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ODISHA STATE CO-OPERATIVE BANK
(Scheduled Bank)
Pandit Jawaharlal Nehru Marg,
Bhubaneswar – 751001 (Odisha)

Tender Notice No. OSCB/DIT/ 187

/2022-23, Date: 12/04/2022

REQUEST FOR PROPOSAL

**For Supply and Printing of Instant RuPay (EMV) Cards
& Personalized RuPay (EMV) Cards from NPCI approved
and listed Card Printers and Suppliers.**



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Schedule of Events

Tender Reference No.	OSCB/DIT/ 187 /2022-23
Date of Issue of RFP	18.04.2022
Last date of Submission of RFP	02.05.2022
Opening of Technical Bid	04.05.2022
Last date for accepting the clarifications request	21.04.2022
Pre-bid meeting	25.04.2022
Place of opening of bids	Odisha State Cooperative Bank Pandit Jawaharlal Neheru Marg, Bhubaneswar-751001
Address for communication	Odisha State Cooperative Bank Pandit Jawaharlal Neheru Marg, Bhubaneswar-751001
Earnest Money Deposit	Rs. 4.00 Lakhs (Rupees Four Lakh) Only payable by DD on Bhubaneswar in favour of The Odisha State Cooperative Bank Ltd
Website For Down load	www.odishascb.com
Email address for any Queries	oscbdit@odishascb.com



1. Introduction

ODISHA STATE CO-OPERATIVE BANK LTD. herein after referred to as **OSCB** having its registered office at **Pandit Jawarlal Neheru Marg, Bhubaneswar-751001**, as the purchaser is a scheduled State Cooperative Bank in the State of Odisha. The Bank is catering to the urban clientele through the network of 14 Branches with 14 onsite ATMs all over the State. The Bank is also catering to the rural clientele by providing on lending agricultural finance and banking facilities. The affiliate 17 District Cooperative Central Banks having their registered offices at the Headquarters of their respective Districts in ODISHA hereinafter referred to as DCCBs having a network of 341 Branches.

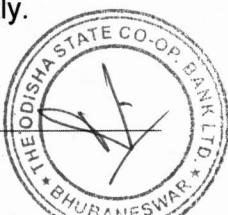
2. Objective of RFP

OSCB invites proposals (Technical and Commercial) for Instant and personalized RuPay Cards. The card management presently is with M/s Finacus Solutions Pvt. Ltd, who is also managing our switch. Although the initial period of order will be for 12 months , Bank will have the option of extending the period for another 2 years at the same rate and terms and conditions

3. Current Situation

3.1 Functional

OSCB is on the CBS platform since 2013. CBS application under —SuVikas provided by M/S VSOFT Pvt. Ltd. has all the features of Retail banking operations along with the unique modules of Short Term Loans and Long Term Loans for on lending to DCC Banks, Direct Lending Modules to State Level APEX Co Operative Institutions, Industrial Finance etc. Apart from this, , electronic transfer through RTGS/NEFT, CTS, Direct Benefit Transfer etc., Presently OSCB is providing ATM services to its client on the network of its own network of 13 ATM's and is proposing to provide access to ATM network of other Banks through NFS. The switch and card management system are provided by M/s Finacus Solutions Pvt. Ltd. OSCB is having 17 DCCBs affiliated to it .The 17 DCCB Banks having branches spread across each and every nook and corner of Odisha. These 17 DCCBs entities are on common CBS platform provided by M/s. VSOFT Pvt. Ltd . CBS operating individually carrying out their individual transactions with unique functionality with respect to their business rules providing retail banking facility to more than 4.0 million individual customers and approximately 2171 PACS and other affiliated societies. Currently all PACSs do not operate on a core banking system but during the Cards roll out project, the customer data and Account will be registered in the CBS of the DCCB's. We also propose to brings PACS to CBS system shortly.



3.2 Architecture

OSCB CBS is functioning on Three Tier Architecture- All the users in the HO and branches are connected to the Application servers through Intermediary application server housed in the respective branches which are in turn connected to the Database server for transacting the banking operations.

DCCB CBS is working on Three Tier Architecture which is a web based application operating on intranet. All the users in the head office of the DCCB's and branches are connected to the application servers through the Intranet (WAN) connectivity provided by M/s. BSNL to the application server located at DCCB CBS Data Centre at Bhubaneswar and in turn, connected to the Database server for making the transactions.

3.3 Technical

OSCB and DCCBs CBS is on Linux platform, the database servers and all the application servers are operated on Windows 2008 and PostgreSQL at the backend to the application software SuVikas provided by M/s Vsoft Pvt. Ltd.. All the branches are connected to the datacenter through the MPLS leased lines provided by M/s. BSNL. A total redundant setup for the Data centre is working at the Disaster Recovery Site (DR).

4. Future Scenario

OSCB is planning to provide access to ATM/PoS/MicroATM's/NFS services, offering Interoperable Rupay Debit Cards operated on NFS provided by NPCI to bring its own clientele as well as all the 17 DCCB banks on to the common platform for accessing the NFS services through OSCB by enrolling them as the sub members for ATM Rupay Debit card, Rupay KCC card e-commerce. Further to that, to facilitate the farming community, who are the members of the PACS, Bank has provided easy banking by installing ATM's in some of the branches of DCCB and also invariably Micro ATM's in the 2600 PACS. These cards can also be used in any of the POS terminal.

4.1 Functional

In the present scenario OSCB and DCCBs CBS is maintained by M/s. VSOFT Pvt. Ltd.. OSCB is on the electronic payment platform providing various services to its customers. The Card Management System (CMS) is managed by FINACUS who also manage our switch. They will generate card details and send it to the Printer for printing of cards. The details



provided by the switch including 16 digit card number will be used by the printer for printing of the cards as well as providing the details in EMV chips and magnetic strips. The Pin Mailer will also be generated by the CMS and will be printed and sent by Finacut to the Bank.

For instant cards connecting the Accounts and updation of switch will be done by the Core Banking System, using a portal provided by the switch.

This RFP is for Instant RuPay Cards and personalized cards as per NPCI specifications, proposal is to provide access to the NFS to OSCB and all the DCCB customers.

5. Eligibility Criteria

This invitation of bid is open to reputed companies / firms / consortiums who have proven experience in the field of Instant RuPay Cards production and fulfill the eligibility criteria as laid down in this document.

Here forth —Bidder(s) will mean —companies / firms / consortium.

Eligibility criteria for the bidders are as under

Sl.	Criteria	Documents to be submitted
1.	Bids may be submitted by a single Bidder or a consortium of not more than 2 members, having arrangement among themselves for provision of the required services together till due completion of the contract. In the case of a consortium, the leader of the consortium shall be the single point of contact for the Bank, and all documents/ agreements would be executed by the leader on behalf of the consortium. The lead bidder of the consortium should satisfy eligibility criteria.	Agreement/ MoU among the consortium members.
2.	The leader of the consortium should be a registered firm/ company and should have been in-operation for at least ten years as on date of RFP.	Copy of the Registration/ certificate of commencement of Business.
3.	The Lead Bidder of Consortium member must be a manufacturer of RuPay Mag-strip & EMV	Documentary evidence to be provided.



	Cards.	
4.	The Lead Bidder should have at least 3 year's experience in manufacture/ personalization of Smart cards.	Documentary evidence with copies of orders.
5.	The Lead Bidder must have provided cards to minimum 3 Banks.	Details of the card services and Names of two banks/ Institutions/ Govt. agencies along with credential letter and their Phone No. and email address.
6.	The Lead Bidder must have supplied a minimum 10 million smart cards during the last three years including cards in banking sector for Government projects in India.	Credential Letters.
7.	The Lead Bidder should have RuPay card certification for EMV card manufacturing and Personalization.	Documentary evidence of the certification by NPCI.
8	The Lead Bidder should have internal control and audit measures in place.	Copy of latest Audit Report.
9	The Lead Bidder should have its own manufacturing / personalization capacity of a minimum of 500,000 a month and should be able to scale it to 3 million a month, if required.	Supported by documentary evidence.
10	Lead Bidder should have ISO 9001 security certification.	Supported by documentary evidence.
11	The Bidder should have a Positive Net Worth during the last two financial years and have an annual turnover of at least Rs.50.00 Crores during any 2 of last 3 years.	Financial statements or certificate from Chartered Accountant to be submitted.
12	The systems offered should not violate any IPR.	Self-certification.
13	The Bidder/ members of the consortium should not have been blacklisted by any PSU Bank/ any Government.	Self-certification
14	The Lead Bidder should have experience in the manufacture of PVC cards.	Supported by documentary evidence.
15	The Lead Bidder must be Indian Banks Association (IBA) certified.	Supported by documentary evidence.

Any wrong information provided by the bidder regarding eligibility will automatically



disqualify the bidder.

6. Requirements / Scope of Work

The bidder should perform the role of integrator/supplier for all the items listed in this RFP.

The bidder should deliver a time-bound project plan for the entire project. The plan will need to include a clearly described critical path identifying inter-dependencies within the project. The plan should describe roles and responsibilities of the bidder, the bank and third parties, as well as the bidder's approach to manage this.

Delivery of Cards

The organizations (**OSCB & DCCBs**) require Instant Rupay Kisan Credit Cards and Rupay Debit Cards to fulfill a complete system for card issuing and management.

At go-live at least these deliverables need to be available for the Rupay cards:

6.1.1 Starter kit KCC

- 6.1.1.1. Instant RuPay EMV KCC with magnetic stripe, Chip.
- 6.1.1.2. A KYC data registration form
- 6.1.1.3. General Term &Conditions
- 6.1.1.4. A Commercial attractive window envelope in a design to be provided by OSCB

6.1.2 Starter kit SB accounts (Debit Cards)

- 6.1.2.1. Instant RuPay EMV (ATM) debit card with magnetic stripe, Chip .
- 6.1.2.2. A KYC data registration form
- 6.1.2.3. General Terms &Conditions
- 6.1.2.4. A Commercial attractive window envelope in a design to be provided by OSCB

6.1.3. Normal Kit for cards for exiting SB accounts.

- 6.1.3.1. Instant RuPay EMV Debit Card with Chip and Magnetic stripe.
- 6.1.3.2. Pin mailer
- 6.1.3.3. A KYC data registration form.
- 6.1.3.4. General Terms and Conditions
- 6.1.3.5. A commercial attractive window envelop in a design to be provided by OSCB.



- 6.1.4. Logistic delivery plan to 17 DCCB Head Quarters
- 6.4.5. OSCB will provide an approved card design
- 6.4.6. Bidder should be able to deliver batches of up to 20,000 cards, to the DCCB Head Office specified by the bank within 15 working days at any time during the contract period. The total number of cards for all DCCBs and OSCB together may go up to 1,00,000.
- 6.4.7. Bidder's minimum batch size for Instant cards should be equal to or less than 20,000 cards.
- 6.4.8. The bidder should indicate its minimum batch size for Debit cards in its proposal, inclusive of maximum delivery times.

- 6.4.9. Bidder should propose minimum 16k module capable to handle the requirements of the bank. If any certification is required for the bidder from NPIC/RuPay, the Bidder must submit undertaking to obtain the any necessary certifications from Rupay/NPCI within 90 days from receipt of PO.

- 6.4.10. The bidder should also provide commercials for personalization instant cards and personalized cards separately.

6.1.5. PIN generation :

PIN generation will be done by Finacus, who handles our CMS.

Banks projections for sizing the solution

Description	Year 1 2022	Year 2 2023	Year 3 2024
Number of Cards to be Issued (in Lacs)	2	3	5

Micro-ATMs, PoS, Mobile phone and e-commerce. However during the 1st year the requirement of cards may be slightly more because cards will be required to provide the existing A/c holders.

7. Project Timelines

The bidder is required to submit a realistic and detailed capacity declaration and we expect initial lot of required cards to be delivered in a time span of 2 months of placement of order. Therefore, every lot on order is required to be delivered within the 3 year schedule.



8. Other Terms and Condition

8.1. Language of Tender:

The Bidder is expected to examine all instructions, forms, terms, specification and other information in the tender documents. Failure to furnish all information required by the tender documents or submission of a tender not substantially responsive to the tender documents in every respect will be at the Bidder's risk and may result in rejection of its tender. The language of the tender shall be in English Only.

8.2. Schedule Of Project & Key Dates and Events

No.	Activity	Dates
1	Submission of queries about tender in writing by bidders for clarification	21.04.2022
2	Pre Bid Meeting Date	25.04.2022
3	Clarifications to bidders after	27.04.2022
4	Last Date for Submission of tender	02.05.2022
5	Technical Bid Opening Date	04.05.2022
6	Evaluation of eligibility criteria fulfilment	Will be Informed separately
7	Technical Shortlist	Will be Informed separately
8	Commercial Bid Opening	Will be Informed separately
9	Award	Will be Informed separately
10	Contract Sign off	Will be Informed separately
11	Pilot Go Live	Will be Informed separately

8.3. Liquidated Damages:

The vendor/bidder shall be responsible for maintaining timelines in implementation of the project as per the time schedule agreed at the time of contract.

Penalty for delays in completion of the project will be levied @ Rs 5,000/- (Rupees five thousand only) per week of delay, subject to a maximum of 10% of contact value.

8.4. Performance security:

The selected bidder will have to furnish to the Bank a Performance Bank Guarantee (PBG) from a scheduled Bank for 10% of CV for due performance of supply, installation of data and maintenance of the entire solution within the stipulated time frame agreed to by the Bank. This will have a validity period of 48 months. In the event of non-compliance in performance of supply, installation and maintenance of cards the PBG will be invoked.



8.5 Payment terms:

10% advance along with the order
90% against delivery

Taxes: Prices are exclusive of all taxes, statutory levies etc.

8.6 Cost of Tendering :

The bidder shall bear all costs associated with the preparation and submission of its Tender. The Bank shall in no case be responsible or liable for these costs, regardless of the conduct or outcome of the Tendering process.

The Tender responses of unsuccessful bidders will not be returned.

The Bidder should carefully study all instructions, forms, terms and conditions and specifications in the Tender Document. Failure to furnish full information prescribed in the Tender Document or submitting a Tender not substantially responsive to the Tender Document in every respect may result in the rejection of the Tender.

The Bidder shall not, without the Bank's prior written consent, make use of any document or information enumerated in the Tender Document except for the purposes of performing the Contract.

Any publicity by the selected bidder in which the name of the Bank is to be used shall be done only with the explicit written permission from the Bank.

Participation in the pre-bid meeting is restricted to only the invited bidders. Only those bidders who have been sent the RFP document by the Bank are allowed to attend the pre-bid meeting and submit the proposal.

8.7 Amendment to Tender Document

At any time prior to the deadline for submission of Tenders, the Bank may, at its own initiative or in response to a clarification requested by a bidder, modify the Tender document by an amendment.

The amendment will be hosted at the Bank's website and such amendments will be binding on them. All prospective bidders who have been sent the RFP will be provided the clarification via e-mail as well as on the bank's website.

The Bank may, at its sole discretion, extend the deadline for the submission of Tenders. This will be communicated in similar fashion as any amendment. .



8.8 Clarification of Bids

- a) To assist in the examination, evaluation, comparison and qualification of the Bids, the bid evaluation committee may, at its discretion, ask any bidder for a clarification regarding its Bid. The committee's request for clarification and the response of the bidder shall be through the e-mail/letter.
- b) Any clarification submitted by a bidder with regard to its Bid that is not in response to a request by the committee shall not be considered.
- c) No change in the prices or substance of the Bid shall be sought, offered, or permitted, except to confirm the correction of arithmetic errors discovered by the committee in the evaluation of the financial Bids.
- d) No substantive change to qualification information or to a submission, including changes aimed at making an unqualified bidder, qualified or an unresponsive submission, responsive shall be sought, offered or permitted.

8.9 Tender Price

Prices quoted by the bidder shall be quoted in Indian Rupee only. The quotations shall remain fixed during the Contract period and shall not be subject to variation on any account, including exchange rate fluctuations, changes in taxes, duties, levies, charges, etc. A Tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

If any hardware and networking equipment have not been accommodated in the tender document the bidders may specify the same.

No additional charge will be considered unless specifically mentioned in the offer. Prices quoted will be inclusive of transportation and comprehensive insurance till the equipment/goods reach at the respective sites as specified by the Bank. The offer should be only in Indian rupees and should be inclusive of supply, installation and commissioning of the equipment. All prices should be itemized as per the required format.

8.10 Instructions for the Commercial Bid

The bidder shall submit its commercial bid using only the format provided by the bank in Annexure L. The bidder shall fully apply the instructions as determined in article 9.16, 9.17 and 9.18.

Failure to apply the instructions in full will lead to dis-qualification of the bid.



8.11 Tender Security (EMD)

The Bidder shall furnish Tender Security (EMD) by way of demand draft/Bank Guarantee in favour of The Odisha State Cooperative Bank Ltd issued by a nationalized bank or Schedule Bank for a sum of Rs. 5,00,000/- (Rs. Five Lakh only) and shall remain valid for ninety (90) days beyond the validity of the Tender.

Unsuccessful Bidders' Tender Security (EMD) will be discharged or returned after the expiration of the period of Tender validity prescribed by the bank.

The successful Bidder's Tender security will be discharged upon the bidder signing of the Contract and furnishing the performance guarantee security.

No interest will be paid by the Bank on Tender security amount

Any contravention of the terms of this Tender will result in forfeiture of the Tender security apart from other legal remedies that may be sought.

8.12 Tender Currency

Tenders are to be quoted in INR - Indian Rupee only.

8.13 Tender Forms

The Bidder shall complete the Tender Response in all respects.

8.14 Period of Validity of Tenders

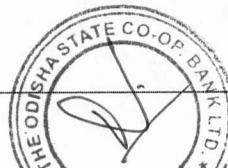
Tender shall remain valid for a period of 180 days from the date of opening of the technical Tender. The Bank shall reject a Tender as non-responsive if its validity is shorter than 180 days.

The Bank may solicit the Bidders' consent for an extension of the period of validity. The request and the responses thereto shall be made in writing. The Tender security provided shall also be suitably extended. However, a Bidder may refuse the request for extension without forfeiting its Tender security.

8.15 Signing and Submission of Tender

The technical offer of the RFP response should be submitted in two copies.

Participation in the Tendering process implies giving consent to all the terms, conditions and



other requirements contained in any part of the Tender document.

The Tender shall be typed or written in indelible ink as instructed in respective parts and shall be signed by the bidder or person or persons duly authorized to bind the bidder to the Contract. The person or persons signing the Tenders shall initial all pages of the Tenders.

Any interlineations, erasures, or overwriting shall be valid if only they are authenticated by full signature of the person signing the Tenders. Any overwriting / change in the final total bid amount will not be accepted.

Proposals should follow the format established in this document. Additionally, bidders must submit an electronic copy of their response to this TENDER. The bidders shall also certify that there is no deviation between electronic and hard copy. If any deviation is noticed, the signed hard copy only will be considered.

An authorized officer of the company shall sign proposal(s) (supported by appropriate documentation). Receipt of any addendum to this Request for quotations-Tender shall be acknowledged in the proposal.

Proposals for Technical Bid and Commercial Bid are to be sealed in separate fully transparent envelopes and submitted to the address given below. All the envelopes must be super-scribed with the following information:

Type of Offer (Technical or Commercial)

Due Date

Name of Bidder

8.16 ENVELOPE – I (Technical Offer -T.O.):

The Technical offer should be complete in all respects and contain all information asked for, except prices. The T.O. should include all items asked for in the attached Annexure. The technical offer should not contain any price information. The T.O. should be complete to indicate that all products and services asked for are quoted. Where available, the bidder should clearly indicate the product code/part no. For example, the Technical Offer should mention that other charges are included in the Commercial Offer, without mentioning the actual amounts in the T.O. Soft copy for the same should be included (CD/DVD with bidder name/sticker).



8.17 ENVELOPE-II (Commercial Offer - C.O.):

The Commercial Offer (C.O.) should give all relevant price information in Indian Rupees and should not contradict the T.O. in any manner. Soft copy should be in MS Excel format as specified at the last page (commercial response page) of RFP.

These two separate envelopes containing the Technical and Commercial Offer should be simultaneously submitted. Please note that if any envelope is found to contain both technical and commercial offer, then that offer shall not be considered. Soft copies for the TO and CO should also be included in separately sealed envelopes. Any Tender envelope not bearing the prescribed legends, the Bidders' and Bank's name and address will render the Tender invalid.

If the envelopes are not sealed and marked as indicated above, the Bank will assume no responsibility for the Tender's misplacement or premature opening.

The envelopes duly sealed should be submitted by 15.00 hrs. on or before 15.10.2019 at the address given below:

To

**The Managing Director,
The Odisha State Cooperative Bank Ltd.,
Pandit Jawaharlal Nehru Marg,
Bhubaneswar - 751001**

Envelope II (Commercial bid) shall additionally clearly state on both sides of the outer envelope:

DO NOT OPEN UNTIL COMMERCIAL BID OPENING

TO BE OPEN ONLY BY THE AUTHORISED COMMITTEE

Proposals may not be withdrawn after submission and shall be valid for a period of 180 days from the date of submission as mentioned above.

Bidders submitting the Tenders through postal/courier services should ensure that the Tenders are received in the Bank's office well before the deadline set for receiving of the tender proposals.

The Bank is not responsible for Postal/Courier delay, non-receipt, non-delivery of documents/proposals, loss of documents in transit etc., whether it is supposed to send/received, by the Bank or the bidder or supposed to be transmitted electronically, including loss of documents/information during transit/transmission.



The Bank may, at its discretion, extend the deadline for the submission of Tenders by amending the Tender Documents, in which case, all rights and obligations of the Bank and bidders shall be subject to the new deadline.

8.18 Late Receipt of Tenders

Any Tender received by the Bank after the prescribed deadline for submission of Tenders will be rejected.

8.19 Opening of Technical Tenders by the Bank

The technical proposals will be opened by the bank's internal committee on the date mentioned above. The bidders, if they wish, may remain present on the day of opening of Technical response. Only one duly authorized representative of the bidder firm/company will be permitted at the time of opening the bids. The eligible bidders will be informed for further process after the technical evaluation by the internal committee as per the eligible criteria.

8.20 Evaluation and comparison of Tenders

9.21.2 Commercial bid will be opened for bidders who will qualify in the technical evaluation. Thereafter, the L1, L2 etc will be decided only on the basis of commercial bid.

9.21.1.1 The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. This waiver shall be binding on all the bidders and the bank reserves the right to exercise such waivers.

9.21.2 The evaluation criteria which will be adopted by the Bank to evaluate the complying responses will include (illustratively only): The content, clarity, completeness, transparency and quality of the responses vis-à-vis its veracity with system demo.

9.21.6 The Bidder's ability to supply and deploy & support the required components within the project schedule expected by the Bank.

9.21.7 Bidder's proven track record in providing and implementing Similar solutions.

9.21.8 Bidder's financial stability and capability to sustain in this critical competitive business environment.

9.21.9 Bidder's capabilities in delivering projects on time and on budget, without disrupting normal on-going business activities.

9.21.10 The ability to provide support the solution effectively.

9.21.11 The technical qualifications and reputation of the Bidder.

9.21.12 Fitness of the bidders, solution delivery management ability to the Bank's



requirements.

This is only an indicative list.

8.21 Evaluation of Eligibility Criteria

The Bidder needs to comply with all the eligibility criteria mentioned above. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided has to be in line with the details. **Any credential detail not accompanied by relevant proof documents from the clients will not be considered for evaluation.** All credential letters should be appropriately bound, labeled and segregated in the respective areas. There is no restriction on the number of credentials a Tender proposal can provide.

8.22 Evaluation of Technical Tenders

The Bank may require the Bidders to make technical presentation regarding the various aspects of the proposed solution. This process will also enable the Bank to clear up issues that may be identified from the Tenders' response. All expenses for such demonstrations will have to be borne by the Bidders.

Technical evaluation will have multiple phases' viz., detailed study of proposals, the technical tender responses, solution presentation and/or site visit analysis. Those who qualify technically may be invited for a presentation. The site visit of only those bidders may be conducted, who are qualified in the technical presentation.

The department reserves the right to accept or reject any bid based on the past performance of the company and based on the technical eligibility documentation.

The bidders shall be awarded technical marks based on the following criteria:

Bidders turnover in FY 2015-2016 :	
>10 crores	5 marks
>25 crores	10 marks
> 50 crores	20 marks
Bidders experience in smart card manufacturing	
5 years	5 marks
7 years	20 marks



Volume of PVC/PETG smart cards manufactured and centrally Instant during the last 2 years	
>10 lakhs	5 marks
>50 lakhs	10 marks
>1 crore	20 marks
Experience in centralized smart card personalization for a single project >10 lakh cards >50 lakh cards >1 crore cards	1 mark 5 marks 15 marks
Existing Office in the State of Odisha for atleast 6 months	10 marks
Project plan, implementation and delivery methodology	15 marks

The bidders can score maximum 100 points for the Technical Evaluation. Those Tenders, which have achieved less than 70 points during Technical Evaluation, will be determined to be not substantially responsive.

Only bidders that have achieved a score of 70 points or more are qualified to pass the technical evaluation, and will be included in a short-list. The commercial offer of only short-listed bidders will be opened. Bank resumes the right to change the qualifying score.

8.23 Evaluation of Commercial Tenders :

The Commercial offer of only short-listed technically qualified bidders will be opened and evaluated by the Bank. The short-listed bidders, if they wish, may remain present on the day of opening of Commercial Response. Only one duly authorized representative of the bidder will be permitted at the time of opening of commercial response. The eligible bidders will be informed for further process after the technical evaluation by the internal committee as per the eligible criteria.

If, during evaluation of the financial/commercial Tenders, there is a discrepancy between words and figures, the price expressed in words shall prevail over the price stated in figures. If the Bidder does not accept the price expressed in words, its Tender will be rejected, and its Tender security shall be forfeited.



Bank may negotiate with the best qualified bidder responding to the Tender, to serve the best interests of the Bank. If the Bank is unsuccessful in negotiating a contract with the apparent best bidder within a reasonable time frame, Bank may begin negotiations with the next suitable bidder. Bidders are cautioned, however, to submit proposals initially on a most favorable basis, since an award decision may be made without any negotiation, based on price and terms of the original proposal.

8.24 Contacting the Bank

During the preparation of the proposals, the Bidders may ask clarification. However, such clarification requests should reach the Bank on or before Day-13 and the Bank will respond before the Pre-bid meeting.

All contacts with Bidders will be documented in a transparent and unbiased manner.

No Bidder shall contact the Bank and / or its technical advisors on any matter relating to its Tender after the opening of the Tender until the contract is awarded to the successful Bidder.

Any effort by a Bidder to influence the bank in its decision on Tender evaluation, Tender comparison or contract award shall result in disqualification of the bidder.

8.25 Notification of Award

The Bank at its own discretion may negotiate with the L1 bidder. After negotiating with the L1 bidder & prior to the expiration of the period of Tender validity, the Bank will notify to the successful Bidder in writing or by e-mail that its Tender has been accepted.

The notification of award will constitute the formation of the Contract. The bidder should respond within 5 days with an unconditional letter of acceptance of the tender. Upon signing of the contract by the successful Bidder, the Bank may promptly notify each unsuccessful Bidder.

No correspondence will be entertained from the unsuccessful bidders and Bank's decision for selecting the bidder will be final and binding on all the bidders.

Bank reserves the right to reject any or all proposals if they do not match with the Bank's requirements.

It may be noted that OSCB shall be under no obligation to accept the lowest or any other offer received in response to this tender and shall be entitled to reject any or all offers



without assigning any reason whatsoever. The Bank reserves the right to make any changes in the specifications, requirements, terms and conditions of purchase order/contract applicable to this tender.

8.26 Taxes:

The prices quoted shall be exclusive of all the taxes. Bank will pay the taxes as applicable as per the bill.

8.27 Signing of the Contract

The bank and the successful Bidder may negotiate on the Contract form and service level agreements before signing the contract.

The Bank shall send to the successful Bidder the Contract Form incorporating all the terms of the agreement based on which the Bank and the successful Bidder will negotiate terms of Service Level Agreement. Final agreed SLA will be signed by both parties.

8.28 Force Majeure

The Bank and successful Bidder will be excused from performance of their obligations under the contract if and to the extent that such performance is hindered or prevented directly by reasons such as earthquake, riot, armed conflict, acts of terrorism/extremism, accident, unavailability/breakdown of normal means of transport, strike, lock out, labor disturbance, government action, or Acts of God or any other matter whatsoever beyond its control, which it could not have foreseen with a reasonable amount of diligence.

8.29 Force Majeure Event

The party claiming the Force majeure Event will promptly notify the other in writing of the reasons for the delay or stoppage (and the likely duration) and will take all reasonable steps to overcome the delay or stoppage.

If the party claiming the Force majeure event has complied with the above clause its performance under the contract will be suspended for the period that the Force majeure event continues, and the party will have an extension of time for performance, which is reasonable and in any event equal to the period of delay or stoppage.

As regards such delay or stoppage, any costs arising from the delay or stoppage will be borne by the party incurring those costs.

The parties not claiming the Force majeure event may, if the delay or stoppage continues for



more than 60 continuous days, terminate the contract with immediate effect on giving written notice to the other.

Neither party will be liable to the other for such termination and it is for the party claiming the Force majeure event to close or to find a solution by which the contract may be performed despite the Force majeure event.

8.30 Income Taxes in India / Corporate

The Bidder shall be liable to pay all corporate tax, income tax and any other tax that may be levied in accordance with Indian law. The Bank's liability is restricted to the payment of charges to the Bidder as per the contract.

Wherever the laws and regulations of India require deduction of any taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Bidder. The Bank shall remit such monies to the competent authority and furnish certificate of deduction as provided in the relevant law under which such deductions are made

8.31 Integrity

The Bidder is responsible for carrying out all activities in accordance with the agreement using latest machinery, programs and economic principles and using all available means to achieve full and complete performance of its obligations under the agreement.

8.32 Bidder's obligations

The Bidder is obliged to: (a) work closely with the Bank's staff and other agencies involved, (b) act within its own authority, and (c) abide by directives issued by the Bank for the execution of the Agreement. The Bidder shall follow industry 'Best Practices'.

The Bidder shall abide by the job safety measures prevalent in India and shall exonerate the Bank from all demands or responsibilities arising from accidents or loss of life caused by the negligence of the Bidder. The Bidder shall pay all indemnities arising from such incidents and shall not hold the Bank responsible.

The bidder shall also sign a NDA and shall abide by it, in respect of data/information of the bank; the bidder may come across during the course of implementation of the solution during the contract period or subsequently thereafter. If anything is found to the contrary, Bank reserves the right to file damages against the bidder for such breach. The Bidder is responsible for managing the activities of its personnel and will be held answerable for any 'misdemeanors' of its staff. The Bank shall not be responsible for the misconduct of the



Bidder's employees. Under no circumstances shall the Bidder's employees be treated as employees of the Bank.

The Bidder shall promptly provide any information relating to the outsourced work as may be required by the Bank.

The Bidder should have a well-defined business continuity and disaster recovery plan in place. Details of such plans should be provided in the technical Tender. Preference will be given for a different city and a well-defined system.

8.33 Warranties / Guarantees:

Bidders must provide specific information on any warranties/guarantees provided and state the terms and conditions of the warranties/guarantees that are being offered. It is important for Bidders to note that OSCB will require appropriate guarantees for timely completion of the project as well as guarantee of on-going support for maintenance as well as major and minor upgrades, version changes, product changes etc.

Complete warranties applying to any system purchased as a result of this proposal request must be clearly specified. The location or agent responsible for servicing this account must be clearly stated. In addition, the Bidder must provide complete information and pricing on maintenance agreements available and recommended for this system after the warranty period. The Bidder's policy on software upgrades, enhancements, and on-going software support shall also be addressed. Warranty and maintenance terms and costs will be taken into consideration in the award.

8.34 Patent Rights

If a third party claims any infringement of copyright, patent, trademark, industrial design rights, etc. arising from the use of the hardware/ software in India by the Bidder in the performance of its obligations, the Bidder shall act expeditiously to extinguish such claim. If the Bidder fails to extinguish such claim and the Bank pays compensation to such third party as a result of such infringement, the Bidder shall indemnify the Bank for all such payments, including court and lawyer fees and all other expenses in connection with such claim. The Bank will give notice of any such claim to the Bidder without delay and the Bidder shall reimburse such monies expeditiously.

8.35 Resolution of Disputes

The Bank and the Bidder shall make every effort to resolve amicably any disagreement or dispute arising from the Contract through direct informal negotiation.



If, after 30 (thirty) days from the commencement of such informal negotiations, the Bank and the Bidder are unable to resolve any dispute amicably, either party may refer the matter to be settled in accordance with the provisions of the Odisha State Coop Societies Act, 1964. The jurisdiction of the settlement of disputes will be Odisha only.

8.36 Notices

The following shall be the address of the Bank for serving notice:

TO

**The Managing Director,
The Odisha State Cooperative Bank Ltd.,
Pandit Jawaharlal Nehru Marg,
Bhubaneswar - 751001**

The Bidder shall be served with notice, if any, at its registered office address.
A notice shall be effective when delivered before or on the stipulated last date of notice.

8.37 Applicable Law

The Contract shall be interpreted in accordance with the laws of the India and the Bidder shall agree to submit to the courts under whose exclusive jurisdiction the Head Office of the Bank falls.

8.38 Bank's Right to Accept or Reject any Tender

The Bank reserves the right to accept or reject any or all Tenders received in response to the RFP without assigning any reasons. It may also cancel the entire process at any time prior to awarding of the contract at its sole discretion and without incurring any liability to the Bidders.

The Bank shall neither be bound to offer any reasons for acceptance or rejection of the Tenders nor entertain any correspondence with the unsuccessful Bidders in this matter.

8.39 Completeness:

The Bank assumes that the clauses on the requirement, functionality of the EFT, cards fully express/explain the requirements of the bank. If any bidder likes to add, modify, suggest any other aspects may do so in a separate deviation statement annexed to the response to this RFP with full justification to each of the item proposed. The bank



reserves the right to accept / reject any one or all of them and the bank's decision is final.

8.40 Termination of Contract

The Bank reserves the right to terminate the contract after giving 6 (six) months' notice, if the Bidder's services are not found to be satisfactory. Should the contract be terminated by the Bank, the bidder is required to provide all services as defined in the agreement till the migration to another bidder or 6 months whichever is earlier.

8.41 Disclaimer

As the information stated in this document is not an offer, the Bank will not be bound by any of its terms.



Technical bid should be provided in the format given below:-

Annexure – A

List of annexure and enclosures submitted

Annexure / Document	Page from	Page to
Annexure B - Offer letter		
Annexure C - Response to eligibility criteria		
Annexure D – Compliance statement		
Annexure E – Customer reference		
Annexure F – Compliance of technical requirements		
Annexure G – Any other Details / Document / Information		
Annexure H – Format for Commercial bids		

Seal and signature of Bidder



Annexure – B

To

**The Managing Director,
The Odisha State Cooperative Bank Ltd.,
Pandit Jawaharlal Nehru Marg,
Bhubaneswar - 751001**

Sir,

Sub: Our bid for Instant RuPay EMV Card solution.

We submit our Bid document herewith.

We understand that you are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.

If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.

You may accept or entrust the entire work to one bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever. Bidder means the bidder who is decided and declared so after examination of technical and commercial bids.

Dated at _____ this _____ day of _____ 2014

Yours faithfully,

For _____

**Signature :
Name:**

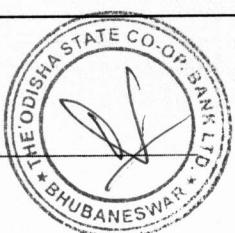
Seal and signature of Bidder



Annexure - C

Response to eligibility criteria

Sr No	Criteria	Yes/ No	Expected document	Documentary Proof attached(Yes/No)
1.	Subsection 6.1			
2.	Subsection 6.2			
3.	Subsection 6.3			
4.	Subsection 6.4			
5.	Subsection 6.5			
6.	Subsection 6.6			
7.	Subsection 6.7			
Sr No	Criteria	Yes/ No	Expected document	Documentary Proof attached(Yes/No)
8.	Subsection 6.8			
9.	Subsection 6.9			
10.	Subsection 6.10			
11.	Subsection 6.11			



12.	Subsection 6.12			
13.	Subsection 6.13			
14	Subsection 6.14			
15	Subsection 6.15			

(Documentary evidence should be provided along with technical bid)

Signature and Seal of Bidder



Annexure - D

COMPLIANCE STATEMENT

TERMS AND CONDITIONS COMPLIANCE

DECLARATION

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP including all annexure, addendum and corrigendum

Signature and Seal of Bidder

TECHNICAL/ Scope of Work COMPLIANCE

We certify that the systems/services offered by us for tender conforms to the Technical specifications/ requirements /scope of work (Clause xxxxxx in the RFP) stipulated by you with the following deviations

List (If left blank it will be construed that there is no deviation)



Annexure - E

Customer reference -

Provide at least 3 customer references with following details -

SI No.	Description	Response
1.	Name	
2.	Bank/ Institution	
3.	Address	
4.	Phone	
5.	Email Id	

Signature and Seal of Bidder



Annexure - F

Compliance of technical requirements -

SL. No	Requirements/Scope of Work	Compliance (Yes/No)	Details / Remark / Required

Signature and Seal of Bidder



Annexure - G

Any Other Details/ Document/ Information

Signature and Seal of Bidder



Annexure - H

Format for Commercial Bids

The bidder will quote charges which are fixed for the total duration of the contract.

Quotation for cards production and delivery

Pricing details

	Item	Unit cost (In Rupees)	Total in words
1	Printing rate for Insta Cards		
	Basic rate per card		
	GST		
	Total		
2	Personalization cost for personalized cards		
	Basic rate per card		
	GST		
	Total		
3	Collateral cost		
	Basic Rate per Kit		
	GST		
	Total		

All bidders are requested to quote for Insta cards as well as Personalised cards

Summary of the price bid

Signature and Seal of Bidder



RFP for Supply and Printing of RuPay (EMV) Cards

Summary of the prices bid –

Signature and Seal of Bidder

