



The ERNAKULAM DISTRICT *Co-operative* BANK *Ltd.*

Head Office: P.B. NO.4, P. O. KAKKANAD, KOCHI -682 030

Website: www.edcbank.com Email: mail@edcbank.com

Phone: (PBX) 2424549, 2424613, 2424683, 2424684, 2424899, 3240216

Fax: 0484-2424584

Request for Proposal (Revised RFP) for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance of online Door Step Banking & Customer On-boarding in the Branches/Head Office of The Ernakulam District Co-operative Bank[EDCB]

RFP Reference No. 901/SOFTW/163#DOOR STEP BAN/#GC-0000208308

[A] IMPORTANT DATES:

1.	Issuance of RFP Document on Bank web site www.edcbank.com	Date : 16-01-2016 by 02.00 PM
2.	Last Date of Submission of Response by the Bidder	Date : 27-01-2016 by 02.00 PM
3.	Opening of pre qualification Criteria Bid	Date : 27-01-2016 by 03.00 PM
4.	Opening Technical Bid & Product Demo	Date : 28-01-2016 by 11.00 AM
5.	Opening Commercial indicative price bid	Date : 04-02-2016 by 03.00 PM

[B] IMPORTANT CLARIFICATIONS:

Following terms are used in the document interchangeably to mean:

1. Bank, EDCB means "Ernakulam District Co-operative Bank".
2. RFP means this "Request for Proposal" document.
3. Recipient, Respondent and Bidder means "Respondent to the RFP document".
4. OEM means "Original Equipment Manufacturers".
5. "RFP document" means RFP response documents prepared by the bidder and submitted to Ernakulam District Co-operative Bank.
6. 'LOI' means "Letter of Intent".
7. Term of the Contract / Agreement shall reckoned from the successful installation and commissioning of the last system

This document is meant for the specific use by the Company / person/s interested to participate in the current tendering process. Ernakulam District Co-operative Bank expects the bidders or any person acting on behalf of the bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. The bidders will be held responsible for any misuse of the information contained in the document and liable to be prosecuted by the Bank in the event of such a circumstance is brought to the notice of the Bank. By downloading the document, the interested party is subject to confidentiality clauses.

NOTICE INVITING RFP

To
All Eligible Venders

Sub: Invitation of RFP for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance of online Door Step Banking & Customer On-boarding in Ernakulam District Co-op. Bank to be carried out to its 60 Branches and Head Office in Ernakulam District of Kerala State, India.

This Request for Proposal (RFP) for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance of online Door Step Banking & Customer On-boarding to the existing and to be newly opened Branches / Head Office of Ernakulam District Co-op. Bank, Kakkanad, Kochi.

The Bank may at its discretion, increase the requirement and place orders subsequently within the validity or the extended validity of the RFP up to 25%, or decrease the requirement up to 25%.

The Bank may at its discretion, select the apt product/software/Hardware on comparing the pricing and various facilities and functions of the solutions.

The Bank at its discretion, shall have a commercial negotiation with the L1,L2 and L3 vendors who are technically qualified before finalising the bid.

The bidders are requested to go through the RFP enquiry document carefully and submit the RFPs in separate sealed covers, duly signed super-scribed as follows:

Cover No -1	For keeping DD of EMD Amount for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories.
Cover No -2	Pre-Qualification criteria bid for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories in the given format.
Cover No -3	Technical Bid for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories. in the given format.
Cover No -4	Commercial Price Bid for the end to end solution for the technology based for Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories separately
Cover No -5	All sealed covers from 1 to 4 as mentioned above.

All the bids shall be opened at the Head Office, Ernakulam District Co-op. Bank, Head Office, Kakkanad, Kochi, Kerala in the date & time mentioned above [A] .

The technical bid (ANNEXURE – IV) will be opened and evaluated of the bidders who will qualify for all Pre-Qualification Criteria. The Technical Bid means this RFP document, excluding the Price Bids.

The bidders are expected to furnish all the information asked for, with sign and seal on all the pages. All covers no 1 to 4 must be submitted in single envelopes (Cover No.5) i.e., "End to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories" super scribing on the envelop. RFP document will be available on the website www.edcbank.com under "Tenders" from 16-01-2016 for downloading.

GENERAL MANAGER [I/C]

The Ernakulam District Co-op. Bank Ltd,

Head Office, Kakkanad, Kochi, Kerala.



DATA SHEET

1	RFP Notice No.	
2	Name of the work	For the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories
3	Location	Various Branches and Head Office of the Bank.
4	Owner	Ernakulam District Co-operative Bank
5	Earnest Money Deposit.	50,000/- (Rupees Fifty Thousand only) for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories by way of Demand Draft in favour of Ernakulam District Co-operative Bank payable at Ernakulam.
6	RFP Forms available from:	From 16-01-2016 Downloadable from the Bank's website www.edcbank.com
7	Last date of submission of RFP	27-01-2016 by 02.00 PM
8	RFP to be submitted to:	General Manager, Ernakulam District Co-operative Bank , Head Office, P.B. No.4, Kakkanad P.O., Kochi, Kerala State: 682030
9	Bid System	Cover No. 1 – EMD Amount DD COVER No. 2 Pre-Qualification criteria bid COVER No. 3 - Technical Bids COVER No. 4 -Price Bids Cover No. 5 All sealed covers from 1to 4.
10	Opening of Bids (Date &Time)	1)Pre qualification Criteria Bid - 27-01-2016 by 03.00 PM 2)Technical Bid & Product Demo- - 28-01-2016 by 11.00 AM 3)Commercial indicative price bid- - 04-02-2016 by 03.00 PM
11	Comprehensive Onsite Warranty	As per OEM / Manufacturing company 36 Months.
12	Comprehensive onsite AMC	Comprehensive onsite AMC for 24 Months after completion of warranty.
13	Liquidated damages for delayed supply	0.5% of the cost of work/s per week or part thereof for delayed completion subject to maximum of 10% of the cost of the work/s, for which there is delay.
14	Escalation of price	No escalation permitted. Prices shall be firm.
15	Fall Clause	If the selected Bidder reduces its price or sells or offers to sell the rate contracted goods under similar items and conditions as in the rate contract, at a price lower than the rate contracted price to any person or organization during the currency of the rate contract, the rate contract price will be automatically reduced for all subsequent supplies under the rate contract, with effect from the date from which such offer or sale was made to the outsider and the rate contract will be amended accordingly.

GENERAL INFORMATION AND INSTRUCTIONS TO BIDDERS

This Request for proposal is a part of an RFP for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories at branches / Head Office as per the specification given in Technical Bid (ANNEXURE – IV) attached herewith, who satisfy the Pre-Qualification Criteria.

This RFP is being issued for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories at branches / Head Office as per specifications given in Technical Bid (ANEXURE – IV) to the existing and to be newly opened Branches of the Ernakulam District Co-op. Bank as a rate contract for a period of 1 or 2 years from the date of letter of intent. The order for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance online Door Step Banking & Customer on boarding with Software/Hardware & Accessories may be split at the sole discretion of the Bank between the vendors in the ratio of decided at the time of placement of order.

The Bank reserves the right to accept or reject any RFP in whole or in parts without assigning any reason thereof.

The Bank reserves the right to fix the period of rate contract and/or extend / cancel the period of rate contract for 2nd year after completion of 1st year.

The bank's decision will be final & bank will not entertain any correspondence in this regard.

1. RFP Document:

RFP document can be downloaded from Bank's web site - www.edcbank.com under "tenders"

2. Earnest Money Deposit (EMD):

The Earnest Money Deposit (EMD) of Rs. 50,000.00 (Fifty Thousand only) for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with the Software, Hardware & Accessories will be made by way of Demand Draft favouring **The Ernakulam District Co-operative Bank Ltd**, payable at Ernakulam shall be enclosed in a separate cover and stapled to the cover containing Pre-Qualification criteria bid, from outside, otherwise the bid is liable for rejection.

The Bids without Earnest Money Deposit (EMD) shall not be considered.

The Bid security may be forfeited, if the Bidder withdraws its Bid during the period of Bid validity or In case of a successful Bidder, if the Bidder fails to accept letter of Intent.

3. Authority to submit Bids:

Only authorized personnel of the firm or organization shall sign the BID. The proposal must be accompanied with an undertaking letter of company/Firm (Bidder) as per format (ANNEXURE – II), duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel. Necessary resolutions / authority / Power of Attorney available shall be enclosed.

The certified photocopy of Resolutions/ Authority /Power of Attorney having authority to authorize the person to submit Bid documents on behalf of the company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.

4. Manufactures / Principal Authorization Letter :

The bidder must submit the Manufactures / Principal Authorization Letter as per format (ANNEXURE -I) from manufacturer / principal vendors authorizing their business partners / authorised distributors / dealer/ sub dealer to bid or deal or market the material in India on their behalf, along with a commitment to fulfill the terms of RFP should be submitted.

5. Pre-Qualification Criteria:

The bidder must attach in a separate cover the details of Pre- Qualification Criteria with related documents to bid for for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories, as per format given ANNEXURE – III.

The criteria will be as under:

- a) The bidder should have at least **Three years** experience for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories [online or offline] or supply and installation of banking application software to Financial Institution / Scheduled / Commercial / Co-operative Banks, Public Sector Units / Corporate sector in India as on 31.03.2015. (Related documents must be attached with annexure details) Feedback from the concerned Financial Institution / Scheduled / Commercial / Co-operative Banks / Public Sector Units / Corporate sector regarding efficiency of the firm in delivering after sale service will be obtained. The Copy of relevant documents / certificates of experience must be submitted as proof in support of claims made. Contact details (mailed/phone no) of the customers should be attached in separate sheets.
- b) The bidder should be a profit making company / firm for the last three financial years ending on 31.03.2013, 31.03.2014 and 31.03.2015 (Audited Balance Sheet and P&L Account for last three years must be attached with annexure details).
- c) The bidder submitting the bid should be a Registered Company / Firm having minimum Average Annual Turn over of Rs. 50 Lacs (Rupees Fifty Lacs), during the last three financial years as on 31.03.2015. (Turn over Certificate from concerned Authority must be attached with annexure details).
- d) The bidder must submit the Manufactures / Principal Authorization Letter as per format (ANNEXURE -I) from manufacturer / principal vendors authorizing their business partners / authorised distributors / dealer/ sub dealer to bid or deal or market the material in India on their behalf.
- e) The Bidder Company should submit copy of the company tax registration / certificate along with their bids.
- f) The bidder should have a positive net worth in the last three (3) financial years.

g) Provide CA Certificate or Audited Financial statements for the last three (3) financial years. The CA certificate provided in this regard should be without any riders or qualification.)

h) The Bidder should have a local presence office in Ernakulam. If not, then an undertaking to entrust a reputed company at Ernakulam as system integrator before completion of the project.

i) Should have the following accreditations / Quality certifications: ISO. Copy of valid relevant certifications like ISO 9001:2008, ISO 27001:2005 . needs to be provided

j) Bidder or Consortium partner should have 24x7 support center in India.

k) The Bidder must have implemented CBS and associated solutions in Financial Institution / Scheduled / Commercial / Co-operative Banks, Public Sector Units / Corporate sector in India as on 31.03.2015.

l) The proposed solution should have a live site or in the final stages of implementation.

The technical bid will be opened and evaluated of the bidders who will qualify for all Pre-Qualification Criteria.

6. Submission of Bids:

Venders must quote for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories [excluding server], with specified brand / quality as per the technical specifications recommended/ approved by NPCI/RBI/UIADI. Server specification should be provided by the bidder.

Bids are to be submitted in separate sealed covers, duly signed and superscribed as :

Cover No -1	For keeping DD of EMD Amount for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.
Cover No -2	Pre-Qualification criteria bid for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories in the given format.
Cover No -3	Technical Bid for for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories. in the given format.
Cover No -4	Commercial Indicative Price Bid for for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories in the given format. Hardware cost should be mentioned separately.
Cover No -5	All sealed covers from 1 to 4 as mentioned above.

The name and address of the bidder shall necessarily be written on all the covers. The sealed covers should be addressed and delivered to the General Manager, Ernakulam District Co-op. Bank, Head Office, Ernakulam Kerala State: 682030 so as to reach him by 02.00 PM on 27-01-

2016. Late RFPs shall not be entertained. To avoid any possible delay in delivery by postal authorities/couriers, the bidders are advised to hand over the RFPs personally.

7. Documents to be submitted with bids:

Bidder must provide indexing with page numbers in the beginning of RFP documents. Bidder must have signed with authenticate stamp / round stamp with written serial page number on all submitted pages of tender documents / RFP. Any complaint, after submitting RFP documents, will not be considered for submitted RFP documents without indexing and / or without signed with authenticate stamp / round stamp with written serial page no on all submitted pages of tender documents / RFP.

- 7.1. This RFP Document.
- 7.2. DD towards EMD for RFP.
- 7.3. Supporting documents in respect of pre-qualification criteria as mentioned in the RFP documents.
- 7.4. Any other document indicating the features of the product such as user manual, technical specifications sheets etc.
- 7.5. Authorisation letter to submit Bids.
- 7.6. Manufacture / Principal Authorization letter.
- 7.7. Last three years (2012-2013, 2013-14 & 2014-15) audited balance sheets and Profit & Loss A/c statement.
- 7.8. Certificate of Turn Over from concerned Authority.
- 7.9. Certificate of Networth from concerned Authority.

8. Bid Opening and preliminary scrutiny:

The Pre-Qualification Criteria bid will be opened at 03.00 AM on 27-01-2016, at Ernakulam District Co-op. Bank Ltd., Head Office, Kakkanaad in the presence of intending bidders or their Representatives who may be deputed to remain present at the time of RFP opening. Only one Authorised Representative will be allowed to witness the RFP opening upon submitting the authorization letter issued by the Vendor Company as well as Identity Card.

No offer can be modified or withdrawn by a Bidder after submission of Bid/s. If any of the Bidders or all the Bidders, who submitted Bids, are not present during the specified date and time of opening, the Bank will proceed further with opening of the Bids in their absence.

The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP and subsequent clarifications, whether technical specifications as required to evaluate the offer has been submitted, whether the documents have been properly signed and whether items are offered as per this RFP requirements. Pre-Qualification Criteria, Technical Bid submitted by the Bidder will be evaluated based on the terms and conditions of the RFP and subsequent clarifications, if any.

The Bank may reject any proposal not containing all the requirements called for in various ANNEXURES. Technical Bid must contain required / relevant information on all the items including optional items, if any, without fail.

Bank has the right not to entertain any correspondence on any matter relating to this RFP like Technical responsiveness / non-responsiveness of the Bidders etc. Bank's decision will be final in this matter.

9. Bid Validity:

RFP validity period is 2 years from the date of LOI (Letter of Intent). The RFPs /offers submitted by the vendors including the rates quoted by them shall remain valid during the period of RFP validity.

10. Bid Currency and Prices:

The offer must be in Indian Rupees only and the price and taxes shall be firm and binding without any escalation whatsoever.

The commercial bid should be inclusive of all taxes, duties, surcharge(s), levis, transportation, other charges etc

The vendor should clearly provide the goods / cost component on which VAT will be applicable and the service component on which Service Tax will be applicable. Both VAT and Service tax will not be payable for the same amount / component.

11. Cost of Bidding:

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

12. Bidders shall submit fully completed bids in respect of all relevant particulars with complete details. Incomplete bids are liable to be rejected.

13. The Bidder should produce a MANUFACTURER'S / Principal AUTHORISATION LETTER as per the format enclosed (ANNEXURE -I) that they have been duly authorized by the goods' manufacturer or principal of Structural Networking and Electrical wiring material to supply / use the goods and assuring full guarantee and warranty obligations should be enclosed along with the technical bid. Proposals received without the authorisation letter will summarily be rejected.

14. Evaluation of RFP:

The RFPs received within the due date and time only will be considered for evaluation.

The Pre-Qualification criteria bids shall be opened and the qualifications of the bidders will be evaluated to ensure meeting the pre-qualification criteria.

The technical bid will be opened and evaluated of the bidders who will qualify for all Pre-Qualification Criteria.

Price bids of the bidders with 36 months onsite comprehensive warranty and 24 months comprehensive AMC after warrantee, for hardware and software who satisfy the Pre-Qualification Criteria and qualify the Technical bid will be evaluated for compliance of other terms and conditions and also compliance of the make / model offered to the technical specifications.

The RFP will be determined on the basis of the quality of product and Vendor's best offer for after sales service, 36 months onsite comprehensive warrantee and 24 months onsite comprehensive AMC after warrantee. There should be a final commercial negotiation with the L1,L2 and L3 venders. The orders may be split at the sole discretion of the Bank between L1 and

L2. In case the L2 bidder does not / cannot match the prices with the L1 bidder, under the RFP there shall be an option to make an offer and negotiate with the L3 bidder and so on and so forth.

Any incomplete or ambiguous terms/conditions/quotes will disqualify the offer.

15. NO COMMITMENT TO ACCEPT LOWEST OR ANY TENDER

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this notice and shall be entitled to reject any or all offers without assigning any reasons whatsoever.

16. Notification of Award :

Prior to expiration of the period of Bid validity, the Bank will notify the successful Bidders in writing or by e-mail that their Bids have been accepted. Upon notification of award to successful bidders Bank will promptly notify each unsuccessful Bidder and will discharge their Bid security. After identification of the Bidders, the Bank will follow its internal procedure for necessary approvals and thereafter proceed with placing of letter of intent to the Bidders.

17. During the technical evaluation, Bank reserves the right for seeking clarifications / additional information / details from the responsive vendors. However, clarification / information from the vendors without the Bank seeking for the same during the process will not be entertained.

18. No change whatsoever will be permitted in the technical bid after opening the same.

19. The Vender shall agree that until an agreement on stamp paper is prepared and signed with the Bank, this RFP shall constitute a binding contract between the Vender and the Bank.

20. The Bank reserves the right to check each material, before delivery to the specified locations, through an independent Agency for compliance of stipulated parameters.

21. The applicable TDS will be deducted from the bill, before releasing the payment.

22. The Technical Bid submitted in response to this RFP and written clarifications submitted consequent, if any, till the date of acceptance of bid shall form part of the contract document. The successful bidder, on acceptance of his bid by the Bank, shall, within 15 days from the date of intimation of acceptance, sign an Agreement with the Bank on required stamp paper in the format available as per ANNEXURE VI in the RFP document.

23. Canvassing in connection with RFPs is strictly prohibited.

24. Bank reserves the right to cancel this invitation to offer in part or full and also the entire procurement process at any stage without assigning any reason. No claims whatsoever shall be entertained on this account.

25. All the pages of RFP document shall be SEALED (STAMPED) AND SIGNED by Authorized signatory as token of having read the entire RFP document and understood the instructions, terms & conditions etc. No changes whatsoever be permitted in the RFP document and the RFP submitted by the bidder shall be strictly as per Bank's format.

26. The Bidder shall indemnify, protect and save the Bank against all claims, losses, damages, costs, expenses, action suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. by the Bidder. The Bidder shall always remain liable to the Bank for any losses suffered by the Bank due to any technical error and negligence or fault on the part of the Bidder and the Bidder also indemnifies the Bank for the same in respect of the hardware and software supplied by him by executing an instrument to the effect on a Non-Judicial stamp paper that Bank may sustain on account of violation of patent, trademarks etc. by the Bidders.

27. Notwithstanding anything contained herein above, in case of any dispute, claim and legal action arising out of this RFP, the parties shall be subject to the jurisdiction of Courts of Law in the place of the Head Quarter (Ernakulam, Kerala) of the Bank only.

28. Documents to be submitted with bids:

Bidder must provide Indexing with page numbers in the beginning of RFP documents. Bidder must have signed with authenticate stamp / round stamp with written serial page No. on all submitted pages of tender documents / RFP. Any complaint, after submitting RFP documents, will not be considered for submitted RFP documents without indexing and / or without signed with authenticate stamp / round stamp with written serial page no on all submitted pages of tender documents / RFP.

GENERAL TERMS & CONDITIONS

1. INTERPRETATION :

In construing these conditions, the specifications, and Agreement, the following words shall have the meaning herein assigned to them except where the subject or context otherwise requires;

- i) "Bank" : The term shall denote Ernakulam District Co-op. Bank and any of its employees/ representative authorized on its behalf.
- ii) "Purchaser": The term shall denote the Bank, placing the letter of intent, and any of its employees / representative authorized on its behalf.
- iii) "Vender"/"Bidder"/"Supplier": The term shall mean ----- (Name & address of the Vender) and their heirs, legal representatives, assigns and successors.
- iv) "Supply"/ "Work" shall mean the work or works to be done under this contract, as detailed in the Scope of Work.
- v) "Material" shall mean the material used for Door Step Banking & Customer On-Boarding Accessories, including all accessories/software/hardware, to be supplied / used under this contract.

2. SCOPE OF WORK:

The work is, as detailed elsewhere, with comprehensive all inclusive rate contract for a period of 36 months. The end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories are to be done to various branches / Head office of the Bank in various locations in Ernakulam District of Kerala state of India.

The Ernakulam District Co-operative Bank Ltd[EDCB]., the leading District Central Co-operative Bank in Kerala, started functioning on 15-03-1961.

Technology leadership and unmatched customer service enables the Bank to meet the challenging needs of the clients efficiently and effectively. The Best use of Information Technology, in tie up with the world class IT vendors like Infosys, Wipro, Sun Microsystems, HCL Comnet, Die-bold, YCS, Newgen Technologies etc., Bank providing best of breed service to customers

Bank implemented Centralized Online Real time Electronic Banking solution (CORE BANKING) since March 2004 to provide modern Banking service to the customers in all walks of life. Bank is using the Finacle GBS from Infosys Ltd,. Bangalore.

EDCB is the first in the co-operative sector in Kerala, and the 2nd in India, that implemented CORE Banking. Bank has well equipped own Data Center having all security set ups in line with industry standards.

EDCB is an ISO 9001:2008 (approved by WQA) certified bank. Bank has 61 branches, 5 extension counters, 35 own ATM's across the district.

As a part of **Financial Inclusion Solution(FIS)** providing the services at customer door step, Bank would like to offer the following door step banking to the customers.

The solution should include the following:

- a) Offline/Online on-Boarding/Customer account opening using Aadhaar based authentication.
- b) Offline/Online on-Boarding/Customer account opening using e-KYC features for manually submitted documentation.
- c) Devices / Software for the above purposes working on Tablets/ Mobile terminals
- d) Online transactions for cash receipt/payment/balance enquiry/statement of account etc. based on industry standards.
- e) Integration of the solution to backend core banking solution working in The EDCB Hosted Card Management System.
- f) Hosted Switch Services for card based transaction on ATM and POS will be provided by the bank.
- g) Software management of the business correspondents(BC's) including commission calculation, (It is assumed that the BC's will be appointed and managed by the bank)
- h) Integrated mobile device management system

Door Step Banking is alternative to keep traditional flavour of relationship physically alive between a banker and customer. In fact this kind of banking in which Banks are supposed to render banking services to their customers through their own employees or through agents. It is used by the Banks to enhance their customer base in this fierce competition.

BANK'S GENERAL REQUIREMENTS

2.1 Customer On Boarding

Bank would like to offer the Banking services at customer's door step. Accordingly Bank is ready to visit at customer home, office, business establishment, school, colleges etc. The concerned Business Correspondent [BC], Deposit Mobilising Agent [DMA], Daily Deposit Agent[DDS Agent] or employee of the Bank will be responsible person for the on boarding of customers from the field. Similarly Account opening camps are also one of the customer on boarding methodology.

Bank is planning to automate the existing practice of account opening at counter. The customer on boarding can be done through the front device like Smartphone/tablet/net book etc. The physical application form has to be filled by the customer. The agent will be feed the minimum/mandatory fields required for the customer on boarding/account opening in the CBS [Finacle] in the device and will scan the related documents required for the Identify proof, Address proof. He will also capture the figure prints of the customer and photograph of the customer through the device. All the physical documents like application forms, photos, identity & address proof etc are also to be collected by the agent.

After entering the details in the device and capturing the above documents, the agent can also collect the amount from the newly enrolled customer. The receipt of the same should be given to the customer. Unique identification for the collection should also be maintained in the device/system.

Upon boarding the customer, the details should be available in the concerned branch attached to the device.

Branch user should have the facility to:-

1. Either Verify the details in the system as per the information captured by the agent and push the data for account creation in CBS or
2. On arrival of the agent to the Branch [Usually on next working day], the branch user has to verify the physical documents collected by the agent. Then the account gets created in the CBS.

It is also planned for the e-kyc/Aadhar based customer on boarding in future stages. In that scenario, details have to be fetched from the UAID Server upon capturing the figure print or entering the Aadhar Number.

Facility for the Mobile alerts in each updating is also be provided.

2.2 Daily Deposit Collection

At present Bank have 30 Daily deposit agents for the daily collection of deposits [Daily deposit collection & OL Traders collection]. They are using some handheld device called Palmtec. Daily collections are storing in the CBS database in separate models and creating the financial transactions on monthly basis.

Every day morning the agent will reach to the branch with the previous day's collection and handover the money to the Branch user. The branch user will take the reports available from the machine and physically tally with the cash. If the cash is tallied, the branch user will send the details into PC through the utility available in the machine by USB cable. After that the details will be uploaded in CBS.

After that, the accounts eligible for the daily collection [ie linked accounts with the agent] will be downloaded in the PC from CBS. Then the details will be transferred to the device through the utility provided in the device.

The accounts linked to the agent are only available in the device. Upon receipt of the deposits, the device will generate the receipt against the collection. It includes the Bank Name, Branch Name, Receipt Name, Customer Account Name, and Account Number, Previous balance, collection, total collection and Agent name. The agent will give the receipt to the customer for their safe custody.

The following restriction/functionality is available in the device:-

1. Login/Password is required for Agent, Branch User, Super User
2. Different rights are given for the Agent, Branch User, and Super User.
3. Agent can cancel only the last deposit collection
4. Multiple collections in a single account is not allowed.
5. Agent can see only the total remittance.

2.3 Cash Withdrawal facility to the customers

Bank would to provide the withdrawal facility to the customer up to a fixed amount. The Customer can withdraw the amount by using the biometric authentication process where the figure prints are captured at the device will be matched with the finger prints/OTP/ATM Card.

Real-time updates in Finacle are required for each withdrawal. SMS alerts are also be send to the registered mobile number of the customer.

Next day the agent will reach the Bank and the branch user performs the reconciliation by downloading the report from System/CBS and cash deposited by the agent.

Initially, Bank would like to start with the biometric/OTP authentication process for cash withdrawal transactions. However in future Bank would like to use Card+PIN option also for cash withdrawal transactions.

2.4 Cash Withdrawal facility through POS

Bank also would like to install some POS/biometric ATM through BC/DMA/PACS/Identified Society/shops etc. Customer can withdraw the money from these identified points by using the biometric authentication process/OTP/ATM card.

In the initial stage, we are permitting the cash withdrawal for our own customers. In future we can also facilitate other bank cards also.

3. Documents submission with bids:

Bidder must provide Indexing with page numbers in the beginning of RFP documents. Bidder must have signed with authenticate stamp / round stamp with written serial page no on all submitted pages of tender documents / RFP. Any complaint after submitting RFP documents, will not be considered for submitted RFP documents without indexing and / or without signed with authenticate stamp / round stamp with written serial page no on all submitted pages of tender documents / RFP.

4. EARNEST MONEY DEPOSIT (EMD) :

The Vender will have to deposit earnest money to the extent and in the form detailed in The Notice Inviting RFP and General Information and Instructions to the Bidders. If a Vender withdraws or unilaterally modifies its RFP during the period of RFP validity, or in case a successful bidder fails to accept Letter of Intent (LOI) and sign the agreement within the time allowed, the Earnest Money Deposit will be forfeited.

EMD of successful Vender will be refunded after one month of completion of rate contract period. EMD of unsuccessful Venders will be refunded on finalization of the RFP or after one month after expiry of the validity of the offer.

The Bid security may be forfeited If a Bidder withdraws its Bid during the period of Bid validity; or In case of a successful Bidder, if the Bidder fails to accept LOI.

No interest shall be allowed on the Earnest Money

5. PRICE

i) The Price Bid to be submitted in separate envelopes i.e., offer for superscribing on the envelop details of Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories offered.

ii) The prices quoted shall be deemed to include all taxes and duties, local levies in the country of origin and shipment, packing, freight from the factory to the destination site, handling, clearing charges etc. and all taxes and duties in India. If the Vender fails to include such taxes and duties in the RFP, no claim thereof will be entertained by the Bank afterwards.

iii) The prices are inclusive of onsite comprehensive warranty for the entire solution shall be for a period of 36 months which starts from the date of installation of software/hardware at the respective branch / Head office.

iv) The prices are inclusive of onsite comprehensive AMC for the entire solution shall be for a period of 24 months after completion of 36 months warrantee, which starts from the date of installation of software/hardware at the respective branch / Head office.

v) Price is not subject to fluctuation of the rupee against foreign currencies or for any other reason(s). The price shall remain firm throughout the period of this rate contract.

vi) In case there is a change in the Government norms, taxes etc before installation or presentation of invoices on the Bank, whichever is later, the same shall be borne by the supplier.

vii) Price quoted shall remain firm for acceptance during the validity period stated in the General Information and Instructions to Bidders.

viii) Fall Clause : If the selected Bidder reduces its price or sells or offers to sell the rate contracted goods under similar items and conditions as in the rate contract, at a price lower than the rate contracted price to any person or organization during the currency of the rate contract, the rate contract price will be automatically reduced for all subsequent supplies under the rate contract, with effect from the date from which such offer or sale was made to the outsider and the rate contract will be amended accordingly.

6. DELIVERY, LIQUIDATED DAMAGES

i) On acceptance of RFP, the Bank shall issue a Letter of Intent (LOI) to the successful bidder. The Bidder shall give an unconditional letter of acceptance of LOI and enter into Service Level Agreement with the Bank as per the format (enclosed as ANNEXURE -V) within 15 days of the date of letter of intent failing which the Bank reserves the right to invoke the Earnest Money Deposit and cancel the purchase contract. The work order will be placed by the Bank either from Head Office , only after the successful bidder signs the Agreement.

ii) Time is the essence of this contract. The Supply, Installation, Commissioning, Training of software/hardware shall be completed within the stipulated period of 6 months from the date of order placed.

iii) In case the vendor fails to complete Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories within the above period, the Bank shall be at liberty to cancel the order for the uncompleted work ordered if any, besides de-listing the supplier from the vendors list and also denying any future entrustment by the Bank.

iv) If the supplier fails to complete for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories as above and in the event of such cancellation, the EMD of the supplier shall stand forfeited and the supplier shall not be entitled to any compensation but the supplier shall continue to carry out all his obligations under this contract, including warranty, in respect of the completed Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories that may have already been done before cancellation.

v) The Bank, at its sole discretion, decides to accept the delayed completed Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories of any branch / Head offices, liquidated damages @ 0.5% of cost of the total cost of work will be charged per week or part thereof, subject to a maximum of 10% of the cost of the work for each work which is delayed. The

amount of damages so calculated shall be deducted at the time of making any payment after successful completion of the Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories and the cost of transportation and other cost there on shall be borne by the supplier.

vi) The decision of the Bank in regard to cancellation of the work Order, levy of liquidated damages and forfeiting the EMD shall be final.

vii) In case of delivery of material to States where Road Permit is required for transportation of goods, it is the responsibility of supplier to procure the same by making all arrangements required well in advance. However, Bank will provide any letter, if required by the vendors for getting the permits. The Bank shall not be responsible for any delay on this account. However, the Bank may consider, in exceptional circumstances and purely at its sole discretion, granting additional time for completion of supply, if it is satisfied that the delay was on account of delay in issuing road permits by the concerned authorities and not on account of any delay or lapse on the part of the supplier. No correspondence shall be entertained from the bidders.

vii) The bidder should submit the implementation schedule and SLA draft along with the bid.

7. INSTALLATION

i) The supplier shall arrange at its cost for the transportation and delivery software/hardware and accessories to the Bank's Branches / Head Office situated at various locations in Ernakulam District, Kerala State and shall install and commission them at site as per the requirement of the Bank, as mentioned in this document.

ii) Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories to the satisfaction of the Bank is the responsibility of the Vendor.

iii) Any damage to existing structure, fixtures or fittings during the installation shall be made good by the supplier at his own cost.

8. WARRANTY

i) The software/hardware shall be under supplier's comprehensive all inclusive 36 months warranty from the date of satisfactory installation and commissioning. During this period, the supplier shall ensure that the complete Supply, Installation & Commissioning of software/hardware shall at all-time be kept in efficient and satisfactory. The comprehensive warranty will include free maintenance service, free provision of spare parts, kits, bug fixing as and when necessary from the date of commissioning and acceptance. This condition shall also apply towards the system software delivery by vendor along with the system.

ii) During the warranty period the supplier shall, at his own cost, fix the s/w bug, replace any defective parts, rectify/remove any defects in material components, workmanship and functioning that may occur under normal use and provide consumables free of cost to the Bank.

iii) Any malfunctioning or breakdown of the material or shortfall in its performance will be intimated to the supplier by the Bank and supplier shall attend to the fault and rectify the same most expeditiously.

9. Performance Guarantee / Bank Guarantee

Successful supplier should produce an unconditional Performance Bank Guarantee from a Bank equal to 10% of the total cost of the project and effective for the period of contract of 1 year from the date of order. During the period of contract supplier should attend to all repairs/defects/replacement of major/minor spare parts free of cost. In case of failure on the part of the supplier to attend to the defects within a reasonable period, the Bank on its own will get the defects rectified through another agency at the risk and cost of supplier and repairs rectified through another agency in such circumstance will not affect the liabilities of the supplier on the warranty for its remaining period nor will it affect the supplier's liabilities on the stipulated post-warranty Contracts.

10. Availability of Spares

Spares for the product offered should be available for at least 06 years.

11. AMC :

i)The software/hardware shall be under supplier's comprehensive all inclusive 24 months AMC from the date of completion of warranty period of 36 months. The comprehensive A M C will include, bug fixing, free maintenance service, free provision of spare parts, kits, as and when necessary from the date of commissioning and acceptance. This condition shall also apply towards the system software delivery by vendor along with the system.

iv) Any malfunctioning or breakdown of the material or shortfall in its performance will be intimated to the supplier by the Bank and supplier shall attend to the fault and rectify the same most expeditiously.

12. PAYMENT :

(i)The Bank will not pay any advance for supply of the materials. All payments will be through DD / NEFT / RTGS mode only. The bills and invoices shall be prepared by the supplier and submitted to the Head Office of the Bank along with a certificate by the Manager of the Branch / location where completed Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories for the satisfactory installation and working.

Payment terms are mentioned below

On successful installation, testing , Commissioning and training of all the items and execution of SLA as per the parameters mentioned in the bid, general terms and conditions of the RFP

100%

Security deposit with held by the bank / Bank guarantee

10%

If bank guarantee not produced 10% of the bid amount shall be retained till one year from the date of signing of the project.

(ii) In the event of any breach of terms and conditions and / or failure to complete Supply, Installation & Commissioning of the project by the vendor as per the terms and conditions, Bank shall have the right to invoke the EMD.

(iii) Applicable Tax deduction at source (TDS), if any, as per relevant provisions of Finance Act from time to time, will be deducted at the time of releasing the payments. The payments will be released through DD/NEFT / RGTS and the Selected Bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFS Code etc.

13. Service Level Agreement

The successful bidder shall execute a Service Level Agreement with the Bank.

14. TERMINATION

(i) The Bank at its option without prejudice to its rights under the Contract, is entitled to terminate the Contract at any time by giving 30 days' written notice to the Contractor in the following circumstance:

- a) in case the Bidder does not comply with any of his obligations / undertakings under this Contract.
- b) if the design, specifications, functions or performance of the Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories done by the Bidder do not conform to the approved technical specifications and other requirements specified in this contract or agreed to by the bidder.
- c) if the Bidder refrains from implementing any of the instructions received from the Bank within the stipulation of this Contract.
- d) in case of any breach of the terms and conditions of this contract by the supplier.

(ii) If the Supplier becomes bankrupt or insolvent or causes or suffers any receiver to be appointed for its business or any assets thereof, compounded with its Creditors, or being a corporation, commence to be wound up for the purpose of amalgamation or reconstruction, or carry on its business under a Receiver for the benefit of its Creditors, the Bank shall be at liberty to terminate the contract forthwith upon coming to know of the happening of any such event as aforesaid by notice in writing to the Supplier or to the Receiver or Liquidator or to any person in whom the Contract may become vested or give such Receiver, Liquidator or other person the option of carrying out the Contract subject to his providing guarantee for amount to be specified by the Bank.

(iii) In the event of such termination, the EMD submitted by the supplier shall stand forfeited and the Bank shall have the right to terminate vendor ship and deny any future empanelment.

15. ASSIGNMENT

The whole work of the Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories included in the contract shall be executed by the Vender and shall not directly or indirectly transfer, assign or sublet the contract or any part, share or interest therein without written consent of the Bank.

16. INDEMNITY

The supplier indemnifies to protect and save Bank against all claims, losses, costs, damages, expenses, action suits and other proceeding resulting from infringement of any patent, trademarks, copyrights etc, or such other statutory infringements in respect of all Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories to the Bank.

17. FORCE MAJEURE

The Bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure. For purposes of this Clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not limited to, Acts of God or of public enemy, acts of Government of India in their sovereign capacity, acts of war, and acts of the Bank either in fires, floods, strikes, lock-outs and freight embargoes.

If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such conditions and the cause thereof immediately. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform it's obligations under the Contract as far as it is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Bidder shall hold consultations with each other in an endeavor to find a solution to the problem.

Notwithstanding the above, the decision of the Bank shall be final and binding on the Bidder.

18. INSPECTION

The Bank reserves the right to get the complete Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories inspected by its own technical personnel and / or by any other organization / persons engaged for the purpose and the supplier shall have no objection and shall cooperate and provide necessary details/information required for such inspection.

19. SETTLEMENT OF DISPUTES

- Should any dispute or difference of any kind whatsoever 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 fail to resolve their disputes or difference by such mutual consultation, then either the purchaser 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. 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 settled in accordance with the Arbitration and Conciliation Act, 1996.

- Arbitration proceedings shall be held at the place of the Head Quarters of the Bank and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.
- In the event of a dispute or difference of any nature whatsoever between Bank and the Bidder during the course of the assignment arising as a result of this proposal, the same will be settled through the process of arbitration conducted by a sole Arbitrator appointed by the Bank. Arbitration will be carried out at Bank's office that placed the order. The provisions of Arbitration and Conciliation Act 1996 shall apply to the Arbitration proceeding.
- 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 purchaser shall pay the supplier any monies due to the supplier unless the dispute is relating to such payment.

20. WAIVER

Non-enforcement by either party of any of the provisions of this Contract shall not construe or constitute as a waiver of the provision itself or any subsequent breach thereof. The validity of the Contract shall not be affected, should one or more of its stipulations be or become legally invalid and such stipulation is severable from and not fundamental to the obligations of either party to this Contract. In such a case, the parties shall negotiate in good faith to replace the invalid clause by an agreed stipulation which is in accordance with the applicable Indian Law and which shall be as close as possible to the party's original indent.

21. STATUTORY AND OTHER REGULATIONS

The Supplier shall comply with all the statutory obligations of the Government of India/ State Governments and local authorities applicable and the Bank shall not be liable for any action under the statutes applicable due to non-compliance of statutory obligations by the Supplier.

22. APPLICABLE LAW

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in the place of the Head Quarters of the Bank i.e at Ernakulam, Kerala.

23. JURISDICTION

This agreement shall be subject to the jurisdiction of the Courts in the place of the Head Quarters of the Bank i.e at Ernakulam, Kerala.

24. LIABILITY OF THE SUCCESSFUL BIDDER

Bank shall hold the Successful Bidder, its Successors, Assignees and Administrators fully liable against loss or liability, claims, actions or proceedings, arising out of non-fulfillment of any obligations under the Contract and such liability of the Successful Bidder will be restricted to the actual amount of the Contract.

Successful Bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by Successful Bidder and shall be vicariously liable for all the acts, deeds or things done by its employees, agents, contractors, sub-contractors etc., whether the same is within the scope of power or outside the scope of power, vested or instructions issued by the Bank under the Contract to be issued for this RFP.

However, the Successful Bidder would be given an opportunity to be heard by the Bank prior to making of a decision in respect of such loss or damage.

25.NEGLIGENCE

In connection with the work or contravenes the provisions of General Terms, if the Successful Bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the Successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the Successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank is to be compensated for good the failure at the risk and cost of the Successful Bidder.

26.The Bank reserves the right to cancel the bid with out assigning any reasons.

27. The Vendors shall inform the Bank in case of Transfer of Ownership of the Company.

28. RATES TO BE IN FIGURES AND WORDS

The Vender should quote in English both in figures as well as in words the rates and amount. The amount for each item should be worked out and entered and requisite totals given of all items both in figures and in words.

(On Company's Letter Head)

To
The General Manager,
Ernakulam District Co-op. Bank,
Head Office Kakkanad
Kochi – 682030

Dear Sir,

Re: R F P - O F F E R

We have read and examined the RFP document for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories. We hereby RFP for the execution of the work specified by the Bank within the time to be specified at the rates to be finalized in this bidding process, in accordance with the Technical Specifications, and instructions in writing referred to in the General Rules and Instructions, and in all respects and in accordance with, such conditions so far as applicable for the Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.

We agree to keep the RFP open for 2 years from the date of letter of intent and not to make any modifications in its terms and conditions.

We enclose, as Earnest Money Deposit, the following *Demand Drafts issued by (Name of the issuing Bank):

*DD No.....dated..... for Rs.50000/-(Rupees Fifty Thousand only) Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.
*(strikeout whichever is not applicable)

In the event of our withdrawing, or unilaterally modifying, this offer during the period of RFP validity or failure to accept Letter of Intent (LOI) within 15 days of its issue, or to sign the agreement when called upon to do so, we agree that the Bank shall without prejudice to any other right or remedy, be at liberty to forfeit the said Earnest Money absolutely.

We hereby declare that we shall treat the RFP documents, drawings and other records connected with the work as secret/confidential documents and shall not communicate information/derived there from to any persons other than a person to whom we are authorized to communicate the same or use the information in any manner prejudicial to the safety of the State / the Bank.

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 namely "Prevention of Corruption Act 1988".

Commissions or gratuities, if any paid or to be paid by us to agents relating to this Bid, and contract execution if we are awarded the contract, are listed below:

Name and address of agent, Amount & Currency Purpose of commission or gratuity

(If none, state none)

We are aware that RFP will be evaluated on quality of material, quality of work experience and lastly prices and that the Bank may place the purchase order with successful bidder for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.

We fully understand that you are not bound to accept the RFP merely for the reason that the same is the lowest.

Shri. _____, authorized representative of the Company, is the person authorized to negotiate commercial, technical terms & conditions & sign on behalf of the firm any Agreement, Bills & receipts for this work.

We agree that until a formal agreement on requisite value stamp paper is prepared and signed, this RFP with your written acceptance thereof shall constitute a binding contract between us.

Dated :

Signature of Contractor/Bidder/Vendor

Witness, Name & address:
Full Postal Address including 1). 2).
Pin Code No.

Telephone No & Mobile No :

**DETAILS OF THE BIDDER
(on the letter head of vendor)**

1. Name of the Company:
2. Constitution of the Company:
(Proprietorship / Partnership / Pvt. Ltd. / Public Ltd. and year of establishment)
3. Annual Turnover:
2013,14 and 15. Please enclose audited balance sheets and Profit and Loss Statement of the Company for the above 3 years.
4. Local Address of Vendor
5. Complete details of vendor service network in India Particularly in Kerala viz. Branches/offices, Number of personnel engaged and their cell phone Number.
6. Sales Tax Number / PAN / TAN Service Tax Registration No.: (Enclose photocopies)
7. Details of similar work made during last 3 Financial years ending 31.03.2015.
(Give name of Bank/ institute, total amount of work done, experience in period for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories. Enclose copies of satisfactory completion of work certificates.)
8. Details of the trained qualified engineers with Degree / Diploma for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories:
9. Undertaking as below:
10. Empanelment with any other Bank (Pl. specify):
11. Have your Company and/or Associates have undertaken any work for the Ernakulam District Co-op. Bank (Pl. specify with details)
12. Have you ever been disqualified or levied penalty by Ernakulam District Co-op. Bank or any other Bank in India for non-fulfillment of contractual obligations. If yes, please provide details in brief.
13. Have you ever been put on a holiday list or banned by any Public Sector Unit, if yes, please provide details.

I/We confirm that to the best of my / our knowledge the information provided above is correct and I/we understand that any concealment of facts will lead to my/our disqualification at any stage by the Bank.

Date:

Place: SIGNATURE OF BIDDER Authorized Signatory
(With Seal)

(All details are mandatory. Wherever the space is insufficient, separate sheet may be used to furnish the details)

ANNEXURE -I

MANUFACTURER'S / Principal AUTHORISATION LETTER

No.

Dated: / /2016

The General Manager,
Ernakulam District Co-op. Bank,
Head Office, Kakkanad,
Kochi – 682030

Dear Sir,

Sub: Invitation to bid for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories for Branches / Head Office at Ernakulam District of Kerala State, India.

We are established and reputable Manufacturers / Software Developers / Accessories / Materials (strikeout whichever is not applicable) having manufacturing/ development facility / office at and do hereby authorize M/s. (Name and Address of Agents) to submit a bid, and sign the contract with you for the goods manufactured by us against the above RFP Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.

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

Yours faithfully, (NAME)

Note: This letter of authority should be on the letterhead of the Manufacturer / Principal and should be signed by a person competent. It should be included by the Bidder in its bid.

ANNEXURE -II

LETTER OF AUTHORISATION TO BID

No.

Dated: / / 2016

The General Manager,
Ernakulam District Co-op. Bank,
Head Office, Kakkanad,
Kochi – 682030

Dear Sir,

Sub: Letter of Authorisation to bid for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories (strike out whichever is not applicable) for Head office & Branches across Ernakulam District of Kerala State, India.

We M/s (Name and address of the principal) hereby authorize Mr. (Name and Address of Employee), our employee to submit a bid, and sign the contract (LOI) on behalf of us for all the systems / goods required by the bank as called for vide the bank's request for proposal reference no

We hereby extend our full authority to Mr. to commit, discuss, negotiate etc. as per Clauses of Contract for the goods and services offered for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories and our company is responsible for any decision given / taken by him for this RFP.

Yours faithfully, (NAME)
(Name of principal vendor on whose behalf the proposal is submitted)

Note:
This letter of authority should be on the letterhead of the bidder on whose behalf the proposal is submitted and should be signed by a person competent. It should be included by the Bidder in its bid.

ANNEXURE – III**Pre-Qualification Criteria****To bid Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.**

Sl. No.	Details	Compliance YES / NO	Remarks by Bidder for Deviation if any
1	The bidder should have at least Three years experience for the end to end solution for the technology based Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories[offline or online] to Financial Institution / Scheduled / Commercial / Co-operative Banks, Public Sector Units / Corporate sector in India as on 31.03.2015. (Related documents must be attached with annexure details) Feedback from the concerned Financial Institution / Scheduled / Commercial / Co-operative Banks / Public Sector Units / Corporate sector regarding efficiency of the firm in delivering after sale service will be obtained. The Copy of relevant documents / certificates of experience must be submitted as proof in support of claims made. Contact details (mail id/phone no) of the customers should be attached in separate sheets.		
2	The bidder should be a profit making company / firm for the last three financial years ending on 31.03.2013, 31.03.2014 and 31.03.2015 and the networth should be positive on last 3 financial years (Audited Balance Sheet and P&L Account for last three years must be attached with annexure details).		
3	The bidder submitting the bid should be a Registered Company / Firm having minimum Average Annual Turn Over of Rs. 50 Lacs (Rupees Fifty Lacs), during the last two years		
4	Financial years as on 31.03.2015. (Turn Over Certificate from concerned Authority must be attached with annexure details).		
5	The bidder must submit the Manufactures / Principal Authorization Letter as per format (ANNEXURE -I) from manufacturer / principal vendors authorizing their business partners / authorised distributors / dealer/ sub dealer to bid or deal or market the material in India on their behalf.		
6	The Bidder should have a local presence office in Ernakulam. If not, then an undertaking to entrust a reputed company as a system integrator before completion of the project.		
7	The Bidder Company should submit copy of the company tax registration / certificate along with their bids.		
9	Should have the following accreditations / Quality certifications: ISO. Copy of valid relevant certifications like ISO 9001:2008, ISO 27001:2005 . needs to be provided		

10	Bidder or Consortium partner should have 24x7 support center in India.		
11	The Bidder must have implemented CBS and associated solutions in Financial Institution / Scheduled / Commercial / Co-operative Banks, Public Sector Units / Corporate sector in India as on 31.03.2015.		
12	The proposed solution should have a live site or in the final stages of implementation		

The related documents must be attached with cover no 1 containing statement of Pre- Qualification Criteria.

ANNEXURE – IV

Technical specification for Supply, Installation, Commissioning, Training and Maintenance Door Step Banking & Customer on boarding with Software/Hardware & Accessories.

ANNEXURE – V

AMC Tender should be as per Schedule and the price in rupees need to be filed in below Table 2 format.

TABLE-2

Year 1	Year 2

**(Inclusive of all taxes, vat etc)
(To be placed in sealed cover No: 5)**

Ernakulam District Co-operative Bank

Head Office, Kakkanad.

Kochi, Kerala State

682030

[email: mail@edcbank.com](mailto:mail@edcbank.com), it.systems@edcbank.com Website: www.edcbank.com

Tel : 0484-2421738, 2421739

Mob : 09446514579