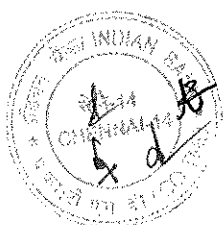


**BIDDING DOCUMENT  
FOR  
SUPPLY, INSTALLATION AND  
MAINTENANCE  
OF 300 CASH DISPENSERS (300 CDs)  
WITH 1 KVA UPS PROVIDING 8 HOURS  
POWER BACKUP**

**Reference No.CO:TMD:ATM:453:2013-14**

**Date: 10-10-2013**

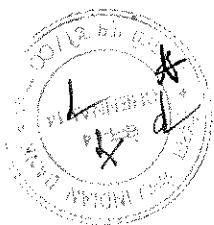
Pre-Bid meeting	21-10-2013 at 14.30 Hours
Last Date for receipt of bids	05-11-2013 at 16.00 Hours
Date and time of opening Technical bids (Part I)	05-11-2013 at 16:15 Hours



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ANNEXURE – I: IBA STANDARDS FOR ACCESSIBLE ATMs

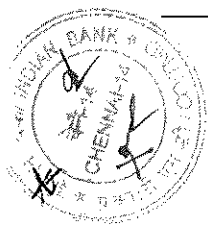


### SECTION I - REQUEST FOR PROPOSAL (RFP)

Indian Bank (The Bank) invites sealed proposals (Technical bid – Part I and Commercial bid – Part II) for supply, installation and maintenance of 300 Cash Dispensers (CDs) with 1 KVA UPS providing 8 hours power backup as described in this document. The details are given below:

Tender Reference	<b>CO:TMD:ATM: 453 /2013-2014 Date: 10-10-2013</b>		
Pre-Bid meeting with bidders	<b>21-10-2013 at 14.30 Hours</b>		
Last Date for receipt of bids	<b>05-11-2013 at 16.00 Hours</b>		
Date and time of opening Technical bids (Part I)	<b>05-11-2013 at 16:15 Hours</b>		
<b>Addresses for Communication</b>			
<b>Shri Bhanumurthy N</b> <b>Assistant General Manager</b> <b>Indian Bank, Corporate Office,</b> <b>Technology Management Department,</b> <b>No-254-260, Avvai Shanmugham</b> <b>Salai, Chennai, PIN 600 014, India</b>		<b>Shri Vinodh. V</b> <b>Chief Manager</b> <b>Indian Bank, Corporate Office,</b> <b>Technology Management Department,</b> <b>No.66, Rajaji Salai, Chennai,</b> <b>Tamil Nadu, PIN 600 001, India.</b>	
<b>Phone: 91 44 28134331</b> <b>E-mail:</b> <b>bhanumurthy.n@indianbank.co.in</b>		<b>Phone: 91 44 25223230</b> <b>Fax 91 44 25215554</b> <b>E-Mail- vinodh.v@indianbank.co.in</b>	

Technical bids received by the Bank will be opened in the presence of the bidders' representatives who choose to attend the opening on the date and time specified above. Only the bidders who have submitted their bid in response to this tender are permitted to attend the opening of Technical bids.

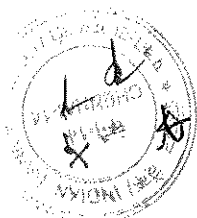


**SECTION – II INVITATION FOR BIDS (IFB)**

1. Indian Bank, a premier Nationalised Bank having its Corporate Office in Chennai has national presence in more than **2100** locations and international presence in Singapore and Srilanka. It has been serving the nation with a team of dedicated staff for more than 106 years. The Bank is engaged in diversified banking activities. The Bank is also a pioneer in introducing the latest technology in Banking including introduction of ATMs etc. The Bank already has more than **1610** ATMs/CDs.
2. Bank invites sealed bids from eligible bidders for the supply, installation and maintenance of Cash Dispensers. The bid document is of two parts. Part-I of the Bid document will consist of Technical Details and Part-II will consist of commercials.
3. Interested eligible bidders may obtain further information from Indian Bank website [www.indianbank.in](http://www.indianbank.in)
4. A complete set of Bidding Documents will be ported in our bank's website. The cost of Bid document is Rs.10,000/- (Rupees Ten thousand only). The amount has to be paid by way of DD favouring Indian Bank, payable at Chennai. The bidders have to download the bid document from our website. The 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 along with the technical bid (Part I). 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 from Monday to Friday and from 10.00 hrs to 14.00 hrs on Saturdays.

<b>Shri Bhanumurthy N</b> <b>Assistant General Manager</b> <b>Indian Bank, Corporate Office,</b> <b>Technology Management Department,</b> <b>No-254-260, Avvai Shanmugham</b> <b>Salai, Chennai, PIN 600 014, India</b>	<b>Shri Vinodh. V</b> <b>Chief Manager</b> <b>Indian Bank, Corporate Office,</b> <b>Technology Management</b> <b>Department,</b> <b>No.66, Rajaji Salai, Chennai,</b> <b>Tamil Nadu, PIN 600 001, India.</b>
<b>Phone: 91 44 28134331</b> <b>bhanumurthy.n@indianbank.co.in</b>	<b>Phone: 91 44 25223230</b> <b>vinodh.v@indianbank.co.in</b>

Bids must be delivered to the address given below, on or before 16.00 hours IST on 05-11-2013 and must be accompanied by a bid security of Rs.25,00,000/- (Rupees Twenty Five Lakhs only). Late Bids will be rejected. The Technical Bids (part I) would be opened at 16.15 Hrs IST on 05-11-2013 itself by the Bank and will be evaluated. Bidders' representatives may participate in the Technical Bid opening process. After technical evaluation, only the eligible bidders will be communicated of the date and

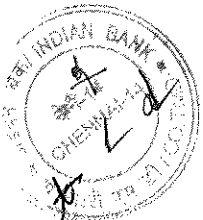


time of the Part II opening. Part II of the Bid will be opened in the presence of Bidders' representatives who choose to attend at the following address:

**Assistant General Manager, Indian Bank,  
Corporate Office, Expenditure Department  
No-254-260, Avvai Shanmugham Salai,  
Chennai, PIN 600 014, India.**

5. Please note that:

- (i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
- (ii) 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 tender without assigning any reason therefore.
- (iii) Bank reserves the right to negotiate with the lowest quoted bidder (L1 bidder) under exceptional circumstances.
- (iv) All pages of the Bid Document, Clarifications/Amendments if any should be signed by the Authorised Signatory and kept with technical bid (Part I). A certificate to the effect that the Authorised Signatory has authority to bind the Company should also be attached along with the technical bid (Part-I).



### SECTION III - INSTRUCTIONS TO BIDDERS

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**SECTION – III****INSTRUCTIONS TO BIDDERS****1. Introduction:**

1.1 The Bidder is expected to examine all instructions, forms, terms and specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk.

**1.2 Pre-bid Meeting:**

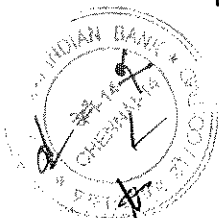
- a. A pre-bid meeting is scheduled to be held at the following address at 14.30 hours IST on 21-10-2013. Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting.

**Indian Bank Corporate Office,  
Technology Management Department,  
254-260, Avvai Shanmugham Salai, Royapettah  
Chennai , PIN 600 014, India.**

- b. 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 ie. Rs.10,000/- (non-refundable)** by way of Demand Draft in favour of Indian Bank payable at Chennai. 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 for attending pre bid meeting are not required to submit the DD for cost of Bid Document along with technical bid (Part I).
- c. The purpose of the meeting will be to clarify issues and to answer questions on any matter that may be raised at that stage.
- d. The bidder is requested to submit questions in writing two days in advance to the Bank before the pre bid meeting date.
- e. Minutes of the meeting, including the 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 all Banks of the bidding document.

**2. Amendment of bidding documents**

- 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 requested by a prospective Bidder, may modify the Bidding Documents by amendment.
- 2.2 Amendments if any, carried out in the Bidding document will be ported in the Banks' website and will form part of the Bidding document.



**3. Documents constituting the bid**

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

3.1.1 Technical Bid – Part I of the bid document

The Bidder shall furnish as part of its technical bid, documents establishing the bidder's eligibility to bid and its qualifications to perform the Contract, if its bid is accepted.

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

3.1.2 Bid Form (Section VIII (1) of the bid document) and commercial bid (Section IX - Part II of the bid document) as per enclosed format.

3.1.3 Bid security (Earnest Money Deposit) as per enclosed format (Section VIII (2))

3.1.4 Undertaking letter to provide 8 Hrs battery backup using 1 KV UPS for the CD, network device & 1 CFL light and to demonstrate the same within 4 weeks after identifying the L1 Bidder.

3.1.5 Certificate issued by CEIL (Certified Engineers International Limited) or PDIL (Projects & Development India Limited) – Govt of India organizations for the make and model of Batteries offered by the bidder.

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

**4. Documents establishing Bidder's eligibility and qualification.**

4.1 All bids submitted shall also include the following information

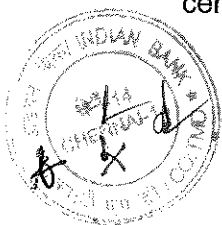
(i) Copies of original documents defining the constitution or legal status, place of registration and principal place of business of the company or firm or partnership, etc.

(ii) The Bidder should furnish a brief write-up, backed with adequate data, explaining its available capacity and experience (both technical and commercial) for the manufacture and/or supply of the required systems and equipment within the specified time of completion after meeting all their current commitments.

(iii) 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 Bank or its representative for inspection.

(iv) Details of Service Centres and information on service support facilities that would be provided in the Service Support Form enclosed.

(v) 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 and banker's certificates.





*All the documents and certificates as per section VII and Section VIII (8) should be submitted along with the technical bid (Part I).*

**5. Documents establishing goods' conformity to Bidding Documents**

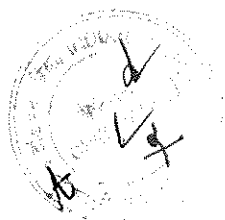
- 5.1 The Bidder shall furnish, as part I of its bid, documents establishing conformity to the Bidding Documents of all goods and services, which the Bidder proposes to supply under the Contract.
- 5.2 The documentary evidence of conformity of the goods and services to the Bidding Documents may be in the form of literature, drawings and data, and shall consist of:
- a. A detailed description of essential technical and performance characteristics of the goods;
  - b. An item-by-item commentary on the Bank's Technical Specifications demonstrating responsiveness of the goods and services to those specifications, or a statement of deviations and exceptions to the provisions of the Technical Specifications.

**6. Bid Security (Earnest Money Deposit)**

- 6.1 The Bidder shall furnish, as part of its bid submission, bid security in the form of a bank guarantee issued by a Scheduled Indian Bank or Foreign Bank located in India, in the form provided in the Bidding Documents as follows:
- "for a sum of Rs. 25,00,000/- (Rupees Twenty Five Lakhs only) and valid for One hundred and twenty (120) days beyond the last date for submission of the bid favouring Indian Bank, with an additional claim period of one month "
- 6.2 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.
- 6.3 The successful Bidder's bid security will be discharged upon the Bidder signing the Contract with the BANK and furnishing the performance security.
- 6.4 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 a successful Bidder, if the Bidder fails to sign the Contract with the BANK or to furnish performance security within the stipulated period.

**7. Period of validity of bids**

- 7.1 Bids shall remain valid for the period of 120 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 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. Sealing and marking of Bids**

- 9.1 The Bidder shall seal the Part I and Part II of the bid in separate envelopes, duly marking the envelopes as "Procurement of 300 Cash dispensers with 1 KVA UPS providing 8 hours backup- PART I – Technical Bid" and "Procurement of 300 Cash dispensers along with 1 KVA UPS providing 8 hours backup - PART II – Commercial Bid". The envelopes shall then be sealed in an outer envelope.
- 9.2 The inner and outer envelopes shall :
- a. be addressed to **The Assistant General Manager** at the below address;
- Indian Bank, Corporate Office,  
Expenditure Department,  
No :254-260, Avvai Shanmugham Salai,  
Chennai, PIN 600 014, India.**
- b. bear the Project name and a statement: "DO NOT OPEN BEFORE 05.11.2013", to be completed with the time and the date specified below.

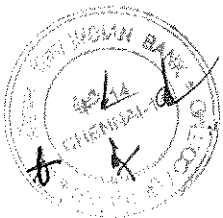
**10. Deadline for submission of Bids**

Deadline for bid submission is: 05.11.2013 at 16.00 hours

- 10.1 In the event of the specified date for the submission of bids, being declared a holiday for the Bank, the bids will be received up to the appointed time on the next working day.
- 10.2 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.
- 10.3 Any bid received by the Bank after the deadline for submission of bids prescribed by the Bank will not be accepted.

**11. Opening of bids by Bank**

- 11.1 The Bank will open the Part I of the bid (Technical bid) in the presence of a committee appointed for the purpose and in the presence of bidders' representative on 05-11-2013 at 16.15 hrs.
- 11.2 The Bank will open Commercial Bid (Part II) of technically qualified bidders, in the presence of Bidders' representatives who choose to attend, at the time, on



the date, and at the place that will be communicated to them. The Bidders' representatives who are present shall sign a register evidencing their attendance.

- 11.3 The Bidders' names, bid modifications or withdrawals, the presence or absence of the requisite bid security and such other details as the Bank, at its discretion, may consider appropriate, will be announced at the bid opening. No bid shall be rejected at bid opening, except for late bids, which shall be returned unopened to the Bidder.

## **12. Clarification of Bids**

- 12.1 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 prices or substance of the bid shall be sought, offered, or permitted.

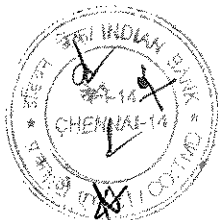
## **13. Evaluation and Comparison of bids**

### **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.
- 13.1.2 Arithmetical errors will be rectified on the following basis. If there is a 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 there is a discrepancy between words and figures, the amount in words will prevail. If the Supplier does not accept the correction of the errors, its bid will be rejected, and its bid security may be forfeited.
- 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 relative ranking of any Bidder.
- 13.1.4 Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of each bid to the bidding documents. For purposes of these Clauses, a substantially responsive bid is one which conforms to all the terms and conditions of the Bidding Documents without material deviations.

### **13.2 Technical evaluation**

- 13.2.1 The bidder should satisfy all the qualification criteria mentioned in Section VII of this bid and technical specifications as per section IX.
- 13.2.2 The bidder & Manufacturer should extend support for the quoted model of the CD and UPS at least for seven years.



### **13.3 Commercial evaluation**

The evaluation of Commercial bids (Part II) will be done as detailed below:

Commercial bids of those who have qualified in the general and technical evaluation will be opened and their price comparison shall be between the prices quoted by the bidders as Grand Total (P1+P2+P3) in their commercial bid (Part II) and the lowest quoted bidder will be declared as successful bidder (L1 bidder).

### **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 Bank reserves the right to entrust the work of AMC to any vendor after the expiry of warranty period at its discretion.

### **14.3 Bank's right to vary quantities**

The Bank reserves the right to increase or decrease, by 15%, the quantity of goods and services originally specified in the schedule of requirements (Section V) without any change in unit price and other terms and conditions.

Bank may procure 15% of additional goods and services over and above the quantity mentioned in this RFP from the successful bidder within 6 months from the date of original purchase order at the same price and terms & conditions of this RFP.

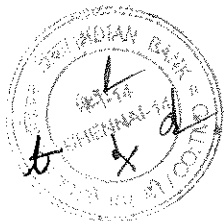
### **15. Signing of Contract**

Within Fifteen (15) days from the date of the Purchase Order, the Successful Bidder shall provide acceptance of the purchase order, sign the contract as per the format provided in section VIII (3) and return it to the Bank.

### **16. Performance Security**

16.1 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 VIII (4)) provided in the Bidding Documents.

16.2 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 forfeiture of the bid security, in which event the BANK will call for new bids (re-tender) without assigning any reason.



**17. Awarding of Contract**

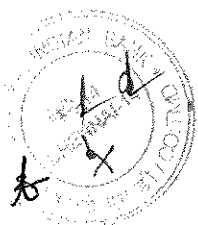
Contract will be awarded to the L1 bidder, who has been declared as the successful based on commercial evaluation.



**SECTION IV - CONDITIONS OF CONTRACT**

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**SECTION - IV      CONDITIONS OF CONTRACT**

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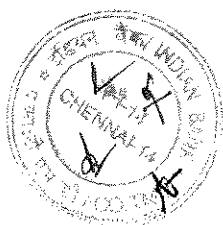
**1.      DEFINITIONS**

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.      **"The Project Site"**, where applicable, means the place or places named in Schedule of requirements.
- i.      **"CD"** means Cash Dispenser.

**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 supplying, installing and commissioning the equipment 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 indemnified in that behalf. However, except for indemnity for IPR (Intellectual properties rights) claims, the supplier will not be cumulatively liable to the Bank for any amount greater than the Contract value.

### 4. PERFORMANCE SECURITY

- 4.1 Within 15 (fifteen) days of receiving the purchase order, the supplier shall furnish to the Bank performance security by way of Bank Guarantee, called Contract Performance Guarantee, equivalent to 10% of the Contract amount (Total amount as per the commercial bid – Part II) valid for 7 years, with an additional claim period of 1 month,
- 4.2 The proceeds of the performance security shall be payable to the Bank as compensation for any loss resulting from the Supplier'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 Supplier not later than thirty (30) days following the date of completion of the Supplier's performance obligations under the Contract, including any warranty obligations.

### 5 INSPECTIONS AND TESTS

- 5.3 The Bank or its representative shall have the right to inspect and / or test the Goods to confirm their conformity to the Contract specifications. The Bank shall notify the Supplier in writing, in a timely manner, of the identity of any representatives retained for these purposes.
- 5.4 Any charges payable to the Bank representative designated for inspection shall be borne by the purchaser.
- 5.5 The inspections and tests may be conducted on the premises of the Supplier or its subcontractor(s), at point of delivery and / or at the Goods' final destination. If conducted on the premises of the Supplier or its subcontractor(s), all reasonable facilities and assistance, including access to drawings and production data, shall be furnished to the inspectors at no charge to the Bank.
- 5.6 Should any inspected or tested Goods fail to conform to the Specifications, the Bank may reject the Goods, and the Supplier shall either replace the rejected Goods or make alterations necessary to meet specification requirements at no additional cost to the Bank.
- 5.7 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.

- 5.8 The Bank shall inform its decision to conduct inspection at the supplier's site either in the purchase order or within a period of 7 (seven) days of issuance of purchase order /delivery instructions. If no such decision is communicated to the Supplier, such inspection will be carried out by the bank after the arrival of the machine at the bank's premises.

## **6 PACKING**

- 6.1 The Supplier shall provide such packing of the Goods as is required to prevent their damage or deterioration during transit to their final destination as indicated in the Contract. The packing shall be sufficient to withstand, without limitation, rough handling during transit and exposure to extreme temperatures, salt and precipitation during transit and open storage. Packing case size and weights shall take into consideration, where appropriate, the remoteness of the Goods' final destination and the absence of heavy handling facilities at all points in transit.

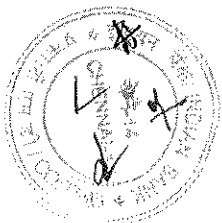
## **7 DELIVERY AND DOCUMENTS**

Delivery of the goods shall be made by the Supplier in accordance with the terms specified in the Schedule of Requirements. The details of shipping and / or other documents are to be furnished by the Supplier are as follows.

- (i) One copy of the Supplier 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) Insurance Certificate;
- (iv) Manufacturer's / Supplier's Warranty Certificate;
- (v) Inspection Certificate issued by the nominated inspection agency, if any
- (vi) Cash Dispenser Software License Certificate

## **8 INSURANCE**

The goods supplied under the Contract shall be fully insured against loss or damage incidental to transportation, storage and erection. The transit insurance shall be for an amount equal to 110 percent of the invoice value of the Goods from "Warehouse to final destination" on "All Risks" basis including War Risks and Strikes. The supplier should also insure the goods for the invoice value under Storage cum Erection policy till three months from the date of delivery. However, at the time of submission of invoice for payment the supplier should ensure that the insurance policy has residual period of 60 days.



## 9 INTEGRATION

The scope of the assignment is furnished below

- a. Supply, grouting, installation and operationalisation of the Cash Dispensers required for the Bank
- b. Supply, installation and operationalisation of 1 KVA UPS providing 8 hours power backup.
- c. Maintenance of Cash Dispensers & UPS under warranty / AMC for 7 years from the date of installation
- d. EJ pulling from the CDs and transmission of EJ data to Bank's servers for 7 years.

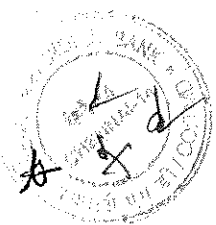
## 10 INCIDENTAL SERVICES

The Supplier is required to provide the following services.

- a. Performance or supervision of on-site assembly and / or start-up of the supplied Cash Dispensers;
- b. Furnishing of a detailed operations and maintenance manual for each appropriate unit of the supplied Goods;
- c. Performance or supervision or maintenance and / or repair of the supplied Goods, for a period of time agreed by the parties, provided that this service shall not relieve the Supplier of any warranty obligations under this contract;
- d. Training of the BANK personnel, at the Supplier's plant and / or on-site, in assembly, start-up, operation, maintenance and / or repair of the supplied Goods and on the operating system for the specified number of days.
- e. Technical support through one on site resource provided at the Bank's Head Office from 10 a.m. to 7 p.m. on all working days of the Bank to ensure uptime of the Cash Dispensers supplied and also to ensure 100% EJ pulling from the 300 CDs.
- f. Prices charged by the Supplier for the incidental services, should form part of the price quoted

## 11 A. WARRANTY

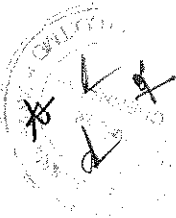
- 11.1 The Supplier shall provide warranty that the Goods supplied under the Contract are new, unused, of the most recent or current models and that they incorporate all recent improvements in design and materials unless provided otherwise in the Contract. The Supplier shall provide further warranty 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 Supplier, that may develop under normal use of the supplied Goods in the conditions prevailing in the country of final destination.



- 11.2 This warranty shall remain valid for 36 months after the Goods have been installed at the final destinations as per delivery instructions.
- 11.3 The BANK shall promptly notify the Supplier in writing of any claims arising under this warranty.
- 11.4 Upon receipt of such notice, the Supplier shall with all reasonable speed, repair or replace the defective Goods or parts thereof, without cost to the BANK.
- 11.5 If the Supplier, 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 Supplier's risk and expense and without prejudice to any other rights which the BANK may have against the Supplier under the Contract.
- 11.6 During the warranty period, supplier is required to maintain, repair and replace any defective or failed components of the Cash Dispenser and UPS excluding consumables like ribbons, Printer heads, Currency cassettes, Purge bins, and Stationery, at no additional cost to the Bank. No other components of the Cash Dispenser and UPS are excluded for this purpose. If the chest door lock is faulted, the same has to be replaced by cutting the chest door at vendor's cost.
- 11.7 All the components except consumables as mentioned in 11.6 are covered under warranty without any exclusion for replacement due to defect or malfunction at no cost to the Bank.
- 11.8 During warranty period the supplier is to submit Preventive Maintenance Report on quarterly basis (Electronic system generated report) to the bank mentioning the date of PM on a case to case basis. The supplier will submit the Preventive Maintenance call slips to the local bank's representative once Preventive Maintenance is performed for processing of payments.
- 11.9 If the Preventive Maintenance is not undertaken during each quarter a grace period of two weeks would be given to the supplier for completion of the same for the quarter and if not completed within the grace period, the total warranty period would be extended by three months for the quarter for that particular Cash Dispenser.
- 11.10 Warranty should not become void if the BANK buys any other supplemental hardware/ software from a third party and installs it with/in these machines in the presence of the representative of the supplier. However, the warranty will not apply to such third-party hardware/ software items installed by the BANK.

**B PAYMENT****For Cash Dispensers and UPS:**

(i) **On Delivery:** Eighty (80) % of the cost of the CD & UPS shall be paid on receipt of Goods at the destination and upon submission, at the Bank's Corporate Office at Chennai, of the documents specified in point 7 above duly acknowledged by the Bank's representative at the respective site / location for the receipt of goods and



(ii) **On Final Acceptance:** The remaining Twenty (20)% of the cost of the CD & UPS shall be paid upon submission of claim supported by the Acceptance / installation Certificate issued by the Bank's representative in the proforma enclosed.

**For AMC payment**

Payment for AMC will be made quarterly in advance on submission of invoices and upon successful completion of the performance obligations for the previous quarter or warranty period, whichever is applicable. Applicable TDS will be deducted.

**For EJ Pulling**

Payment of EJ pulling services will be made quarterly in arrears on submission of invoices and based on the actual number of EJ files received by the Bank. Applicable TDS will be deducted.

**12 CHANGE ORDERS**

12.1 The BANK may at any time, by a written order given to the Supplier make changes within the general scope of the Contract in any one or more of the following :

- a. drawings, designs, or specifications, where Goods to be furnished under the Contract are to be specifically manufactured for the BANK;
- b. the method of shipment or packing;
- c. the place of delivery; and / or
- d. the Services to be provided by the Supplier;

12.2 If any such change causes an increase or decrease in the cost of, or the time required for, the Supplier'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 shall accordingly be amended. Any claims by the Supplier for adjustment under this clause must be asserted within thirty (30) days from the date of the Supplier's receipt of the BANK change order.

**13 DELAYS IN THE SUPPLIER'S PERFORMANCE**

- a. Delivery of the Goods and performance of Services shall be made by the Supplier in accordance with the time schedule prescribed by the BANK in the Schedule of Requirements.
- b. If at any time during performance of the Contract, the Supplier or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the Supplier 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 Supplier's notice, the BANK shall evaluate the situation and may at its discretion extend the Supplier'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. After the successful pre-dispatch inspection, if the inspection is carried out, the vendor has to deliver and install the cash dispensers along with the UPS at identified sites. The delivery and installation has to be completed as follows:

Cash dispenser delivery, grouting and installation along with the UPS delivery and installation has to be completed within 6 weeks from the date of receipt of delivery instructions from the Bank.

If the vendor fails to deliver and install the Cash dispenser s within the specified limit, the Vendor shall be liable for the penalty as per the LD clause.

- d. 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

#### 14 LIQUIDATED DAMAGES

If the Supplier fails to deliver any or all of the Goods or to perform the Services within the period(s) specified in the Contract, the BANK shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.5% of the delivered price of the delayed Goods or unperformed Services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of 10%. Once the maximum is reached, the BANK may consider termination of the contract.

#### 15. TERMINATION FOR DEFAULT

The BANK, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Supplier, may terminate this Contract in whole or in part :

- a. if the Supplier 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
- b. if the Supplier fails to perform any other obligation(s) under the Contract.
- c. If the Supplier, 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.

- d. 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 Supplier shall be liable



to the BANK for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.

**16. FORCE MAJEURE**

The Supplier shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its 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 Supplier and not involving the Supplier'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 Supplier shall promptly notify the BANK in writing of such condition and the cause thereof. Unless otherwise directed by the BANK in writing, the Supplier 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.

**17. TERMINATION FOR CONVENIENCE**

The BANK, by written notice sent to the Supplier, 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 convenience, the extent to which performance of the Supplier under the Contract is terminated, and the date upon which such termination becomes effective.

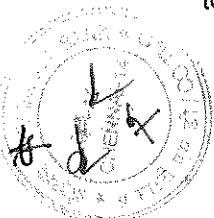
The Goods that are complete and ready for shipment within thirty (30) days after the Supplier's receipt of notice of termination shall be accepted by the BANK at the Contract terms and prices. For the remaining Goods, the BANK may elect :

- 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 Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier.

**18. SETTLEMENT OF DISPUTES**

If any dispute or difference of any kind whatsoever shall arise between the purchaser and the supplier 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 supplier 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 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 Supplier 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 Supplier; 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.
- (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 supplier any monies due to the supplier.

#### 19. APPLICABLE LAW

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

#### 20. SCOPE OF CONTRACT

- a. The successful Bidder will take total responsibility for supplying, installation of Cash dispensers (as per Technical specification) and making them operational. The Cash dispensers have to be interfaced with Financial Transaction Switch (BASE 24). However the Bank reserves the right to change the switching interface at any point of time. In such cases it will be binding upon the successful Bidder to provide the required support to commission the cash dispensers with new switching interface without any additional cost to the Bank.
- b. It is the responsibility of the successful bidder to deploy the existing and new (if any) display screens in cash dispensers as and when decided by the Bank without any additional cost to the Bank.
- c. The Bank may outsource the cash dispenser Managed services to an outside agency. The successful bidder should provide & install all the software and other utilities required for facilitating the Managed services (including but not limited to EJ Pulling and software installation/distribution) for the new cash dispensers also, without any extra cost.
- d. Successful bidder will be required to grout the cash dispensers as per the process specified in Section IX – Part 1.
- e. The following are the other works to be undertaken by the successful bidder
  - 1. Connectivity with Switch.
  - 2. User acceptance test with screens and audio in regional language.
  - 3. User training/ admin function training
  - 4. Signoff

#### 21. INSTALLATION

The supplier has to grout, install the cash dispenser along with the UPS and commission the same within the specified period. The purchaser will inform the places of installations and the purchaser will be responsible for the provision of infrastructure. The Supplier is responsible for all unpacking, assembling, wiring, installations, cabling between hardware units and connecting to power supplies. The Supplier will test all hardware operations and accomplish all adjustments necessary for successful and continuous operation of the hardware at all installation sites.





**22. MAINTENANCE OF CASH DISPENSER/UPS UPTIME**

The Supplier will accomplish preventive and breakdown maintenance activities to ensure that all hardware execute without defect or interruption for at least 98.5% up-time for 24 hours a day, 7 days a week of operation of the machine.

If any critical component of the entire configuration is out of service for more than two days, the Supplier shall immediately replace either the defective unit or replace the Cash Dispenser/UPS at its own cost. If the chest door lock is faulted, the same has to be replaced by cutting the chest door at vendor's cost.

**22.1 DELAY IN REPAIR**

Any cash dispenser/UPS including the software components / hardware equipments that are reported to be down on a given date should be repaired immediately. The downtime should not exceed 24 hours from the time of registering a complaint.

Maintenance Service calls are classified as three types

- a) Type 1 Calls - severe defects causing the equipment completely inoperational;
- b) Type 2 Calls- operational defects in Equipment but equipment still functional & usable
- c) Type 3 Calls- Equipment failures which are not critical

Vendor will ensure the response time as set below:

- a) Type 1 & 2 Calls within city limits of the Service locations – 2 hours
- b) Type 1 & 2 Calls beyond city limits but upto 60 Km of Service Locations - 5 hours
- c) Type 1 & 2 Calls beyond 60 KM of the municipal limits but within 100KM of Service Locations - 8 hours.
- d) Beyond 100 KM – 24 hours

Overall downtime of CD/UPS should not exceed 1.5% per cash dispenser, calculated on quarterly basis as  $n \times 24$  hours where 'n' is the number of days in a quarter (calendar year basis).

In case the vendor fails to meet any one of the above standard of maintenance, there will be a penalty of Rs.1500/- (Rupees one thousand and five hundred only) per day per cash dispenser/UPS subject to a maximum of Rs 15,000/- (Rupees Fifteen thousand only) per cash dispenser/ UPS for not complying to the UPTIME as specified by the bank.

The fault reporting by the Bank and/or its managed service provider will be through a telephonic message or any other mode as the Bank may decide. Vendor should also provide an online facility for the Bank to register complaint.



### **23. ANNUAL MAINTAINENCE**

The supplier must give firm commitment to provide maintenance at the price quoted in the commercial bid (Part II).

All the parts of cash dispenser and UPS except consumables, Ribbons and stationery are covered under the scope of AMC. The supplier is also expected to maintain the equipment supplied for at least seven years from the date of acceptance by the BANK.

During the AMC period the supplier is required to perform Preventive Maintenance (PM) on quarterly basis and submit call reports without fail. BANK has got right to withhold the payment of AMC for the quarter for Non-performance or non-submission of PM reports.

During Preventive maintenance, functioning of DVSS system and EJ pulling agent are also should be checked and the data backup (EJ & images/videos) has to be handed over to the branch for preserving the same.

The BANK will pay AMC Charges after the warranty period for each year on a quarterly basis. The amount would be paid by the bank at the beginning of each quarter (applicable service tax & work contract tax extra) after receipt of the Demand Note (invoice). Applicable TDS will be deducted.

The performance Guarantee will be linked to the AMC obligations of the supplier. The Performance Bank Guarantee shall be as per the standard format of the BANK. The BANK reserves its right to disqualify any bid made with AMC rate of 3 % of the cost of the cash dispenser and UPS or less as unrealistic.

### **24. TRAINING**

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

### **25. TECHNICAL DOCUMENTATION**

The Technical Documentation involving detailed instruction for operation and maintenance is to be delivered with every unit of the equipment supplied. The language of the documentation should be English.



**SECTION – V**

**SCHEDULE OF REQUIREMENTS**

**1. BRIEF DESCRIPTION**

Supply, grouting (for CD only), installation and maintenance of cash dispensers along with 1 KVA UPA with 8 hours power backup for Indian Bank

**QUANTITY OF SYSTEMS TO BE PROCURED**

300 cash dispensers along with 1 KVA UPS with 8 hours power backup are to be installed in various centres/branches all over the country.

It may be noted that the requirements given in this tender is indicative only and Indian Bank may procure  $\pm 15\%$  of the quantity specified.

Indian Bank reserves its right to place an order for additional cash dispensers and UPS numbering 15% of the order at the same price and terms within six months from the date of delivery of last lot of cash dispensers ordered under this order.

**PLACEMENT OF ORDERS**

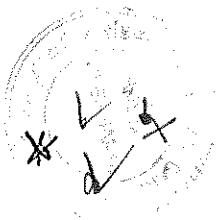
Individual delivery instructions would be placed by the bank as and when the sites are getting ready.

**2. DELIVERY SCHEDULE**

Delivery of complete systems with all accessories and software and installation to be completed within 6 weeks from the date of issuing the delivery instruction by the bank

**3. VALIDITY OF PRICES**

Though the validity of prices shall be one year from the date of contract/order, in case the whole quantity is not absorbed by the Bank during the validity period then the validity period of the prices shall be extended by another 180 days.



**SECTION – VI**

**TECHNICAL SPECIFICATIONS FOR CD & UPS**

**PLEASE REFER PART – 1 OF SECTION IX FOR TECHNICAL SPECIFICATIONS**

**SCOPE OF WORK FOR ELECTRONIC JOURNAL (EJ) PULLING SERVICES**

- a) The CDs supplied shall be provided with EJ pulling software agents such as Transit/SDMS/Radia/Infobase etc. and /or with any other EJ pulling agent that may be deployed from time to time. Agent installation on CDs as may be required from time to time will be the responsibility of the Supplier and will be done free of cost, i.e., without any cost to the Bank. Site visits related to EJ pulling shall be made at no extra cost to the Bank.
- b) Supplier shall have the facility to extract the EJs of all the transactions in each of the CDs, to a centralized location /Server.
- c) Supplier has to provide EJ on T+1 basis for reconciliation purposes to Bank as per the standard format available at the CD, till such time that an industry standard common format is arrived at.
- d) CD-wise EJs shall be stored in the EJ server of Supplier at a centralized location for minimum period of 6 (six) months. CD-Wise EJs pulled are to be spooled separately and pushed to the designated server at Bank end on daily basis. The EJ data may be purged by the Supplier after seeking confirmation of the Bank.
- e) EJ pulling shall be done on daily basis and sent to Banks' designated servers on T+1 basis. The Supplier will not be responsible for cases related to network and other Infrastructure issues attributable to the Bank. However the Supplier has to arrange for pulling the EJ data subsequently without any loss of data once the network and infrastructure related issues have been rectified.
- f) Supplier shall provide EJ viewer facility to the Bank.
- g) In case of settlement of any claim of the cardholder by the Bank in the event of non-availability of EJ or Journal Print (JP) for the same, the Bank reserves the right to recover the disputed transaction amount along with penalty, if any, charged by the statutory authorities, such as banking Ombudsman, etc., from the Supplier.
- h) The process of extracting and sending EJ to Bank's DC:
  - i. The EJ's will be pulled each day between 00:00 Hrs and 07:00 Hrs. for the previous day through automated schedules configured for daily EJ pulling at the server.
  - ii. The EJ's which cannot be retrieved through the automated schedules shall be retrieved and delivered to the Bank on next day before 1.00 p.m.
  - iii. Customer transactions will take precedence over the EJ pulling process and if a transaction occurs while EJ is being pulled the EJ process will be stopped to complete the transaction. The remaining part of the EJ will be pulled after the transaction is completed.
  - iv. Bank will provide 64 Kbps leased line connectivity between Bank's data centre and the EJ server of the Supplier. Supplier should provide adequate security and redundant power supply to the devices installed by Bank at the Supplier's premises.



## SECTION VII QUALIFICATION CRITERIA

The Bid will be rejected and will not be processed further if the following conditions are not met.

1. The bid should be accompanied by a bid security of required amount.
2. The average turnover of the bidder should be minimum Rs.20 crores per year from business in India for the last three financial years
3. Manufacturer's Authorisation as stipulated in the bid should accompany the bid
4. The organisation should be in existence in India and in ATM business at least for the last 3 years and details of up to 10 clients to be given as per performance statement.
5. The organization should be a net profit earning institution for the last 3 years (2010-11, 2011-12 & 2012-13) as per audited balance sheets for respective years, which are to be submitted with the bid.
6. The organisation should have branches / service Centre at least in 50 centres all over India and the branches/service centres should have been in existence at least for the past 1 year.
7. The organisation should be able to extend 24x7 support
8. Against a single purchase order issued by a Scheduled Commercial bank in India during the last 36 months, the organisation should have "supplied & installed" at least 300 ATMs/ Cash Dispensers. Documentary evidence (copy of purchase order & certificate of installation issued by the Bank) to this effect should be enclosed along with the bid.
9. Certificate issued by 2 Public Sector Banks in India for satisfactory services of the bidder should be submitted along with the bid.
10. The Bidder should not have been blacklisted by any PSU Bank during the last three years.
11. The systems offered should meet all the technical specifications as stipulated in the bid.
12. The bidder / Manufacturer should extend support for the quoted models of cash dispenser and UPS for seven years.
13. Either the Cash Dispenser manufacturer or their authorised distributor in India can directly bid in the tender but not both.
14. An undertaking/guarantee in writing to be produced by the original manufacturer of the cash dispenser to comply with the contract in case the authorised distributor fails to execute the terms of the contract.
15. All bids submitted shall also include the following information
  - (i) Copies of original documents defining the constitution or legal status, place of registration and principal place of business of the company or firm or partnership, etc.
  - (ii) The Bidder should furnish a brief write-up, backed with adequate data, explaining its available capacity and experience (both technical and commercial) for the manufacture and

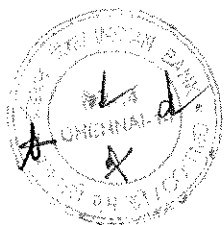


supply of the required systems and equipment within the specified time of completion after meeting all their current commitments.

- (iii) 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.
- (iv) Details of Service Centres and information on service support facilities that would be provided in the Service Support Form enclosed.
- (v) Reports on financial standing of the Bidder such as profit and loss statements, balance sheets and auditor's report for the past three years, bankers' certificate, etc.
- (vi) Technical details of the items to be supplied and downtime details as per Part I (Technical bid) enclosed.

Compliance to each of the above points should be clearly mentioned in a document by providing appropriate details.

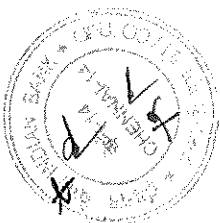
Bidder must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the bid summarily. Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made. INDIAN BANK reserves the right to verify /evaluate the claims made by the bidder independently. Any decision of INDIAN BANK in this regard shall be final, conclusive and binding upon the bidder.



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**SECTION – VIII 1. BID FORM AND PRICE SCHEDULES**

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**FORM OF BID**

(Bidders are required to furnish the Form of Bid and appropriate Price Schedule alongwith the **commercial bid** (Part II) in the Format given in this Section, filling all the blank spaces.)

Date : \_\_\_\_\_

Tender document dated: 10.10.2013

To

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

Having examined the Bidding Documents (Ref:CO:TMD:ATM:453:2013-14 dated 10.10.2013) including Addenda Nos. ....(insert numbers), the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply and deliver 300 cash dispensers (  $\pm$  15%) for Indian Bank , in conformity with the said Bidding Documents for the sum of.....

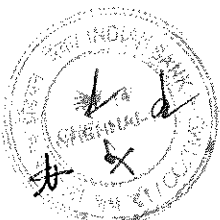
.....only (Total Bid Amount in Words and Figures) plus applicable taxes or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this bid.

We undertake, if our bid is accepted, to deliver the goods in accordance with the delivery schedule specified in the Schedule of Requirements.

If our bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to 10% percent of the Contract Price for the due performance of the Contract, in the form prescribed by the BANK.

We agree to abide by this for the bid validity period specified and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding Contract between us.





REF: CO:TMD:ATM:453:2013-14

Date : 10.10.2013

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India.

We understand that you are not bound to accept the lowest or any bid you may receive.

We confirm that we comply with the qualification criteria of the bidding documents and are submitting proof of the same.

Dated this ..... day of ..... 201.....

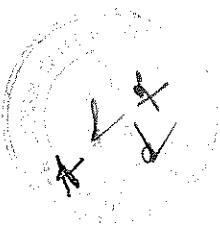
.....  
Signature

.....  
(In the Capacity of)

Duly Authorised to sign bid for and on behalf of

(Name & Address of Bidder) .....

.....



**2. BID SECURITY FORM**

Whereas ..... (*hereinafter called "the Bidder"*) is intended to submitted its bid dated ..... (*date of submission of bid*) for the supply of ..... (*name and/or description of the goods*) (*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. Sealed with the Common Seal of the said Bank this \_\_\_\_ day of \_\_\_\_\_ 200 \_\_\_\_.

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.

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 thirty (30) 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.** SUPPLIER 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 the .....day of....., 2013 Between Indian Bank, having its Corporate Office at 254-260, Avvai Shanmugham Salai, 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 Price Schedule submitted by the Bidder;
  - (b) the Schedule of Requirements;
  - (c) the Technical Specifications;
  - (d) the Conditions of Contract;
  - (e) the Purchaser's Notification of Award.
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





Technology Management Department

REF: CO:TMD:ATM:453:2013-14

Date : 10.10.2013

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:.....



**4 – PERFORMANCE SECURITY FORM**

Bank Guarantee No. ....

Date:

To : INDIAN BANK, Chennai, INDIA :

**WHEREAS** ..... (Name of Supplier) hereinafter called "the Supplier") has undertaken, in pursuance of Contract No..... dated,..... 201..... to supply..... (Description of Goods and Services) (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 the .....day of.....20.....

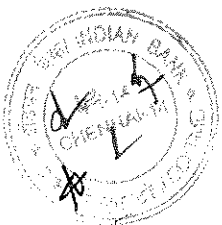
Signature and Seal of Guarantors

.....  
Date.....201.....

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





Technology Management Department

REF: CO:TMD:ATM:453:2013-14

Date : 10.10.2013

**5 . MANUFACTURERS' AUTHORIZATION FORM**

No. \_\_\_\_\_ dated \_\_\_\_\_

To \_\_\_\_\_

Dear Sir:

Tender document dated \_\_\_\_\_

We \_\_\_\_\_ who are established and reputable manufacturers of \_\_\_\_\_ (*name & descriptions of goods offered*) having factories at \_\_\_\_\_ (*address of factory*) do hereby authorize M/s \_\_\_\_\_ (*Name and address of Agent*) to submit a bid, and sign the contract with you for the goods manufactured by us against the above Invitation For Bids ( IFB ).

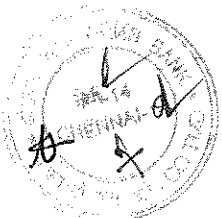
We hereby extend our full guarantee and warranty as per Conditions of Contract for the goods and services offered for supply by the above firm against this IFB.

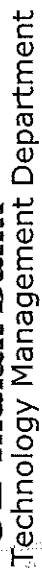
Yours faithfully,

(Name)

(Name of manufacturers)

Note: This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. It should be included by the Bidder in its bid.





Date: 10.10.2013

## 6. PERFORMANCE STATEMENT (FOR A PERIOD OF LAST 5 YEARS)

[illegible]

Date: \_\_\_\_\_

Signature and Seal of the Bidder \_\_\_\_\_

**7. CERTIFICATE FOR ISSUE BY THE BRANCH AFTER SUCCESSFUL  
INSTALLATION OF EQUIPMENT**

Date: \_\_\_\_\_

Sub: Certificate of installation of Cash Dispenser & UPS

1. This is to certify that the equipment as detailed below has/have been received in good condition along with all the standard and special accessories (subject to remarks in Para No. 2) and a set of spares in accordance with the Contract/Specifications. The same has been installed and commissioned.

- (a) Contract No. \_\_\_\_\_ dated \_\_\_\_\_  
(b) Description of the equipment Cash Dispenser along with 1 KVA UPS  
(c) Quantity \_\_\_\_\_  
(d) Date of delivery \_\_\_\_\_  
(e) Date of installation and proving test \_\_\_\_\_

2. Details of accessories/spares not yet supplied:

S.No.	Description
-------	-------------

3. The proving test has been done to our entire satisfaction and operators have been trained as per contract terms. Transactions are performed using Indian Bank cards and Other Bank Cards.

4. Voice guidance and screen navigations are available for English, Hindi and regional language (Bengali/Guajarati/Kannada/Malayalam/Marathi/Tamil/Telugu)

5. The supplier has fulfilled its contractual obligations satisfactorily\* or

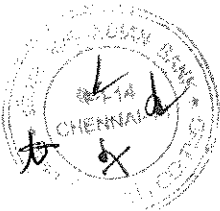
The supplier has failed to fulfil its contractual obligations with regard to the following:

- (a)  
(b)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Designation with stamp \_\_\_\_\_

\* Explanatory notes for filling up the certificates:

- (a) It has adhered to the time schedule specified in the contract in despatching the documents/drawings pursuant to Technical Specifications.  
(b) It has supervised the commissioning of the equipment in time i.e. within the period specified in the contract from the date of intimation by the Bank in respect of the installation of the system.  
(c) In the event of documents/drawings having not been supplied or installation and commissioning of the equipment have been delayed on account of the supplier, the extent of delay should always be mentioned.





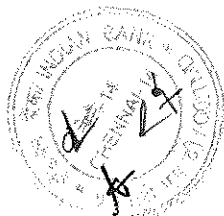
**8. QUALIFICATION APPLICATION**

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:

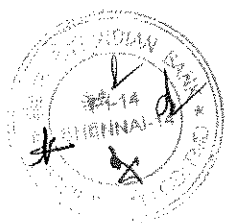
**FINANCIAL BUSINESS AND TECHNICAL CAPABILITY****FORMAT -A**

Name and address of Bidder

- 1) Latest Balance Sheet filed with ----- on ---  
----- Attach audited copies of annual accounts of past 3 years).
- 2) Latest Profit & Loss Statement from-----to -----filed with-  
-----on-----.(Attach an audited copy)
- 3) Certificate of Financial Soundness from bankers of Bidders to be furnished
- 4) Latest Income Tax clearance certificate to be enclosed.
- 5) SALES for the current financial year
- 6) Value of current orders to be executed with details to be furnished
- 7) Details of ISO Certification
- 8) Details of Testing facilities available
  - a. List testing-equipment available
  - b. Give details of tests which can be carried out on items offered.
  - c. Details of the testing organisation available.
- 9) Names of two buyers to whom similar equipment are supplied, installed and commissioned in the past and to whom reference may be made by the Bank regarding the bidder's technical and delivery ability:
  - 1.-----
  - 2.-----



**9-SERVICE SUPPORT DETAILS (for minimum 50 centres covering entire country)**

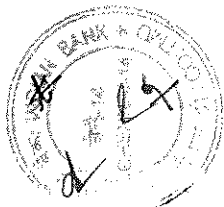
[illegible]

REF: CO:TMD:ATM:453:2013-14

Date : 10.10.2013

[illegible]

Signature & Seal of the Manufacturer / Bidder

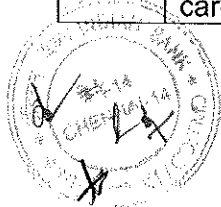


**SECTION IX - PART-I : TECHNICAL BID FOR SUPPLY,INSTALLATION AND MAINTENANCE OF 300 CDs ALONG WITH 1 KVA UPS PROVIDING 8 Hrs BACKUP WITH FOLLOWING SPECIFICATIONS**

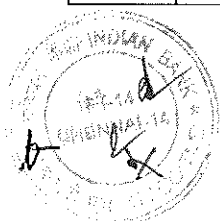
Make:..... Model:.....

	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
Sl.No	Features		
1	<b>CD Processor &amp; Peripherals</b>		
1.1	Intel Pentium Atom or any other equivalent processor with minimum clock speed of 1.6 GHz or higher.		
1.2	2 GB DDR2 or higher (Upgradable to 4GB )		
1.3	Minimum 160 GB x 2 SATA HDD or above		
1.4	Internal DVD Writer (R/W): 22x and above speed with controller card		
1.5	Latest versions of Linux/Windows OS. Successful bidder should provide an Operating System for which support from the OEM (Original Equipment Manufacturer) is currently available. This Operating system should be upgraded by the vendor at no extra cost to the Bank before OEM withdraws the support for the OS provided by the bidder. Any hardware / firmware upgrade required to the support the new Operating System should be carried out by the vendor at no extra cost to the Bank.		
1.6	At least 1 free Serial port + minimum 2 free USB ports with at least in the front side, should be available after connecting the ATM hardware / devices.		
1.7	Voice guidance support with internal speakers and head phone jack. Suitability for visually challenged. Text to speech systems (screen reader) should be available to assist the visually challenged customers as per the standards published by Indian Banks' Association (As per Annexure I of the bid document). Should be capable of Audio guidance in nine languages (Bengali, English, Gujarati, Hindi, Kannada, Malayalam, Marathi, Tamil & Telugu). Required audio files should be provided by the vendor in a standard format. Successful bidder should demonstrate the feature within 4 weeks of identifying the L1 bidder.		
1.8	OS hardening: All CDs should be adequately hardened. Only white listed necessary services should run on the machines. No malware including viruses, worms & Trojans enter the CD and affect the CD and the network. All CDs should be PA-DSS Compliant.		
1.9	CD should be preloaded with XFS/equivalent software and should be capable of running multi vendor software without hardware & OS changes.		

	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
1.10	Software / firmware / license for using EMV smart cards on CD should be available in the CD.		
<b>2</b>	<b>Currency Chest</b>		
2.1	UL 291 Level 1 certified chest. Certificate should be in force at the time of submitting the bid and also throughout the contract period.		
2.2	Resistance to Fire/ High Temperature		
2.3	Send signals to external alarm system and also to EFT switch during opening and closure of the chest door.		
2.4	Dual combination electronic locking system with capability of having dynamic combination lock.		
<b>3</b>	<b>Cash Dispenser</b>		
3.1	Should use Friction / Vacuum pick technology		
3.2	Presenter mode should be Stack and present / Bunch type. Spray type is not permitted.		
3.3	Should dispense up to 40 notes per transactions		
3.4	Delivery speed should not be less than 4 notes per second		
3.5	Should be able to dispense ATM fit notes (old/new/mixed currency)		
3.6	Cash retraction feature should be in disabled mode.		
3.7	Indication of proper insertion of cassettes, if cassettes are removable		
3.8	Capable of diverting non-ATM fit notes. Single bill divert feature is required		
3.9	Four-Pick Module with 4 currency cassettes and 1 divert cassette with cassette latching facility is required.		
3.10	Should be able to dispense any denomination of Indian currency Rupees 50/100/ 500/1000.		
3.11	Cassette capacity should not be less than 2500 pieces per cassette		
3.12	The Cassettes shall be compatible for Cassette Swap implementation		
3.13	Should have sensor to send message low-cash supply to the Switch centre		
<b>4</b>	<b>Hybrid Dip Reader for Smart Card and Magnetic Stripe</b>		
4.1	Dip Smart Card Reader with capability to read data from Chip & also from track 1 & 2 of magnetic stripe.		
4.2	EMV Version 4.0 or later, as certified for Smart Card		
4.3	Software / firmware / license for using EMV smart cards on CD should be available.		



	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
5	<b>Customer Interface on CD</b>		
5.1	10" and above LCD or LED Colour Display.		
5.2	Braille stickers should be available on all devices and keys as per requirement to support visually challenged.		
5.3	Rugged spill proof Triple DES enabled keyboard with polycarbonate tactile /stainless steel EPP with Braille enabled keys. EPP Keypad to be PCI version 1.3 or later compliant. EPP should support Singe DES till the time Bank migrates to Triple DES system. EPP should be Braille enabled.		
5.4	8 Functions Keys made of polycarbonate tactile / stainless steel, 4 key on each side of the monitor with Braille enabled keys. Function keys should be fixed very close to the monitor and should be on the same horizontal level as that of the buttons available on the screen, to provide a better customer experience during transactions.		
5.5	The CD should have PIN Pad Shield covering all three sides to avoid shoulder surfing or capture by the external camera.		
5.6	Trilingual Screen Support		
5.7	Vandal screen with Privacy filter		
5.8	CDs should have rear view mirrors covering majority area of CD site.		
5.9	Finger print based biometric authentication which supports Bank's existing Biometric authentication system (FSS solutions) as well as Aadhar based finger print verifications. STQC tested fingerprint scanner should be provided, which should convert the fingerprint image data (biometric information) to ANSI/INCITS 378-2004 string before sending it to bank's Switch along with transaction data.		
6	<b>Security</b>		
6.1	Capable of supporting Remote key management and automatic key distribution from EFT switch		
6.2	All CDs must have PCI compliant Encrypting Pin Pad (EPP) which supports 1 DES (single length keys) and should also support 3 DES (double length keys / Triple length keys) without any additional cost to the Bank when the Bank migrates to 3DES.		



	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
<b>7</b>	<b>Integrated CD Surveillance Solution</b>		
7.1	The system shall have two cameras: A pinhole camera installed inside the CD for capturing the images of the persons standing in front of the CD and an external camera of 1/3"CCD Dome type with Auto Iris (Back light compensation) and with 2.1mm lens or above for capturing video of motion inside and outside the site.		
7.2	The camera shall be pilfer proof and should take care of extreme light conditions.		
7.3	Both the camera shall be capable of motion detection.		
7.4	The DVSS date (image & video) should be stored in the secondary had disc in a readable digital format for minimum 6 months at an average of 300 transactions per day. The vendor will be responsible for maintenance activities like taking backup and image retrieval. The backups should be taken during every preventive maintenance activity by the vendor .The media for back up will be provided by the bank. The data backup is to be monitored to ensure that there will not overwriting after the specified minimum period.		
7.5	The system shall capture the image of the cardholder while doing the transaction and the image shall have the clarity to identify the cardholder. The system must capture the image and the transaction details with time stamp		
7.6	The system should provide the necessary interface to view the stored images on hard disk or external media. The system shall provide for locating and retrieving an image or event by date and time, card number, transaction number and CDID.		
7.7	The solution must not degrade the performance of CD e.g., speed of normal transaction.		
7.8	The hardware shall be integrated within the CD		
7.9	At no point of time cameras should focus on CD key pad (mask must be implemented on the key pad area)		
<b>8</b>	<b>Software Agent</b>		
8.1	The CD should be capable of supporting third party software for EJ pulling services, Monitoring of CD and software upgradation/ distribution.		
8.2	<b>Connectivity</b>		
8.3	CD Should have Network Interface Card 10/100/1000 Mbps		

	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
8.4	Should connect to the existing EFT switch (Base24 Classic) using NDC or DDC device handler. Also, The CD should have been certified by all the major EFT switches in the country.		
8.5	Should support TCP/IP or any other protocol introduced in future. CD should be IPv6 compliant.		
<b>9</b>	<b>Receipt Printer</b>		
9.1	Minimum 40 column Graphic Thermal Receipt printer.		
9.2	Should cut and present the transaction slip to the card holder through the customer receipt slot		
9.3	Should have sensor to indicate low supply to the Switch centre.		
9.4	Should support printing of receipt in local languages also		
9.5	Should support printing of graphic images also		
<b>10</b>	<b>Journal Printer</b>		
10.1	<p>40 column or better Dot Matrix Journal Printer. CD should permit financial transaction when the Journal printer is faulted or running out of paper and the transactions should be printed in the Electronic Journal (EJ). There should be low media warning for paper roll.</p> <p>Bidders can also offer thermal journal printer if they cannot supply dot matrices printers. But, vendor should ensure that the data printed in thermal journal are retained for a minimum period of 1 year from the date of printing the data.</p> <p>In case of settlement of any claim of the cardholder by the Bank in the event of non-availability of data on thermal printer paper, the Bank reserves the right to recover the disputed transaction amount along with penalty, if any, charged by the statutory authorities, such as banking Ombudsman, etc. from the Vendor.</p>		
10.2	CD should be enabled for electronic journal (EJ) with low warning feature. EJ should be created and stored only in the secondary hard disc. Feature to store transaction details concurrently in both the hard disks. Feature to retrieve data from the hard disks in the format required at any point of time is required. Electronic journal to be also written on CD hard disk. The solution should include a EJ viewer. Should Support centralized EJ Pulling from a remote server.		



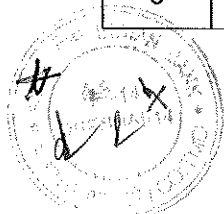


	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
<b>11</b>	<b>Transactions to be supported in the CD</b>		
11.1	Cash withdrawal- both inter and intra bank		
11.2	PIN Change		
11.3	Balance enquiry		
11.4	Statement Request		
11.5	Cheque Book Request		
11.6	Bill payments (Utility, fees, insurance premium etc.)		
11.7	Card to card funds transfer		
11.8	Register for mobile banking		
11.9	Mobile based money withdrawal		
11.10	Aadhar number seeding and Aadhar enabled payments		
11.11	Any other functionality decided by the Bank.		
<b>12</b>	<b>Power Consumption</b>		
12.1	<p>CD should possess energy saving features and should consume optimum peak power to provide <b>8 Hrs back up</b> with 1 KVA UPS.</p> <p>The bidder should also consider the load of connecting the network equipment in the site and one CFL lighting in the site to the UPS while calculating the 8 hours backup to be provided.</p> <p>Bidder should submit an undertaking letter to the effect that the CD will provide 8 Hrs back up with 1 KVA UPS. The successful bidder, within four weeks of identification has to demonstrate (POC) that the requirement of providing 8 hours backup to the CD with network equipment and One CFL lighting is adhered to. In case if it is observed during demonstration, 8 Hrs back up is not achieved, then the vendor has to improve the UPS and batteries specification at no extra cost to the Bank, to provide the required 8 hours power backup. The vendor has to demonstrate the provision of 8 hours back up with the improved setup and the revised UPS and battery setup has to be supplied at no extra cost to the Bank.</p>		
12.2	Power and telecommunications cabling carrying data or supporting CD services should be protected from interception or damage. CD vendors should follow stringent guidelines and best industry practices to protect the systems from unauthorized access and wire-tapping.		

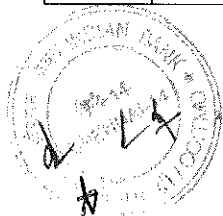
	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
<b>13</b>	<b>Other features</b>		
13.1	Should be operational in a wide range of 10 to 45° C temperature and humidity conditions from 10 to 90 RH.		
13.2	Should be mechanically and electrically capable of functioning 24x365 basis.		
13.3	A complete write up on the security features of the Cash Dispensers shall be attached.		
13.4	The bidder shall provide required mesh to cover the holes available in the CD to prevent the dust/insects/rat/lizards entering into the CD/equipment.		
13.5	The CD shall be properly grouted as defined below:  Drilling 10"-12" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding.  Grouting should be done without causing any damage to floor and site. In case of any damage occurred during grouting, the same has to be completely rectified by the vendor at no extra cost to the Bank.		
13.6	CD should be suitable for wheel chair based operation for Physically challenged.		

**TECHNICAL SPECIFICATION FOR 1 KVA UPS PROVIDING 8 Hrs BACK UP**

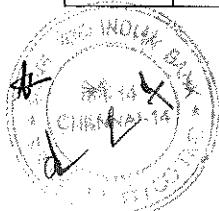
SI No	Minimum Specification Required for 1 KVA UPS	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
1	1 no. of 1 KVA single phase input & output with facility for automatic switch over without any delay to battery power when main power is not available and automatic revert to main power without any delay when it is restored. The UPS should be compatible to SOLAR system also. Bank reserves right to add the solar systems in future as per the requirements.		
2	Microprocessor controlled high frequency Pulse Width Modulation (PWM) technology		
3	Input Nominal Voltage: 230 V AC, [+20 % TO -35%], Single Phase		
4	Input Nominal Frequency: 45 Hz to 55 Hz		
5	Input Power Factor: > 0.95		
6	Rectifier & Charger type: PWM with Active power factor control		



	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
7	Nominal voltage regulation : + / - 1 %		
8	Ripple (without battery): < 1 %		
9	Charging method: Constant voltage constant current [CVCC]		
10	No. of hours of battery backup: 8 hours [Load of 1 KW @ unity power factor]. In addition to the CD, network equipment and One CFL lighting in the ATM room are also to be considered for the load calculation.		
11	Battery voltage: Specify as per backup requirement		
12	Battery Type: Sealed Maintenance Free [SMF]. Number of batteries connected to UPS should not exceed 8 Nos.		
13	Battery Make, Model: Reputed make from companies conforming to ISO 9001-2000 standards and the product should have been certified by CEIL (Certified Engineers International Ltd.) or PDIL (Projects & Development India Ltd. – Govt of India organization). 3 year warranty should be provided for batteries.		
14	Battery voltage rating: Total VAH shall be sufficient to provide 8 Hrs Backup using batteries of same batch		
15	Bidder shall supply suitable Racks to house batteries.		
16	Output Power Capacity: 1 KVA		
17	Load Power Factor: 0.7 lag to unity within KVA & KW rating		
18	Nominal voltage: 220 / 230 / 240 VAC, Single Phase [Step less Adjustable]		
19	Regulation for Balanced Load: +/- 1 %		
20	Regulation for 100% Unbalanced: Load +/- 2 %		
21	Frequency: 50 Hz [+/- 0.25 Hz]. 50 Hz [+/- 0.25 Hz] in synchronous mode		
22	Waveform: True sine wave		
23	Total Harmonic Distortion: <= 3 % Max for 100% Linear load; <= 5 % Max for 100% Non-Linear load		
24	Overload capacity: 125% for 5 min & 150% for 60 Sec		
25	Inverter: IGBT based PWM True On Line with Instantaneous sine wave control.		
26	Dynamic Response: For 0 to 100 % step load change, the output shall remain within +/- 5 % and recovers to 98 % within quarter cycle		
27	Crest Factor: 3:1		
28	Duty: Continuous		
29	Frequency synchronization band for Bypass Static Switch: + / - 3 Hz		



	Minimum Specification Required for Cash Dispenser	Specification offered	Write COMPLIED/ NOT COMPLEID for all items
30	Slew Rate: 0.1 Hz / Sec		
31	Transfer [Inverter to Bypass]: In sync mode - < 2 to 3 m sec		
32	Retransfer [Bypass to Inverter]: In Async mode - < 10 m sec & In sync mode -No break in retransfer		
33	Manual bypass facility should be provided		
34	Inverter Efficiency [DC to AC] at full load & nominal input voltage: > = 90 %		
35	Converter Efficiency [AC to DC] at full load & nominal input voltage: > = 90 %		
36	Overall Efficiency at full load & nominal input voltage: > = 85 - 90 %		
37	Acoustic Noise level: < 55 db		
38	Ambient Temperature: 0 to 50 Deg C		
39	Storage Temperature: -10 to 70 Deg C		
40	Humidity: Upto 95 %, RH, Non-condensing		
41	Altitude: < 1000 Mtrs, above sea level [ without derating]		
42	Enclosure - Protection grade: IP - 20 or High		
43	Cooling: Forced Air		
44	Cable Entry: Bottom		
45	Metering / LCD Digital Displays: Input voltage, Battery voltage, Output current [%], Input current, Battery current		
46	Indicators / Alarms: Battery low pre-alarm, Battery low, Load on battery, UPS indicator, Battery status indicator, Load on Bypass, Inverter Faulty, Mains, Inverter, Output on Indicator & Others if any, specify		
47	PROTECTIONS: Input under / over voltage, Rectifier over voltage, Rectifier over current, Battery low, Battery charging current limit, Output under voltage, Output over voltage, Output overload, Output short circuit, Inverter over temperature, Input bypass, battery circuit, Breaker		
48	Isolation transformer To be provided as an internal feature of the system at the input		
49	Testing standards: IEC 62040 - PART III or latest		
50	Stabilizer: 1 KVA Stabilizer [ Provide make, model, Technical specs., etc]		
51	Communication interface: i. RS 232. ii. SNMP.		



**SECTION IX: PART- II**

**COMMERCIAL BID FOR 300 CASH DISPENSERS WITH 1 KVA UPS PROVIDING 8 Hrs BACK UP**

**Date:**

**To**

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

**Dear Sirs,**

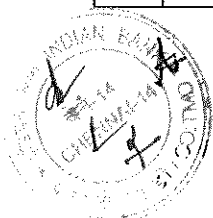
**Sub: Supply and installation of 300 CASH DISPENSERs with 1 KVA UPS providing 8 hours power backup**

Ref: TMD Bid document No.CO:TMD:ATM:453:2013-14 dated 10.10.2013

Referring to your above letter calling for quotations, we submit hereunder the price bid for supply, installation and maintenance of 300 Cash Dispensers with 1 KVA UPS providing 8 hours power backup for the specifications given in Part-I.

No	Description	Quantity (A)	Unit price (Rs.) (B)	Total price (Rs.) (C=A* B)
1	Cash Dispensers as per specification with initial warranty of 3 years	300		
2	1 KVA UPS with 8 hours power backup as per specification with initial warranty of 3 years (batteries also to be provided with 3 year warranty)	300		
	<b>TOTAL (P1)</b>	<b>300</b>		

Sl No	Description	PER CD /UPS PER YEAR AMC (A)	No of CDs / UPS (B)	AMC for 1 year for 300 CDs/UPS (C=A*B)	No of Years (D) (4 <sup>th</sup> year to 7 <sup>th</sup> year)	TOTAL 4 years AMC for 300 CDs /UPS (E= C* D)
1	AMC for Cash Dispensers		300		4	
2	AMC for 1 KVA UPS with 8 hours power backup		300		4	
	<b>TOTAL (P2)</b>		<b>300</b>		<b>4</b>	



### EJ PULLING CHARGES

	Description	No of CDs (A)	Per month per CD charge (Rs.) (B)	No of Months (C)	Total price for 84 months (Rs.) $D = (A * B * C)$
1	EJ pulling charges	300		84	
	<b>TOTAL (P3)</b>	<b>300</b>		<b>84</b>	

### SUMMARY

Sl No	Description	Amount (in Rupees) *
1	Total Cost of cash dispensers and UPS (P1)	
2	Total amount of AMC for CD & UPS (P2)	
3	Total amount of EJ pulling Charges (P3)	
4	Grand Total (P1 + P2 + P3)	

Grand total in words	Rupees

\* Prices quoted should be:

- Inclusive of all costs, duties, levies, insurance, warranty, AMC, charges for incidental services, installation and grouting charges.
- Exclusive of Value Added Tax (VAT), sales tax, service tax and work contract tax applicable in respective states.
- Octroi or entry tax, if applicable, shall be reimbursed at actuals, against proof of payment in original.

**Note:** Arithmetical errors will be rectified on the following basis. If there is a 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 there is a discrepancy between words and figures, the amount in words will prevail. If the bidder does not accept the correction of errors, its bid will be rejected, and bid security may be forfeited.

We submit that we will abide by the details given above and the conditions given in your above Bid document.

For

(Authorised Signatory)

Place:  
Date:  
Mobile phone No:  
Phone No:  
E-mail ID:

Name:  
Designation:  
Office Seal



## **STANDARDS FOR ACCESSIBLE ATM**



**Adopted by**

**INDIAN BANKS' ASSOCIATION**

The RBI circular - RBI/2008-09/431DBOD.No.Leg.BC.123/09.07.005/2008-09 dated 13<sup>th</sup> April 2009 mandates that all new and existing ATMs have accessibility features for wheelchair users. It also mandates that 1/3<sup>rd</sup> of all new ATMs ensure accessibility features for blind and low vision users. Based on the ground work since the issuance of the said circular by various Banks as also the R & D work undertaken by the Xavier's Resource Centre for the Visually Challenged (XRCVC) in partnership with various ATM Manufacturers and Banks, it has been felt appropriate to have a standards document highlighting the specific features that constitute an Accessible ATM.

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**These standards outline what constitutes 'accessibility' features for blind and low vision users and wheelchair users and process standards that ought to be followed to ensure effective deployment and uniformity amongst accessible ATMs of different banks and therefore facilitating ease at the level of the end consumer. There is a necessity to standardize the talking ATM process across the industry both between banks and ATM manufacturers.**

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## FEATURES TO BE COMPLIED WITH FOR ACCESSIBLE ATMs

### Totally Blind Users

**TRANSACTION FEATURES:** (The Features are listed as per the sequence they should appear in the ATM transaction flow.)

- 1. Audio Start-up Option:** The audio activation to be provided through insertion of the headphone in the ATM headphone jack.  

- 2. Welcome Message and Language Option:** The audio start-up should begin with a welcome address for the user with a menu choice of languages (one of the following: English, Hindi / Regional). This choice should be activated by number pad keys 1, 2 or 3.
- 3. Volume Control Option:** A volume control capability on the unit to be provided with and the same needs to be provided as an audio prompt. Number pad keys 1 and 2 to be given as options to increase or decrease the volume. Since at this time the help functionality is yet not given, use of any function key other than the number pad keys need to be given a complete orientation of in reference to the number pad.
- 4. Hide / Blank out Screen:** The transaction session needs to begin with the option to hide / blank out the visual display. This choice should be activated / deactivated by pressing a pre-announced number pad key. This feature allows for additional security for the user. Based on the option chosen the machine needs to announce whether the screen is hidden or is still visible.
- 5. Help / Orientation Functionality:** A complete voice guided orientation option to the machine or skip to transaction directly to be given. The orientation needs to give a full layout of the ATM Machine, the function keys - their number, their position, the number pad - the number of keys on the number pad including the symbol keys, card slots, money outlets and the position of the receipt printer. The option of listening to the orientation or jumping directly

to transaction should be activated by pressing a pre-announced key on the number pad. The orientation text should be simple to understand.

**Example of audio orientation message:** *There is a screen in front of you. The keypad is below your screen, you will be using keypad throughout your ATM operations, to select various options and to enter data. This keypad is a standard telephone keypad, along with four additional keys to its right. CLEAR key is right of number 3, having a raised vertical symbol. CANCEL key is right of number 6 having a raised cross symbol. ENTER key is right of number 9, having a raised circle symbol. The cash dispenser slot is below the keypad, on the front face of ATM, the receipt printer slot is at the bottom left of the screen on the front face of the ATM. The card insertion slot is on the bottom right of the screen on the front face of the ATM. In addition, Braille labels are put in to find positions of, Receipt, Cash, and Card slot. Please pull out your headphone pin, once you complete your ATM operation. To repeat orientation message - Press, 1, or to continue your transaction, Press 2.*

**6. Transaction Menus and Processes:** There has to be complete voice guided assistance for all the ATM Functions. The specific features that need to be kept in mind are:

- Every single screen display needs to be completely voiced. E.g. menus, error messages, prompts etc. The only not spoken audio output would be the PIN which needs to beep or voiced out as \* (star) for each entry.
- Repeat: A repeat functionality would help the user verify the correctness of choices and entries before Enter / OK. Messages should be repeated automatically. At appropriate places voice guidance is paused when a blind user is entering data e.g. PIN entry or amount entry, etc.
- IVR Type Operation: All operation to be performed through Keypad only. Interactive Voice Response type. FDK functionality is disabled during talking mode. The said is simpler, easier and more accessible. All transactions can be conducted through using number keys 1 and 2 and so on in a menu-submenu format.
- A touch screen ATM always requires to be accompanied by a regular keypad system.
- Whilst entering amount / account number or feeding any other data (except PIN) on the screen the keypad numbers should be self voicing.
- In the case of value added services such as bill and other payments, similar accessibility standards as described in these guidelines need to be followed.
- The transaction commands need to be clear and specific in informing which key needs to be pressed for the function to be performed and where the key will be found. The flow of orientation to keys needs to be standardized for the entire module.
- In transactions of collecting cash, inserting card and collecting the receipt, the user in the transaction commands needs to be voice

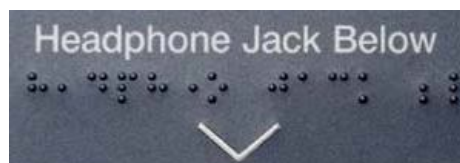
prompted with regards to the position of the card slots, the money outlets and the position of the receipt printer.

- Error Messages: The error messages need to be voice indicated. An inverted card should result in an audio prompt that the card is put in wrongly.
- Complete screen text synchronization with voice output.

**Complete Example of Work Flow for all the Transaction is attached in Annexure A.**

## **Additional Features**

1. **Headphones:** The Headphone jack should use the universal standard pin size.
2. **Braille Labels:**
  - The card slot, the cash dispenser, the receipt printer and headphone jack slots to be aided with Braille labels.
  - An additional Braille label stating 'This is a talking ATM' also needs to be placed on top of the screen.
  - Braille labels to be created using Contracted Braille.
  - All Braille labels to be placed as close to the specific item as possible. As far as possible a gap not exceeding 1 inch (25 mm) should be maintained.
3. In case a user does not press any button for 10 seconds, the system should automatically **repeat the prompts**.
4. The **time out** for ATM machines is recommended to be 30 seconds as this allows for enough time for a visually challenged person to complete the transactions.
5. **Use of Text-To-Speech (TTS) technology.** Use of pleasant TTS voices preferably Indian accent with lexicon adjustments if words are not announced correctly by TTS engine.
6. There needs to be **tactile / textured floor guidance** from the entrance of the ATM kiosk to the machine which is accessible. This will ensure that visually challenged person can independently locate the accessible machine from all that exist within the kiosk.
7. **Feature of skipability for Quick ATM operation:** The Customer inserts headphone pin into the ATM audio jack to enable Talking mode and Inserts his / her ATM card: By default English language is selected and Screens are hidden.



The suggested work flow in case of quick ATM operation for a blind user is as follows:

→ Inserts his / her ATM card.

By default language selected is **English** and Screens are **hidden** (as explained above).

→ Please enter your PIN message.

→ After entering PIN

ATM gives transactions options.

- Cash Withdrawal.
- Balance Enquiry.
- PIN Change.



8. Language Support: **Multilingual** support. To start with two languages offered, English and Hindi both.
9. ATM Usage for both **Sighted** and **Disabled**.
10. **No Special** ATM Card.
11. **Ownbank** as well as **otherbanks** ATM card usage possible.
12. **Accessible Manual**: It is recommended that the Banks make available a manual in accessible formats (accessible formats for blind persons are **Braille**, **DAISY** digital talking book, **accessible pdf**, **e-text**, **html**, **large font book**, etc.) on features and functionalities of accessible ATMs so as to give a complete orientation to the user.
13. Also it is **recommended** that after starting with **threekey ATM operations** (Cash Withdrawal, Balance Inquiry and PIN Change) banks should aim **to make available all ATM functions** in accessible talking mode in a **phase wise manner**.

### **Low Vision / Partially Sighted Users**

1. **Colour Contrast**: Good contrast (dark and light) for text and background- on the monitor as also on the function keys. (Bright colours against dark backgrounds. E.g. White on Black or Yellow on Blue).
2. **Font Style**: Non Serif fonts.
3. **Font Size**: Large: Characters should be 3/16 inch high minimum based on the uppercase letter "I".
4. **Synchronisation of text and voice**.
5. **Bold and big numbers** / names on the keys for easy reading.

## **ANNEXURE A**

### **Complete example of the workflow and screen shots for an Accessible ATM as adopted by Accessible ATMs**

**(This flow is complete, comprehensive and extremely user friendly.)**

#### **There will be two parts in the work flow.**

**First part** is prior to insertion of ATM card and entering PIN (before connecting to bank's switch. In an **offline** mode)

**Second part** is after insertion of ATM card and entering PIN (i.e. after connected to bank's switch. In an **online** mode)

#### **Work flow for the First part - Offline mode.**

1. Customer plugs in the headphone into the ATM audio jack- talking mode is enabled.
2. Welcome audio message.
3. Languages choice.
4. Volume control adjustment through keypad (EPP).
5. Hide or display option for ATM screens.
6. Listen to orientation message or skip.
7. Repeat orientation message or continue.
8. Insert ATM card.

#### **Work flow for the Second part - Online mode.**

1. Enter your PIN.
2. ATM transactions
  - Cash Withdrawal
  - Balance Enquiry
  - PIN Change
3. For Cash Withdrawal press X.  
For Balance Enquiry press X.  
For PIN Change press X.  
(Here used X as keypad numbers mapping will depend on bank's FDK options.)

## TRANSACTION FLOW FOR VARIOUS TRANSACTIONS

### I. CASH WITHDRAWAL

- You have selected Cash Withdrawal.  
Press  
1 - To Confirm  
2 - To go back
- Please select your account.  
Press  
1 - Savings account  
2 - Current account
- Please enter the amount and press enter (amount entered should be announced in full not just single digits. E.g. one, ten, hundred, thousand, ten thousand, etc.).
- You have entered Rupees XXXX /-  
Press  
1 - To Confirm / if correct  
2 - To go back / if incorrect
- If you want receipt  
Press  
1 - If Yes  
2 - If No
- Please wait; we are processing your request.
- Please collect your cash & receipt, if you have asked for receipt.
- Thank you for using XXX bank ATM.

### II. BALANCE ENQUIRY

- You have selected Balance Enquiry.  
Press  
1 - To Confirm  
2 - To go back
- Please select your account.  
Press  
1 - Savings account  
2 - Current account
- If you want receipt

Press  
1 - If Yes  
2 - If No

- Please wait; we are processing your request.
- Balance in your Account is RsXXXX/- .
- Please collect your receipt, if you have asked for it.
- Thank you for using XXX bank ATM.

### **III. PIN change**

- You have selected PIN Change.  
Press  
1 - To Confirm  
2 - To go back
- Please enter your new PIN.
- Please Re-enter your new PIN (While entering the PIN the audio prompt of a beep or \*(star) needs to be spoken).
- Please wait; we are processing your request.
- Your PIN has been changed successfully.
- Thank you for using XXX bank ATM.



**XYZBANK'S WORK FLOW FOR A TALKING ATM IS AS GIVEN  
BELOW IN A TABLE FORMAT WITH BOTH AUDIO AND SCREEN  
TEXT. SAME CAN BE STANDARDIZED.**

<b><u>Audio Spoken</u></b>		<b><u>Screen Text</u></b>	
As soon as headphone is plugged into the jack, voice guidance (talking mode) will start.		First screen is XYZ Bank's standard ATM screen.Screen keeps changing with latest products info and "Please insert your card" message. XYZ Bank has bilingual Hindi and English text for "Please insert your card" as screen text.	
English audio	Hindi audio	English screen text	Hindi screen text
Welcome to the XYZ Bank accessible ATM	XYZ बैंक के एक्सेसिबल एटीएम में आपका स्वागत है.	XYZ Bank's branded screens text displayed as below.  WELCOME TO XYZ Bank's ATM  PLEASE INSERT YOUR CARD	XYZ Bank's branded screens text displayed as below.  XYZ Bank's ATM MEIN AAPKA SWAGAT HAI  KRIPAYA APNA CARD PRAVISTHA KARE
Please select a language of your choice. Select 1 for English, 2 for Hindi	अपनी पसन्दकी भाषा का चयन करें, इंग्लिश के लिये एक दबायें, हिन्दी के लिये दो दबायें.	SELECT YOUR LANGUAGE - ENGLISH - HINDI	APANI PASAND KI BHASHA KA CHUNAV KARE - ENGLISH - HINDI
Volume control Press 1 to increase volume, press 2 to decrease volume Press enter to proceed	ध्वनि नियंत्रण. आवाज बढ़ाने के लिए एक दबाएं. आवाज कम करने के लिए दो दबाएं.आगे बढ़ने के लिए एन्टर	PRESS "1" TO INCREASE THE VOLUME  PRESS "2" TO DECREASE THE VOLUME	AAWAJ BADHANE KE LIYE "1" DABANYE  AAWAJ KAM KARNE KE LIYE "2" DABANYE



Enter key is right of number 9  (Beeps to know volume increase / decrease)	दबाएं.एन्टर बटन संख्या 9 की दाहिनी ओर है.	PRESS ENTER TO PROCEED.	AAGE JANE KE LIYE "ENTER" DABANYE
The audio session allows you to hide and display ATM screens for privacy during a banking session  To hide the ATM screens please press 1 To display the ATM screens please press 2	यह ऑडियो सत्र, आपके बैंकिंग सत्र, के दौरान, आपकी गोपनीयता के लिए आपको एटीएम स्क्रीन छुपाने या दिखाने की सुविधा देता है.  एटीएम स्क्रीन छुपाने के लिए, कृपया एक दबाएं एटीएम स्क्रीन दिखाने के लिए, दो दबाएं.	PRESS "1" TO HIDE THE SCREENS  PRESS "2" TO DISPLAY THE SCREENS	SCREEN CCHIPANE KE LIYE "1" DABANYE  SCREEN DIKHANE KE LIYE "2" DABANYE
Your ATM screens are hidden.	आपकी एटीएम स्क्रीन प्रदर्शित नहीं की जा रही हैं.		
Your ATM screens are displayed	आपकी एटीएम स्क्रीन प्रदर्शित की जा रही हैं.		
The audio session allows you to hear a short-ATM-orientation before starting your transaction, To skip the orientation, please press 1, To hear the orientation, please press 2.	ये ऑडियो सत्र, लेनदेन शुरू करने से पहले, एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, सुनने की सुविधा प्रदान करता है. यदि आप एटीएम इस्तेमाल करने सम्बन्धी जानकारी नहीं सुनना चाहते, तो कृपया एक दबायें, यदि आप एटीएम इस्तेमाल करने सम्बन्धी जानकारी सुनना चाहते हैं, तो दो दबायें.	PRESS "1" TO SKIP THE ATM ORIENTATION  PRESS "2" TO HEAR ATM ORIENTATION	ATM NIRDESHON KO BAND KARNE KE LIYE "1" DABANYE  ATM NIRDESHON KO SUNANE KE LIYE "2" DABANYE
Orientation of the ATM audio - the orientation message will as per ATM model. An example for the same is provided in the guidelines section.			

<b>You have chosen, to, listen to the orientation</b>	आपने एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, सुनने का, विकल्प चुना है.		
<b>You have chosen, not to, listen to the orientation.</b>	आपने एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, नहीं सुनने का, विकल्प चुना है.		
<b>To repeat orientation message press 1 or to continue your transaction press 2.</b>	संक्षिप्त जानकारी फिर से सुनने के लिए १ दबाएं. आगे बढ़ने के लिए २ दबाएं.	<b>PRESS "1" TO REPEAT ATM ORIENTATION</b>  <b>PRESS "2" TO CONTINUE</b>	<b>ATM NIRDESHON KO DOBARA SURANE KE LIYE "1" DABANYE</b>  <b>JARI RAKHANE KE LIYE "2" DABANYE</b>
<b>Please Insert Your ATM card. Card slot is at the right hand side.</b>	कृपया अपना, एटीएम कार्ड डालें. कार्ड खांचा आपके दाहिनी ओर है.	<b>XYZ Bank's</b> branded screen displaying bilingual text  <b>PLEASE INSERT YOUR CARD</b>  <b>KRIPAYA APNA CARD PRAVISTHA KARE</b>	
<b>Please enter your ATM PIN and press enter to continue, if you make any mistake just press clear, The clear key is to the right of number 3.</b>	कृपया अपना एटीएम पिन दर्ज करें. लेनदेन की प्रक्रिया जारी रखने के लिये, एन्टर दबाएँ. पिन दर्ज करते समय कोई गलती होने पर, क्लियर दबाएँ और पिन फिर से दर्ज करें, क्लियर बटन, संख्या तीन के दाहिनी ओर है.	<b>XYZ Bank's</b> branded screen  <b>PLEASE ENTER YOUR PIN</b>	
<b>For Cash Withdrawal press X For Balance Enquiry press X For PIN change press X</b>	नकद राशि के लिए, X दबाएं, खाते का बैलेंस जानने के लिए, X दबाएं, पिन नम्बर में बदलाव करने के लिये, X दबायें.	<b>XYZ Bank's</b> branded screen  <b>PLEASE SELECT YOUR TRANSACTION</b>	

(Here used X as keypad numbers mapping will depend on bank's FDK options.)

**SUGGESTED  
PROCESS FLOW  
FOR CASH WITHDRAWAL  
BY A VISUALLY  
CHALLENGED PERSON  
AT AN ATM**

**ADOPTED BY**

**INDIAN BANKS' ASSOCIATION**

**Suggested process flow for cash withdrawal by a visually challenged person at an ATM  
by the Working Group constituted by the Sub-Committee consisting members  
from State Bank of India, ICICI Bank and HDFC Bank**

Customer inserts the Audio jack:

1. 

Welcome to XYZ Bank ATM.
  
2. 

Please select the language. Press  
1 – English  
2 - Hindi
  
3. 

You have selected English/Hindi as your language of choice. Press  
1 – to increase the volume  
2 –to decrease the volume
  
4. 

The audio session allows you to hide or display ATM screens for privacy during a banking session. Press  
1 – to hide the ATM screen  
2 –to display the ATM screen
  
5. 

Screen hidden for privacy/Your ATM screens are displayed.The audio session allows you to hear a short ATM orientation before starting your transaction. Press  
1 – to hear orientation  
2 - to skip orientation
  
6. 

To repeat orientation message, press  
1 – yes  
2 - to continue your transaction
  
7. 

Please insert your ATM cum Debit card and remove it.
  
8. 

Please enter your PIN and press enter.
  
9. 

Please select your transaction. Press  
1 – Cash Withdrawal  
2 – Balance Enquiry  
3 – PIN Change

10. You have selected Cash Withdrawal. Press  
1 – To Confirm  
2 – To Cancel
11. Please select your account.  
1 – Savings account  
2 – Current account
12. Please enter the amount and press enter.
13. You have entered Rs 100/- Press  
1 – To Confirm  
2 – To Cancel
14. Please wait, we are processing your request.
15. Please collect your cash & receipt.
16. Your transaction is complete. Thank you for using XYZ Bank ATM.

**Suggested process flow for Balance Enquiry by a visually challenged person at an ATM**

Customer inserts the Audio jack: **(Steps from 1 to 9 are common)**

10. You have selected Balance Enquiry. Press  
1 – To Confirm  
2 – To go back
11. Please select your account.  
1 – Savings account  
2 – Current account
12. Please wait. We are processing your request.
13. Balance in your Account is Rs 100/- . Please collect your receipt.
14. Your transaction is complete. Thank you for using XYZ Bank ATM.

### **Suggested process flow for PIN Change by a visually challenged person at an ATM**

Customer inserts the Audio jack: **(Steps from 1 to 9 are common)**

10. 

You have selected PIN Change. Press  
1 – To Confirm  
2 – To go back
11. 

Please enter your new PIN.
12. 

Please Re-enter your new PIN.
13. 

Please wait, we are processing your request.
14. 

Your Pin has been changed successfully.
15. 

Your transaction is complete. Thank you for using XYZ bank ATM.

Language of Step -7 may vary depending on the type of card reader at ATM ( Dip card reader or motorized one). **In case of transaction failure at any stage the message that appears on the screen is to be read out to the customer.** The orientation will be about the location of slots like key pad, cash dispenser, Card reader, transaction receipt and description of key pad etc.

#### **Additional features:**

##### **1. Feature of skipability for fast ATM operation.**

If a Visually Challenged customer inserts the Card after insertion of audio jack, then the default language will be English and steps 1 to 6 will be skipped for fast operation.

##### **2. Feature of Enabling Talking Mode through any number key.**

After completion of first ATM operation if a customer who is using talking mode, wishes to continue with more ATM operations, he/she should be able to enable the talking mode again by pressing any one of number key.( To avoid removing and inserting headphone jack for 2<sup>nd</sup>/3<sup>rd</sup> transactions.)