

**REQUEST FOR PROPOSAL (RFP) Empanelment of vendors for supply of MicroATM machines to Corporate Business Correspondents (CBC) and support services.**

**Date: 06.05.2025**

**Amendments**

S. No.	Clause No. & Name	Page No.	Clause as per RFP	Amended Clause
1	9. Eligibility Criteria - Sl. No. 5	20	Eligibility Criteria - Sl. No. 5-The bidder should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.	The bidder as well as OEM, should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.
2	9. Eligibility Criteria		New clause	Multiple qualified bidders with the same OEM (technical compliant device) will be considered. However if OEM directly bids, OEM should not bid through other bidders.
3	9. Eligibility Criteria		New clause	Each bidder has to quote for only one OEM compliant device meeting the technical specification of the bid.
4	SECTION-V, Technical and Functional Requirements	43	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three Android version upgrades possible on the same device)	<b>OS Supported:</b> Android 12.x and Above (Hardware & peripherals integrated with the device should be supported for minimum 5 years and minimum next three Android version upgrades possible on the same device. Security patches must be provided by vendor for minimum 5 years. <b>Note:</b> Preference will be given for Higher Android version device. <b>Audit:</b> Vendor need to conduct a security audit by a CERT-In empanelled auditor whenever any major patch is applied or any major change in the application/device is being carried out and submit a compliance report to the Bank.
5	SECTION-V, Technical and Functional Requirements	43	Memory: RAM 6 GB or above	Memory: RAM 2 GB or above
6	SECTION-V, Technical and Functional Requirements	43	Internal Storage: 128 GB or above	Internal Storage: 16 GB or above

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S. No.	Clause No. & Name	Page No.	Clause as per RFP	Amended Clause
7	SECTION-V, Technical and Functional Requirements	43	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	Display: Minimum 5.5" LCD with HD screen resolution, Multi Touch Capacitive Screen.
8	SECTION-V, Technical and Functional Requirements	43	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/ns 3) Bluetooth v4.0 or above	Wireless Communications: 1) SIM – Minimum one SIM with 4G or LTE or 5G 2) WiFi IEEE 802.11 b/g/ns 3) Bluetooth v4.0 or above
9	SECTION-V, Technical and Functional Requirements	43	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated or connected as external component with mATM device
10	SECTION-V, Technical and Functional Requirements	43	Battery: Powerful Li-ion battery min 5000mah capable of providing minimum 8-10 hours of operations.	Battery: Powerful Li-ion battery minimum 3350mAh capable of providing minimum 8-10 hours of operations
11	SECTION-V, Technical and Functional Requirements	43	New clause	PINPAD for card transactions: Integrated PINPAD or External PINPAD with below certifications PCI PTS 5.0, #EMV L1, #EMV Contactless L1, Visa payWave, Mastercard Paypass, Rupay.
12	SECTION-V, Technical and Functional Requirements	43	New Clause	Carry Bag: Suitable carry bag to accommodate mATM and other external devices if any.

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**Clarifications**

S. No.	Page No.	Clause No & Name.	RFP Specification	Requested Change	Bank's Response
1	17	8.1	Evaluation Criteria: Company Profile: Office Location: At Chennai, Mumbai, Bengaluru, Kolkata, Pune, Hyderabad & Delhi NCR// Other Locations.	In the interest of larger participation, Kindly amend this to the ability to setup offices at the respective mentioned locations within 30 days of empanelment.	Please abide by RFP terms and conditions
2	17	8.2	Evaluation Criteria: Implementation Experience (Purchase Order along with Completion certificate to be submitted): Total no. of projects executed/ implemented/ completed under the applied category as on date of RFP	In the interest of larger participation, Kindly include the reference sectors of any Bank/Govt.-Central & State/PSU/Public listed company/ Financial institutions along with the Scheduled Commercial Banking sector.	Please abide by RFP terms and conditions
3	20	9.7	Eligibility Criteria: Bidder should have experience of minimum 2 years as on the date of RFP in providing similar services for which the bidder is submitting the bid.	In the interest of larger participation, Kindly amend this to "Bidder and/or OEM should have experience of minimum 2 years as on the date of RFP in providing similar services for which the bidder is submitting the bid."	Please abide by RFP terms and conditions
4	21	9.8	Eligibility Criteria: The Bidder should have their own office/ franchise/ Partnership for service support in at least 15 cities (including Mumbai and Chennai). Self-declaration is to be submitted.	In the interest of larger participations, Kindly amend this to "The proposed mATM should have been implemented for at least in ONE Scheduled commercial banks/ Cooperative Bank/RRB/SFB/Payments Bank/PSU Bank/ Govt.- Central & State/PSU/Public listed company/ Financial institutions in India. The platform should be in use /live as on date of publishing RFP."	Please abide by RFP terms and conditions
5	22	9.13	Eligibility Criteria: The Bidder should have their own office/ franchise/ Partnership for service support in at least 15 cities (including Mumbai and Chennai). Self-declaration is to be submitted.	In the interest of larger participation, Kindly amend this to "The Bidder should have their own office/ franchise/ Partnership for service support in at least 5 cities (including Mumbai and Chennai) OR setup offices at the respective mentioned locations within 30 days of empanelment. Self- declaration is to be submitted."	Please abide by RFP terms and conditions
6	47	17	Delivery of Device: Empanelled bidder should deliver the device within 7 to 10 days, after placing purchase order by CBC's, and/or on receipt of initial 50%	For better streamlining of services, Kindly keep the delivery TAT as 4-6 weeks, after placing purchase order by CBC's, and/or on receipt of initial 50% payment.	Please abide by RFP terms and conditions

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			payment. If the empanelled bidder does not deliver the device(s) within the above mentioned delivery time to CBC's or to their authorised representative office, a penalty of Rs.250 per day per device will be charged, which will be deducted in the final 50% payment due to be paid to empanelled bidder on/after delivery of device(s).		
7	1	1	Last Date and time for receipt of bids - 15/04/2025 3:00 PM	Please extend the bid submission deadline to 30/04/25 by 3:00 PM.	Bid submission time extended till 09.05.2025 by 3:00PM
8	17	7 - Earnest Money Deposit	Earnest Money Deposit: Earnest Money Deposit amounting to Rs. 50,000/- (Rupees Fifty Thousand only) is to be submitted along with bid in the form of DD favouring "Indian Bank", payable at Chennai.	Please consider allowing EMD payment via online transfer/NEFT to facilitate seamless online transactions.	Yes.. EMD may be deposited by Electronic mode. Account number has been already available in the bid document.
9	17	8 - Evaluation Criteria- Sr. no. 1	Evaluation Criteria: Sr no. 1.- Company Profile- Office Location - At Chennai, Mumbai, Bengaluru, Kolkata, Pune, Hyderabad & DelhiNCR - 4 marks	Kindly clarify whether having offices at all the mentioned locations is required to obtain 4 marks. Please consider modifying the criteria to: 'Office locations/ Touch Points in any 3 major cities – 4 marks.	Please abide by RFP terms and conditions
10	18	8-Evaluation Criteria - Sr. no. 5	Evaluation Criteria - Sr. no. 5- Proof of Concept (PoC): Bidder has to arrange in locations identified by the Bank, for Proof of Concept (PoC) by working of proposed device connecting to the Banks existing FI Application and Terminal Management System, in coordination with Banks Technology Service Provider (TSP) from different geographical regions in India (eg,	We request to kindly provide the existing FI Applications provider and TSP details for having a better understanding on the process and dependencies for seamless integration.	The same will be shared to bidders during technical evaluation of the device.

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			Metro, Urban, Semi-Urban, Rural, Hilly regions etc.,)		
11	20	9. Eligibility Criteria - Sl. No. 5	Eligibility Criteria - Sl. No. 5-The bidder should not have been debarred/ blacklisted for corrupt and fraudulent practices by the Govt. of India / State Governments / Regulatory Agencies / PSU/other institutions at the time of submission of bid.	We request to amend and make it mandate as " At the time of bidding, the Bidder and its OEM both should not have been blacklisted , debarred and having Judicial Pronouncement for Termination, by any Scheduled Commercial Bank, Public Sector Undertaking and State or Central Government or their agencies / IBA/RBI/ /PSE/ or any Banks, Financial institutes for any reason or non-implementation, delivery of the order, there should not have been any pending litigation or any legal dispute before any court of law between the Bidder or OEM and the Government Organisation / PSU / Bank regarding supply of goods / services, The Bidder and its OEM should have neither failed to perform on any agreement during the last Five years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the OEM & Bidder or its Affiliates/ Group Companies/ member firms, nor from any project or agreement nor had any agreement terminated for breach by such OEM & Bidder or of its Affiliates/ Group Companies/ member firms." An Affidavit to that effect should be submitted along with the technical bid.	Please refer to Amendments
12	21	9. Eligibility Criteria - Sl. No. 8	Eligibility Criteria -Sl. No. 8 - The proposed mATM should have been implemented for at least in ONE Scheduled commercial banks in India. The platform should be in use /live as on date of publishing RFP.	Request to please modify and change it to "The mATM should have been implemented for at least in ONE Scheduled commercial banks in India. The platform should be in use /live as on date of publishing RFP.	Please abide by RFP terms and conditions
13	22	9. Eligibility Criteria- Sl. No. 13	Eligibility Criteria: Sl. no. 13 -The Bidder should have their own office/ franchise/ Partnership for service support in at least 15 cities (including Mumbai and Chennai). Self declaration is to be submitted.	We request to consider and allow us to bid with a declaration for having franchise/ Partnership/ Touch Points for service support in at least 15 cities (including Mumbai and Chennai) within 30 days from the date of LOI.	Please abide by RFP terms and conditions

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14	44	SECTION-V- Technical and Functional Requirements -Sl. No.21	Sl. no. 21- MDM solution:  Bidder should integrate the device proposed with existing MDM solution of the Bank, or provide a separate MDM solution for centralised device control as per Banks discretion and to push security updates, firmware updates and application (apk) updates remotely.	We kindly request details of the bank's existing MDM solution provider to gain a better understanding of the process and dependencies for seamless integration.	The same will be shared to bidders during technical evaluation of the device.
15	47	SECTION-VI- Post Empanelment Guidelines - Sl. No. 17	Delivery of Device: Empanelled bidder should deliver the device within 7 to 10 days, after placing purchase order by CBC's, and/or on receipt of initial 50% payment.....	Request to please modify it to "Delivery of Device: Empanelled bidder should deliver the device within 2 working week days, after placing purchase order by CBC's, and/or on receipt of initial 50% payment.	Please abide by RFP terms and conditions
16	-	General		Please confirm whether the empanelment will be limited to a single bidder/OEM or if multiple qualified bidders will also be considered.	Please refer to Amendments
17		General		Please confirm whether an empanelled bidder can offer and quote for multiple compliant products for integration and testing.	Please refer to Amendments
18	43	SECTION-V, Technical and Functional Requirements	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three Android version upgrades possible on the same device)	Although upgrading the managed Operating System (OS) version on certified devices is restricted, it is important to note that these Micro ATM devices continue to receive essential security patch updates regularly throughout the entire lifecycle of the devices. This ensures ongoing security compliance and protection against vulnerabilities without necessitating an OS version upgrade.Also, we request you to mention the android version as managed android 12 and this is latest Version running on PCIPED approved MicroATMS .	Please refer to Amendments
19	43	SECTION-V,	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three	As BCs , We have been supplying Micro ATM devices to several banks and would like to highlight that upgrading the Operating System (OS) to a higher version on devices certified by statutory agencies such as PCI PTS and EMV	Please refer to Amendments

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		Technical and Functional Requirements	Android version upgrades possible on the same device)	is not permissible due to strict security restrictions mandated by these agencies. Any OS upgrade would require recertification, thus impacting device compliance and security and cost . Hence we request you kindly remove this clause. Another point is that many MicroATMs available are with android 12 and hence we request to Modify the minimum requirement to android 12 and above	
20	43	SECTION-V, Technical and Functional Requirements	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three Android version upgrades possible on the same device)	Currently, the majority of Micro ATM devices supplied to banks are operating on Android 12, which is specifically secured and certified, unlike open Android devices. Hence, we request that the tender specifications be modified to accept devices with Android 12 and above, ensuring a level playing field for all certified POS vendors.	Please refer to Amendments
21	43	SECTION-V, Technical and Functional Requirements	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three Android version upgrades possible on the same device)	Suggesting for Android 12 (Android 12 will never effect the performance)	Please refer to Amendments
22	43	SECTION-V, Technical and Functional Requirements	OS Supported: Android 13.x and Above (Hardware & peripherals integrated with the device should support for the minimum next three Android version upgrades possible on the same device)	Normally PCIPED approved POS devices runs on managed android OS and hence cannot be compared with open android running on entertainment devices like TABS and Mobiles .We are the OEMs of MICRO ATM devices and supplied devices to several banks and would like to inform that presently the latest android version for Manged android devices are Android 12. Another point is that in a PCIPED/ EMV certified devices upgradation of OS to next level is not allowed by Satutory Certification agencies like PCI PTS and EMV due to Security restrictions. . and hence request you to kindly modify the OS required to android 12 to allow level playing field for oEMs like us.. we would also like to highlight that even though Managed android devices runs on customised	Please refer to Amendments



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				OS, the security upgrades will still be received through the Lifecycle of the devices through its OEM.	
23	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	All Micro ATM transactions performed today are online Aadhaar-based transactions, and no sensitive transaction data is stored locally on the devices. Therefore, higher internal storage requirements are not required from both functional and operational aspects. We kindly request modification of the tender requirements to a practical standard of 2GB 43RAM or 16GB or a maximum 32GB internal memory, ensuring a fair and inclusive competition among certified POS vendors.	Please refer to Amendments
24	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	To effectively run Android OS version 12 or above on Micro ATM devices, a configuration of 2GB RAM and 16 internal (Flash) memory is sufficient to meet both operational and security requirements. Higher memory specifications, such as 6GB RAM and 128GB internal storage, do not offer additional benefits for Micro ATM usage scenarios as these are online applications and hence not much data storage is required. Hence request to modify the memory requirements as 2GB RAM and 16GB flash.	Please refer to Amendments
25	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	In the interest of larger participation, Kindly amend this to "Memory: RAM 3 GB or above". In the interest of larger participation, Kindly amend this to "Internal Storage: 64 GB or above"	Please refer to Amendments
26	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	It is important to highlight that currently, there are no Micro ATM devices available in the market featuring a configuration as high as 6GB RAM and 128GB internal memory. Thus, specifying such higher memory configurations may restrict competition and limit participation from existing certified POS vendors. Also to run Higher android versions, The minimum processor speed should be 2GHZ and above whereas the RFP	Please refer to Amendments



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				mention only 1.6CHZ. Hence we request to modify the Memory requirements as 2GB RAM and maximum 32GB internal storage and also modify the Processor speed to 2GHZ and above .	
27	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	Suggestion to reduce 2GB RAM  Suggestion to reduce 32GB	Please refer to Amendments
28	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	We would like to inform that we are already supplying MICROATMS to banks and would like to Highlight that to run Android OS 12 or above a Memory of 2GB RAM and 32GB internal memory is sufficient. Another point worth highlighting is that presently, all transactions are online transactions using aadhaar and no data is being stored in the devices . Hence we request you to kindly modify the memory requirements to 2GB RAM and 32 GB internal memory to Create a level playing field for all POS vendors.	Please refer to Amendments
29	43	SECTION-V, Technical and Functional Requirements	Memory: RAM 6 GB or above  Internal Storage: 128 GB or above	Request pls modify Memory specification as RAM 4GB or above keeping in view of the configuration available in the market at a competitive prices.	Please refer to Amendments
30	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	large-display devices, such as 7-inch tablets, typically offer lifecycle support of only 2 to 3 years, whereas PCI PED-certified integrated Micro ATMs with 5 or 5.5-inch displays provide lifecycle support of at least 5 to 7 years. Furthermore, in the event of damage, the replacement cost of a larger 7-inch display is significantly higher, thus increasing the total cost of ownership and maintenance compared to standard Micro ATMs. Another important point to be highlighted is that 5 inch or 5.5 inch standard	Please refer to Amendments

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				Micro ATMs offer convenience of carrying in the field while delivering door step banking services	
31	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	We wish to inform the bank that currently, all Micro ATMs available with integrated printer and PINPAD have displays of 5 to 5.5 inches, . Specifying a 7-inch display requirement will significantly limit vendor participation. It is important to Highlight that as BC has to deliver services in the field, carrying such a heavy device will be difficult for them. Hence request to modify the minimum screen size as 5 inch of 5.5 inch as it is handy and compact size to deliver Door step banking	Please refer to Amendments
32	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	In the interest of larger participation, Kindly amend this to "Display: Minimum 5.5" LCD with HD screen resolution, Multi Touch Capacitive Screen."	Please refer to Amendments
33	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	Considering the practical challenges faced by Business Correspondents operating in the field, it is important to highlight that a device with a 7-inch display will be heavy, bulky, and difficult to handle during day-to-day field transactions. This negatively impacts both portability and operational efficiency for BCs. Hence request to kindly modify the minimum Screen size to 5.5 as most microATMs/ POS devices available today has this standard screen Size	Please refer to Amendments
34	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	Suggestion to reduce 5.5" Display	Please refer to Amendments
35	43	SECTION-V, Technical and Functional Requirements	Display: Minimum 7" LCD with HD screen resolution, Multi Touch Capacitive Screen.	Since the BC services are delivered at the customer place and hence BCs has to travel widely Carrying a 7 inch display device with integrated PIN PAD and other accessories will be very difficult from an operational perspective of BCs. Also that presently all MicroATMS	Please refer to Amendments

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				with integrated printer and PINPAD is with 5 inch or 5.5 inch as there are no MicroATMS available with 7 inch display. Also the Life cycle support for these tablets are only for 2-3 years where as the PCIPED integrated standard MicroATMS have a lifecycle support for minimum 5-7 years . Hence keeping in view of less Cost of ownership, higher lifecycle and ease of operational convenience of BCs we request bank to Modify the display size to Standard Configuration of 5.5 Inch	
36	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	To ensure uniformity and promote fair competition, we kindly request the bank to align the camera specification with UIDAI's standard by modifying the clause as "Minimum 5MP camera resolution as mandated by UIDAI for face authentication."This will help in maintaining consistency across deployments while allowing all certified vendors to compete on equal terms.	Please abide by RFP terms and conditions
37	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	We would like to bring to the bank's attention that UIDAI has officially mandated a minimum of 5MP camera resolution for face authentication. This specification is based on extensive testing and validation by UIDAI and is considered sufficient for accurate and secure face-based Aadhaar authentication.All tenders published by other banks have also adhered to this mandate of UIDAI and made Minimum Specs as 5MP front and Rear camera	Please abide by RFP terms and conditions
38	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	In the interest of larger participation, Kindly amend this to "Camera: Minimum 2MP or above for front camera and Minimum 8MP HD for rear camera."	Please abide by RFP terms and conditions
39	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	Requesting camera resolutions higher than the UIDAI-mandated 5MP—such as 10MP or above—goes beyond the standard requirements On the contrary, such non-standard specifications can create barriers for several compliant OEMs, potentially excluding qualified	Please abide by RFP terms and conditions

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				vendors.Hence request to change the Minimum camera requirement to 5MP	
40	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	Suggestion to reduce 2MP	Please abide by RFP terms and conditions
41	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	As per the UIDAI standards and being followed by all the banks for Face authentication the mandated minimum camera resolution is 5MP and hence request you to kindly modify this clause as per the standards mandated by UIDAI	Please abide by RFP terms and conditions
42	43	SECTION-V, Technical and Functional Requirements	Camera: Minimum 10MP HD or above for both front and rear cameras.	Request pls modify camera quality specification as Rear 8MP & Front 2 MP or above keeping in view of the configuration available in the market at a competitive prices.	Please abide by RFP terms and conditions
43	43	SECTION-V, Technical and Functional Requirements	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/ns 3) Bluetooth v4.0 or above	We would like to inform that incorporating a 5G module significantly increases the hardware cost of Micro ATMs, given the current limited availability and higher prices of 5G modules. To ensure affordability, accessibility, and fair competition among POS vendors, we request modifying the connectivity requirement to support 4G rather than exclusively mandating 5G connectivity.	Please refer to Amendments
44	43	SECTION-V, Technical and Functional Requirements	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/ns 3) Bluetooth v4.0 or above	We would like to bring to the bank's attention that, as of now, there are no Micro ATM devices available in the Indian market equipped with 5G modules. Thus, specifying a 5G module as a mandatory requirement would severely restrict the participation of certified and capable POS vendors. Hence we request bank to modify the clause as 4G Compatibility for POS devices	Please refer to Amendments
45	43	SECTION-V, Technical and	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/ns	since 5G network availability is presently limited primarily to major urban areas, mandating 5G connectivity will be an issue as Micro ATMs are predominantly deployed in	Please refer to Amendments

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		Functional Requirements	3) Bluetooth v4.0 or above	rural regions by Business Correspondents where 5G services are unavailable, and transactions will continue to rely on existing 4G connectivity. Hence, we request the bank to modify the clause as 4G instead of 5G	
46	43	SECTION-V, Technical and Functional Requirements	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/n 3) Bluetooth v4.0 or above	We are the OEMs of MicroATMs and supplied more than 50K micro ATMs to several banks. We want to highlight that there are no microATMs currently available in India with 5G modules. Another point is that 5G is still only available in Major cities and since BC services are mostly confined to rural areas, mandating 5G will not be of any help for doing transactions since it will still work with 4G only. Another point to be highlighted that 5G modules are costly and hence the hardware cost also will go up due to minimal availability of modules. Hence we request to modify the same to 4G to create a level playing field so that maximum participation of POS vendors	Please refer to Amendments
47	43	SECTION-V, Technical and Functional Requirements	Wireless Communications: 1) SIM – Minimum one SIM with 5G 2) WiFi IEEE 802.11 b/g/n 3) Bluetooth v4.0 or above	Request pls consider Wireless Communications: SIM – Minimum one SIM with 4G as 5G network services are not fully implemented across by the mobile operators and for having economical and competitive prices.	Please refer to Amendments
48	44	SECTION-V, Technical and Functional Requirements	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	from a cost and availability perspective, external IRIS scanners are more affordable than integrated options and are widely used across banks. If there is a service issue with external iris scanner, the same alone may be replaced unlike in an integrated one if the iris scanner needs to be serviced/replaced the entire device needs to be replaced and transactions can be affected. Therefore, we kindly request that the IRIS requirement be made optional and externally attachable, ensuring practical and cost-effective deployment.	Please refer to Amendments
49	44	SECTION-V, Technical and	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	Since IRIS is considered a secondary or fallback authentication method—used only when fingerprint authentication fails—we recommend that IRIS functionality be made optional or In such cases, IRIS	Please refer to Amendments

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		Functional Requirements		scanners can be connected via external USB which offer flexibility and ease of use as and when finger print fails and hence chances for damages/wear and tear will be less unlike an integrated iris scanner where chances of wear and tear is high since it is part of POS device.	
50	44	SECTION-V, Technical and Functional Requirements	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	In the interest of larger participation, Kindly amend this to "IRIS scanner: Devices should be certified by UIDAI & STQC and can be connected with mATM device through USB port."	Please refer to Amendments
51	44	SECTION-V, Technical and Functional Requirements	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	We would like to highlight that if the integrated IRIS becomes faulty, you may have to replace the entire device which will impact the service time lines. Another aspect is the Cost factor as external iris scanners comes at a lesser cost than integrated devices. Also, there are no MicroATMs presently available with integrated IRIS scanners as most banks are making it optional and purchasing it on need basis. Since the USB iris scanner is light weight, it is extremely convenient to adjust the distance and scan the Iris unlike in a integrated one, where the Entire POS device to be brought near the beneficiary eyes to scan it which causes inconvenience for both BC and beneficiaries. Hence we request bank to make it external rather than integrated one	Please refer to Amendments
52	44	SECTION-V, Technical and Functional Requirements	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated with mATM device.	As IRIS is secondary/ optional factor of authentication if fingerprint fails, We suggest to make IRIS either external Connected thru USB or optional. Another issue is that if the integrated IRIS becomes faulty, you may have to replace the entire device which will impact the service time lines. Another advantage of external IRIS scanners are that they will have longer Life cycle of 5-6 years as wear and tear will be less compared to integrated one. Another critical point is operational Convenience for BCs with external IRIS since the USB iris scanner is convenient to adjust the distance and scan	Please refer to Amendments

**REQUEST FOR PROPOSAL (RFP) Empanelment of vendors for supply of MicroATM machines to Corporate Business Correspondents (CBC) and support services.**

**Date: 06.05.2025**

S. No.	Page No.	Clause No & Name.	RFP Specification	Requested Change	Bank's Response
				the Iris unlike in a integrated one, where the Entire POS device to be brought near the beneficiary eyes to scan it which is causes inconvenience for both BC and beneficiaries., especially for women beneficiaries. Due to these reasons all banks are making it either optional and purchasing it on need basis or using external IRIS scanners	
53	44	SECTION-V, Technical and Functional Requirements	Battery: Powerful Li-ion battery min 5000mah capable of providing minimum 8-10 hours of operations.	Specifying a particular battery capacity may inadvertently lead to preferential treatment for certain OEMs whose devices align with that specification, thereby limiting healthy competition. To ensure fair participation and a level playing field, we suggest modifying the clause to:Powerful Li-ion battery capable of providing minimum 8–10 hours of operation."This revision maintains performance standards while allowing flexibility in achieving them through different battery management technological approaches.	Please refer to Amendments
54	44	SECTION-V, Technical and Functional Requirements	Battery: Powerful Li-ion battery min 5000mah capable of providing minimum 8-10 hours of operations.	We respectfully request the bank to define the requirement in terms of minimum backup hours during full device operation, rather than specifying a fixed battery capacity in mAh. This ensures the focus remains on real time performance, which is critical for Business Correspondents working in field conditions for extended hours.specfyng mAh will only allow certain vendors to participate in this RFP .	Please refer to Amendments
55	44	SECTION-V, Technical and Functional Requirements	Battery: Powerful Li-ion battery min 5000mah capable of providing minimum 8-10 hours of operations.	Vendors utilize diverse battery ratings and advanced power management software to optimize energy consumption and meet required backup times. Mandating a specific battery capacity may exclude innovative solutions and does not accurately reflect the actual usability or performance of the device in real operating scenarios.Hence, we request bank to specify the actual back up required by the back in field operations rather than specfic battery ratings	Please refer to Amendments



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56	44	SECTION-V, Technical and Functional Requirements	Battery: Powerful Li-ion battery min 5000mah capable of providing minimum 8-10 hours of operations.	We request bank to mention the minimum back up hrs required while the device is fully operational in field or as per bank requirements rather than minimum battery capacity . Specifying minimum battery capacity will lead to preference for few vendors. Another point to be highlighted is that many vendors use different battery ratings and manage the back up requirements thru their own power mangagement software to ensure that the back up required for their customers are delivered. and hence we request to modify the clause as "Powerful Li-ion battery capable of providing minimum 8-10 hours of operation" so that there is a level playing field for all the OEMs of POS devices	Please refer to Amendments
57	44	SECTION-V, Technical and Functional Requirements	Printer: Integrated thermal printer, 2" receipt.  USB/Micro-USB/Type-C port to connect external/passbook printer.	Technical Specifications of Micro ATM device: USB/Micro-USB/Type-C port to connect external/passbook printer.	Please abide by RFP terms and conditions
58	44	SECTION-V, Technical and Functional Requirements	Payment Certification: PCI PTS 5.0, #EMV L1, #EMV Contactless L1, Visa payWave, Mastercard Paypass, Rupay.	Kindly consider allowing the use of Internal/External PINPAD with all relevant certifications, as it enhances ease of operations and is widely accepted by most banks.	Please refer to Amendments
59	44	SECTION-V, Technical and Functional Requirements	Other Certifications: CE, RoHS, BIS, STQC, IP54	We request to please modify and consider the other certification requirement as BIS and CE/RoHS/STQC/ IP54.	Please abide by the RFP terms and conditions

Ref: CO/ITD/2820/R1/2024-25

Date: 24/03/2025

## SECTION-V

### Revised Technical and Functional Requirements

Date:

The Asst. General Manager  
Indian Bank, Head Office,  
Information Technology Department,  
66, Rajaji Salai  
Chennai-600001

Dear Sirs,

**Sub: Request for Proposal for Empanelment of vendors for supply of mATM machines to Corporate Business Correspondents (CBC) and support services.**

**Ref: Your RFP No. CO/ITD/2820/R1/2024-25 dated 24/03/2025**

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Referring to your above RFP, we submit the details of the technical specification proposed in response to the above referred RFP:

#### 1) Revised Technical Specification of Micro ATM device:

**Make:** \_\_\_\_\_ (Please specify)

**Model:** \_\_\_\_\_ (Please specify)

Sl. No	Description	Complied / Not Complied
1	<p>OS Supported:</p> <p>Android 12.x and Above (Hardware &amp; peripherals integrated with the device should be supported for minimum 5 years and minimum next three Android version upgrades possible on the same device. Security patches must be provided by vendor for minimum 5 years.</p> <p><b>Note:</b> Preference will be given for Higher Android version device.</p> <p><b>Audit:</b> Vendor need to conduct a security audit by a CERT-In empanelled auditor whenever any major patch is applied or any major change in the application/device is being carried out and submit a compliance report to the Bank.</p>	
2	<p>Processor:</p> <p>Quad Core Processor 1.6 GHz or above</p>	
3	<p>Memory:</p> <p>RAM 2 GB or above</p>	
4	<p>Internal Storage:</p> <p>16 GB or above</p>	
5	<p>Display:</p> <p>Minimum 5.5" LCD with HD screen resolution, Multi Touch Capacitive Screen.</p>	

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6	Camera: Minimum 10MP HD or above for both front and rear cameras.	
7	Wireless Communications: 1) SIM – Minimum one SIM with 4G or LTE or 5G 2) WiFi IEEE 802.11 b/g/ns 3) Bluetooth v4.0 or above	
8	Card Reader: Magnetic Card Reader, ISO/IEC 7813 Track 1/2/3 Bidirectional. Contactless Card Reader, RuPay (EMV/Chip card) reader, ISO/IEC 7816, ISO 14443 A/B/Mifare/NFC, SAM Slot – 1 or above	
9	Finger Print scanner: Biometric Device scanner should be STQC certified. Fingerprint Biometric device: Should be L1 with latest Registered Device Service (RDS) version, as per UIDAI Guidelines	
10	Face Authentication: Camera should support face authentication services as per UIDAI / NPCI Guidelines.	
11	IRIS scanner : Devices should be certified by UIDAI & STQC and integrated or connected as external component with mATM device.	
12	Geo Tagging: Capable of capturing geo-coordinates accurately with GPS.	
13	Printer: 1) Integrated thermal printer, 2" receipt. 2) USB/Micro-USB/Type-C port to connect external/passbook printer.	
14	Battery: Powerful Li-ion battery minimum 3350mAh capable of providing minimum 8-10 hours of operations	
15	Power adapter: Suitable power adapter with fast charger to be provided.	
16	Audio Speaker: Integrated Audio speaker.	
17	Antenna: Built-in or external Antenna	
18	Payment Certification: PCI PTS 5.0, #EMV L1, #EMV Contactless L1, Visa payWave, Mastercard Paypass, Rupay, with Internal/External PINPAD with all relevant certifications.	
19	Other Certifications: CE, RoHS, BIS, STQC, IP54	
20	PINPAD for card transactions: Integrated PINPAD or External PINPAD with below certifications PCI PTS 5.0, #EMV L1, #EMV Contactless L1, Visa payWave, Mastercard Paypass, Rupay.	
21	Weight: Less than 1 KG with Battery.	
22	MDM solution: Bidder should integrate the device proposed with existing MDM solution of the Bank, or provide a separate MDM solution for centralised device control as per Banks discretion and to push security updates, firmware updates and application (apk) updates remotely.	

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Date: 24/03/2025

23	RD solution: Bidder should provide RD for Biometric finger print(L1), Face authentication, Iris authentication, as per standards given by UIDAI.	
24	As and when UIDAI – Unique Identification Authority of India – makes L1 Fingerprint Scanner / Face Authentication / Iris scanner mandatory, bidder shall upgrade the Devices under Warranty or AMC with L1 Fingerprint Scanner / Face authentication / Iris scanner, at no extra cost to CBC's.	
25	Technical support: Should have helpdesk and Toll free numbers for support related issues and escalation matrix.	
26	Carry Bag: Suitable carry bag to accommodate mATM and other external devices if any.	

## 2) Turn Around Time (TAT) for Service Support:

Sl. No	Description	Turn Around Time (TAT) in Day(s)
1	<b>Service support</b> : Spare Parts replacement (For Intentional / Accidental Damage during Warranty / AMC (OR) for Device out of AMC)	
1(a)	Power Adapter	
1(b)	Charging Cable	
1(c )	Mother Board – CPU	
1(d)	Touch Display	
1(e )	Thermal Printer	
1(f)	Speaker	
1(g)	Camera	
1(h)	Battery	
1(i)	Biometric Scanner	

We comply with all requirements, specifications, terms and conditions mentioned in the Bid Document.

We submit that we shall abide by your terms and conditions governing the quotation.

We submit that the details given above are true to the best of our knowledge.

For

Office Seal

(Authorised Signatory)

Place:

Name:

Date:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID: