contactless card (T1)	
2	Cost of line items involved in issuing Debit Card PIN mailers (T2)	
3	Cost of line items involved in issuing Net Banking PIN mailers (T3)	
4	Cost of line items involved in issuing Green PIN (T4)	
5	Cost of line items involved for issuing of DI contactless card Image Card (T5)	
6	Cost of line items involved for issuing of Virtual card. (T6)	
7	Grand Total (TCO) (T1 + T2 + T3 + T4 + T5 + T6)	
Grand total in words		Rupees

Ref: CO/DBD/DCMS/2900/R1/2021-22

Terms and Conditions:

- The prices quoted by bidders shall be inclusive of the costs of all the line items, duties including excise duty, levies, insurance, freight, warranty, AMC, charges for incidental services and taxes other than GST.
- Prices shall be quoted in INR.
- No additional charges will be paid by the Bank for any other items or services involved in the project.
- The quantities mentioned above are only indicative and are estimated based on the current trend of card issuance. Bank is not guaranteeing any minimum volume of issuance for any of the products. Successful bidder shall procure raw materials based on the consumption of items from time to time.
- Payment will be made only for those line items used by the Bank.
- Rates finalised will be fixed for the entire contract period of 5 years.

For

(Authorised Signatory) (Seal)

Place:

Date:

Contact No:

Name:

Designation:

E-mail ID:

