Request for Proposal (RFP)

RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

Tender No. GEM/2026/B/7112816

Central Bank of India
Digital Payments and Transaction Banking Department
1st Floor, Central Bank Building, 55, M.G Road, Fort,
Mumbai – 400 023

Name of the Company	Central Bank of India
Bid Ref No	Central Bank of India, Tender No.GEM/2026/B/7112816
Date of commencement of issue tender document	14/01/2026
Pre-Bid queries to be mailed by	20/01/2026 by 15:00 Hours
Pre-bid meeting with Bidder on queries raised	22/01/2026 15:00 Hours
Last Date and Time for receipt Bids (Commercial & Technical)	20/02/2026 15:00 Hours
Date and Time of Opening of Technical Bids.	20/02/2026 15:30 Hours
Place of Opening of bids /pre-Meeting	Central Bank of India, Digital Payment & transaction Banking Dept., 1st Floor, Central Bank Building, 55, M.G Road, Fort, Mumbai – 400 023
Address for Communication	Deputy General Manager-DP & TB, Central Bank of India, Digital Payment & Transaction Banking Dept., 1st Floor, Central Bank Building, 55, M.G Road, Fort, Mumbai – 400 023 agmatm@centralbank.bank.in, 022- 49197316 dgmdptb@centralbank.bank.in,022- 49197309
Place of pre-bid meeting	Central Bank of India, Digital Payment & transaction Banking Dept., 1st Floor, Central Bank Building, 55, M.G Road, Fort, Mumbai – 400 023
Pre-Bid Queries	Participating Bidders may submit their queries pertaining to the bid as per GeM Guidelines Only. Subsequent changes/amendments made, based on the suggestions and clarifications as per pre-bid meeting shall be updated in GeM portal.
Mode of Submission	Government e Marketplace (GeM)
Earnest Money Deposit	Bid security/ earnest Money of Rs. 11,30,00,000/- (Rupees Eleven Crore Thirty Lakh Only) in the form of Bank Guarantee issued by a Scheduled Bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of Banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the Account No **-1122845035** of Central Bank of India (**IFSC- CBIN0281067)** Nariman Point Branch with narration Tender ref no **Tender No.: - GEM/2026/B/7112816** Date: - 14/01/2026 in favour of "Central Bank Of India" and payable at Mumbai.

Disclaimer

The information contained in this Request for Proposal (RFP) is provided to the Bidder(s) on the terms and conditions set out in this RFP document. The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services.

The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Bidder as identified by the Bank, after completion of the selection process as detailed in this document. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officers of Central Bank of India with the Bidder.

The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and wherever necessary may obtain independent advice. Central Bank of India makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Central Bank of India may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

Sr.No		Page
	SECTION 1	
1	Notice Inviting Request for Proposal (RFP)	7
2	Tender Document	7
3	Eligibility Criteria for Participation in this Tender	7
4	Bid Security Declaration should be provided by Bidder	7
5	Performance Bank Guarantee	8
6	Pre-Bid Meeting	8
7	Amendment to RFP	8
8	Integrity Pact	8
	SECTION II	
9	Existing Infrastructure in the Bank	9
	SECTION III	
10	Scope of Work	10
11	Site selection & TIS services of ATMs	12
12	Project Completion	13
13	Managed services of ATMs	21
14	Centralized Electronic Journal (EJ) Pulling	28
15	Compliance of Regulatory Requirement	32
16	E-Surveillance	32
17	Site Maintenance, Cleaning	39
18	Quick Response Team (QRT)	41
19	One Time Combination (OTC) Lock	44
20	Network Services	49
21	Incident Management Services	53
22	Cash Replenishment Services	60
23	Reconciliation & Settlement	65
24	**SECTION IV**	
25	Qualification Criteria	68
26	Eligibility Criteria	69
27	Additional Certificates	71
28	Procurement Through Local Supplier/service providers (Make in India)	71
29	Purchase Preference	73
30	Restriction of Bidders from Countries Sharing Land Borders with India	73
31	Guideline on Procurement for Micro and Small Enterprises	75
32	**SECTION V**	
33	Instruction to Bidders	77
34	**SECTION VI**	
35	CD Deployment	87
36	Insurance	87
37	Right to Alter Quantities	88
38	Brand of CD & CR Manufacturer	88
39	Disposal of Old/Damaged/Vandalized CDs and/or other Assets	88
40	Predispatch Inspection	89
41	Acceptance Test	89
42	Acceptance of Order	89
43	Special Conditions	89
44	General Conditions	93
45	Site Selection & Acceptance	103

46	Payment Terms & Conditions	103
47	Minimum Guarantee	104
48	Make & Model	107
49	Bid Security Declaration (Annexure 1)	123
50	Compliance Certificate (Annexure 2)	124
51	Bidder's Profile (Annexure 3)	125
52	Details of Track Record (Annexure 4)	126
53	Details of Service Centers (Annexure-5)	127
54	Compliance Checklist with Qualification Criteria (Annexure-6)	128
55	Technical & Functional Specifications (Annexure 7)	130
56	ATM Application Functionalities (Annexure 7 A)	143
57	Technical Evaluation Matrix (Annexure 7 B)	147
58	Bidder's Capabilities, Past Experience (Annexure 7C)	148
59	TIS – ATM Site Specification Branding (Annexure –8)	149
60	Indicative Commercial Bid (Annexure –8 A)	158
61	Manufacturer's Authorization Form (MAF) (Annexure –9)	161
62	Details of Past Contracts /Order Executed (Annexure 10)	162
63	List of Regional / Zonal Offices (Annexure – 11)	163
64	Letter of Indemnity (Annexure 12)	165
65	Non-Disclosure Agreement & Integrity Pact (Annexure 13)	166
66	Integrity pact (Annexure 13A)	169
67	Performance Bank Guarantee (Annexure 14)	173
68	Uptime & Penalty (Annexure 15)	175
69	Local Content for Make in India (Annexure 16)	180
70	Restriction of Bidders from Countries Sharing Land Borders with India (Annexure 17)	182
71	ATM switch certification (Annexure 18)	184
72	Letter of Acceptance (Annexure 19)	185
73	Certificate from Bank (Annexure 20)	187
74	Bank Guarantee Format for EMD (Annexure 21)	188
75	Bid Query Format (Annexure 22)	190
76	Undertaking for Being the OEM (Annexure 23)	191
77	Certificate for Confirmation of MSME (Annexure 24)	192
78	Undertaking by the Bidder/OEM for Non blacklisting (Annexure 25)	193
79	Bidder's Financial (Annexure 26)	194
80	Turnover Certificate (Annexure 27)	197
81	Remote Management Center (Annexure 28)	198
82	OEM Performance Certificate (Annexure 29)	199
83	Undertaking for Labor Laws Compliance (Annexure 30)	200
84	Know Your Employee (KYE) Clause (Annexure 31)	201
85	Undertaking of Information Security from Bidder (Annexure 32)	202

List of Abbreviations	
AMC	Annual Maintenance Contract
ATM	Automated Teller machine
ATS	Annual Technical Support BOM- Bill of Material
CBS	Core Banking Solution
CO	Central Office
CD	Cash Dispenser/ATM
DC	Data Centre
DR	Disaster Recovery
DRC	Disaster Recovery Centre
EMD	Earnest Money Deposit
OEM	Original Equipment Manufacturer
PBG	Performance Bank Guarantee RFP- Request for Proposal
RO	Regional Office
SLA	Service Level Agreement
ZO	Zonal Office
PO	Purchase Order Vendor Successful bidder
OEM	Original Equipment Manufacturer
CGST	Central Goods AND Services Tax SGST State Goods and Services Tax
IGST	Interstate Goods and Services Tax ITR Input Tax Credit
GST	Goods AND Services Tax
GSTR	Goods AND Services Tax Return
PSB	Public Sector Bank
PSU	Public Sector Undertaking
TCO	Total Cost of ownership
CBOI	Central Bank of India
SOP	Standard Operating Procedure
NDA	Non-Disclosure Agreement

SECTION – I

NOTICE INVITING REQUEST FOR PROPOSAL (RFP)

Central Bank of India, a body Corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Central Office at Chandermukhi, Nariman point, Mumbai 400021, (hereinafter referred to as 'the Bank'), invites bids from qualified bidders for RFP for End-to-End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers/ATMs under OPEX model

1. The Tender Document

1.1 Bidders must read the complete 'Tender Document'.

Bidders must go through the complete Tender Document before submission of their Bids.

1.2 Availability of the Tender Document

The RFP shall be published on the GeM portal and notification for the same shall be published on the Bank's website https://www.centralbankofindia.bank.in & https://gem.gov.in. It shall be available for download after the date and time of the start of availability till the deadline for availability as mentioned in RFP. Unless otherwise stipulated in RFP, the downloaded Tender Document is free of cost. Bank may, at its discretion, extend the deadline for submission of bids. Bidders are required to go through any subsequent amendment/Corrigendum/clarifications meticulously. Any query/ clarification regarding downloading Tender Documents and uploading Bids on the GeM portal may be addressed to the GeM Help Desk.

1.3 Clarifications

A Bidder requiring any clarification regarding the Tender Document may ask questions in writing/ electronically from Office/ Contact Person as mentioned in RFP, provided the questions are raised before the clarification end date mentioned in RFP.

To assist in the examination, evaluation and comparison of bids the Purchaser may, at its discretion, ask the bidder for clarification and response shall be submitted in writing, duly signed & stamped by the authorized signatory and no change in the price or substance of the bid shall be sought, offered or permitted. The clarification and response received from bidder will be subsequently part of bid submitted by that bidder.

2. Eligibility Criteria for Participation in this Tender

Subject to provisions in the Tender Document, participation in this Tender Process is open to all bidders who fulfill the 'Eligibility' and 'Qualification criteria as per Annexure 6. Bidder should meet the eligibility criteria as of the date of its bid submission and should continue to meet these till the award of the contract.

3. Bid Security Declaration should be provided by Bidder

The Bidder should deposit bid security of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) in the form of a demand draft favoring Central Bank of India, payable at Mumbai, or Bank Guarantee issued from a Scheduled Commercial Bank other than Central Bank of India. Bank Guarantee should be valid for minimum of 6 months from the last date of submission of bids, as specified in this RFP, with claim period of 3 months.

4. PERFORMANCE BANK GUARANTEE:

Successful bidder has to furnish Performance Bank Guarantee in Bank's format (Annexure 14) of amount equivalent of 5% of the order value issued by any Scheduled Commercial Bank in India (Other than Central Bank of India), in favor of the Bank within 30 days from the date of Purchase Order. For PBG purpose, order value to be worked out on 120 average successful hits in ratio of 70:30 (Financial/Non-financial) per ATM per day. Performance guarantee should remain valid during the currency of the contract. The guarantee should also contain a claim period of 1 year from the last date of validity period

5. PRE-BID MEETING:

5.1. A pre-bid meeting with the Bidders will be held on the date & time and venue as specified in this RFP to clarify any doubts raised by them with regard to the RFP.

5.2. Bidders shall be present during the meeting on the scheduled date & time. In this connection, Bank will allow maximum of Two (2) representatives from each Bidder to participate in the pre-bid meeting.

5.3. Bank will consolidate all the queries and the replies and the same shall be made available in the GeM portal (https://bidplus.gem.gov.in/bidlists) /Bank Website and no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the Bidders and any clarification/addendum/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the Bidders.

6. Amendment to RFP:

5.4. At any time prior to deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective Bidder, may modify the RFP, by amendment.

5.5. Notification of amendments will be made available on the GeM/Bank's website and will be binding on all Bidders and no separate communication will be issued in this regard.

5.6. In order to allow prospective Bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline, for such reasonable period as decided by the Bank, for submission of Bids.

7. Integrity Pact

7.1 Integrity Pact- Each Participating bidder/s shall submit Integrity Pact as per attached Annexure-13A on duly stamped of Rs 500/-. Integrity pact should be submitted by all participating bidder at the time of submission of Bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time scheduled prescribed by Bank may be relevant ground of disqualification to participating in Bid process. Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:

1) Shri Nirmal Anand Joseph Deva, Email ID: meghanadeva2022@gmail.com
2) Shri Anant Kumar, Email ID: anant_in@yahoo.com

SECTION –II

EXISTING INSFRASTRUCUTRE IN THE BANK.

1. **Central Bank of India** is one of the leading nationalized Banks of the country and has a national presence through a widespread network of more than 4600 branches and offices spread across the length and breadth of the country. All the bank branches are under Centralized banking Solution.

   It also has a wide network of more than 4176 ATM/CD(s) spread across the country. Bank has completed 115 years of its service to the Nation and its millions of satisfied customers with technology-oriented bouquet of user friendly services and in the field of IT we are known for providing new innovative and customer friendly services.
2. The Bank also has specialized branches for catering to the specific needs of Retail customers, Industrial units, corporate clients, Forex dealers, Exporters and Importers, Small Scale Industries and Agricultural sector.
3. Bank has implemented Core banking Solution B@ns24 in all its 4500 plus branches, from Tata Consultancy Services Limited. In addition to this, various other systems/platforms are available for applications like Payment Systems, Treasury Operations, SDR, Financial Inclusion, HRMS, EFRMS, LLMS etc.
4. DEBIT CARD INFRASTRUCTURE

   Bank's CD/CR at present is functioning on Lusis Tango SWITCH at Data Center (DC) with a Disaster Recovery (DR) set up. It has over 4176 plus ATMs functional (around 2685 onsite and 1491 Offsite) ATM/CDs. The Bank is a member of MasterCard, VISA RGCS, Maestro, Cirrus and NFS etc. All CBS Branches have been configured for issuance of debit cards. The existing ATM/CDs are spread all over India in all states including union territories:

   The Bank has a current Debit card base of approximately 296 lakhs including pre-generated cards.

SECTION III

1. SCOPE OF WORK

1. This RFP invites Bids from the Bidders for RFP for End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers/ ATMs under OPEX Model. Installation means up to the stage of cash live. Installation of entire project to be completed within 9 months from the date of acceptance of purchase order in case of single successful vendor executes 100% quantity and 6 months from the date of acceptance of purchase order in case it is allotted to 2 vendors.

The scope of the work will include:

1.1. Conducting site feasibility survey, Site erection, (including civil, interior, electrical, UPS, connectivity and air conditioning to be done by bidder). Supply, installation, commissioning and maintenance of CDs with technical specifications as per Annexure 7 & 7a respectively. Scope of Work and Installation includes:

- Supply of CDs and other peripherals at Bidder's cost to the location for which Purchase Orders are placed under Opex model.
- Successful bidder must provide one TEST CD of similar technical specification (with support & maintenance) for UAT purpose of the Bank in our switch premises, without any cost to the Bank
- CD Site preparation at the identified sites. The locations can be Pan India and include Onsite, Offsite, Lobby/Mobile ATM, Metropolitan, Rural, semi urban and Urban locations/areas.
- The Offsite/Onsite site ratio shall be in 50:50 ratios. Bank at its discretion shall alter any quantities and/ or change the ratios of offsite, onsite as per Bank's requirement.
- Physical installation of CDs at the sites with grouting as per RBI guidelines.
- Networking of CDs i.e. connecting the CDs to the network provided by the bank for ONSITE CDs. Supply and laying of LAN cable from CD/ATM to Banks network device to be arranged by Vendor. The networking should terminate up to the network points in the CD room/nearest point to the CD. The cabling and other I/O points is to be provided in conceal and secured mode. LAN and Power point/socket should be concealed/secured in back room and should not be accessible to customers/public as per regulator guidelines. For OFFSITE CDs Bidder is required to provide suitable network connectivity up to Banks CD Switch (BOTH DC & DR) with adequate Bandwidth with dedicated network. The network connectivity so provided should be from a single Network service provider for any mode of connectivity. However, Bank may consider two network service provided on case-to-case basis. All the networking requirement for Onsite, Off-site and Mobile ATM to be provided by Vendor as per the without any cost to the Bank including LAN cable etc.
- CD/ATM Machine should have interface with the Bank's ATM Switch (DC & DR).
- Commissioning of CDs including installation of all its functionalities, loading of screens etc. and making CDs ready for all type of transactions
- CDs should be equipped with Biometric functionality and capable of integrating with Biometric Solution of the Bank or as per RBI/UIDAI guidelines
- CDs should support API 2.00 or higher and as registered devices
- The Cash Dispensers should accept EMV chip-based cards, and any hardware or software required for the same is part of Opex and no additional cost for the same will be paid by the bank. EMV certification to be done at no extra cost to the Bank and all costs for such

certification are to be borne by the vendor(s) including professional/consultancy/testing/Rollout charges or any other charges (including license cost/renewal cost of kernel etc.) for any service provided for carrying out the EMV certification.

- All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.
- Comprehensive Testing of CD including all functionalities and Operations
- Loading of screens, EJ pulling agents, TM Keys, configuration with IP addresses and other security features etc.
- Provide all the facilities for Physically Challenged persons to access CD, as required by regulators/GOI guidelines.
- Providing training to the branch staff / custodians.
- Bidder should complete branding of CDs and ATM sites, as per specification of our bank.
- The transaction slip should be printed in multilingual (English/Hindi and regional Language) as well CD screens should be in multilingual (English/Hindi and regional Language).
- Printing on backside of transaction slip shall be made available as per Banks requirement at no cost.
- CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.
- CD site audit has to be carried out by the bidder in the presence of Bank officials; this is to be done once in a quarter. This is apart from the regular health maintenance of the CD and all assets by the bidder.
- Bidder/CRA should ensure that all cash must be properly loaded in the bins and no cash under any circumstances should be kept in the CD chest/vault.
- Bank reserves the right to carry out 100% site verification by outside agency to verify the quality of work.
- Vendor should ensure to install and regularly update all security features i.e. antivirus, security solutions, TLS 1.2 or higher anti skimming devices etc.
- ATMs should have Supported Operating System and patches must be regularly updated and a confirmation to the effect given to the bank.
- Bank may re-examine the quality of the work at various ATM/CD sites on random basis and initiate its claim for the deviation in specification and poor workmanship.
- Vendor to have compatibility with Bank's ATM switch, EFRMS, CRM, CBS related interfaces etc. as per Bank requirement without any additional cost to the bank.
- CD/ATM machines should comply with Bank's information security policy and should have computability with IS related tools/ interfaces.

1.2. Ensuring compliance of CDs to statutory, RBI/Regulator/GOI requirements.

1.3. All CDs must be enabled for usage by the Biometric cardholders and Visually Impaired cardholders having requisite hardware, software, voice files and Braille enabled keypad and other components which would enable usage by the biometric and visually impaired cardholder as per regulator/GOI guidelines.

1.4. All CDs should also be fully EMV (Europay Master Visa) certified and enabled including having requisite latest hardware and pre-installed EMV software during the contract period.

1.5. The successful Bidder shall have to enable the voice facility (Text to Speech) as per IBA transaction flow guidelines to help the visually challenged persons in all CD. The facility should be for English and Hindi languages. Based on further RBI/IBA guidelines the other

languages should be enabled without any cost to the Bank. There should not be any separate charges for implementing the said activity.

1.6. The Cash dispensers should function in a minimum of 3 languages English, Hindi and local language. Customer should have the option of selecting the language and all screens, receipts, voice guidance and any other customer interface should be as per selection made

1.7. The successful bidder will handle the AMC arrangements for their respective orders of the proposed 1500 Cash Dispensers (CD), AC, UPS, and Batteries (inclusive of component / part replacement) as part of OPEX model without any cost. Bidder shall ensure that AMC arrangement for their respective orders during currency of the contract period. Dispute/discontinuation of such arrangement of Bidder with any third party/OEM will not be binding to the Bank and Bidder will be held liable for penalties in such case.

1.8. The Bank reserves the right to extend the contract upto two years after the expiry of seven years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.

1.9. The bidder should have their own support offices / franchise support offices /resident engineers in a minimum of 100 major Centers, (which should include all the Cities/Centers where Bank's Regional Offices are situated and be able to provide & maintain equipment including all components/Add-On items in sufficient quantities with their Operational support engineers in all these cities (List of Regional/Zonal Offices is placed at Annexure 11).

1.10. In case any part of the work / process is required to be outsourced by the successful bidder, the bidder shall seek prior approval of the Bank

1.11. E-surveillance should be provided by the bidder as per Annexure.

(The above list is only illustrative and not exhaustive)

Site Implementation Services (SIS)

2. **On-site CDs**

The On-site CDs will be installed at the Bank's branch locations\E galleries. The Bank will provide the following: -

a. Site will be provided by the Bank i.e. CD room three brick walls.
b. The raw electricity connection up to the CD room will be provided by the Bank.
c. Payment of electricity bill will be made by the Bank.
d. Networking arrangements (other than LAN cabling from Branch network switch to ATM) to be provided by Bank.
e. Signage and lollipop will be put up by the Vendor
f. Separate earthing will be provided and maintained by Vendor
g. Shutter and related infrastructure to be provided by vendor

3. **Off- Site CDs**

Bidder/Vendor shall conduct site identification exercise and offer suitable site in the vicinity of locations desired by the Bank. Bidder/ Vendor would be responsible for the following: -

The site should be at the ground floor and preferably on the main road at the prominent locations

a. like corporate outlets, marketplaces, malls, etc.

b. The Vendor should construct ramp at all feasible locations. The ramp is required to be constructed at Off-site locations by the Vendor adhering to the specifications given.
c. The area of site shall be of minimum 60-80 sq. ft. **suitable** for installation of CD/ATM
d. Site should be accessible round the clock. However, exceptions would be made in case of certain establishments where public access is prohibited after certain time only with prior permission of the Bank.

   Bank will indicate broad area of the city, name of district, etc. The Bank's prior approval is required to be obtained by the Vendor before finalization of the location. Approval of Zonal Office (ZO)/ Regional office (RO) concerned under whose jurisdiction the proposed CD falls will be required. Only after Bank's approval, the Vendor may proceed with the site implementation and CD installation. The Bank reserves the right to reject any site proposed by the Vendor for reasons like proximity to an existing ATM, visibility, lack of potential for hits etc.

e. Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.
f. The Vendor should enter lease agreement/ownership for the site, roof rights in case of VSAT installation/solar panel installation where new CDs are proposed to be installed.
g. Obtaining all statutory approvals from the landlords and municipal and concerned authorities.
h. Installation of Bank's signage and lollipop.
i. In case of closure/shifting of CD, bank's signage, shall be removed within 24 hours of shifting of CD from the location.
j. Bank's prior approval is required to be obtained; in case the Vendor is required to relocate any of the CD for reason other than request from the Bank.
k. Vendor is responsible for timely payment of Rent, Electricity bills, all applicable taxes, lease deed expenses and any other required / necessary expenses.
l. Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank.
m. Any licenses/authorizations required for installation of ATM at selected site shall be arranged by Bidder in the name of the Bank.
n. **Assignment of rent:** in case of existing locations, assignment of existing rental agreements (irrespective of whether this is direct assignment or first assignment to Bank and then to the bidder) cost shall be borne by the bidder.
o. Proper earthing arrangements at Onsite/Offsite will be responsibility of the Bidder.

4. PROJECT COMPLETION

4.1 The entire activity viz. CD site preparation and delivery, installation & commissioning of CDs is to be completed within 35 days for Metro/Urban and 40 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by

the Bank whichever is earlier.

4.2 At existing sites, for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 30 days. In case of CD installation only (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed within 20 days from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later.

Installation of entire project to be completed within 9 months from the date of acceptance of purchase order in case of single successful vendor executes 100% quantity and 6 months from the date of acceptance of purchase order in case it is allotted to 2 vendors.

UAT and requisite certifications of machines to be completed within 90 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors will Rs. 5,000/- per day (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 15 days (from 106th day) that bank may take deemed action including cancellation of the contract.

Vendor to ensure that at the time of ATM ROLLOUT, all the ATMs/CDs and its related licenses' (Applicable for ATM Machine and related software, hardware and firmware, anti-virus etc.) are confirming compliance to all RBI/GOV/NPCI or any statutory regulator guidelines and advisory applicable or in effect till that date. All the RBI related existing guidelines like Cassette swap, MHA guidelines, VLAN, TLS, TSS,EMV, OS Hardening, Anti skimming, TLS etc. need to be implemented from the go live of the project.

4.3 Penalty for Delay in Operationalizing the Services

The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.

Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.

4.4. The offered CD model should be absolutely tampering proof and in no circumstances the machine should allow any unauthorized dispensing of note/s or an opportunity for taking out note/s from the cash chest/cash dispenser or any other component of the machine in any way either during a transaction or while performing dispense test/any other test in the supervisory mode or in any other manner whatsoever. The cash presenter, cash presenter mouth and all similar components should be tampering proof. Bank reserves the right to claim damages from the Bidder on account of any loss suffered by it on account of such incidence as also to recover the quantum of loss suffered.

4.5 Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse.

4.5. Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates.

4.6. L1, L2 bidders will be identified after reverse auction process. Order will be placed in the ratio 60:40 subject to L2 match prices of L1, in case L2 bidder is not willing/able to match the quote of L1 bidder then the offer will be extended to L3 bidder or in that order to the next. In case, other than L1 bidder, only one bidder matches L1 price then order will be placed to 2 successful bidders in ratio of 60:40 (L1 and other successful bidder), in rare event no other bidder is ready to match with L1 quote, Bank at its discretion may ask L1 bidder to execute 100% of order.

4.7. Necessary certification and integration with Switch will be the responsibility of the selected vendor(s) and there will no additional cost to the bank for any such certification and integration. Any certification requirement with any regulatory/statutory/OEM agency will also be the responsibility of the selected vendor(s) at no additional cost to the bank.

4.8. The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter.

4.9. Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s). As such the selected vendor(s) will have to ensure that the ATMs (CD) provided meet all security requirements and have robust systems in place to prevent such incidents. The Vendor should supply equipment and related software which is free from embedded malware/Virus. It will be vendor responsibility to update, maintain & monitor the same without any addition expenses to the bank.

4.10. Replacement of other assets (ACs, UPS & Batteries etc.) and site preparation requirements will be as per requirement/discretion of the bank on case-to-case basis and the vendor will have to accept and abide by the bank requirement in the matter.

4.11. Vendor should provide dedicated officials for project tracking, monitoring and maintaining of the ATMs at Central Office.

4.12. In case the selected vendor(s) fail to initiate/execute the project as per defined timelines the bank may cancel the order to such selected vendor(s) and place the order with the next bidder who participated in the process at its discretion provide the price quoted by L1 bidder are matched. The next bidder should eligible and have to comply the entire Make in India rules as imposed by GOI. In such circumstances bank will be within its rights to claim liquidated damages from the defaulting vendor(s)

4.13. Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.

4.14. The selected vendor(s) will have to execute Integrity Pact, Non-disclosure agreement or any other agreement as specified by the bank

4.15. For onsite locations bank internal network connectivity to be used

4.16. For offsite locations the selected vendor(s) will have to provide VSAT with sufficient bandwidth not less than 32 kbps and should be upgradable for smooth functioning and other requirement for ATM services as per scope of RFP without any additional cost to bank. Vendor may consider other mode of connectivity than VSAT which is approved Bank's information security policy.

4.17. Successful bidder will be installing and maintaining e-surveillance systems at all these locations. The technical requirement for E-surveillance should meet the E surveillance- scope of work.

4.18. Vendor should provide Cash Management and Cash Replenishment Services at the CDs rolled out under this RFP as part of ATM Managed Services. While providing services, RBI and MHA guidelines, Cassette swap shall be strictly followed.

4.19. The Bidder or its authorized business partner should have sufficient service centers / locations which are used for storing critical spare parts. Replacement of spare parts whenever required to ensure availability.

4.20. RBI advisory on ATM Security must be complied with as below and issued from time to time:

- Ensuring that BIOS password is enabled at all the ATMs and that Auto run facility of "exe files" from a network or a USB port is disabled
- Deploying full hard disk encryption (FHDE) and encryption and authentication solutions to protect internal communications between the genuine ATM PC core and ATM modules, including the dispenser.
- Whitelisting of application in ATMs
- Different hood keys for all machines
- Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/

OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.

- System of dynamic password/token generation for the service personnel to be provided. Existing mechanism for dynamic password/OTP/token should be extended to the branch as per the Bank's requirement for staff loading without comprising security.
- Encryption of ATM transactions by using TLS certificate, MACing etc.

5. Compliance of Statutory and other responsibility

5.1 The Vendor should ensure that statutory, regulatory and all other guidelines are complied with respect to the cash in transit and held in vaulting and loaded in CD. It shall be the sole responsibility of the Vendor to obtain the required licenses, permissions etc. from local or any other authority for cash transit or vaulting

5.2 Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed during the contract period.

5.3 Any penalty charged to the Bank for noncompliance with any guideline or for non- obtainment of required permissions, licenses by the Vendor will be reimbursed by the Vendor to the bank.

5.4 In the event of seizure of Bank's cash for non-compliance of any guidelines or non- obtainment of required licenses, permissions etc. by the Vendor, all costs incurred for release of bank's cash will be borne by the Vendor.

5.5 Only those bidders would be considered who provide services in compliance of all criteria provided by the RBI/MHA. Bidder has to comply with the advisory/guidelines issued by RBI/IBA/GOI as on date of go live and any further modifications and new advisories issued during the contract period will be mutually discussed and implemented at agreed terms.

5.6 Bidder should comply all the formats of reports, reconciliation report, Electronic Journal, Receipts etc. as required by Bank, RBI, Govt etc., free of cost

5.7 Criteria for selection of CRA/CIT - The BIDDER/MS vendors to meticulously adhere the Standards for engaging the Bidder and its sub-contractor relating to Cash Management activities issued by the Regulator and GOI from time-to-time. Latest instructions on this subject issued by RBI vide their letter No. RBI/2017-18/152 DCM(Plg) No. 3563/10.25.07/2017-18 dated April 06, 2018 and Gazette Notification issued by Ministry of Home Affairs, New Delhi on 8th Aug. 2018.

6. CASSETTE SWAP/MHA SERVICES ON OPEX BASIS

Vendors to replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017-18/DCM (Plg.) No. 3641/10.25.007/ 2017-18 dated April 12, 2018, on Cassette Swap in ATMs.

6.1 Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard. The RBI and MHA guidelines applicable should be complied by Vendor.

7. **Second, Third and Fourth CD installation at one site**

In the event of availability of space and the transaction hits / dispense pattern, Bank may place order for installation of second, third and fourth CD at the existing location including that of e gallery. These additional CDs at such location will be required to be installed by the Vendor who has installed the first CD

Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank.

8. **COMPLIANCE WITH IS SECURITY POLICY:**

The Vendor shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder. Some of the key areas are as under:

- Responsibilities for data and application privacy and confidentiality
- Responsibilities on system and software access control and administration
- Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Vendor
- Physical Security of the facilities
- Physical and logical separation from other customers of the Vendor
- Incident response and reporting procedures
- Password Policy of the Bank
- Data Encryption/Protection requirements of the Bank

I. In general, confidentiality, integrity and availability must be ensured. All data are confidential and should not be disclosed to any external parties ever.

II. The Bidder shall sign non-disclosure agreement with the bank to certify that all data shared with them, or its deployed resources shall remain confidential and shall not be disclosed to any external parties ever.

III. The ATM/ CD machines shall be hardened in line with bank's secure configuration documents (SCDs).

IV. The ATM / CD machines OS / other software shall be under support contract of their respective OEMs and get regularly patched as per OEM recommendations. The Compliance reports for the same shall be shared with bank regularly.

V. The Software Integrity certificate (In Bank's format) will be shared with bank before production deployment of devices.

VI. Any software module additions / change shall go through required security testing in addition to functional testing before deployment in bank environment. The version release note shall be shared with bank for the same along with confirmation comment for the same. Bidders need to comply with other existing and future policies/SOPs of the Bank related to ATM Operations/Governance etc. In addition, bidder is required to address the observations of various

audits/examinations of Regulator as and when advised in the stipulated timeline.

VII. The vendor should comply extant guidelines of RBI data localization policy and should submit the report to the Bank time to time as per the requirement.

VIII. It is vendor responsibility to comply with IS Policies of Bank/RBI/regulator.

1.1. Site selection and Total Implementation of Sites (TIS) Services of ATM

1.1.1. Bank will communicate to the successful Bidder, the number of ATMs required in each city/region/place of zone spread across country. The selected Bidder should then identify sites for installation of ATMs in the city/place chosen by the Bank. Premises should preferably be located on ground floor at vantage points (There could be few exceptions like premises in Malls, Shopping Center etc where infrastructure facilities like lifts, escalators are available). The premises must be suitable from the security point of view and should be accessible 24 hrs/365 days to the card holders.

1.1.2. The Bidder should get in-principle approval from the Bank for the site before proceeding with the final installation. Bidder should furnish the details of the sites identified to the bank in writing for banks approval. Bank will provide breakup of various sites for deployment of ATMs i.e. Region Wise/Zone Wise/Rural /Semi Urban/Urban/Metros sites.

1.1.3. If Bank desire to install ATMs at onsite locations, it will provide rent free space, electricity and network connectivity.

1.1.4. Bank at its discretion shall assign the obligatory ATM locations in 10% of TCO quantity as per Bank requirement. Vendor has to deploy ATMs in these locations as per Bank requirement.

1.1.5. If the Bidder is also in White Label ATM Business, then Bidder should not adopt any such policy/practice which may affect the hits of the Bank ATM.

1.1.6. While selecting Offsite locations the Bidder should ensure that Central Bank of India ATM is already not available within 500 meters in Metro, 500 Meter in Urban area and 1 KM in semi urban area. In rural places if Central Bank of India ATM already available, one more ATM need not be installed. However, with specific approval from bank additional ATM may be installed at potential sites with average hits per ATM is already very high.

1.1.7. Identification of site at suitable locations and entering lease agreement/ownership after obtaining Bank's approval for the centers where new ATMs are proposed to be deployed.

1.1.8. Vendor is responsible for timely payment of Rent, electricity bills, all applicable taxes, lease deed expenses and any other expenses or any dispute arising regarding such items.

1.1.9. Installation and maintenance of UPS with minimum 8 hours fast charging SMF / Lithium- ion battery backup. At locations where electricity availability is erratic, battery backup should be

minimum 8 hours or adequate backups. However, it is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning. In areas where there is load shedding, the Vendor should arrange for alternate Power supply arrangements like DG set, solar power, etc.

1.1.10. UPS should have Simple Network Management Protocol (SNMP) for polling, wherever SNMP cards are provided for UPS and necessary feed is received.

1.1.11. Installation of two new Air Conditioners (AC) as per specifications. Stabilizers, timers, Copper piping, drain-pipe, Caging for Outer Units

1.1.12. Obtaining all statutory approvals from landlord, municipal authority and all other concerned authorities.

1.1.13. Supply and Installation of Site Infrastructure items like Network equipment's, UPS with batteries, Air Conditioners (A/C), A/C Timer, V M item – Glow Sign Board, Lollypop, Information Panel, Lighting, Access Control Mechanism, Storage Cabinet and Wastepaper Basket, External Camera, Visual Merchandise and Other fixtures/fittings specified.

1.1.14. Bidder will supply minimum 2KVA UPS of reputed make with 8 hours battery backup on full load. In case there are multiple machine-like CR/SSPBPK at the site 3KVA UPS with 4 hours back to be supplied by the Bidder.

1.1.15. Bidder will also provide Voltage stabilizer for UPS and Isolation Transformer at the site to run the ATM smoothly.

1.1.16. Preparation of site including Civil, Electrical, Carpentry/Aluminum work, Interior work, Air-conditioning facility.

1.1.17. Vendor will be responsible for payment of Rent/EB Advances and Rent, Electricity bill, taxes, lease deed expenses etc.

1.1.18. Bidder should enter into lease agreement/ownership for the site, roof rights etc in case of VSAT installation/solar panel installation where new ATMs are proposed to be installed at Onsite/Offsite locations.

1.1.19. Rent and electricity bill for the Offsite ATM Site will be borne by the Vendor. However, the selection of Off-site location is subject to the approval by respective Zonal/Regional Office.

1.1.20. Full TIS services will be required for all the sites allotted to the Bidder.

1.1.21. The site should be at the ground floor and on the main road at the prominent locations like corporate outlets, marketplaces, malls, etc.

1.1.22. The area of site shall be 80 - 100 Sq Ft. suitable for installation of ATMs. Customer area should be minimum 70% of total site area.

1.1.23. Bidder will not install its White Label ATM(s) within the vicinity of 500-1000 meter of Central Bank of India ATMs.

1.1.24. Bidder shall conduct site identification exercise and offer suitable site in the vicinity of locations desired by the Bank. Bidder cannot refuse installation of ATM at the onsite or offsite locations desired by the Bank.

1.1.25. The branding colors/creatives should be permanent paint type or vinyl sticker for the machine's metal and plastic components. During the life of the machine, any repair/replacement of facia should have the same original branding.

1.2. Transfer / Surrender / Vacate the site

1.2.1. The Bidder will not transfer or sell or surrender or vacate the site or enter into any contract or order with any other Bank or entity for the site without Bank's prior written permission. The Bank will have the first right of refusal for the site before the Bidder discontinues or terminates the arrangement with the Bank.

1.2.2. In case, the Bidder desires to relocate ATMs, Bidder must obtain Bank's prior written approval in this regard and bear all associated cost of relocation.

1.2.3. The Bank also may request/advise the Bidder to relocate the ATM to any other location due to administrative exigencies. Under such circumstances Bidder has to bear the cost of Shifting and other misc. expenditure. The relocation should be executed within 30 working days from the date of the approval provided by the Bank, failing which that ATM shall be considered as under downtime from the 31st working day onwards. Partial surrender of ATM or sites will not be allowed.

1.3. Managed Services of ATMs machines.

1.3.1. Cash Replenishment / Cash Evacuation Services:

Cash loading, Cash optimization and Cash Forecasting will be the responsibility of the selected Bidder. Any services mentioned under this agreement shall be outsourced to vendor/Subcontractor who are fully complying with the criteria mentioned by RBI/MHA and other regulators time to time. The services include the following: -

1.3.1.1. Cash replenishment at ATMs and ensuring cash efficiency.

1.3.1.2. Cash Replenishment Services / Cash Evacuation Services with lockable cassettes swap method (mandatory ab-initio) for all machines, usage of OTC (One-time Combination) in vault locks of machines ab-initio. Vendors to arrange and maintain (including replacement of faulty ones) for all set(s) of lockable cassettes + reject / retract / counterfeit bins, as and when required, during the entire contract period and extensions thereof.

1.3.1.3. Evaluate the cash requirement for every ATM through analysis of past usage trends and current cash status updates.

1.3.1.4. ATM EOD must be done at the time of cash loading or alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month. The Bidders should furnish the details of the replenishments made during the month along with the bills for payment.

1.3.1.5. C3R Report along with Switch and Machine Counter must be submitted on T+2 basis to Bank Nodal branches and Central Recon Team by 1:00 PM daily.

1.3.1.6. Cash Replenishment Services shall be provided normally whenever required; such Services are known as "Scheduled Replenishment Services." BIDDER /CRA shall respond to unscheduled service requests also. (Replenishment on Sundays and Holidays may also be required in emergency or Cash out situations. It is to be done at no extra cost to the Bank). Based on the predict model, cash will be provided on daily basis.

1.3.1.7. Cash Replenishment Services (CRS) can be outsourced to accredited/reputed agencies (CRA). The Bidder will be responsible for Service Level Agreement (SLA) for CRS outsourced. The replenishment process, inter alia, includes receiving cash from a designated center/branch of the Bank, making ADMIN transactions at ATMs, performing End of Day (EOD) and furnishing detailed MIS as required by the Bank.

1.3.1.8. The Vendor shall be responsible for reconciliation of cash and resolution of all complaints related to ADMIN transactions at the ATM and Vault end. In this regard, vendor shall adhere to the instructions issued by the Bank from time to time in the interest of the Bank, latest instructions issued by RBI vide its letter No. RBI/2018- 19/183 DCM(Plg) No. 2746/10.25.07/2018-19 dated May 14, 2019, and MHA Guidelines for CRAs dated 8th Aug 2018. The Bidder will submit reconciliation certificate twice a month i.e. as on 15th of the month by 18th of the month and after as on 30th /31st by 3rd of the next month.

1.3.1.9. Vault Loss liability for the Vendor will be the total amount given by the Bank to the vendor or to the CIT agencies engaged by them less the amount replenished out of that total amount plus the amount actually evacuated, if any

1.3.1.10. Transit Loss liability for the Vendor will be the total amount given by the Bank to the vendor or to the CIT agencies engaged by them.

1.3.1.11. Bank and Vendor have agreed that Vendor shall provide Cash Replenishment / Cash evacuation Services, or through “cash in transit” subcontractors (the “CIT”) as per Bank / RBI / MHA / GoI or any other statutory bodies’ Guidelines, subject to written approval from bank for such subcontracting. The Vendor shall provide Cash replenishment / Cash evacuation services at every ATM allocated to the vendor.

1.3.1.12. Vendor shall manage and report all cash placements, store spare currency for Scheduled and Unscheduled Replenishments, in the manner, frequency & amounts mutually agreed with Bank.

1.3.1.13. Bank shall provide the required sorted cash of ATM-fit notes to the CIT. Cash indents shall be submitted at cash link branches adequately in advance. Cash is to be issued by Bank from one or more designated branch in each city identified for this purpose. In case of emergency, Bank may direct CRA to collect cash from any other Branch / any other Private or Public Sector Bank / RBI Offices in the city. Vendor shall submit to Bank's designated branch a list of CIT's authorized signatories to sign withdrawal slip, and CIT's authorized operation staff.

1.3.1.14. Vendor shall submit Board approved Business Continuity Plan (BCP) / Disaster Recovery Plan (DRP) initially and as and when required by the Bank, for Cash Replenishment / Evacuation services acceptable to the Bank. Depending upon geography / routes / number of ATMs linked to a branch, Vendor shall transport the cash meant for CBI in a dedicated carrier van.

1.3.1.15. Vendor shall ensure that CIT / CRA replenish / evacuate the cash at the ATMs on the "T" day as per vaulting / non-vaulting guidelines mentioned in this RFP.

1.3.1.16. Vendor / CIT shall allow Bank, its authorized representatives, RBI and other regulatory & statutory bodies to conduct vault audits at location where currency vaulting services is provided. Audits shall be conducted by Bank at its own cost during normal business hours. Bank representatives shall carry a letter authorizing them to conduct such audits along with their identity cards, any Bank official without the said authority letter and identity cards shall not be allowed by CIT to conduct audits.

1.3.1.17. The CRA / CIT of the Vendor shall conduct EOD activity on ATM on daily basis and submit necessary reports. At the time of daily end of day activity, CIT shall retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required.

1.3.1.18. At the time of daily end of day activity, CIT shall reconcile physical cash in the ATM, ATM cassettes and in the purge bin (reject bin) etc. with the ADMIN balance (end cash shown denomination wise in ADMIN slip) and BGL account of respective ATM. Balancing receipts shall be returned to Bank next day. The CRA / CIT shall perform ADMIN activities at ATM as directed by the Bank.

1.3.1.19. Cash Replenishment Services through Cassette Swap Method ab-initio: Detailed process of Cassette Swap Method shall be shared with Successful Bidder later on.

1.3.1.20. Cassette swap Method is mandatory ab-initio to follow by successful Bidders. Vendors to replenish/evacuate cash through Cassette Swap Method in terms of RBI's notification No.RBI/2017-18/162DCM(Plg.), No. 3641/10.25.007/2017-18 dated 12th April 2018, RBI/2021-22/71 DCM (Plg.) No. S39/10.25.007/2021-22 dated 12th July 2021 and RBI/2021-22/190 DCM (Plg.) No. S 1117/10.25.007/2021-22 dated 31st March 2022., on Cassette in ATMs.

1.3.1.21. Successful Bidder, at its own cost, should arrange for additional set of lockable cassettes and lockable reject / retract / counterfeit bins for implementation of Cassette Swap Method

(mandatory ab-initio) including replacement of faulty lockable cassettes, of cash replenishment / evacuation in each ATM during the contract period and extension thereof. Further, vendor will replenish/evacuate the cassettes at its own premises and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard.

1.3.1.22. The non-working / worn-out cassettes will be replaced with new ones by the vendor as and when required, without any cost to the bank.

1.3.1.23. The penalty instructions vide RBI notification no RBI/2021-22/84 DCM (RMMT) No. S153/11.01.01/2021-22 August 10, 2021, for Cash out ATMs will be implemented for banks/ White Label ATM Operators (WLAOs) to avoid cash outs. Any non-compliance in this regard shall attract monetary penalty as stipulated in the "Scheme of Penalty for non-replenishment of ATMs

1.3.1.24. Bank will undertake periodic verification of the cash held on its behalf by the CRA. The Bidder will ensure that cash verification by Bank's officials, authorized agents is allowed by the concerned CRA.

1.3.1.25. The CRA/CRS agency shall take adequate insurance policy with Bank Clause for the value of entire cash throughout the Cash Replenishment Services Cycle for all sorts of risks including fidelity clause arising from acts of omission / commission / dishonesty of its employees and / or its authorized agents. The loss-payee endorsement of such insurance policies shall be in favor of the Bank, and it shall be ensured that the amount of claim, if any, shall be paid by the insurance companies directly to the Bank. Copy of the Insurance policy should be submitted to the Bank. The CRS agency shall pay the premium for obtaining insurance cover. Insurance policy should be in force.

1.3.1.26. Bidder shall be responsible for taking insurance towards cash in transit, employee fidelity & cash in vault. Insurance policies should cover risk of theft, robbery, employee frauds, misappropriation, terrorism, any natural calamities etc.

1.3.1.27. Cover under such insurance should be adequate to cover risk associated in handling ATM volumes of Bank. Bidder to provide copies of insurance copies to the bank.

1.3.1.28. Any shortage or loss of cash, whatsoever and for whatever reason shall be made good to the Bank immediately without waiting for admissibility or settlement of the insurance claim. Any amount of such insurance claims received by the Bank shall be remitted to the CRS agency by the Bank after adjustment of outstanding dues if any. The CRS agency should ensure correctness and genuineness of the cash and shall take the ATM fit currency notes to its possession. Once the note packets are taken out of Bank's premises the BIDDER would be responsible for shortage and fake currency if any, noticed subsequently.

1.3.1.29. Bidder will obtain Transit and Cash in ATM insurance & relevant documents to be submitted to the Bank on demand else Bank will fix a reasonable amount of bank guarantee to be submitted by the Bidder after taking into account the total amount of cash involved, transit insurance, vaulting arrangements & other risk- mitigating factors including number of ATM to be serviced.

1.3.1.30. If available, Bidder will provide the portal access for real time update/report of cash management activity like Admin Activity, Cash loading, Cash Offloading and EOD reports without any cost to the Bank

1.3.1.31. Bank at its discretion may withdraw the cash services defined in the contract from the Bidders and go for self-loading during the currency of the contract, in view of the business requirements. All costs related to such takeover / migration shall be borne by the Bidder in such eventualities.

1.3.1.32. ATM serviced under this contract shall be equipped with the Mas Hamilton / KABA / S&G Lock / Securam (OTC) / equiv. system. CRA shall:
(a) Cooperate in implementation of the OTC system
(b) Implement central and mobile based OTC solution
(c) Activate OTC lock to route mode during Initial Currency Load
(d) Acquire, implement and operate the one-time combination dispatch software in route mode
(e) Make its records available as necessary to investigate any operational issue or loss.

1.3.1.33. BIDDER/CRA shall start cash replenishment service only after successful activation of Mas Hamilton / KABA / S&G lock / Securam / equiv. system (OTC) in route mode.

1.3.1.34. The CRA shall have necessary infrastructure and software required to generate and communicate one-time password to its joint custodians at site. CRA shall mandatorily use OTC system for cash related activity at all sites.

1.3.1.35. If during the Contract period and extensions thereof, an ATM is frequently becoming out of order for technical reasons for more than three times in a month and for two consecutive months, the Bank may ask the Bidder to replace the ATM with another new ATM of same model & make with exactly same technical specifications at no extra cost to the Bank. The selected Bidder should update / supply / install necessary changes in ATM, if any, due to regulatory compliance, the same should be available at no additional cost to the Bank irrespective whether it being minor or major modifications.

1.3.2. First Level Maintenance (FLM) and Second Level Maintenance (SLM)

The selected Bidder to provide First Level Maintenance (FLM) and Second Level Maintenance (SLM) support of all equipment's supplied and used for smooth operation of ATM system such as ATM, VSS (internal, external), Site Infrastructure Equipment's. FLM and SLM support should include the following.

1.3.2.1. Supply and replenishment of consumables without any quantitative limit.

1.3.2.2. Clearing of paper / card / currency jams.

1.3.2.3. Monitoring of ATM and health status of all the ATMs.

1.3.2.4. Reporting faults/problems at ATMs, Networking Equipment's and other Site Infrastructure

Equipment's to the concerned BIDDER for SLM.

1.3.2.5. Providing video footage / images of the ATMs sites to the Branch, by way of media provided by bank without any additional cost to the Bank. Images should be provided as and when required. 180 days image data should be made available to the Bank. In case the vendor fails to provide video footage as and when requested any loss to the bank on account of not providing video footage will be recovered from the BIDDER. BIDDERs will share the required images / footages on SFTP as sending on email will have space constraints

1.3.2.6. The Bidder will be responsible for the maintenance of all ATM/Sites both on-site and off-site and replace all spares/equipment's/materials including consumables. The Bidder to support /repair /replace/maintain all parts of the equipment's mentioned above irrespective of whether the parts are manufactured by the Bidder or outsourced by it. Preventive Maintenance of ATMs, UPS, Video Surveillance System, UPS, AC etc. and other site infrastructures are to be carried out at least once a quarter to ensure uninterrupted CD service.

1.3.2.7. Installation of latest security patches whenever released by Microsoft/OEMs after successful testing as per frequency mentioned as under.

- Critical patches – immediately after release.
- Non-Critical - During PM or within 3 months on all ATM/CD/CRs covered under SLM.

1.3.2.8. Bidder has to ensure that during reinstallation latest screen, software build with EMV and TSS etc are invariably installed and made functional. Further, Anti Skimming Device to be made operational during the above activity.

1.3.2.9. Implementation of Hardware level Configuration parameter changes in the current ATM supplied by the Bidder will be without any cost, wherever required / necessitated by Bank/RBI to be done.

1.3.2.10. Bidder to ensure proper display and sequence of all the ATM screens including regional language, idle screen. In case of any missing screen, it should be immediately deployed without any cost to Bank.

1.3.2.11. The selected Bidder is required to provide Consumable Management services. The services include the following:

a. All Consumables including ATM receipt shall be provided by the Bidder at no additional cost to bank. The receipt shall be printed by the Bidder as per Bank's branding. Bank will give 3 months advance notice for any change. Continuous Monitoring of the level of consumables (, Receipt Printer Rolls, etc.) in each ATM through Incident Management Tools.

b. Based on the monitoring and on the past usage trend, the Bidder should proactively draw a schedule for replenishment of consumables for each ATM and carry out the same.

c. Consumable replenishment services should be independent of ATM Make, Model, type of network and Bidder.

1.3.2.12. Bidder shall conduct monthly performance reviews with Bank at Region / Zone and CO at mutually agreed schedules, dates and locations and representatives from both Bank and Vendor

shall attend such performance reviews. Meeting agenda items shall include, but not be limited to, Downtime statistics, service levels, missed problems and no fault found incidents as reported by the Vendor Management Center.

1.3.2.13. The Bidder /s shall deploy dedicated resources to monitor the Machine at the Bank's Head Office, Zonal/Regional Offices and any of the office of the Bank in India required by the Bank.

1.3.2.14. FLM and Support SLM Services:

- FLM visit must be scheduled immediately by bidder in case of any incident that impacts functioning of the machine.

- FLM will be responsible for attending site as per TAT specified, investigate root cause of issue reported, resolve & report to bidder or provide appropriate feedback to bidder. Next level of action to be taken by bidder.

- FLM Calls that require opening of ATM/CD cash vault has to be handled by regular custodians ONLY from cash handling agency.

- FLM call to be logged by bidder within 30 minutes of the ATM/CD going down. This time lag is for monitoring if the ATM/CD is getting auto restored.

- TATs for attending FLM calls:

  a. Metro/Urban ATMs – 2 hrs. from call log time

  b. Semi-Urban & Rural ATMs - 4 hrs. from call log time

  Bidder need to provide FLM support for SLM calls at each site with coordination of OEM engineer.

- During their visit to ATM/CD sites, the bidder or its partner shall be responsible for checking the availability of any Foreign Object (FOD) e.g. skimming devices, camera etc. and reporting of the same to the Bank in case presence is found.

- Resolution of problems related to currency jam, Card Jam, Stationary Jam, and Cassettes Jam and captured cards etc.

- Resolution of problems related to Machine resets, CIT caused errors.

- Ensure that DVSS installed with ATMs/CDs are in working order and preventive maintenance schedule of ATMs/CDs and DVSS is strictly followed by the successful Bidder. Bank expects the bidders to have capability for remote retrieval of images from ATM/CD DVSS and also monitor that the ATM/CD DVSS system is working fine.

- Follow up with Network providers of the bank for ensuring that ATMs are not down due to any network issue.

- Providing and fitting LAN cable at ATM/CD locations whenever required in the manner that Network I/O Ports and LAN Cabling/Wiring remain all time concealed and physically secured from access by Un-Authorised Person/General Public visiting ATM/CD premises.

- Providing and fitting ATM/CD Currency Vault batteries.

- Bidder will provide effective management services and ensure that SLM services are provided by the ATM/CD OEM Vendors effectively to ensure that ATMs are kept up and running. This is one of the major deliverables expected of the bidder and shall be one of the key parameters of assessment of bidder's performance.

- Requisite MIS Reports will be provided to the Bank as per the requirement which shall be delivered to Bank at scheduled times. (viz. ATM/CD availability to card holders, cash out position, cash handler faults, other hardware faults, supplies out report, communication/power failure report, Zone wise, Circle wise availability of ATMs, average withdrawal from ATMs, major network outage, ATM/network equipment switched off after office hours, UPS failure reports etc., or any other report related to ATM/CD management that may be called for by the Bank.

1.3.3. Centralized Electronic Journal (EJ) Pulling / software distribution

It is the responsibility of the selected Bidder to deploy the existing and new (if any) display screens in ATM during the contract period as and when decided by the Bank. The selected Bidder will be required to provide centralized software/screen distribution and EJ pulling. The services include the following:

a. Software and Screen distribution from Bidder's management center (Bidder's server).

b. Electronic Journal (EJ) Pulling from ATMs and pushing it to the designated server of the Bank on real time basis and daily basis. In exceptional cases it should be on T+1 basis by 1:00 PM daily without fail. In case of Network issue, pulling and submission of EJ through physical visit of ATM engineer as per above mentioned timeline.

c. EJ archival and retrieval. Archival and retrieval of images / video footage ATM -wise EJs should be stored in the EJ server of the Bidder at a centralized location for minimum period of 12 months. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. CD -Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. Vendor has to take the Bank confirmation before purging of any EJ related data.

d. EJ pulling should be done on daily basis and sent to Bank's Recon Team on T+1 basis. If required,

the Bidder may have to send EJ for failed transactions on near real time basis (Live EJ) to address customer grievance.

e. In case of settlement of any claim of the Cardholder by the Bank in the event of non-availability of EJ for the same, the Bank reserves the right to recover the amount of transaction claim from the Vendor upon prior sufficient notification of the said claim (of the cardholder). In case of Network issue, pulling and submission of EJ through physical visit of ATM engineer as Bank defined SOP without any cost to Bank.

f. In case of settlement of any claim of the Cardholder by the Bank in the event of non-availability of EJ due to fault of the vendor(s), the Bank reserves the right to recover the amount of transaction claim, along with award / penalty/ losses if any, from the Vendor. Banks' decision in this regard is final and binding to vendor(s)

g. The following penalties shall be applicable for non-performance / delayed performance of EJ related activities due to fault of the vendor(s). Banks' decision in this regard is final and binding to vendor(s). Bank shall levy a penalty of Rs. 500/- per instance in case of:

- Faults in the machine cases not resolved within T+1 day.
- In case EJ data is not complete or unavailable at ATM itself, penalty shall be charged for actual amount of claim received with penalty amount paid by Bank to the claimant (if any), for which bank is liable to make good the claim, on account of non-submission of EJ. It is the responsibility of the Bidder to provide the EJ and make EJ available in the machine. Apart from it, if any losses occur to Bank due to incomplete or non-availability of EJ in the machine, the loss amounts shall be paid by Vendor.

h. It is desirable that necessary agreements are in place between the respective vendor stakeholders (between vendor, Hardware OEM, Software vendor, Network SP) for field operational issues and necessary SOP may be prepared by the vendor in documenting the roles and responsibilities of the respective stakeholders to avoid any dispute amongst vendor stakeholders in providing services to the Bank.

i. Bank shall not be a party in such disputes, and it will be the responsibility of the successful Bidder (i.e., E2E vendors) for resolution of any transaction / EJ dispute and accountable for penalty if any in any event of non-availability or incomplete EJ / required logs due / Network/ Hardware or any other issue or award / court order

1.3.3.1. Bidder should undertake Software and Screen distribution from central location to different ATMs rolled out under the tender to facilitate individual configuration and screen displays.

1.3.3.2. Solution for remote loading of ATM screens and Software distribution should be available and the activity should be carried out by the BIDDER/vendor free of cost.

1.3.3.3. The system adopted should be capable of distributing screens at ATMs running on VSATs, leased lines, RF, Wi-Fi etc. The solution should support PCX, GIF, MPEG, FLC, FLI and other audio / video file format.

1.3.3.4. The solution should be capable of centralized distribution of patches, software upgrades and patches to the ATMs.

1.3.3.5. If Bank desires to revamp the Screens and roll out of which necessitates site visit for deployment of the same, the Vendor shall not charge any additional fees/ charges for this activity.

1.3.3.6. The Bidder shall provide the MIS/Reports conforming download. The ATM screen will be used for display of publicity materials of bank or of the regulatory agencies approved by the bank

1.4 EJ Pulling Services:

1) Providing the EJ pulling software and its installation on CDs as may be required from time to time will be the responsibility of the vendor and will be done free of cost i.e. without any cost to the Bank.

2) CD-wise EJs should be stored in the EJ server of the Vendor at a centralized location for minimum period of 12 months. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. CD -Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ data may be purged by the Bidder after archival of the data by the Bidder and confirmation of the Bank's ATM Cell Head Office.

1.5 **Grouting, De-grouting and shifting of machines and related equipment's**

- In case of shifting of any ATM is required to be carried out from one site to another due to any reason, Bidder will be required to again follow the standard process as mentioned above. No additional cost will be paid by the Bank for the relocation.

- As an ongoing process, the Bank will review the performance of the offsite ATMs on daily basis. In case number of transactions in an ATM does not surpass the targeted level i.e. hits are low / performance is low or any other reason, the Bank may direct to shift the ATM. The Bidder will shift the ATM to a new site, at their expenses within the time frame agreed with the Bank.

- In case of site closure/shifting due to any reason, Bidder will ensure that all the outstanding payments like Rent, electricity, Govt Taxes etc are fully paid and no dues is pending.

1.6 Incident Management, Help Desk Service and Monitoring Tool and MIS service

1.6.1 The Bidder will be responsible for Online and real time monitoring of ATMs to ensure desired 98% ATM uptime. Bidder should provide remote monitoring tool at Bank's site or site specified by the Bank for observing the health and status of all the ATMs outsourced/deployed by the Bidder. The services include the following:

a. Remote detection of events exceeding threshold.
b. ATM cash forecasting
c. Daily order recommendation. iv. Potential cash out warning for ATMs
d. Consolidation of settlement, reconciliation reports and data.

e. Centralized monitoring and control over access to safes

1.6.2 Bidder should arrange to intimate above situations by way of SMS/Email to authorized officials of the Bank. Bidder has to provide the reports/MIS Reports as per the requirements of the Bank which includes but not limited to the following:

a. Management reporting including exceptions for SLAs of all connected Bidders.

b. Assistance in meaningful analysis of performance for improving uptime and availability of ATMs to customers. All reports mentioned in Technical Bid compliance details

1.6.3 The Bidder is required to provide incident management services. These services include the following:

a. Single point of contact for End to End resolution for ATMs, automated on-line real-time fault detection & trouble ticketing. Automated triggering of escalation alarm and follow up till resolution.

b. Proactive and reactive review of hardware performance and Bidder's performance in relation to SLAs.

1.6.4 The Bidder is required to provide help desk services. These services include the following:

a. Providing Help Desk facility with multiple lines as single point of contact for all ATMs related issues.

b. Proactive problem resolutions. iii. Round-the-clock remote support to field operatives.

1.6.5 Any cost for the development of the interface or its customization at the BIDDER's end shall be borne by the BIDDER and at Bank's Switch end has to be borne by the Bank. The indicative list (but not exhaustive) is given hereunder:

a. The development of the interface between Bank's Switch and monitoring tool of the services provider (both at Switch and monitoring tool end). Customizations of the ATM switch software and ATM software to handle biometric/OTP/QR code- based transactions on ATM.

b. If any processes at Bidder's end or their consortium partners end needs to be changed, upgraded, re-designed, the same has to be done at no additional cost to the Bank.

c. If any new customization at Banks switch for the model supplied by the Bidder, Bidder has to bear the cost of customization.

1.6.6 It is the responsibility of the Bidder to change/upgrade/customize their infrastructure at all levels (like Infrastructure at Management Center, Disaster Recovery Site, associated hardware/software and related Network to run the ATM) to meet the guidelines issued by the RBI, IBA and VISA/MasterCard requirements at no additional cost to the Bank.

1.6.7 Bidder should ensure two-way integration of Bank monitoring system with Bidders Monitoring tool for real time update & monitoring of ATMs

1.6.8 **Providing cassette swap services**

1.6.8.1 Bidder shall replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017-18/DCM (Plg.) No. 3641/10.25.007/ 2017-18 dated April 12, 2018, on Cassette Swap in ATMs.

1.6.8.2 Bidder will arrange the cassettes at its own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes at its own premises and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard.

1.7 Compliance of all Regulatory Requirement like MHA, RBI, NPCI, DFS, IBA etc. during the Contract period

1.7.1 It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Center, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard/NPCI etc. requirements as on Go live date at no additional cost to the Bank. Any future compliance issued after go live date and during the contract period will be implemented on mutually agreed terms. Bank reserves the right to close the machine at its discretion for non-compliance of regulatory guidelines.

1.7.2 Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.

1.8. E-surveillance:

1.8.1. To implement a tested and proven technology solution for Comprehensive Centrally Monitored Electronic Surveillance of ATM installations operated and managed by vendor to detect, deter and avoid theft, burglary, fraudulent transactions, vandalism etc. in & around ATM premises and to detect Intrusion or carrying out unauthorized activity in ATM and around premises.

1.8.2. Separate network connectivity to be provided for the e-surveillance system. The connectivity used for the ATM should not be used for e-surveillance system. All Network Security requirements mentioned for ATM connectivity is applicable for e-surveillance system connectivity. Continuous connectivity between the Command Center of eSS and the ATM site by implementing the necessary connectivity solution as mentioned in this RFP for ATM connectivity.

1.8.3. Bidder to ensure that connectivity solution / technology should be capable of high-quality live view /

live streaming of all CCTV cameras through dashboard / Mobile app as well as support daily backup of footages.

1.8.4. Adequate number(s) of CCTV camera(s) should be provided for full coverage including but not limited to undernoted cameras:

a. In main ATM room,
b. Outside the ATM room- covering all entrances and its near proximity / surroundings, full External Signage(s) including EDSS,
c. In the ATM Back room,
d. Hidden Pinhole camera (s) at a suitable concealed location(s) inside the main ATM room.
e. Hidden camera(s) focusing on cash slot of each machine to ascertain cash dispensation and collection of cash by the customer.

1.8.5. Bidder to ensure that no camera should be focused on the keypad of machine to capture the PIN being entered by the customer.

1.8.6. All Cameras should be IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and videos in all scenarios including dull light, no light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center / dashboard / mobile app of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.

1.8.7. Detection of Intrusion in the ATM premises or disturbing the installed equipment(s) such as ATM Machines, ACs, UPS & batteries, external signages etc. and all other installed equipment(s) under e-Surveillance. All machines at the ATM sites to have removal, vibration, contact and thermal sensors.

1.8.8. Installation of red color Panic button at Main ATM room. Following notice (in red colour font) to be displayed prominently next to the panic button.

1.8.9. On pressing the red panic button, the following to be done:

a. Sounding the hooter installed in the ATM room.
b. Alerting the command center of Vendor to take the site under live
c. monitoring to ascertain the emergency and take appropriate steps

1.8.10. Detection of lingering or unauthorized activity for more than two minutes, motion-based monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors through PIR sensors OR using video analytics from 8 PM to 8 AM.

1.8.11. To detect the loitering inside the ATM lobby and initiate appropriate actions to deter the same.

1.8.12. To detect and deter a person wearing helmet, covering / masking the face, trying to carry out any unauthorized or suspicious activity. The command center should warn the person to remove helmet, mask, etc.

1.8.13. To manage the crowding in the ATM site. If more than designated persons are present at ATM sites

(one person per machine at a time), appropriate announcements should be made and appropriate action to be initiated to control the situation.

1.8.14. Required Sensors and Devices: Appropriate actions to be taken whenever alerts are generated by the sensors:

1. ATM1, ATM2 and more Removal Sensors (Metal Contact Sensor),
2. ATM1, ATM 2 and more seismic sensor / vibration sensor Zone (to work with UL 291 Business hour and UL 291, 24- hour ATM chest and CEN 1 or any other type of ATM safe),
3. ATM1, ATM2 and more Chest Door Zone (Plastic / Metal Contact Sensor). Whenever chest is opened, the centralized command center will take site in live monitoring to ascertain the genuineness of the activities. The CRA / CIT personnel(s) will show their valid ID card to the Centralized command center executive. For unauthorized access, appropriate steps to be taken by the centralized command center of Vendor.
4. Hood Door (upper and down) open sensor to detect opening / tampering of the hood. Whenever hood(s) is / are opened, the centralized command center will take site in live monitoring to ascertain the genuineness of the activities. The Engineer/ authorized personnel / CRA / CIT personnel(s) will show their valid ID card to the Centralized command center executive. For unauthorized access, appropriate steps to be taken by the centralized command center of Vendor. An alert ticket must be raised if Hood door is opened at any time of the day and whole activity should be recorded as a continuous video.
5. ATM1, ATM2 and more Thermal Sensor with Rate of rise feature
6. ATM Back Room Sensor(s) to detect unauthorized access into the room through the back-room door (Metal contact Sensor), Removal Sensor Cheque Drop Box (if present), UPS and Battery (Metal contact Sensor).
7. CCTV 1, CCTV 2 or more (with IR Vandal Proof Dome Cameras), Speaker & Microphone removal Zone in series
8. Speaker and mic Removal Sensor (Plastic / Metal Contact Sensor)
9. PIR Motion Sensor/ Occupancy Sensor
10. Siren / Hooter
11. Panic Switch / Duress Button at Main lobby of ATM site
12. Air Conditioner On / Off sensors (Recording of Date & Time)
13. Signage On / Off sensors (Recording of Date & Time)
14. At least 10 Hours internal battery Back-up for Alarm Panel, Router, Microphone, Speaker, DVR and all Cameras etc.
15. Mains and UPS power sensing ability (Power Input Sensor- Mains Input (ON / OFF) (Silent Zone)
16. Speakers for playing any pre-recorded messages at the site whenever required by the Bank. Vendor to arrange for creation of any pre-recorded message as desired by Bank.
17. Vendor may install any other sensor to ensure the Security / safety of the site.

1.8.15. Video Verification by viewing images of site on above event.

1.8.16. Vendor to Store / preserve Images / Videos for Verification for minimum 180 days at centralized location / Cloud. Vendor to preserve & provide the CCTV footages (images and videos) & ATM's

DVSS images for all disputed transaction / vandalism / Theft cases / other cases till they are closed / resolved even beyond the period of 180 days if so required. To provide images and video footages on demand of the Bank. As soon as CCTV images / videos request is received by vendor, they have to mark it as disputed and shall retain it and make it available even beyond 180 days and till the closure of the case. Every month, vendors will inform the Bank about ATM ID wise images / videos retained beyond 180 days and deleted thereof. The TAT for providing images / footages to the Bank is within 1 Calendar Day of receipt of such requests from the Bank.

1.8.17. Vendor shall arrange to upload / provide CCTV / DVSS footage(s) to portal / dashboard / Bank/SFTP, as per the TAT (1 Calendar Day) defined above wherever required by the GOI / Bank / Law enforcement agency(ies) / I4C (Indian Cybercrime co-ordination center) etc.

1.8.18. Vendors to provide the facility (Web based as well as Mobile app based) for viewing & downloading the live footages to the authorized Bank officials/representative of CO/RO/ZO/Branches/CC, by selecting ATM ID. For viewing the stored images & footages, option should be provided by entering the ATM ID, Date & Time of images & video footages.

1.8.19. Central Monitoring Station of e-surveillance must have the ability to daily pull images and videos centrally from centralized location / cloud, site DVR and provide to the Bank as & when demanded.

1.8.20. Storing of ticket related notes of conversation with various parties for 30 days. Storing of suspicious / criminal events beyond 180 days, till the closure of the case and submission of reports to Bank authorities.

1.8.21. Use of 2-Way Audio to deter the attempted crime and the system should be highly capable of clear voice / sound quality and there should be no disconnection even if the connectivity is lost with the command center.

1.8.22. Installation of Siren to scare away the culprits if they do not respond to 2-way communications.

1.8.23. Installation of fire / smoke detector. Telephone Escalation to related parties on continuation of crime in case of Fire / Smoke. To contact local police authorities or local fire station. To generate an alert in case of Fire / smoke and to switch on / off Main and UPS power.

1.8.24. SMS and Emails to Bank official by Vendor Management Center on receiving an alert as per procedure advised by the Bank.

1.8.25. Twice a day video footage of housekeeping to know the clean / unclean status of the site and to provide the related reports to the Bank.

1.8.26. Providing mutually agreed reports and vendor is under obligation to provide audio video footage as per the requirement of the bank. Bank may ask to provide any report as and when required and Bidder should be capable of developing the same at no extra cost to the bank.

1.8.27. The offered system should have various reporting capabilities such as e-surveillance System down report, ATM wise alert reports, Ticket transaction reports, Mains Power Cut report, Chest Door

open report, Hood open report (upper and down), Housekeeping Attendant report and CRA attendance report and connectivity / Link uptime report etc.

1.8.28. The e-Surveillance vendor will be solely responsible to provide such information or footage or image or reports to the police or other regulatory authorities on demand.

1.8.29. Quarterly Preventive maintenance of e-Surveillance equipment shall be carried out by the vendor.

1.8.30. Vendor shall mandatorily provide Web Dashboard and Mobile App access to for:

1. to view the ATM sites, live by Vendors and by dedicated users including Bank official,

2. to know the status of offline / online e-Surveillance sites and sensors / equipment installed at machines / sites. The entire responsibility of monitoring of dashboard and taking compensatory measures rests on the vendor and Vendor shall be responsible for any loss / damage in this regard,

3. The Bank may integrate the e-surveillance installed at ATM sites with its own e-surveillance dashboard / solution. The Vendors should cooperate with the integration conforming to Bank's IS policy at no additional cost to the Bank.

4. Bidders need to provide its dashboard at bank's premises / location(s) and the dashboard(s) being provided by the Bidder, if required, should be able to be integrated with the existing e-surveillance dashboards of the Bank at no extra cost to the Bank.
5. To know the status of offline / online sites and duration of downtime (from date / time – to date / time) in case of offline sites. User should be able to download such site details in excel file.

6. To be able to provide the ATM related data, such as ATM ID, Location, Address, contact details, peripherals / equipment in room etc. in the downloadable format as advised by the Bank.

7. Capability to lodge the request for requisition of CCTV images / video footage in a dashboard by the authorized user of the Bank.

8. The Bank or Bidder may require to Shift ATMs to new location.

a. Add new machine(s) at existing location.
b. Replace old ATM machine(s) with new one.
c. Renovate ATM Site,
d. In all the above-mentioned cases, the Bidder must Dismantle / Add / Replace / Shift / Reinstall the same / new equipment / sensors at existing / new location, as the case may be, without any cost to the Bank.

1.8.31. The dated and time stamping should be available on all images and video footages.

1.8.32. All wirings must be concealed and not accessible to an outsider. If any equipment loses its connection with the command center, command center should be able to identify the same within maximum 2 minutes. Antenna, if any, should be kept in protected environment and not be accessible by customer / public / outsiders / animal.

1.8.33. During the currency of the contract, the system should be upgraded at no extra cost to the bank. Any technological upgradation in CCTV, more specifically due to regulatory / administrative requirement, no extra cost to be charged to the bank.

1.8.34. Preventive maintenance of all the equipment covered under this scope to be carried out quarterly and a mobile application to be developed to submit the PM report to the concerned Circle authorities and the same to be linked with the real-time dashboard.

1.8.35. For any new feature of e-Surveillance which is not available under existing e surveillance sites, Service providers need to carry out PoC at their own cost.

1.8.36. Capability to instantly detect the disconnection of Alarm Panel at ATM site, (such as wire cut, etc.) or disconnection of any of the critical sensor from Alarm Panel and initiate appropriate and corrective actions to detect the reason of disconnection and in the event of occurring of any crime, escalation to the related parties (Police authorities / Bank Officials), to deter / prevent the crime.

1.8.37. Capability to instantly detect the disconnection of CCTV from the Command Center or non-recording of Videos and images locally at the ATM site or video loss / blacking out / masking the CCTV by any miscreant, and to take appropriate action in case of occurrence of any of the case mentioned as above.

1.8.38. Capability to instantly detect if view of the camera / Camera angles has been deviated or / and covered by any means as per original installations and to initiate appropriate action immediately.

1.8.39. The bank may require the Command Center to inform the Bank's ATM Switch Center to cease the operations at a suspected site, in case any suspicious activity is detected by the Command Center.

1.8.40. System should be capable of preventing the malware attack on the network / data / Command center of the Vendor / e-Surveillance partner.

1.8.41. An alert must be raised in case someone blocks or tampers with the cash dispenser / cash shutter of the ATM machine to manipulate the cash being dispensed by ATM machine. Whole activity should be recorded as a continuous video.

1.8.42. An alert must be raised in case someone tries to disconnect the ATM machine by removing power cables or switching off the ATM machine, etc. Whole activity should be recorded as a continuous video.

1.8.43. To know the health status of the all the installed sensors and equipment, such as 2-way communication system, hooter, CCTV, all the installed sensors, etc.

1.8.44. To show the location of the site on google map. Installation of a GPS device at the ATM site which will provide the latitude and longitude of the site at real time, which will be useful for CBI Finder App / Websites.

1.8.45. A notice prepared elegantly (as provided by the Bank) to the effect that the site is under electronic surveillance shall be displayed at the entrance and inside the ATM room.

1.8.46. To maintain the database by mapping the ATM IDs with e-Surveillance site ID. In case of any mismatch, to co-ordinate with the Ro/ZO authorities for necessary reconciliation.

1.8.47. To detect any kind of tampering with the equipment installed at ATM site.

1.8.48. To be able to integrate with the different systems of the Bank, such as Switch, ATM monitoring tool, etc., as per the Bank's requirement, at no extra cost to the Bank.

1.8.49. Capability to lodge online complaint regarding the faulty equipment, faulty sensors, down / dismantled sites, unclean sites, shutter remaining opened / closed, signage boards / Air Conditioners / lightings not switched on/off, etc.

1.8.50. Every data related to ATM sites, should be available on both, i.e., Bidder's portal as well as Bank's Centralized dashboard, if any.

1.8.51. Should have a documented and tested Business Continuity Plan (BCP), a Disaster Recovery site according to Disaster Recovery Plan (DRP) and the documents related to both BCP / DRP should be submitted to the Bank.

1.8.52. The switch over from Primary Command Center to DR command center should be within 30 minutes.

1.8.53. To keep a check on the health of the e-Surveillance equipment / sensors and if required, necessary steps to be taken to ensure that the same is replaced / repaired / rectified within a maximum period of 24 hours from the time of fault occurrence.

1.8.54. Vendor shall submit the Security Clearance Certificate of eSS from CERT-In empaneled Security Auditors annually.

1.8.55. Bidder has to ensure physical security 24x7 of the ATMs through e- surveillance. The cost of e-surveillance shall be borne by the Bidder. The Bidder through its partner or subcontractor has to provide e-surveillance services for the sites and is to take complete responsibilities for the security of the sites. The e-surveillance facility is to cover following:

1. Detection of intrusion of ATM / adjoining premises
2. CCTV monitoring of ATM room and back room
3. Round the clock detection of loitering / unauthorized activities.
4. Video verification by viewing image of sites
5. Storing video footage for a period of minimum 180 days.
6. (Storing of Images of Video Verification (6 Months). BIDDER to preserve & provide the CCTV footages (images and videos) & ATM's DVSS images for all disputed transactions / vandalism / Theft cases, till they are closed / resolved even beyond the period of 6 months, if required.

1.8.56. CCTV camera should be provided in main ATM room, outside the ATM room, in the ATM Back room and a hidden Pin Hole Camera at a suitable concealed location inside the main ATM room. All Cameras should be of IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and video in the scenario of dull light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.

- Escalation of calls through SMS / telephone for quick redressal
- To provide mutually agreed report to bank.
- To provide all information on video footage / images to Bank, Police authorities or any regulatory authorizes.
- Implement quick response team to take following actions:
- Attend the site within reasonable time ("20 to 30 minutes in metro and urban areas and 30 to 60 minutes in Semi Urban and Rural areas)
- To inform police and to take support from them for any untoward incident.
- To implement a tested and proven technology solution for Comprehensive Centrally Monitored Electronic Surveillance of ATM installations operated and managed by vendor to detect, deter and avoid theft, burglary, fraudulent transactions, vandalism etc. in & around ATM premises and to detect Intrusion or carrying out unauthorized activity in ATM and around premises
- To take reasonable deterrent action for any untoward incident
- To support bank or any enforcement agency to deal with an event.
- Any other work as per mutual discussion Monitoring of ATMs and other accessories like UPS, ACS, VSAT etc.

1.9 Site Maintenance, Cleaning services

1.9.1 Cleaning of ATM sites & immediate surroundings, Cleaning of ATM Exterior, LCD/CR screen, Fascia, Visual Merchandise and cleaning of all items in ATM room and electrically lit signage.

1.9.2 Checking of all site infrastructure equipment's used for ATM operation on daily basis and resolving the problems if any.

1.9.3 Checking of tubes/bulbs/CFLs and its replacement, door alignment/ access lock problems, if any etc. on day-to-day basis either by them or by their sub-contractors.

1.9.4 Visual materials, brochures supplied by bank should be made available at the ATM Site.

1.9.5 In some sites bank may insist for deployment of caretaker. The cost of caretaker shall be borne by Bidder. Bidder should confirm compliance for care takers like payment of minimum wages, police verification of caretaker etc. Bidder should employ care takers from the private security agency sponsored by the Director as per RBI guidelines. Deployment of care takers shall be sole discretion of the bank.

1.9.6 Caretaker Services are not required under the scope of this RFP; however, Bidder are required to provide caretaker services to the Bank in the emergency requirement or wherever the same is needed by the Law Enforcement agencies.

1.9.7 The vendor must ensure that all applicable laws framed by the Central Government, State Government and Local Bodies, including payment of applicable minimum wages and all laws pertaining to contract employees/ labour laws are complied with while providing caretaker services. The vendor will have to execute an indemnity bond in favor of the Bank in this regard.

If the Vendor proposes to engage services of other agencies, full details of all contractors' parties to be enclosed

1.10 E-Surveillance integration at ATM sites:

1.10.1 **Event Based Surveillance activities** –

1.10.1.1 Detection of Intrusion in the ATM, UPS, Control Panel, etc. ATM premises/ adjoining portion of ATM Branch premises, in case of Onsite ATMs wherever, due to structure & lay-out, such overlaps occur. "Adjoining portion of branch premises" means extended portion of branch premises associated with ATM lobby (in case of INSITE location).

1.10.1.2 Camera analytics or any facility, which should be able to detect any person entering ATM room with covered face, face under mask and/or wearing helmet etc.

1.10.1.3 Alert in case of fire/abnormal heat, smoke, in the ATM premises / adjoining portion of Branch premises in case of Insite ATMs, wherever, due to structure & lay-out, such overlaps occur.

1.10.1.4 CCTV Surveillance should be provided in ATM Room and ATM Back room as well as the front entrance area.

1.10.1.5 Event Based detection of loitering or unauthorized activity, using motion detectors through PIR (Passive Infrared) sensor/ IP Camera on around the clock basis / or on a shift basis, wherever the ATMs functioning is on a shift basis. In other words, the Trigger action in all the ATMs including the ATMs closed in night, would be on event- based basis however, all the ATMs would remain under Surveillance for the 24 hrs basis.

1.10.1.6 Video verification by viewing images of site on above event.

1.10.1.7 Storing of Images and Video for any Verification (180 days minimum) (Expandable to meet higher period above 180 days for storing disputed cases in case of any future administrative / regulatory requirements").

1.10.1.8 Use of 2-Way Audio to deter the attempted crime and the system should be highly capable of clear voice/sound quality and there should be no disconnection even if the connectivity is lost with the command center.

1.10.1.9 Pre-recorded message of minimum 60 seconds should be played to deter any theft/burglary or any suspicious activity.

1.10.1.10 Storing of ticket related notes/recordings of conversation with various parties for 180 days minimum. Storing of suspicious/criminal events would be for 180 days or till the closer of the case.

1.10.1.11 SMS / Emails to Bank officials posted at Regions/ Zones, on receiving an alert as per mutual agreed procedure. This disposition may be altered as per Bank requirement in future.

1.10.1.12 Bank should have the authority and discretion to remotely view any of the ATMs under this solution whenever required, carry out mock drills etc. with availability of log details.

1.10.1.13 Providing mutually agreed reports and Bidder is under obligation to provide and video footage / images as per the requirement of the Bank.

1.10.1.14 Providing audio and video footage/ images for submission to Police authorities/ Civil Administration authorities, under the law.

1.10.1.15 The e-Surveillance vendor will be solely responsible to provide such information or video footage or image or reports to the police or other regulatory authorities on demand and under the permission of Bank's authorities. Suitable penalty will be applicable in case of failure to provide requisite footages.

1.10.1.16 To implement the offered system as per the technical/ functional specifications given in the contract.

1.10.1.17 Site and Geography identification for installation of system would be done absolutely at the discretion of the Bank. Similarly, any addition of the site should not attract any additional commercial (additional sites, the rates applicable will be same as asked for initial requirement).

1.10.1.18 The Bank may shift its ATMs during the contract period. In these cases, the Bidder has to shift the same equipment to the new location and make e-surveillance system live within 15 days.

1.11 Deinstallation/Dismantling of any e-surveillance equipment's from the site will be done without any additional cost to the Bank.

1.11.1 The Bank would use this support infrastructure for any other site control measures also.

1.11.2 Minimum frontline staff for monitoring in command center should be in the ratio of 1 staff per 100 sites exclusively for Central Bank of India.

1.11.3 Customer credentials should not be captured through any camera/sensor or any type of equipment's in ATM cabin installed by the Bidder.

1.12 Quick Response Team (QRT) for attending to the sites on event-based requirements.

1.12.1 To attend the site within reasonable time (generally within 15 to 20 minutes in Metro / Urban

area, 30 minutes to 40 minutes in Semi Urban / Rural area).

1.12.2 To be able to inform the Police and take their support locally, in dire eventualities.

1.12.3 To take reasonable deterrent action, when encountering the culprits at the event sites.

1.12.4 To support the Bank / Law enforcement authorities up to the extent warranted by the nature of the event.

1.12.5 ORT to be located through GPS, if possible (in mobile application).

1.12.6 QRT should have professional knowledge of e surveillance system and should not be changed on frequent basis from their duties.

1.12.7 Any other related work, which may be included in the agreement after mutual discussion and appreciation of the inherent issues.

1.13 Maintenance of the ATM cabins and site surroundings by roaming beat marshal. The scope of work shall be as under:

1.13.1 Bidder should manage the shutter opening and closing as per Banks defined timing, as some ATM sites will not be operational 24x7 without any cost to Bank.

1.13.2 Minimum cluster size for beat marshal should be minimum 1 beat marshal for maximum 5-10 sites within 6 KM of range".

1.13.3 To visit and clean the ATMs site, its front entrance area and general surrounding minimum 4 times in a day (Morning / afternoon / evening/night) for ascertaining the cleanliness of the site as per agreed timings and to open and close the shutter of the site as per predetermined shift timings of the ATMs. Shutter activities will be decided as per business requirement of the Bank which may be changed on time-to-time basis.

1.13.4 Visit for cleaning ATM site and shutter opening/closing are mutually exclusive activity.

1.13.5 Every visit of beat marshal should be captured in the portal along with time stamp snapshot and same should be uploaded in the portal on real time basis and the record of the same should be available at the portal for a period of 3 months.

1.13.6 Check each site by Video 3 times a day for Litter (Typically at 11 am, 4 PM and 7 pm)

1.13.7 Escalate to roaming beat marshal / Bank MSP agency of un-clean sites

1.13.8 Re-Check the un-clean sites after 1 hour to ascertain cleanliness

1.13.9 Beat marshal should have professional knowledge of e-surveillance system and should not be changed on frequent basis from their duties.

1.13.10 KYC documents of beat marshal should be verified at Bidder’s level and should have their identity card issued by the employer.

1.13.11 Deep cleaning of ATM sites using cleaning material on fortnightly basis

1.13.12 Cleaning material to be provided by the Bidder to the Beat Marshall.

1.13.13 To report about unusual activities observed at the site.

1.13.14 Report of Clean and Un-Clean sites every day

1.13.15 Pest control by using rodent material (provided by Bidder) should be done at site once in three month and report for the same should be shared with Bank's Team.

1.13.16 To keep a check on the health of the equipment/sensors/cameras and if required, necessary steps to be taken to ensure that the same is replaced/repaired/rectified within a maximum period of 24 hours from the time of fault occurrence.

1.13.17 Removing hawks, animal or any person taking unnecessary advantage of site.

1.13.18 Two stickers elegantly (shall be approved by the Bank) to the effect that the site is under electronic surveillance shall be displayed on the front door of the ATM site and inside the lobby (Creative details will be provided by the Bank).

1.13.19 To submit the report as per the mutually agreed formats and procedure of reporting.

1.13.20 Any other related work, which may be included in the agreement after mutual discussion and appreciation of the inherent issues.

1.14 AC, UPS & Signage energy Management and functionality monitoring

1.14.1 To monitor the serviceability of UPS, to carry its remote power monitoring and report its functionality state on the mutually agreed format to the MS vendor and the Bank in details.

1.14.2 To monitor the serviceability of AC, to carry its remote switch ON and switch OFF activities and report its functionality state on the mutually agreed format to the MS vendor and the Bank in details.

1.14.3 To monitor the serviceability of Signage, to carry its remote switch ON and switch OFF activities and report its functionality state on the mutually agreed format to the MS vendor and the Bank in details.

1.14.4 Any new report relevant to monitoring or efficiency enhancement of the ATMs, its monitoring and higher deliverance can be added as per the requirements coming up or discovered in future and the Bidder is bound to accept such requirements within the overall framework of the scope of the e-Surveillance services and within the cost or charges finalized as a result of this contract.

1.14.5 Alert to be generated when the temperature goes extraordinarily high/low at the ATM site.

1.14.6 The software developed or customized should follow a standard development process to ensure that it meets functional, security, performance and regulatory requirements of the Bank.

1.15 Maintenance / Upgrades

1.15.1 Bidder shall maintain (Hardware/software solution and upgrade the Systems during the Contract Period so that the System shall, at all times during the contract Period, meet or exceed the specifications in the Project Documents and the performance requirements as set forth in this Agreement. Bidder shall, at no cost to the Bank, promptly correct any and all errors, deficiencies and defects in the Systems.

1.15.2 Bidder shall have the operational maintenance obligations (e.g. Central Monitoring Station, onsite installation and services, networking, telephone support, problem resolution, Reporting.

1.16 Preventive Maintenance

1.16.1 The Bidder shall carry out preventive maintenance once in a quarterly in consultation with BANK's team during the warranty period. Preventive Maintenance will include replacement of worn-out parts, checking through diagnostic software etc. PM is applicable for all assets including AC/UPS etc. supplied by Bidders.

1.16.2 Worn out parts should be replaced/repaired/rectified within a maximum period of 24 hours from the time of fault occurrence.

1.16.3 In case equipment is taken away for repairs, the Bidder shall provide a standby equipment (of equivalent configuration), so that the work of BANK is not affected.

1.16.4 The Bidder shall keep sufficient quantity of spares as stock during the warranty period at their support office across the country.

1.17 Use of One Time Combination (OTC) locks for CRA and self-loading ATMs

1.17.1 As per RBI directive, all the ATMs (CRA and self-loading) serviced pursuant to this contract shall be equipped with the Mas Hamilton /KABA/ S&G Lock / Securam (OTC) / equiv. system. Vendor shall ensure following activity at all ATMs irrespective of loading type i.e. Bank managed or CRA managed-

- Cooperate in implementation of the OTC system at all sites
- Implement central and mobile based OTC solution
- Activate OTC lock to route mode during Initial Currency Load
- Acquire, implement and operate the one-time combination dispatch software in route mode
- Make its records available as necessary to investigate any operational issue or loss.

1.17.2 Vendor / CIT shall start cash replenishment service only after successful activation of Mas Hamilton /KABA/ S&G lock/Securam/ equiv. system (OTC) in route mode. The Vendor/CRA shall have necessary infrastructure and software required to generate and communicate one-time password to its joint custodians/Bank custodian at site. CRA shall mandatorily use OTC system for cash related activity at all sites (Bank loading as well as CRA loading sites). The Vendor

shall have the capability of takeover of password generation process from CRA within shortest time in case of any exigency.

1.17.3 CIT shall allow Bank, its authorized representatives, RBI and other regulatory & statutory bodies to conduct vault audits at location where currency vaulting services is provided. Audits shall be conducted by Bank at its own cost during normal business hours. Bank representatives shall carry a letter authorizing them to conduct such audits along with their identity cards, any Bank official without the said authority letter and identity cards shall not be allowed by CIT to conduct audits.

1.17.4 Bidder shall provide periodic MIS reports to the Bank as and when required by the Bank and shall provide audit trails of locks basis specific audit requirement from bank.

1.18 Switching

Terminal Master Keys generation, MIS reports and other functions that specifically pertain to the ATM Switch will be managed by the Bank. Providing Data Feed from Bank's ATM Switch to the Managed Service Centre of the Vendor also will be responsibility of the Bank.

The necessary connectivity and network equipment like router, switches etc., from its Managed Service Centre to Bank's Data Centre at Navi Mumbai will be provided by the Vendor without any additional cost.

In the event of Bank shifting its Data Centre / ATM switch to a different location, the Managed Service Centre link migration will be responsibility of the Vendor.

The Network connections shall have TLS, IPsec End to End encryptions configured at routers to ensure secure data transmissions and should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per requirement in future during the contract period.

Must support TCP/IP, TLS1.3 (down gradable to TLS 1.2), UDP and shall provide required software, if any. If Upgradation required, Bidder need to provide on FOC basis to Bank. Bank will confirm only switch support. All support like License cost, testing, implementation or field rollout will be under scope of Bidder only without any additional cost to the Bank

1.18.1 On-site CDs

Networking of On-site CDs to ATM Switch at Bank's DC and DR site will be provided by the Bank through branch LAN Switch and router. The necessary LAN Cabling for the purpose will be done by the vendor from Branch Switch to ATM and should be concealed. In the event of any of the onsite CD getting disconnected vendor shall proactively coordinate with Bank/Network integrator team to troubleshoot.

1.18.2 Off-site CDs

a. All the Off-site CDs should be networked by the bidder / vendor to Banks ATM Switch hosted at Bank's Data Centre situated at Navi Mumbai and ATM Switch DR at Hyderabad. In the event of Bank shifting its Data Centre to another location within Navi Mumbai, the Vendor will be responsible for backhaul link migration without any downtime and cost to the Bank, without any additional to the bank.

b. The vendor should provide reliable and uninterrupted connectivity for offsite CDs using leased line fiber/copper, MPLS, FF, UBR/ CDMA / VSAT. Newer technologies like WiMa, 4G, 5G etc. will also be acceptable subject to the clearance from Bank's Information Security Department. The sizing of bandwidth of leased line, VSAT, CDMA should be adequate to provide reliable and uninterrupted connectivity for Off- site CDs. Vendor should ensure that all the transactions carried on the CD are processed seamlessly. It will be vendor responsibility to maintain/upgrade/monitor the connectivity time to time to ensure hassle free services, at no cost to the Bank.

c. Vendor should also arrange for backhaul from service providers. For connecting to the Bank's ATM Switch and DR at Hyderabad.

d. The backhaul link each between Network service provider's Hub/NOC, to Bank's ATM Switch at Data center and Disaster Recovery Centre, should be configured with End to End IP Sec, should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per requirement during the contract period. Managed Services center of the Bidder also need to be connected to banks' Data Centre and Disaster Recovery Centre via dedicated Private Data link for monitoring purpose.

e. A backup link of same capacity as that of primary or higher to the Primary Backhaul links from an alternate network service provider should also be arranged with end- to- end IP Sec, should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per that day's requirement during the contract period.

f. Bidder should provide, install and maintain routers and other network equipment at Bank's DC site at Navi Mumbai and at DR site and at the vendors Hub/NOC. This should be done in consultation with Bank's Networking Department.

g. The Vendor should allocate dedicated IP addressing scheme in co-ordination with Bank's Networking Department/ System integrator of the Bank. Bidder have do required configuration of network equipment placed at DC and DR. Bidder to deploy network equipment's of adequate capacity to handle the traffic. It will be vendor's responsibility to integrate the proposed solution with Banks DC and switch Network Infra. All the cost involved in making configuration changes in the vendor manages devices shall be borne by the vendor in the router which will be kept in Bank DC and DR Site. Accordingly, bidder must deploy Model of router.

h. The proposed networking plan with all technology details should be provided by successful bidder.

i. The Vendor is required to undertake all the up gradation / installation of Operating System and antivirus patches as and when required to the network equipment. The Vendor should ensure that their network equipment's installed at Bank's end at Navi Mumbai and at DRC Hyderabad are on dual power supply. All Network equipment at remote locations as well at Bank DC, Navi Mumbai and DR Site should be IPv6 compliant. Bank will reject the equipment and Vendor will have to replace the equipment at any point of time in case the network equipment deployed by the Vendor are not IPv6 compliance.

j. The Network should adhere to the following security aspects:

i. Strong Authentication.

ii. IPsec tunnel for the traffic from ATM to DC, Navi Mumbai and DR Hyderabad, as advised by

the Bank for data confidentiality**.**

iii. Segregation of proposed network from other user WLAN/VLAN. If total physical segregation is not feasible, network level access controls including firewalls and router-based access control should be implemented to ensure that there is adequate logical separation between ATM Network and other systems/networks at the Hub/NOC.

k. The Bank reserves the right to conduct post-implementation audits of the Network to ensure that the security controls are in place.

l. The Vendor should carry out necessary configuration changes in the CDs deployed and maintained under the RFP if the Bank decides to carry out design modification and/or application modification to the Banks' ATM network, including modification for the security policy implementation in future. The cost of such configuration modifications should be entirely borne by the Vendor. Bank expects that the configuration, settings, hardening related changes required due to security policy changes or design modifications or implementation and roll out of any functionality shall be done at no additional cost.

i. Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished. Vendor should participate the mandatory DR Drills as directed by the bank.

ii. In case bank decides to migrate from IPV4 to IPV6 then bidder will have to make necessary configuration changes without additional cost.

iii. Bank reserves the right to make changes in the list of locations and any change in the list of location notified by the Bank will be binding on the bidder.

iv. The bidder will undertake procurement, commissioning, maintenance, shifting and up gradation of the VSAT links without any additional cost to the bank.

v. The bidder will monitor and maintain the VSAT and/or other links through its Network Management Software at its HUB and will initiate corrective steps as soon as the VSAT link is down. The bidder will submit the uptime/ downtime report generated from its NMS to the bank on monthly basis.

vi. The bidder will meet the defined SLAs for uptime of the link and should ensure low turnaround time in event of equipment failure.

vii. The bidder shall use existing IP addressing schema being used by the Bank. If at any later date the IP needs to be changed as per Banks requirement the bidder will do so without any extra cost to the Bank.

viii. It will be the responsibility of the bidder to comply the guidelines/instructions of Govt. or other regulatory body for installation integrating and Operating VSAT services offered. Bidder shall be responsible for obtaining regulatory issues like obtaining clearances/licenses etc.

ix. Vendor shall be responsible for the providing end to end support for testing, customization of any new functionality as per requirement of bank without any additional cost.

1.19 MANAGED SERVICES

1 The Bank has in place a CD switch that has capacity to cater to 7000 CDs. BIDDER however may not route transactions through their intermediary switch for purpose of monitoring and management of CDs.

2 The scope of the work will include, Cash loading, cash maintenance, cash optimization as per requirements of Bank and cash forecasting.

3 Providing drop box facility and arranging collection of instruments.

4 Providing First level Maintenance, second level maintenance, EJ Pulling and integration of Bank -Switch and CDs through an appropriate interface at no extra cost to the Bank.

5 Reconciliation of cash, providing accounting related data and reports, providing and managing round the clock Help line.

6 Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.

7 The BIDDER will handle the comprehensive AMC arrangements of the CDs and other equipment/assets such as AC, UPS, Batteries etc., in the CD Room (inclusive of component / part replacement).

8 Providing a real time, online, interactive remote monitoring tool at Bank's sites (RO/ZO/CO etc.) or sites specified by the Bank for observing the health of CDs under Managed service for updating comment/feedback.

9 Each cash loading will compulsorily follow EOD. In case the Bank decides EOD then admin will have to be carried out on daily basis.

10 Amount of Cash Shortage/overages is to be reported to Bank every day on T + 2 basis

11 Vendor should provide Monitoring and incident management Services using personnel with requisite skills.

12 Vendor should provide connectivity between the monitoring System / managed services center and ATM switch / Bank's DC with high level security standards like network connectivity through IPSEC / 3DES dedicated servers located at Bidder's end to remotely run special commands, firewall / De Militarized zone (DMZ), firewalls and other IP security methods and access control methods. In the event of Bank shifting its Data Centre to a different location, the Managed Service Centre link migration will be responsibility of the Vendor.

13 Vendor should have centralized Monitoring System. Vendor should deploy sophisticated and standard Monitoring tool for monitoring CDs rolled out both proactively and reactively reviewing hardware performance and capable to provide remote analysis and resolution of the ATM related problem on 24*7 basis from Managed Services Centre.

14 Vendor should be responsible for integration with Switch Data Feed for the purpose of managing the ATMs/ CDs deployed by the Vendor.

1.20 NETWORK SERVICES & LEASED LINE NETWORK

The ATMs have to be interfaced with Bank's ATM switch. However, the Bank reserves the right to change the switching interface at any point of time. In such cases it will be binding upon the successful Bidder to provide the required support to commission the ATMs with new switching interface without any additional cost to the Bank. Networking / Connectivity shall be provided by successful Bidder, at all Offsite ATMs (installed by Bidder under this RFP) and should be networked, monitored and managed by the vendor.

1.20.1 ATM Switch hosted at participating Banks' Data Center and DR locations.

1.20.2 The Vendor should provide Integrated Dual Modes of connectivity for each ATM with Primary and Secondary mode of connectivity. The Switchover from Primary to Secondary and vice-verse should be automatic such that no connectivity disruption occurs. Dual Mode connectivity means: -

1.20.3 Dual 4G / 5G SIM (from different service providers) with auto switch over between the 2 SIMs OR Broadband (Primary) + 4G / 5G SIM (Secondary) OR 4G / 5G SIM (primary) + Broadband (Secondary) or any other combinations.

1.20.4 Wherever Dual 4G / 5G SIM facility is not feasible and only single mode option like only VSAT is available at a location, then same may be provided. if feasible VSAT from 2 different service providers may be provided.

1.20.5 Vendor and / or its sub-contractor(s) shall maintain dashboard(s) for connectivity monitoring and for Complaint Management System and Vendor and / or its sub- contractor(s) shall provide access of dashboard(s) to the Bank officials at various levels.

1.20.6 The vendor should provide reliable and uninterrupted connectivity for ATMs. Using any of the last mile like leased line Fiber / Copper, RF, UBR, Dual 4G / 5G SIM {Dual 4G / 5G SIM connectivity should be provided from two different services providers}, VSAT or any upcoming newer technologies will also be acceptable subject to the clearance from Bank's Information Security Department (if not already done). Preference to Dual 4G / 5G SIM based connectivity or optical fiber may be given over VSAT. VSATs should be installed only at locations where Dual 4G / 5G SIM based connectivity is not available. Dual 4G / 5G SIM based connectivity should be capable of providing multi-SIM connectivity which shall be delivered as per the Bank's requirement.

1.20.7 The minimum bandwidth in case of VSAT last mile at every location for each ATM should be dedicated 32 Kbps for upload & 32 Kbps for download respectively with 100% concurrency (demand as on today). Also, per ATM bandwidth requirement should match with the day-to-day requirement. If any software or application upgradation demands increase in the bandwidth, the same should be made adequately available to cater to the day-to-day requirements within the contract period without any additional cost to the Bank.

1.20.8 Any software or application upgradation or network security requirements or application demands the bandwidth upgradation, the same should be made adequately available at no

additional cost to the Bank to cater to the day-today requirement within the contract period.

1.20.9 Bidder should also arrange for backhaul (from service providers BSNL, Bharti Airtel, Vodafone, TCL, Reliance JIO, Sify, Hughes, Tatanet, Railtel etc.) and other communication devices at bank PR and DR site and also ensure ATMs to Bank's Servers connectivity. Bidder should provide connection between the Services Center and ATM switch with high level security standards like network connectivity through IPSEC / 3DES dedicated servers located at Bidder's end to remotely run special commands, firewall / De Militarized zone (DMZ) and other IP security methods.

1.20.10 Management Center of the Bidder also need to be connected to Banks' Data Centers and Disaster Recovery Centers for monitoring purpose, if required by the Bank. The cost of leased line and back up connectivity from the Bidder's Management Center and DR Site to the Bank's Switch and DR Site must be borne by the Bidder. The recurring expenditure relating to connectivity shall be borne by Bidder. Cost of licenses / software / hardware/ services, etc. required to provide the Services will be borne by the Bidder.

1.20.11 A backup link of equal bandwidth to the Primary Backhaul links from a different service provider with End to End IP Sec / 3DES or any higher version should also be provided by the Service Provider with high availability configuration like dual hand-off / dual last mile. Vendor should ensure that backup links are properly configured as per Bank's requirement and have connectivity with two different service providers from Bank's Data center to vendors HUB / NOC in order to provide uninterrupted connectivity services.

1.20.12 Router, switches, cables or any network devices required should be owned and installed by the Bidder at all ATM locations. The physical and logical security of these devices are responsibility of the Bidder only. The maintenance and up keeping the devices are entirely on Bidder only. In case of difficult areas where traveling is challenge, the Bidder can manage with dual devices.

1.20.13 The bandwidth of backhaul should be minimum of 200% capacity of the anytime peak utilization.

1.20.14 Bidder should provide, install and maintain routers and / or other network equipment at Bank's Data Centers and Disaster Recovery Centers and at the vendor's Hub / NOC including high availability. This should be done in consultation with Banks' Networking Departments.

1.20.15 The Vendor should allocate dedicated IP addressing scheme in coordination with Bank's Networking Department / System integrator of the Bank.

1.20.16 The Vendor is required to undertake all the up gradation / installation of Operating System patches as and when required without any cost to the bank.

1.20.17 The Vendor should ensure that their network equipment installed at Bank's DC and DRC are on dual power supply including MUX equipment from telecom service providers.

1.20.18 The Network should adhere to the following security aspects:

1.20.18.1 Strong Authentication (authentication)

1.20.18.2 IPsec tunnel for the traffic from ATM to Banks' Data Centers and Disaster Recovery Centers, as advised by the bank to ensure data confidentiality.

1.20.18.3 Segregation of proposed network from other customers. If total physical segregation is not feasible, network level access controls including firewalls and router-based access control should be implemented to ensure that there is adequate logical separation between the different systems/networks at the Hub/ NOC.

1.20.19 All off – site ATMs should be networked by using reliable connectivity. The acceptable network technologies are Leased Line, RF with licensed frequency, VSAT [Ext-C band, Ku band VSAT or Ka Band]. Any other newer technologies like 3G / 4G / 5G may be acceptable. However, all the technologies should be implemented subject to IT security policy of Bank.

1.20.20 For onsite locations, bank will be providing connectivity link including the networking equipment for the On-site ATM to the Switch. The uptime of the onsite network link will be maintained by the Bank. Further, Bank may ask the Bidder to provide separate link where existing Banks network is not feasible or have low bandwidth for ATMs. At such site, Bidder to provide their network equipment's and establish the connectivity without any cost to Bank.

1.20.21 Bidder will also provide the ATM connectivity where Bank has its own/leased premise or lease arrangement/transfer from existing landlord is not feasible without any cost to the Bank. At such sites, rent and electricity will be paid by Bank and transactions rate will be payable as per Onsite category to Bidder.

1.20.22 The entire network setup should not be shared to any other customer. It should be end to end private network. Bidder has to comply with the contract Terms for connectivity. If MPLS, VSAT connectivity, the Bidder shall create separate VPN Cloud End to End and ensure the security and confidentiality of the Banks data.

1.20.23 The Bidder is responsible for supply, installation and maintenance of the network equipment's and establish the connectivity for all offsite ATMs with very high uptime, inbuilt redundancy, security, etc

1.20.24 Maintenance of all network equipment's is the responsibility of the Bidder which includes support/repair/replace/maintain all parts of the equipment's.

1.20.25 The dual network devices required for establishment of primary and secondary backhaul link should be supplied by the Bidder without any cost to Bank.

1.20.26 Preventive maintenance of network equipment's should be carried out by the Bidder at least once a quarter to ensure uninterrupted ATM service.

1.20.27 Network devices Installation and maintenance of network equipment's at Bank's premises shall be responsibility of the Bidder and it shall be done in consultation with Bank's Network Operation Team.

1.20.28 Entire Network setup should adhere to the enterprise security standard and security standards suggested by the bank from time to time. The connectivity shall be subject to compliance of all information security standards and policies of the bank from time to time.

1.20.29 The networking design, implementation and establishment plan, technology and security details should be provided by the Bidder.

1.20.30 The Bidder has to provide sufficient bandwidth for smooth functioning of ATM operations and managed service activity. The minimum bandwidth in case of VSAT last mile at each location for each ATM should have dedicated 32 Kbps with 100% concurrency (demand as on today). Per ATM bandwidth requirement should match with the day-to-day requirement. Any software or application up gradation or application demands the bandwidth, the same should be made adequately available to cater to the day to day requirement within the contract period. The same is applicable for another last mile also.

1.20.31 The dual backhauls connectivity between the Bidders NOC/POP to the Bank's DC and DRC should be provided by the Bidder and end to end should be secured and also should support IP Sec, 3DES, etc. The backhaul link each between Networks Bidders Hub/NOC, to banks Data Centers and Disaster Recovery Centers should be configured with End to End IP Sec should support AES, GCM, SHA2 or any latest encryption which bank may ask as per that days requirement in the contract period.

1.20.32 The sufficient bandwidth should be provided to the backhaul links by the Bidder.

1.20.33 The backhaul links should have in-built redundancy. One link should be wired line from one Network Service provider and redundant link should be wired from another Serviceprovider in both DC and DR.

1.20.34 The bank has the right to conduct post implementation audits of the network to ensure proper establishment of network connectivity and security.

1.20.35 Network fine-tuning, patches/IOS /OS/Firmware updations, any other upgradations etc., should be done by the Bidder.

1.20.36 The Bidder should have a clear Disaster Recovery Plan and Business Continuity plan and details should be furnished.

1.20.37 Network should adhere to the following security aspect

- Strong Authentication
- IPSec Tunnel for the ATM traffic
- Data confidentiality
- End to End private network
- All the links and devices should be monitored by Network Monitoring system and NMS dashboard
- Auto Trouble ticketing system should be implemented by the Bidder.

- All the LAN and WAN cabling should be neat and structured manner

1.20.38 Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished. Vendor should participate the mandatory DR Drills as directed by the bank.

1.20.39 All network/security device should be authenticated through centralized server.

1.20.40 Bidder should maintain Asset Resister for all the devices and dully updated with all details of devices.

1.20.41. Network/Security device should be updated with security patches/latest updates.

1.20.42. Software being used should be up to date with minimum N-1 version.

1.20.43. All software and hardware provide by the bidder should be latest and must be covered OEM Support. In case OEM support is not available, Device should be replaced without any cost to the Bank.

1.21 INCIDENT MANAGEMENT SERVICES

BIDDER will remotely monitor the CDs deployed by BIDDER for Bank, both proactively and reactively, for hardware performance issues and will dispatch incidents to BIDDER's service providers (Hardware Bidder/Network Bidder) as appropriate (collectively "Services").

1.21.1 Technical Helpdesk

a. Bidder should provide a help desk (including telephone numbers, emails, etc.) (available 24*7*365) that provides a single point of contact manned by expert personnel for all service teams / managing multiple parties involved in resolving ATM uptime related problems.

b. The Central help desk should be customized to cater to the Bank's requirements to provide necessary status updates, reports and monitoring facilities.

c. The Vendor should maintain complete confidentiality in the matters related to CD as they deal with the financial / customer data pertaining to the Bank.

1.21.2 Incident Management System Features

BIDDER Incident Management System (IM) will take Switch feed from THE BANK and generate various CD Fault tickets. Such Fault tickets shall be dispatched to service providers, appointed by BIDDER, for resolution as per agreed Turn-Around Time (TAT). It should be capable of carrying out activities manually or automatically for managing the CDs such as call logging, raising the ticket, fault segregation, call transfer, call escalation, follow up till satisfactory closure of ticket. It should be ensured that the downtime should be restricted to the least minimum.

1.21.3 IM tool should be capable of processing all the status codes generated by ATMs and initiate

appropriate action.

1.21.4 IM tool should be capable of capturing even minor link fluctuations and reports generated should capture downtimes.

1.21.5 Forecasting optimum requirements of cash in CD and advising the Cash management agency

1.21.6 Trouble shooting and providing wide ranging MIS for each ATM for meaningful analysis of performance over a period.

1.21.7 Call progress monitoring, escalation and call closure to rectify any type of fault without manual intervention.

1.21.8 IM should have features of automated dispatching of field services calls using phone lines and SMS, to the right engineer / personnel and providing the escalations when the call is not closed in defined time frame.

1.21.9 IM Services should also manage the coordination of incidents that require both single and multiple third-party dispatches. For all equipment (UPS, ATM Software on ATM / CD PC, ATM /CD PC, Air Conditioners, VSATs, terrestrial lines or any other communication media, Networking equipment, ATMs) installed at ATM locations. For all other third-party components problems, which requires field visit, the call will be dispatched to the respective third-party agency and will be tracked to closure.

1.21.10 It is responsibility of the Bidder to dispatch an incident call to the respective sub- contractor and to track the call and ensure that the error is rectified within a reasonable time not causing major decline in the ATM availability.

1.21.11 Bidder should be able to provide report detailing performance of the ATM channel with segregation of faults on pre agreed criteria.

1.21.12 The Security monitoring tools of the Bidder shall be extended to these machines without additional costs to bank, wherever required to ensure their safe operations.

1.21.13 The Bank may also cover these devices under scope of its security tools if found suitable for better monitoring. The bidder shall support in such integrations.

1.21.14 The Security alerts raised by Bank's security team shall be closed by the vendor's respective stack holders on priority. The Vendor shall share the SPOC details with escalation matrix for raising such alerts. The delayed closures of tickets may lead to penalties.

1.21.15 The IM tool / other tool dashboards shall be published to bank for real time monitoring of alerts & resolution timelines. If required, custom dashboards shall also be created to suite bank requirements.

1.22 Managing BIDDER and Third-Party Service Providers

BIDDER's Incident Management Service manages the coordination of incidents that require both single and multiple third-party dispatches. BIDDER will monitor the receipt of a CD fault and will co-ordinate for End to End resolution of all the fault tickets.

1.22 FIRST LINE MAINTENANCE (FLM)

1.1 Additionally, FLM Service should include the following:

(a) Clearing of paper, card & envelope jams and clearing journal/receipt paper jams, clearing of currency jams.

(b) Monitoring of site and condition of site equipment; Scheduled visits for checking site's condition in respect of door, door handle, external glass, visual merchandise, access lock, electrical fittings, earthing, AC, UPS and its batteries, electrically lit signage, Accessories installed in the CD room for visually challenged persons, painting & other civil requirements, etc. (The list is illustrative and not exhaustive);

(c) Housekeeping and Site Maintenance
The vendor should repair, replace the defective / non-functioning furniture, fittings and equipment within two days of the official communication to the Vendor.

(d) Attending faults / Problems at site including site problems such as lighting facility or environmental conditions including checking of air conditioners for its working and thermostat settings.

(e) Arrange to display publicity materials, banners, posters etc. supplied by the Bank displayed in the sites as per instructions besides replenishing leaflets, brochures etc. Such publicity materials should be delivered at each city by the Bank.

(f) Clean the Receipt Printer, Journal Printer and the Card reader at regular intervals.

(g) Verify satisfactory functioning of Video Surveillance Camera/E-surveillance System by checking the live recording at least once in two days.

(h) Checking earthing and providing certificate to Bank on quarterly basis. Bidder must arrange for re-earthing, if required, on chargeable basis.

(i) Maintain a log of the activity undertaken with date and time.

(j) Centralized Monitoring System with features like Dashboard displaying status of CDs with drill down facility.

(k) Replacement of defective LAN cables

(l) Service Provider should manage the shutter Opening and closing as per Banks defined

timing, as many ATM sites will not be Operational 24*7 without any cost to Bank.

(m) Visit for cleaning ATM site and shutter Opening/closing are mutually exclusive activity.

(n) Every visit should be captured in the portal along with time stamp snapshot and same should be uploaded in the portal on real time basis.

(o) Deep cleaning of ATM sites using cleaning material once in a week.

(p) Pest control by using rodent material (provided by service provider) should be done at site once in a month and report for the same should be shared with Bank's Team.

2. HELP DESK Services which include the following:

i. Should support Bank's CDs of different brands and models
ii. Support Bank's existing Switch or any Switch if Bank procures in future.
iii. Support Bank's network as also connectivity from VSAT network, through third party service providers, provided to Off-site CDs.
iv. 24* 7* 365 monitoring and resolution.
v. Unlimited incidents.
vi. Toll free number with multiple lines for service requests (minimum 10 lines).
vii. Implement a system which should be auto driven and capable of identifying faults proactively on real time basis and initiate resolution process.
viii. Assign Ticket number on fault detection, update the ticket and on resolution of the fault, close the ticket
ix. All Tickets are to be tracked through an automated process and wherever tickets could not be resolved as per the agreed timelines, are to be escalated for early resolution
x. Ticket history must be maintained for a minimum period of one Year
xi. Triggering alarm on incidents of unusual nature like tampering by untoward elements, supervisory activities at un-usual times other than the pre-defined times etc., are to be brought to the notice of the concerned authority.
xii. Automatic monitoring of exceeding level of thresholds to pre-empt Problems like - Dispenser failure - PIN failure - Card reader misreading - Communications failure - Journal printer failure
xiii. 24*7*365 Help Desk with Toll free number to report CD related problems
xiv. Receive telephone call from Branches, Bank's administrative offices, inspecting/ auditing authorities, related bidders, bank's/other customers etc., identify the caller, log and create the incident ticket and assign the incident priority.
xv. Toll Free number of the Bidder to be DisplayWrite CD Roomfuls by customers, others in case of need with a caption "This CD is maintained by M/s.

1.23 Second Level Maintenance (SLM) /PREVENTIVE MAINTENANCE

xvi. The Bidder or its authorized business partner to provide on 24* 7 support with necessary tools / systems / knowledge base to help field staff for quick resolution for 98% uptime of the CD monthly basis. The Software and Hardware maintenance and support should be taken from the OEM or its authorized service partner.

xvii. The Vendor should provide Maintenance Services during the period of contract for all equipment including CD UPS, AC, Communication equipment, external camera, Electrical Fittings and Site interior at no extra cost to the Bank.

xviii. The Bidder or its authorized business partner should have sufficient service centers / locations which are used for storing critical spare parts. Replacement of spare parts whenever required to ensure availability.

xix. Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause.

xx. Separate earthing will be provided by the Bidder for the CD including onsite CDs and Lobby CDs. The earthing is to be properly maintained by the Bidder. The earthing is to be checked every quarter and submit the reports to the CD link Branch with a copy to the respective Regional Office. Any damage due to faulty earthing will be at the sole risk and responsibility of the selected vendor(s). In case of re-earthing, it is the responsibility of the vendor to do re-earthing without any cost to the Bank.

xxi. Vendor should share the hardcopy of at least one image each stored by in-built as well as external cameras while submitting the Preventive Maintenance Report.

I. Geographical longitude, latitude and coordinates of the ATM on exact location and any changes to the ATMs physical locations need to be updated on regular interval. Bidder should be responsible for any kind of monitory fine imposed by regulatory authorities if the bidder failed to submit and update the geographical locations report.

II. Vendor has to provide all requisite reports as per Bank requirement from time to time without any additional cost to the Bank.

1.18.1 Consumable Replenishment:

Adequate quantity of consumables suitable for CDs of different Brands/Models are made available to the CD, sufficient, till the time replenishment activity is take-up time. Bidder to ensure that consumables mentioned below are as per the respective CD bidder's specifications and are not dried out or consumable level does not go below the Minimum level set for the Device.

i. Receipt printer paper (thermal/non-thermal) with the Bank's Name/logo printed in the front and prescribed message printed at the Back

ii. Journal printer paper with a retention period of a minimum Seven Years.

iii. Ribbon/ink cartridge for Receipt and Journal Printer

1.24 CASH FORECASTING & OPTIMISATION SERVICES (Cash Management and Replenishment Services including reconciliation of physical Cash with EJ)

BIDDER will provide Cash Management Services to monitor and manage the availability of cash in CDs deployed by BIDDER. This service is designed to optimize the amount of Cash in use at CDs. BIDDER will provide cash needs from past usage trends and current cash status updates and forecast future cash requirements and replenishment schedules for each CD.

1.1 **Daily order recommendation -** BIDDER shall send the Cash Indent details for CDs along with the

amount required to be loaded, on previous day by 5 PM. Bank to provide the CD fit currency as per Cash Indent amount and denominations by 10AM on next day.

1.2 **Cash Management Service Performance Report -** BIDDER shall send advice in the form of cash indent to identified Cash Feeding Branch Branch/ Currency Chest by email as and when CD cash needs to be replenished.

Bidder may take up these services on its own or may employ a recognized third party, shall be referred to as Agents. The Agents must have a minimum of three years' experience in Cash Management, Replenishment Services and CD Cash tallying services". Prior approval of Bank must be obtained for any subsequent addition/deletion in the list of Agents from time to time.

Confirmation needs to be given for the following:

A) Vault Facilities:

Furnish details of center wise vault facilities after mapping the bidder's/Agent's locations with Banks offsite locations as per RBI/MHA guidelines/any other regulatory authority:
Confirm availability of the following at VAULT:

a. Availability of Video Surveillance facility
b. Availability of security alarm systems
c. Whether vans are equipped with security equipment as per the local Law enforcing authority
d. Whether Armed guards are recruited as per the Law enforcing authority.
e. Whether Employees are subject to police verification and antecedent verification
f. Whether short arm firearms are used or traditional long arm weapons by the security men

B) Cash Management activities: Confirm the availability of facility of

a. CD cash forecasting
b. Recommend cash order to Agents
c. Pro–active Cash-out warning
d. Emergency cash order handling
e. Managing Seasonal requirements
f. Tracking delivery of cash from Pickup to Loading
g. Tracking, loading of cash in CDs and remaining cash in vault on a day.
h. Verification of Physical cash will be carried out by Branch officials at regular interval along with custodian without any additional cost to the Bank.

C) Cash Pickup and Loading Activities:

I. Bidders to follow guidelines issued by Local Authorities/RBI about housing the Cash Chest, cash handling, transportation of cash from one location to another, security precaution etc.
II. Bidder to estimate the cash requirements for each CD based on the Cash dispensing pattern after taking into consideration the ensuing Bank/Public holidays, seasonal requirements etc.
III. Bidders/their Agents are required to pick up cash from the Cash Feeding Branch/Currency chest during Business hours of the Branch/Office.

IV. Once cash requirements are assessed, give advance information a day before or at least two hours, to the Cash Feeding Branch/Currency Chest and the approximate time by which the delivery of cash is going to be taken. The cash in any case must be picked up during the business hours of the Branch/office.

V. Bidder to count the cash and then take delivery of cash. Mismatches if any, are to be brought to the knowledge of the concerned at the time of taking delivery of the Cash. Also, Mutilated/Forged/Soiled notes, if any, are to be identified while taking delivery of the cash and be brought to the notice of the concerned.

VI. Bidder is required to load the cash directly to CD within the shortest possible time and unloaded cash if any, should be remitted back to the Branch/Office from where it was picked. In exceptional cases, Bidder must hold the cash in their chest/vault. The cash so held in the Bidder's chest should be loaded to the CD or should be remitted back as soon as the Branch/Office Opens on the following working day.

VII. Bidder/his agent invariably should replenish the cash as per system in vogue i.e. updating the counters, Admin and should submit them along with EOD to the Cash Feeding Branch immediately or at the most on next Bank Working Day.

VIII. Any shortages in loading shall be to the account of bidder and should be made good within a period of 7 calendar days. Any further delay will attract Interest at the rate of commercial rate of the Bank.

IX. Cash taken for loading to various CDs should be insured comprehensively covering all the perils and copy of the insurance policy to be submitted to the Bank.

X. Bidder to submit, by the end of the day, a statement giving details of Cash taken, Cash loaded to CDs, Cash remitted back, Cash held in their vault etc., as per the proforma specified by the Bank, for cash reconciliation purposes.

XI. Any shortage/overage found by the agent at the time of cash replenishment must be reported to the Bank and action should be undertaken by the agent immediately and the bidder should make good of aggregate shortages during the month within a period of 10 days from close of the month.

XII. Cash loading the procedure as given by the Bank from time- to-time needs to be followed.

Bidders to confirm having noted above and give undertaking compliance for:

a. Having noted the details mentioned under Cash Pick up and Loading Activities

b. Undertaking activity by own arrangements or through a third-party agency

c. Insure cash in transit and in vault for all the perils.

d. Replenish cash as many times as required per day/per month

e. Cash pick-up and transportation shall be in secure and armored vehicles

f. To do a full CD terminal status check during cash loading activity

g. Bidder to have an auditable settlement and reporting system

h. Physical CASH Tallying: Bidder to Tally CD-wise EJC with the following details

- CD Counter-wise:
- Previous Day's Balance
- Cash Dispensed
- CD Closing Cash.
- PHYSICAL CASH IN CD TO TALLY WITH CLOSING CASH AS PER COUNTERS

- Report of transactions taken place from the previous tallying giving details like Date of Txn, Time of Txn, Trace, Card number, Account number, Response code, Amount.

TOTAL OF THE ABOVE REPORT TO TALLY WITH CASH DISPENSED AS PER COUNTERS.

1.25 CASH REPLENISHMENT SERVICES

1. SCOPE OF SERVICES

1.1 THE BANK will provide the required CD fit currency to the CRA, as per denominations as mentioned in indents raised by BIDDER. Cash is to be issued by THE BANK from Cash Feeding Branch to the CRA identified for this purpose. BIDDER shall submit to THE BANK's Cash Feeding Branch a list of (a) CRA's authorized signatories to sign the voucher and (b) CRA's authorized Operation staff. CRA shall withdraw cash from Cash Feeding Branch against indent as per format and supporting documents (c) Cash indents will be submitted to the Cash Feeding Branch via E-mail to facilitate them for delivery of cash.

1.2 THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.

1.3 Cash Replenishment Services includes the following services,

(a) Administrative Maintenance: - At the time of end of day activity (EOD), CRA will retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required. EOD shall be carried out during the Cash replenishment. However, when deposit function is enabled, EOD shall be done on daily basis except Sundays and Bank holidays.

(b) CD Balancing: - At the time of end of day activity CRA will reconcile physical cash in the CD cassettes and in the purge bin (reject bin) with the ADMIN balance (end cash shown denomination wise in ADMIN slip).

Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period. However, Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non-submission of EOD report will be recovered from Vendor

(c) Cash Replenishment: - Cash Replenishment means CASH ADD i.e. additional cash to be replenished will be added in the CD cassettes OR Cassette Swap method as per RBI guidelines and the management and reporting of all cash placements in the manner and amounts the BIDDER's cash management tool specifies. If cash replenishment is scheduled for a particular CD the administrative maintenance and CD balancing activity shall be performed along with cash replenishment.

(d) Currency Vaulting Service: - CRA will store cash in locked and/or sealed containers in the vault, separate from other customers' Valuables maintained at the vault. The amount of cash vaulted at CRA's vault shall be reflecting in CRA's Vault Balance Report.

(e) Settlement & Vault Reporting: - CRA will prepare end of day activity report and attach JP logs, supervisory counters and admin slips under the signature of CRA's representative/s performing cash replenishment and submit to Bank next working day. BIDDER will provide cash balance report (CBR), vault closing balance report (VCB) and overage and shortage report (OSR) as per format, mutually agreed, to THE BANK designated linked branch via e- mail.

(f) Vault Balancing. Daily, BIDDER will provide CRA's records of cash received, and cash disbursed to and from the vault with the previous day's verified records.

(g). Currency Sorting: - THE BANK shall provide CD fit currency for replenishment of CDs.

(h) First Line Maintenance (FLM): - FLM calls related to bottom hatch of the CD that requires Opening of CD safe / vault shall be attended by BIDDER appointed CRA.

1.4 To cash replenishment CRA will have a crew of two custodians.

1.5 CRA will use appropriate vehicles and one gunman in each vehicle for transportation of cash safely and efficiently.

1.6 CRA agency will allow THE BANK to conduct vault audits at location where currency vaulting services is provided. Audits will be conducted by THE BANK at its own cost during normal business hours. THE BANK representatives shall carry a letter authorizing them to conduct such audits along with their identity cards, any THE BANK official without the said authority letter and identity cards shall not be allowed by CRA to conduct audits.

1.7 CRA agency need to do EOD with Admin card only also CBR report and EJ counters hard copy supposed to be submitted on same day or very next day.

1.8 During cash replenishment if any Physical shortages or switch difference found then that information need to mention in C3R report -This is mandatory requirement.

1.9 CRA Agency should provide true and correct data in CBR report and ensure that there will not be revised CBR.

1.10 Indent information should be provided in advance so that Branches will arrange the same in require denomination

1.11 Assigned ATM cash should be loaded in same ATM id if ATM is having any dispenser related issue, then that cash should be Returned to the branch. Kindly note that CRA should not do cash diversion in other ATM without informing to the Branches.

1.12 During cash replenishment if CRA agency observed any dispenser related issue then suppose log a call with machine engineer for resolving the issue.

1.13 During cash replenishment if CRA agency observed any Fraud happened such as ATM damaged, Dispenser damaged then immediately informed to Branch Team and accordingly prepare the incident report.

1.14 If CRA agency person done the theft or misappropriation of cash, then same information immediately provide to concerned branch for further auctioning.

1.15 CRA agency should check the ATM camera, Lobby surveillance camera and that information should be mentioned in C3R report

1.16 There should be Physical cash verification along with Branch person and that information should be mentioned in CBR Report

1.17 CRA agency should tally the physical cash with both the counters and ensure that every EOD physical cash should be tally with counters.

1.18 Solid notes or torn notes or rat cut notes should be replaced with Branch immediately and reload the fresh notes in ATM.

1.19 If ATMs are having Cash vaulting facility, then vault closing balance and daily report should be provide along with CBR report to the branches

1.20 Proper documentation including a letter from the remitting bank should be carried invariably in the cash van, always, particularly for inter-state movement of currency.

1.21 The staff associated with cash handling should be adequately trained and duly certified.

1.22 MS vendors/CRA should follow all MHA guidelines regarding cash replenishment. And need to adhere the MHA updated guidelines also during the contract period.

1.23 Strict background check of the employees should include police verification of at least the last two addresses. Such verification should be updated periodically and shared on a common database at industry level. In case of dismissal of an employee, the CIT / CRA concerned should immediately inform the police with details.

1.24 Safe and secure premises of adequate size for cash processing / handling and vaulting. The premises should be under electronic surveillance and monitoring round the clock. Technical specifications of the vault should not be inferior to the minimum standards for Chests prescribed by the Reserve Bank. The vault should be operated only in joint custody and should have color coded bins for easier storage and retrieval of different types of contents.

1.25 All fire safety gadgets should be available and working in the vault which should also be equipped with other standard security systems live CCTV monitoring with recording for at least 180 days, emergency alarm, burglar alarm, hotline with the nearest police station, lighting power backup and interlocking vault entry doors.

1.26 Critical information like customer account data should be kept highly secure. Access to the switch server should be restricted to banks. Interfaces where a bank gives access to the service provider or its sub-contractor to the bank's internal server should be limited to relevant information and secured

1.26 Cash replenishments services for all the Onsite & Offsite ATMs

1. Forecast and recommend suitable cash level for each ATM/CD based on the evaluation subject to compliance of internal procedure / limit set for cash retention for individual ATM.
2. The bidder will be responsible for reconciliation of cash and resolution of all related complaints received from customers.
3. Bank will undertake periodic verification of the cash held on its behalf by the CRA. The bidder will ensure that cash verification by Bank's officials, authorized agents is allowed by the concerned CRA
4. Cash in ATMs will be insured by the Bidder.
5. Any shortage or loss of cash, whatsoever and for whatever reason shall be made good to the Bank immediately without waiting for admissibility or settlement of the insurance claim. Once the note packets are taken out of Bank's premises the bidder would be responsible for shortage and fake currency if any, noticed subsequently.
6. Bidder shall provide the portal access for real time update/report of cash management activity like Admin Activity, Cash loading, Cash Offloading and EOD reports without any cost to the Bank.
7. Bidder will share the back-to-back agreement to Bank, done with CIT/CRA agencies on same terms and conditions which is mentioned in Bank SLA.
8. Bidder will submit a BCP/DRP for cash replenishment/evacuation services acceptable to the Bank.
9. Bidder shall comply with regulatory/ Government guidelines issued in respect of CRA or in aspects

of Cash management activities taken by the bank under MS and standards for engaging the service provider and its sub-contractor.

10. Bidder will have to ensure that CIT/CRA agencies engaged by them should have neither been blacklisted nor expelled from any project/contract, nor have had any contract terminated for breach thereof by any PSU Bank/ IBA/ RBI/ any other regulatory bodies during the last five years
11. Bidder will be responsible to ensure that the CRS/CRA agency is having a valid PSARA license.
12. It will be responsibility of the Bidder to reconcile and reverse the suspense CIT entries at respective cash nodal branch within 3 days for all the entries corresponding to cash issued as well as cash unloaded.
13. Residence verification of all custodian, driver, guard should be done and handover the same to nodal branch at the time of account opening in branch.
14. Maximum cash carried in a single van should be as per MHA guidelines issued from time to time.
15. Bank should have the authority and discretion to cross check the cash at any site and services provided by the bidder under Scope
16. Factor of safety for cash replenishment will be shared by the bank to successful bidders.
17. Bidder will be responsible & accountable for cash handling services for ATMs
18. EOD to be done even if no replenishment scheduled for the day by the CRA. This requirement will be waived only on explicit approvals from the bank.
19. All reports from cash handling agencies & deliverables (CBR, C3R, DLR, Cheques, Retained cards, JP and EJ Logs) should be submitted within cut off time specified by bank.
20. All payouts to sub-contracted agencies related to cash handling services would be managed by Bidder. Bank shall not be involved in any manner in any payment discussion or disputes between Bidder & such agencies.
21. There has to be a process put in place for ensuring rotation of route ATM/CD custodians & changing the set of ATMs handled within a route at least once in a quarter.
22. Bidder will need to perform adequate investigation into each misappropriation reported on ATMs and update bank on findings, gaps that led to the shortage, steps that need to be taken to avoid recurrence etc. has to be shared within 7 working days of the date of incident reporting.
23. Bidder will need to ensure lodging of FIR / Police complaint within 2 days for each incident of cash misappropriation identified on ATMs. For any theft/ robbery during transit, the FIR/ police complaint will need to be logged within 24 hrs.
24. Design of Cash VAN and Handling of cash should be as per MHA guideline
25. Following reports related to Cash Management must be provided by bidder to the Bank on T+1 basis by 1:00 P.M.

a. Cash Balancing Report (CBR)
b. Cash Reconciliation Report (C3R)
c. Additional Loading Report
d. Holiday Cash Loading Report
e. Cash Out Report
f. Daily Loading Report (DLR)
g. Daily Cash-in-Vault Report (CVR), for locations where vaulting is approved.
h. Cash indent report to be provided to the respective ROs/CO in prescribed format which contains details of previous loading, Vault opening Balance, EOD, cash evacuation and depositing in Bank etc. from the beginning of the month till date of the month for all ATM/BNA under nodal branch from where CRA under specific MS provider is taking cash.
i. Cash issuance v/s loading and Cash evacuation v/s deposit monthly report to be provided to the respective ROs in prescribed format

2. INSURANCE

2.26 BIDDER will at its own cost takes and keeps valid, during the term of this service, insurance policy (ies) adequately covering risks for CD Loss attributable to actions / inactions of the CRA, Transit Loss and Vault Loss. The value to be covered under such insurance policy (ies) shall not be less than the actual amount of cash at any point in the custody of CRA in respect of Cash Replenishment Services to THE BANK under this Cash Appendix. The BIDDER will submit to THE BANK a copy of the insurance policy (ies) so obtained in the Bank's premises during the time of delivery in the presence of Bank's official.

2.27 It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project. Limits to be reviewed time to time to ensure adequate insurance is available and to share policy details to the Bank

2.28 Bank at its discretion may withdraw the cash services defined in the RFP from the successful bidders and go for self-loading during the currency of the contract, in view of the business requirements. All costs related to such takeover / migration shall be borne by the bidder in such eventualities

2.29 Bidder shall be responsible for taking insurance towards cash in transit, employee fidelity & cash in vault. Insurance policies should cover risk of theft, robbery, employee frauds, misappropriation, terrorism, any natural calamities etc.

2.30 Cover under such insurance should be adequate to cover risk associated in handling ATM/CD volumes of Bank. Bidder to provide copies of insurance copies to the bank.

2.31 Notwithstanding the above insurance policies, the Bidder shall at all times be responsible for all monies & other properties from the time they have been delivered to the CRAs till such time said properties are returned to the Bank's custody

3. LIABILITY

3.26 For the purposes of this Cash Appendix, the amounts of the following defined terms will be:

(a) Transit Loss liability for the Vendor will be the total amount given by the Bank to the vendor or to the CIT agencies engaged by them.

(b) Vault Loss liability for the Vendor will be the total amount given by the Bank to the vendor or to the CIT agencies engaged by them less the amount replenished out of that total amount plus the amount actually evacuated, if any

(c) Vendor should take adequate insurance cover to meet Bank loss and pay for the transit, Vault and Cash in ATM Liability. Vendor will be solely responsible held responsible.

3.27 BIDDER will be liable for CD Loss, Cash in ATM, Transit Loss or Vault Loss if such losses directly result.

(a) From kidnapping or robbery of employees / representative of BIDDER.

(b) Dishonesty, negligence or intentional act by employees or representative of BIDDER or

(c) Damage to THE BANK's property caused by employees or representative of BIDDER,

normal wear and tear excluded.

3.28 BIDDER's liability under this Section will commence when Currencies have been received by CRA and will terminate when they are either (a) delivered to THE BANK or THE BANK's designated consignee or agent; or (b) delivered to, and deposited in, an CD and CRA has secured the CD vault and departed from the room or immediate area where the CD is located.

3.29 If THE BANK and BIDDER are unable to agree upon responsibility for an CD Loss, the parties will escalate the issue to their senior management, who will meet either in person or by telephone to resolve the dispute. If the parties disagree after that meeting, either Party may invoke binding arbitration.

4. ACCEPTANCE AND VERIFICATION

4.1 THE BANK acknowledges that BIDDER through CRA shall accept Currency in sealed packages, from THE BANK or THE BANK's designated agent, but may refuse to accept any package, bag that is not securely locked and sealed, and that is not accompanied by a written receipt which contains a statement of the value of the Currency in the package / bag. BIDDER through CRA will verify the cash in THE BANK's premises for which THE BANK shall provide space and machines for counting of notes. Where THE BANK does not provide space and machine on its premises to count the currency, the BIDDER through CRA will verify by strap count on next working day of receipt any Currency shipments accepted on THE BANK's behalf. BIDDER will not be liable for discrepancies or shortfalls or forged notes within bulk currency bundles and/or mis-strapped denominations. The CRA's verification of funds will be deemed final and conclusive.

5. RECOVERY OF LOSSES

5.1 In case of any CD loss (es), discrepancy/ difference in the report generated on the CD and the physical/actual cash, if after verification, it is found that the shortage/difference of cash, if any, from the reports as well as cash balance, is on account of the lapses on the part of the CRA, BIDDER will make the payment within 30 (Thirty) days from the date of claim.

1.27 RECONCILIATION & SETTELEMENT

BIDDER shall provide reconciliation and settlement mechanism pertaining to BIDDER deployed CD transactions. The activity shall be carried out in BIDDER premises. BIDDER shall have the software to provide reconciliation and settlement for all such transactions of CDs.

1. BIDDER shall be responsible for reconciliation of the following transactions:

a. CD Cash reconciliation
b. CD to Switch reconciliation (EJ to switch)
c. Generation of MIS report – Matched & unmatched entries
d. Report of un recon entries.
e. Cash vault reports

2. REPORT GENERATION

All the reports, Audit Trails necessary for branch accounting and inter branch reconciliation shall be

generated at the end of the day. The following reports shall be generated on daily basis

a. Daily CD wise EJ Report
b. Daily CD Settlement Report
c. Daily Exception Report
d. Audit trail and the details of incomplete transactions
e. Any other reports as deemed necessary by the Bank from time to time.

3. THE BANK Responsibilities:

a. Provision of Switch & Host data to BIDDER as per agreed format
b. Host to Switch reconciliation
c. Inter branch reconciliation
d. Settlement between the Bank, VISA / MasterCard, NFS, other institutions, and merchant establishments
e. Reconciliation of all POS transactions – inter-branch, inter-bank pertaining to cardholders of the Bank.
f. Managing suspect transaction
g. Management of charge back and settlement wherein BIDDER shall provide the required data
h. Managing Suspense items

Suspense items may occur in the following situations

a. Different cutover times for other institutions/interchanges.
b. As the Bank has an option to share Bank's CD network with other Banks, the switch shall support and be configurable for separate cut-overtime for the Bank's network that could be different from that of the CD sharing consortium
c. The Switch shall support both automatic cutover and member initiated cutover.

4. It will be responsibility of the Bidder to reconcile and reverse the suspense CIT entries at respective cash nodal branch within 3 days for all the entries corresponding to cash issued as well as cash unloaded.

5. Bidder will provide the portal access for real time update/report of cash management activity like Admin activity, cash loading, cash offloading and EOD reports without any cost to the Bank.

6. Bidder will need to ensure lodging of FIR / Police complaint within 2 days for each incident of cash misappropriation identified on ATMs. For any theft/ robbery during transit, the FIR / police complaint will need to be logged within 24 hrs.

7. If Bidder fails to submit reconciliation Certificate as per timeline then penalty will be levied 1000/- per day.

8. Bidder should comply all the formats of reports, reconciliation certificate, Electronic Journal, Receipts etc as required by Bank, RBI, Govt etc. the Bidder should submit reconciliation certificate on fortnightly basis.

9. Cash vault guidelines and overnight facility scope

1. Vendor to set up Cash vault strictly as per RBI/ IBA/Bank guidelines issued from time to time.
2. Bank shall permit cash vaults for cassette swap facility as per the extant guidelines of Bank.

Vendor has to follow the SOP/ guidelines of Bank

3. This permission would be on a need basis for cassette swap facility or for select long distance ATMs in the city or for facilitating holiday cash vaulting. For locations / routes without overnight vaulting of cash, if any situation warrants overnight vaulting of cash, same may be done with Bank prior approval.
4. Bidder should ensure that cash handling agencies accord required level of support for any inspection by bank officials at their cash vault.
5. Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs.2,000/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting.
6. Any Exception to established norms / process of cash vaulting would qualify for deduction at Rs.500/- per instance. e.g.: Date/ Time stamp on CCTV camera incorrect, non-availability of CCTV footage for at least 90 days, Incomplete or non-updating of Vault Register, Dual custodianship not maintained for vault operations, exceptions related to usage of ABC Bank Cash Storage BIN for other bank cash and vice versa, exceptions in key storage or handover between custodians etc. For specific vaults of cash handling agencies with high number of exceptions, bank may issue instructions to stop vaulting of cash until resolution of all exceptions are rectified to the satisfaction of Bank.
7. During contract, any new requirements implemented by Bank with respect to cash vaulting will need to be adhered by the Bidder.
8. Bank or its authorized representatives / regulators shall during business have the right to inspect infrastructure which includes the cash vans / premises of Bidder or its authorized cash handling agencies / cash vaults at any point in time for verifying compliance to regulatory norms / standards adopted to safeguard the cash handed over by bank. This inspection is also applicable for cash vaults / premises / offices wherein cash may be taken for sorting prior to commencement of routes.
9. Specification for private cash vaults used for holding and overnight vaulting of Bank currency should be as per RBI guidelines. Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs 500/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting

SECTION IV QUALIFICATION CRITERION

1. The qualification for selecting a bidder will primarily depend upon the level of expertise and experience, capacity and capability of the Bidder to undertake a successful installation, integration and commissioning of CD delivery channel for the customers of the Bank. The qualification criteria for eligibility of the bidder to participate in the tendering process shall be as under:

2. Eligibility Criteria:

Sr. No	Eligibility Criteria	Proof to be submitted
1	Make In India- Percentage of local content i) Only 'Class-I local supplier' and 'Class II local suppliers' are eligible	Certificate from Statutory Auditor or cost auditor of the company or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number and seal, countersigned by bidder and OEM Format Annexure-16 and in Annexure-17 (self-certification)
2	The Bidder company should be registered company under Registrar of the Companies as per the Company Act 1956/2013 or LLP/ Partnership firm and should be incorporated in India and have been in Operation for a period of at-least 3 years in India as on date of the RFP. The company should not be under liquidation / NCLT.	Certified copy of Certificate of Incorporation in case of a private limited company and Certificate Commencement of Business in case of a public limited company Certificate of registration from registrar of firms.
3	Bidder from a country which shares a land border with India, the bidder should be registered with the Competent Authority	Certified copy of the registration certificate Affidavit in Annexure-17 for all bidders
4	MICRO AND SMALL ENTERPRISES (MSEs) - If bidder is willing to get benefits as per the guidelines of Public Procurement Policy issued by Government of India (Annexure-24)	Documentary proof of having registered with District Industries Centers or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or Udyog Aadhar or any other body specified by Ministry of Micro, Small and Medium Enterprises or having Udyam Registration Certificate.

Sr. No	Eligibility Criteria	Proof to be submitted
5	The bidder must be either the Original Equipment Manufacturer (OEM) of Cash Dispenser or its authorized representative in India. In case bidder is an authorized representative, an authorization letter from manufacturer as per Format (Manufacturer's Authorization Letter) to this effect should be furnished.	MAF as per the format Annexure -9 to be submitted.
6	The Bidder should have supplied, installed and managing minimum 1000 Cash Dispenser in Public / Private Sector Bank in India during the last 5 years as on 31/12/2025. The Bank reserves the right to inspect such installations eligibility while evaluating the Technical Bids.	Letter from the Bank/s on letter head signed by an official of concerned department in the rank of AGM or (or equivalent) above.
7	Bidder should have experience of minimum 3 years in providing the services under outsourced Model/Transaction cost model to Banks in India. Bidder should have installed and maintained minimum 1000 ATMs under CAPE/OPEX model during last 5 years as on 31/12/2025 successfully. Bidder will install ATMs from an OEM who has minimum installed base of 1000 ATMs in Banks in India as on 31/12/2025.	Letter from the Bank/s on letter head signed by an official of concerned department in the rank of AGM or (or equivalent) above. Satisfactory Letter from the Banks confirming the FLM, SLM services performed for 1000 ATMs as on 31/12/2025.
8	The bidder should have a positive net worth in two out of last three financial years (i.e. 2022-23, 2023-24 and 2024-25)	Copies of audited financial statements for the previous 3 years to be submitted A certificate from Chartered Accountant to be provided.
9	The bidder should have made operating profits in at least two financial years out of last three financial years (i.e. 2022-23, 2023-24 and 2024-25)	Copies of audited financial statements for the previous 3 years to be submitted A certificate from Chartered Accountant to be provided.
10	The bidder should have a minimum annual turnover of Rs. 100 crores during each of the last three financial years i.e. (2022-23, 2023-2024 & 2024-2025). Group company turnover will not be considered.	Copies of audited financial statements for the previous 3 years to be submitted A certificate from Chartered Accountant to be provided.
11	The bidder/OEM should not have been blacklisted/Debarred by any Public Sector Bank, RBI, IBA, Government / Government agency in India. The bidder in their company's letter shall provide undertaking to this effect.	Declaration to this effect has to be submitted by the Bidder.
12	The bidder should not have been classified as NPA by any Bank or taken over by Asset reconstruction Company (ARC) at the time of submission of bid. The bidder in their company's letter shall provide undertaking to this effect	Declaration to this effect has to be submitted by the Bidder.

Sr. No	Eligibility Criteria	Proof to be submitted
13	The bidder should have support centers in at least 100 locations at places mentioned in Annexure-11. The bidder should undertake to establish new support centers to cover all locations mentioned in Annexure -11 within the 3 months of Agreement signing.	Declaration to this effect has to be submitted by the Bidder.
14	Bidder should be an ISO 9001:2015 /27001:2013/ 20000:2011 certified or equivalent entity.	Certificate to be submitted
15	Bids should be for latest models and should not include models, which are marked to be withdrawn (End of Life) and End of Support during contract period. The CDs should be compatible with the Bank's ATM Switch "Lusis Tango provided by FSS". In future if bank move to other switch vendor should certify their machines for the same, at no cost	Declaration to this effect has to be submitted by the Bidder Cash Dispenser should be compatible with the Bank's ATM Switch "Lusis Tango provided by FSS", if not certified then certificate to be issued that selected vender will acquire the same within 90 days from the date of order
16	The bidder or the OEM should have ready model(s) having features of sensing QR code, Biometric Reader, Contactless & Card Reader (stripe & EMV). The bidder should make compatible with bank's requirements.	Declaration to this effect has to be submitted by the Bidder and specify the make and model.
17	Bidder should have centralized monitoring and complaint monitoring system in place with toll free number, email for call logging	Bidder should have centralized monitoring and complaints system in place with toll free number, email for call logging
18	Bidder should have its owned Managed Service Centre Operational in India and must be managed services of ATMs/Cash Acceptor Machines including but not limited to 24*7 monitoring, call escalation, FLM, SLM, replacing consumables, EJ pulling etc. for at least 1000 ATMs as on 31/12/2025.	Provide address/s of Managed Service Centers owned by the Bidder.
19	Terms and conditions laid in this RFP are acceptable to the bidder	
20	CDs proposed are capable of the meeting functional (transactional) requirements outlined in this RFP document. Bidder will demonstrate / substantiate all claims made in the technical bid to the satisfaction of the Bank, the capability of the machine to support all the required functionalities at their cost in their lab /office/ in any other organization where the function is in use.	
21	Business Continuity Plan (BCP) in place to ensure that the Bank's data is not lost, or Bank's operations are not affected in case of any disaster.	latest BCP copy to be submitted by the Bidder.
22	Bidder must have requisite Central and State Labour Laws Compliance.	Company secretary to provide certificate as per Annexure 30

NOTE:

1. Two different group companies (both with majority shareholding from a common company) submitting separate bids representing different OEMs will be disqualified
2. Bidder must comply with all the above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the Bid. Copies of the relevant documents/ certificates should be submitted as proof in support of the claims made
3. Bidding on consortium basis will not be accepted. It is clarified that bids submitted as consortium shall be rejected.
4. All reference documents must be dated on or after the date of RFP.
5. The successful bidder must ensure and confirm due diligence / KYC / Physical verification of its own as well as the employees, its service providers / sub-contractors and must be able to provide documentary evidence for the same if required.
6. In case audited financial statements are not available for financial year 2024-25, copy of unaudited balance sheet to be submitted, along with the certificate of charted accountant.
7. If any company is not able to meet profitability and / or Net worth criteria stipulated, they can still participate in the tender, provided their parent company is meeting both profitability, Net worth Criteria as desired above. In such case the bidder shall furnish performance guarantee for the contract period from the parent company issued by Scheduled Commercial bank in India (other than Central Bank of India) , in case the bidder is selected by the bank. Declaration to this effect has to be submitted by Parent company competent authority along with tender document.

3. Bidder to provide following additional certificates:

- UL (Underwriters Laboratory Inc. USA) 291 Level 1 Certification for CD Currency Chest or CEN 1 certificate or equivalent.
- EMV (Europay, MasterCard and Visa) Certificate for the card reader
- ISO Certificate for manufacturing process
- Certificate of having successfully installed and Operationalized CD with complete functionality under Tango Switch. If not, declaration to complete the same within 30 days to be submitted.
- Certificate of PCI (DSS) Compliance of the EPP and other components as per the guidelines.
- Certificate of compliance to all government guidelines regarding outsourcing of work if any, compliance to the Minimum Wages Act in terms of employees, service providers, sub- contractors etc.

4. Procurement Through Local Supplier/service providers (Make in India)

Applicability of Preference to Make in India, Order 2017 (PPP-MII Order). Bank will follow the guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) issued vide Central Vigilance Commission Order No. 018/VGL/022-377353 dated April 20, 2018 and basis of allotment will be done in terms of instructions on Public Procurement (Preference to Make In India), Order, 2017 – Revision; regarding issued vide GOI, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion letter No. P45021/2/2017-PP (BE-II) dated 4thJune 2020, Order, 2017 – Revision; regarding issued vide GOI, Ministry of Commerce and Industry, Department of promotion of Industry and Internal trade letter No. P45021/2/2017-PP (BE-II) dated 16th September 2020, letter No. P-45021/102/2019-BE-II-part (1) (E-50310) dated 04.03.2021, letter No. A-1/2021-FSC-Part (5) dated 16th November 2021. All the guidelines given in Manual of procurement issued on 01.07. 2022. Salient features are given below: -

For the purpose of Preference to Make in India, Order 2017 (PPP-MII Order):

i. Local content" means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent. Verification of local content

- For same, Bidder to upload a certificate as per Annexure-XIX from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of supplier/service providers other than companies) giving the percentage of local content, on their letter head with Registration Number and seal, countersigned by bidder.

ii. "Margin of purchase preference" means the maximum extent to which the price quoted by a local supplier/service provider may be above the L1 for the purpose of purchase preference. The margin of purchase preference shall be as per guidelines.

iii. Decisions on complaints relating to implementation of the above shall be taken by the competent authority which is empowered to look into procurement related complaints relating to the procuring entity.

iv. L1 will be decided by the price discovered through Reverse Auction, which will be conducted online. Performa for Indicative Commercial Bid Format is in Annexure-XXX. Base price of reverse auction shall be total of mandatory services mention in the Performa of Indicative Commercial Bid. Bank shall change the base price approach at the time of process which shall communicated to all technically qualified bidders.

v. In case L1 bidder denies to fulfill the RFP obligations, Bank may invoke Bid Earnest Money/Bid Security Declaration and blacklist L1 bidder from participation in future RFPs of Bank for a period of 2 years. In such event, Bank at its sole discretion, may award the contract to L2 bidder at discovered price in Reverse Auction, which shall be offered to L3 bidder in case L2 bidders denies to fulfil the RFP obligations In case bidders denies to fulfil RFP obligation, Bank may invoke Bid Earnest Money/Bid Security Declaration and blacklist bidder from participation in future RFPs of Bank for a period of 2 year.

Procurement through Local Supplier/service provider (Preference to Make in India) will be done as per the "Public Procurement (Preference to Make in India) Order 2017 issued vide Department of Industrial Policy and Promotion (DIPP) Notification No. P-45021/2/2017-B.E-II dated 15.06.2017 and thereafter revised vide Notification No. P-45021/2/2017-PP (B.E-II) dated: 28.05.2018, No. P- 45021/2/2017-PP (BE-II) dated 04.06.2020 & No. P-45021/2/2017-PP (BE-II) dated 16.09.2020.

'Local Supplier/service provider' means a supplier/service provider or service provider whose product or service offered for procurement meets the minimum local content as prescribed under this Order. The minimum local content shall be 50% for Class I and 20% for Class II supplier or as per guidelines changed from time to time.

Verification of local content: The bidder (if local supplier/service provider) will have to submit a self-certification that the offered item meets the minimum local content and shall give details of the Locations at which the local value addition is made. The local supplier/service provider at the time of submission of bid shall be required to provide a certificate as per Annexure-XIX from the

statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of supplier/service providers other than companies) giving the percentage of local content.

5. Purchase Preference

Bank reserves its right to grant preferences to eligible Bidders under various Government Policies/ directives (policies relating to Make in India; MSME; Start-ups etc.). Unless otherwise stipulated in TIS/ AITB, the Procuring Entity reserves its right to grant preferences to the following categories of eligible Bidders under various Government Policies/ Directives:

i. Class I Local Supplier/service providers under Public Procurement (Preference to Make in India) Order 2017" (MII) of Department for Promotion of Industry and Internal Trade, (DPIIT - Public Procurement Section) as revised from time to time.

ii. Class II local supplier/service providers (a supplier/service provider or service provider, whose goods, services or works offered for procurement, meets the minimum local content as prescribed for Class-II local supplier/service provider but less than that prescribed for Class-I local supplier/service provider) as per (DPIIT - Public Procurement Section) as revised from time to time.

iii. Bidders from Micro and/ or Small Enterprises (MSEs) under Public Procurement Policy for the Micro and Small Enterprises (MSEs) Order, 2012 as amended from time to time.

iv. Start-ups Bidders under Ministry of Finance, Department of Expenditure, Public Procurement Division OM No F.20\212014-PPD dated 25.07.2016 and subsequent clarifications; and/ or
Any other category of Bidders, as per any Government Policies, announced from time to time, if so provided in the Tender document.

v. The margin of purchase preference shall be 20%.

vi. Among all qualified bids, the lowest bid will be termed as L1. If L1 is 'Class-I local supplier', the contract for full quantity will be awarded to L1.

vii. If L1 bid is not a 'Class-l local supplier', 50% of the order quantity shall be awarded to L1. Thereafter, the lowest bidder among the 'Class-I local supplier' will be invited to match the L1 price for the remaining 50% quantity subject to the Class-I local supplier's quoted price falling within the margin of purchase preference, and contract for that quantity shall be awarded to such 'Class-I local supplier' subject to matching the L1 price. In case such lowest eligible 'Class-I local supplier' fails to match the L1 price or accepts less than the offered quantity, the net higher 'Class-I local supplier' within the margin of purchase preference shall be invited to match the L1 price for remaining quantity and so on, and contract shall be awarded accordingly. In case some quantity is still left uncovered on Class-I local suppliers, then such balance quantity may also be ordered on the L1 bidder.

viii. "Class-II local supplier" will not get purchase preference under this procurement.

6. RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:

As per Ministry of Finance, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (i) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with

others, in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs.

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

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

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

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

"Beneficial owner" will be as under:

i. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has a controlling ownership interest or who exercises control through other means.

Explanation

a. "Controlling ownership interest" means ownership of, or entitlement to, more than twenty-five per cent of shares or capital or profits of the company.
b. "Control" shall include the right to appoint the majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

ii. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership.

iii. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals.

iv. Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

v. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

"Agent" is a person employed to do any act for another, or to represent another in dealings with third persons.

7. GUIDELINE ON PROCUREMENT FOR MICRO AND SMALL ENTERPRISES:

7.1. From time to time, the Government of India (Procuring Entity) lays down procurement policies to help inclusive national economic growth by providing long-term support to micro, small and medium enterprises and disadvantaged sections of society. The Procurement Policy for Micro and Small Enterprises, 2012 [amended 2018 and 2021] has been notified by the Government in exercise of the powers conferred in Section 11 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. Details of the policy along with the amendments issued in 2018 and 2021 are available on the MSME website.

i) Micro and Small Enterprises (MSES) registered under Udyam Registration are eligible to avail the benefits under the policy.

ii) The Policy is applicable to all the Central Government Ministries/ Departments/ CPSUs:

a) To reduce transaction cost of doing business, MSES will be facilitated by providing them tender documents free of cost, exempting MSEs from payment of earnest money deposit, adopting e-procurement to bring transparency in tendering process. However, exemption from paying Performance Bank Guarantee is not covered under the policy. MSES may also be given relaxation in prior turnover and prior experience criteria during the tender process, subject to meeting of quality and technical specifications. However, there may be circumstances (like procurement of items related to public safety, health, critical security operations and equipment, etc.) where procuring entity may prefer the vendor to have prior experience rather than giving orders to new entities?

b) Chapter V of the MSMED Act, 2006 also has provision for ensuring timely payments to the MSE suppliers. The period agreed upon for payment must not exceed forty-five days after the supplies. For delays in payment the buyer shall be liable to pay compound interest to the supplier on the delayed amount at three times of the bank rate notified by the Reserve IT Procurement Policy 2023-24 Classification: Internal Page 91 of 108 Bank. For arbitration and conciliation regarding recovery of such payments and interests, Micro and Small Enterprises Facilitation

Council has been setup in states.

c) In tender, participating Micro and Small Enterprises (MSE) quoting price within price band of L1+15 (fifteen) per cent shall also be allowed to supply a portion of requirement by bringing down their price to L1 price in a situation where L1 price is from someone other than a MSE and such MSE shall be allowed to supply up to 25 (twenty five) per cent of total tendered value. The 25 (twenty-five) per cent quantity is to be distributed proportionately among these Bidders, in case there are more than one MSES within such price band.

d) Within this 25% (Twenty Five Percent) quantity, a purchase preference of four (4) per cent is reserved for MSES owned by Scheduled Caste (SC) Scheduled Tribe (ST) entrepreneurs and three percent is reserved for MSES owned by women entrepreneur (if they participate in the tender process and match the L1 price). However, in event of failure of such MSES to participate in tender process or meet tender requirements and L1 price, four percent sub-target for procurement earmarked for MSES owned by SC/ST entrepreneurs and three (3) percent earmarked to women entrepreneur will be met from other MSES. MSES would be treated as owned by SC/ST entrepreneurs:

i) In case of proprietary MSE, proprietor(s) shall be SC/ST.
ii) In case of partnership MSE, the SC/ST partners shall be holding at least 51% (fifty-one percent) shares in the unit.
iii) In case of Private Limited Companies, at least 51% (fifty-one percent) share shall be held by SC/ST promoters.
e) If subcontract is given to MSES, it will be considered as procurement from MSES.
f) In case of tender item cannot be split or divided, etc. the MSE quoting a price within the band L1+15% may be awarded for full/ complete supply of total tendered value to MSE, considering the spirit of the Policy for enhancing Govt. Procurement from MSES.

SECTION V INSTRUCTIONS TO THE BIDDERS

1. Bid System Offer:

This RFP contains the following two parts

Part-A Technical Proposal/Technical Bid/Technical Offer: The participating Bidder is required to submit part-A in conformity to Technical proposal/Technical Bid/Technical Offer in the GeM portal as per this RFP.

Part-B Commercial Bid/Commercial Bid (Indicative): The Bidders who are qualified in Part-A are required to submit Bill of Material in GeM portal as per Annexure-8a of this RFP

2. Bid Preparation and Submission:

2.1 e-Tendering through GeM: This RFP will follow e-Tendering guidelines of GeM portal under which the bidding process shall be conducted by the Bank. Bidder shall necessarily register on GeM portal for participating in the bid. Bidders will have to abide by terms and conditions of GeM portal for participating the bidding process.

2.2 No consideration will be given to e-bids received after the date and time stipulated and no extension of time will normally be permitted for submission of e-Bids. Bank reserves the right to accept in part or in full or extend or reject the entire e-bid and cancel the entire RFP without assigning any reason thereof at any stage.

2.3 The decision of the bank regarding this RFP shall be final and binding on all the Bidders. All disputes or differences in connection with this RFP shall be subject to the jurisdiction of the courts at Mumbai only.

2.4 Bidders may please note:

2.5 The Bidder should quote for the entire package on a single responsibility basis for hardware/ software / services, Software Solution/ services it proposes to supply.

2.6 While submitting the Technical Bid, literature on the hardware and its associated operating software, Software Solution/ service should be uploaded.

2.7 Care should be taken that the Technical Bid shall not contain any price information. Such proposal/bid, if received, is liable for rejection.

2.8 The Bid document shall be complete in accordance with various clauses of this RFP document or any addenda/corrigenda or clarifications issued in connection thereto, duly signed by the authorized representative of the Bidder and stamped with the official stamp of the Bidder. Board resolution authorizing representative to Bid and make commitments on behalf of the Bidder is to be uploaded.

2.9 Prices quoted by the Bidder shall remain fixed for the period during the terms of contract and for

the extended term of such contract and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

2.10 If deemed necessary, the Bank may seek clarifications on any aspect from the Bidder. However, that would not entitle the Bidder to change or cause any change in the substances of the Bid already submitted or the price quoted.

2.11 The Bidder may also be asked to give presentation for the purpose of clarification of the Bid.

2.12 The Bidder must provide specific and factual replies to the points raised in this RFP.

2.13 The Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the offer made in the bid and to be uploaded in the portal.

2.14 All the enclosures in the Bid submission shall be serially numbered with rubber stamp of the participating Bidder's Company. The person or persons signing the Bids shall initial all pages of the Bid, except for un-amended printed literature and to be uploaded in the portal.

2.15 Any inter-lineation, erasures or overwriting shall be valid only if these are initialed by the person signing the Bids.

2.16 Bank reserves the right to reject Bids not conforming to the above guidelines.

2.17 All the envelopes shall be addressed to the Bank and uploaded online and should have name and address of the Bidder.

3. Evaluation and Award Criteria

After opening of the technical bids, all the documents and annexure (except commercial documents/offer) will be evaluated first by the Bank.

First Stage: (Technical Evaluation)

3.1 Only the Technical Bids will be Opened and evaluated. Those bidders satisfying the technical requirements of the solution as determined by the Bank and the eligibility criteria and accepting the Terms and conditions of this document shall be short-listed. If the bank is not satisfied with the technical specifications and/or the feasibility of the technical offers or the eligibility criteria, the offers will be technically disqualified. Such technically disqualified offers will not be taken for further processing and no correspondence shall be entertained in this regard. The technical offer must not contain any commercial offer. The technical offers found to be containing any commercial offer, shall be summarily rejected.

3.2 Technical bid opening will be done in presence of authorized representatives of all the bidders (if they choose to be present) who have submitted technical bid successfully within the stipulated

timelines set by the Bank.

3.3 First of all, Bid Earnest Money/Bid Security Declaration (if required) of all bidders will be verified. If Bid Earnest Money/Bid Security Declaration is not found in order, that bidder will be declared ineligible for further participating in the tender process.

3.4 All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company. Inability of the bidder to prove the genuineness/authenticity of any third-party document may make the bid liable for rejection.

3.5 After that technical bids will be evaluated based on the eligibility criteria defined in the RFP document. Bids complying with all the eligibility criteria and confirming compliance to all the terms & conditions of RFP document would be further evaluated on technical parameters. The decision of Bank will be final in this regard.

3.6 Bank may at its sole discretion give some time to furnish the gap documents or supporting documents and clarifications on the documents submitted during the technical bid.

3.7 Bidders satisfying the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be short-listed for further process.

3.8 The determination will take into account bidders financial, technical and support capabilities as per RFP, based on an examination of documentary evidence submitted by bidders.

3.9 The Bank reserves the right to accept or reject any product/ item/ technology/ module/ functionality proposed by the bidder without assigning any reason thereof. The Bank also reserves the right to reject any Bid, in case any of the Technical Specification as per Annexure 7& 7a is not in compliance to Bank's requirement. Decision of the Bank in this regard shall be final and binding on the bidders.

Second Stage: (Commercial Evaluation)

3.10 In the second stage, the COMMERCIAL BID of only those bidders will be opened who will comply with all the eligibility criteria and confirm compliance to all the terms & conditions and technical specifications of the RFP document.

3.11 Commercial Bid shall be submitted as per the Commercial Bid format provided in this RFP. Deviations if any in Bill of Material will be summarily rejected by the Bank.

3.12 The participating bidder take utmost care while submitting the Price bid in GeM portal. Any change in Commercial Bid may be summarily rejected by the Bank.

3.13 The bidders will be required to quote for all the items required by the Bank.

3.14 Bank will conduct Reverse Auction as per GeM guidelines mentioned elsewhere in the RFP document. Reverse Auction would be conducted amongst all the technically qualified bidders. Determination of L1 Price:

3.15 The L-1 bidder will be determined on the basis of the lowest total cost of ownership (TCO) as per the Commercial Bid Format (Annexure- 8a).

4. Award Criteria:

4.1 Bank will hold Reverse Auction in the event of two or more bidders are commercially eligible. Final Item wise price shall be arrived after Reverse Auction. The procedure for the same is available on GeM Portal. Reverse Auction will be conducted on the total cost of ownership (TCO) as per the Commercial Bid Format. Base Price, Bid decrement value will be as per GeM's Discretion.

4.2 The rates are to be offered under the buy-back arrangement on "as is where is basis". The quotation should be uniform for the buy-back of ATMs/CDs/ACs/UPS all across geographical locations/types of location ATMs/CDs/ACs/UPS make. All expenditure related to transportation, de- installation, de-grouting (if required) etc. will be borne by the bidder under the buy-back of an old ATMs/CDs/ACs/UPS etc. The rates of buy-back items will be negotiated with the successful bidder only, if required by Bank.

4.3 During the course of Reverse Auction out of these bidders, the one who has quoted least total price in Table-II of Indicative Commercial bid format (Annexure 8a) shall be treated as L1 bidder and Bank reserves the right to further negotiate with L1 bidder and finalize the final prices.

4.4 In case of any situation where Bank is left with only one eligible bidder, then Bank reserves the right to negotiate with that bidder and final Item wise price shall be arrived.

4.5 Bidders should note that the indicative commercial bid is considered for the purpose of conducting Reverse auction process only. The L-1 bidder will be decided only later, on finalization of prices through Reverse auction.

4.6 The Commercial Bid values received after Reverse Auction will be awarded in the ratio of 60:40 among L1, L2, only after L2 matches the Price of L1.

4.7 In case any bidder fails to deliver services as per terms of RFP, Bank may terminate the contract after due notice period and allot the quantity to other successful bidders.

4.8 The L1 bidder emerging at the end of the Reverse Auction process shall be required to submit the break-up of their Final price (last bid price) again as per Annexure-8a within 2 working days in GeM portal/Bank. Failure or refusal to offer the services/goods at the price committed through Reverse Auction shall result in forfeit of the EMD with the Bank and/or debar the bidder for 2

years from participating in future tenders.

4.9 Intimation to Qualified/Successful Bidders:
The Bank will prepare a list of qualified bidders at each stage on the basis of evaluation of Technical Proposal and Commercial Bid. Commercial Bids (indicative) of only technical qualified bidders shall be opened.
After conducting the Online Reverse Auction, the final bidders (L1) will be announced as indicated above. No separate intimation will be sent to successful Bidder.

5. BID LANGUAGE
The bid submitted by the Bidders with all enclosures and other supporting documents should be in English language with font size 12.

6. FORMAT AND SIGNING OF BID
An accompanying letter is required with the bid, which should be signed by an authorized signatory of the bidder.

7. AUTHORITY TO SUBMIT BID
Each tender will be submitted in the legal name of the Bidder and shall be signed and duly stamped by the Bidder or a person duly authorized to sign on behalf of the Bidder.

8. ELIGIBILITY CRITERIA
Only Bidders, who fulfill all the qualifications mentioned in 'eligibility criteria' of the tender are eligible to participate in the tender. The Bank reserves the right to relax or enhance the eligibility criteria depending on the merits and may accept/reject any or all of the offers without assigning any reason whatsoever.

9. TERMS AND CONDITIONS
Terms and conditions for the Bidders who participate in the tender are specified in the section called "Terms and Conditions". These terms and conditions will be binding on all the Bidders. These terms and conditions will also form a part of the purchase order, to be issued to the successful Bidder on the outcome of the tender process.

10. OFFER VALIDITY PERIOD
The offer should hold good for a period of 180 days from the date of the submission of the bid.

11. ADDRESS FOR COMMUNICATION
Offers should be addressed to the following officer at the address given below:

Deputy General Manager Central bank of India
DP & TB department, 1st Floor Central Bank of India Building 55 M G Road, Fort, Mumbai.

12. PRELIMINARY SCRUTINY

12.1 The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the

schedule.

12.2 The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in an offer. Minor non-conformity means which do not have any material impact or financial impact. This shall be binding on all Bidders and The Bank reserves the right for such waivers.

13. CLARIFICATION OF OFFERS

To assist in the scrutiny, evaluation and comparison of offers, The Bank may, at its discretion, ask some or all Bidders for clarification of their offer. The request for such clarifications and the response will necessarily be in writing.

13. 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 tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any bidder, and or to listen to any representations.

14. DOCUMENTATION

a. The following information should be furnished along with the technical offer by means of printed technical brochures as per checklist provided.
b. Make and model numbers of all the items quoted `
c. Specifications of all items asked along with technical specifications table.
d. Version number in case of software packages. It is required to indicate if the software requires any particular version of the operating system for compatibility etc.
e. Software(s), which will be supplied free, and the ones that will be License/charged for, should be clearly indicated. Restrictions on software usage, if any, should also be mentioned.

15. SUBMISSION OF TECHNICAL DETAILS

It is mandatory to provide the technical details in the exact format of Technical Details column given in the technical specifications. The Bank may not evaluate the offer in case of non- adherence to the format or partial submission of technical details as per the format given in the tender. The Bank will not allow/permit changes in the technical specifications once it is submitted. The relevant product information brand and model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the offer. Failure to submit this information along with the offer could result in disqualification. (Please refer Annexure 7 & 7a).

16. MAKE AND MODELS OF THE EQUIPMENT

It is mandatory to provide make, model and part number of all equipment and their subcomponents as asked in the technical specification. The offer may not be evaluated and/or will be liable for rejection in case of non-submission or partial submission of make, model and part numbers of the items offered. Please note that substituting this information by just brand name is not enough. All the machines should be new and with latest configuration and should not be refurbished machines or renewed.

17. FORMAT FOR TECHNICAL OFFER:

The technical offer must be made in an organized, structured and neat manner. Brochures, leaflets etc. should be submitted as a bound document and not in loose form. The suggested format for submission of technical bid is as below:

- Index.
- Bid security Declaration as per Annexure 1
- Compliance Certificate. This should be as per Annexure 2
- Bidder Profile as per Annexure 3
- Details of Track record as per Annexure 4
- Details of Service Centers as per Annexure 5
- Compliance checklist for qualification criterion as per Annexure 6
- Technical Offers with specification as given in Annexure 7 completed with all columns filled
- Manufacturer's authorization form as per Annexure 9.
- Details Of Past Contracts /Order Executed as per Annexure 10
- List Of Regional / Zonal Offices as per ANNEXURE 11
- Letter of Indemnity to be given in the company Letter Head as per Annexure 12
- Non-Disclosure Agreement & Integrity Pact as per Annexure 13
- Integrity pact as per Annexure 13A
- Performance Bank Guarantee as per Annexure 14
- UPTIME & PENALTY as per Annexure 15
- Local Content for Make in India as per Annexure 16
- Border with India as per Annexure 17
- ATM switch certification as per Annexure 18
- Letter of Acceptance as per Annexure 19
- Certificate from Bank as per Annexure 20
- Bank Guarantee Format for EMD as per Annexure 21
- Bid Query Format as per Annexure 22
- Undertaking for Being the OEM as per Annexure 23
- Certificate for Confirmation of MSME as per Annexure 24
- Undertaking by the Bidder/OEM for Non blacklisting as per Annexure 25
- Bidder's Financial as per Annexure 26
- Turnover Certificate as per Annexure 27
- Remote Management Center as per Annexure 28
- OEM Performance Certificate as per Annexure 29
- Undertaking for Labour Laws Compliance as per Annexure 30
- Know Your Employee (KYE) Clause as per Annexure 31
- Undertaking of Information Security from Bidder as per Annexure 32
- Terms and conditions compliance table in the following format. This table must cover all the terms and conditions specified in the tender document.

Term No.	Short description of term	Complied Yes/No	Detailed explanation, about Deviation, if not complied
1			

- Warranty and AMC details (for all relevant schedules.) This should not contain any price information.
- Delivery and implementation as per project implementation schedule as specified in this document.
- Technical document (Product Brochures, leaflets, manuals etc.) an index of technical

documentation submitted with the offer must be enclosed.

- Systems software details.
- Valid Bank Draft as Earnest Money Deposit.
- Bidder's financial details (Audited Balance sheet etc. and other supporting documents as asked in the tender document).

18. FORMAT FOR COMMERCIAL OFFER

The Commercial offer must not contradict the technical offer in any way. The suggested format for submission of Commercial offer is as follows:

-Index
-Covering letter
-Commercial Bid and Price Schedule (as per Annexure 8a). This must contain all price information. This commercial offer should strictly adhere to our format and offers, which are not in that format, may be liable for rejection.

19. ERASURES OR ALTERATIONS

There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as *"OK", "accepted", "noted", "as given in brochure/manual"* is not acceptable. Central Bank of India may treat offers not adhering to these guidelines as unacceptable.

20. CD ROLL OUT

The Corporate Office of Central Bank of India is floating this tender. The installation of CD sites shall be at various locations throughout India.

21. COSTS & CURRENCY

The offer must be made in Indian Rupees only, including the following:

1. Basic Cost of services.
2 Insurance to cover equipment, cash and related services shall be Bidders' responsibility.
3. All costs should be given in Figures and Words
4 The rate would be based on fixed prices except GST (Goods and Services Taxes) that shall be payable as per applicable structure laid down under GST Law.

22. FIXED PRICE AND TAXES

(A) The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. No price variation relating to increases in applicable taxes, dollar price variation etc. will be permitted. The Bidder shall pay any other Tax being applicable after placement of order, during currency of the project only.

B) Taxes:

1. In case of any variation (upward or down ward) in Government levies / taxes / etc. up-to the date of providing services, the benefit or burden of the same shall be passed on or adjusted to the Bank. If the service provider makes any conditional or vague offers, without conforming to these guidelines, the Bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly.

2. Goods and Services Taxes (GST) and its Compliance

(i) Goods and Services Tax Law in India is a Comprehensive, multi-stage, destination-based tax that will be levied on every value addition. Vendor shall have to follow GST Law as per time being enforced along with certain mandatory feature mentioned hereunder-

(a) TDS (Tax Deducted on Source) is required to deduct as per applicable under GST Law on the payment made or credited to the supplier of table goods and services. It would enhance the tax base and would be compliance and self-maintaining tax law based on processes. The statutory compliances contained in the statues include obtaining registration under the GST law by the existing assesses as well as new assesses, periodic payments of taxes and furnishing various statement return by all the registered table person.

(b) It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law.

(c) If vendor as the case may be, is backlisted in the GST (Goods and Services Tax) portal or rating of a supplier falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract.

3. Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Service provider shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and Local bodies or any other authority authorized in this regard.

23. PRICE COMPARISON

Central Bank of India will consider the Seven years for the purpose of price comparisons in each category.

24. THE TOTAL COST OF OWNERSHIP

The Bidder will quote the indicative rates as per the format enclosed in Annexure 8a.

25. L1 CALCULATION:

Reverse auction will be carried out for rate of financial transaction as detailed in Annexure - 8a,The Bank reserves the right to give the order as categorized above to one or different Bidders

26. REPEAT ORDER:

The Bank reserves the right to place orders for additional 25% of the quantities specified in this RFP at the same terms and conditions within 1 year from the date of purchase order.

27. PURCHASE PREFERENCE TO PUBLIC SECTOR ENTERPRISES:

The prevailing Purchase preference policy of the Government for Public Sector Enterprises as per CVC circular DPE13 (12)/2003 – Fin. Vol. II dated 18/07/2005 will be applicable. Preference will be given to PSEs at the lowest acceptable price. Under this policy, other things being equal, purchase preference will be granted to the PSEs at the lowest valid price bid (L 1), if the price quoted by the CPSE is within 10% of the L1 price. The Bidder availing this preference policy should claim and produce a proof of the same while submitting their offers. Purchase preference policy of the Government for Public Sector Enterprises should not contravene to make in India Clause.

28. BANK'S RIGHTS:

The Bank reserves the right to accept or reject any Bid /offer received in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to award of contract, without thereby incurring any liability to the affected or Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.

The Bank reserves the right to modify any part of the tender or cancel the RFP/tender before submission of bids

Bank reserves the right to cancel the entire Bidding / procurement process at any stage without assigning any reason whatsoever.

SECTION-VI TERMS AND CONDITIONS OF THE TENDER

1. TECHNICAL INSPECTION AND PERFORMANCE EVALUATION

Central Bank of India reserves its right to carry out a technical inspection and performance evaluation (benchmarking) of machines offered by short-listed Bidders.

2. CD DEPLOYMENT.

Selected Bidder will complete installation/commissioning and managed services of 1500 Cash Dispensers under OPEX Model. Details of CD site design & specification, infrastructure specification & technical specification of infrastructure equipment's, is attached vide Annexure 7

Successful Bidder as part of project implementation should obtain acceptance certificate or sign off report (Acceptance tests include Operationalization of CD and implementation of CD services as outlined in the RFP) from the concerned / base branch.

For smooth completion of the project the bidder should identify one representative at all Regional / Zonal office locations of Bank and Mumbai as a single point of Contact for the Bank. Similarly, one representative / project manager should report progress to the Digital Payments & Transaction Banking Dept., Central office.

The representatives nominated for the project should coordinate/monitor and report to Digital Payments & Transaction Banking Dept., Central office, regarding implementation of the Project, through the project manager.

3. INSURANCE:

It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project. The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA/CRA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the next payment due by the Bank to the Vendor along with 2% interest per month or part thereof.

Insurance of Cash in CD, Cash in Transit and Cash in Vault

a) The Vendor should ensure that the entire cash of the Bank handled by it, whether kept in the vault and /or in transit and / or held in CD is adequately insured. Insurance value should be as per the actual value of cash being handled at each Vault location and in Transit and held in CD.

b) Vendor should submit copy of Cash insurance cover to the Bank as & when requested by Bank.

c) In case of any cash Loss, the Vendor should reimburse the loss amount to the Bank immediately, without waiting for settlement of Insurance claim.

d) Assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project should be insured and any damage to such assets impacting Operation of ATM should be replaced without waiting for insurance claim.

4. RIGHT TO ALTER QUANTITIES

Bank reserves the right to alter the quantities specified in the tender. Central Bank of India also reserves the right to delete one or more items from the list of items specified in tender.

5. BRAND OF CD & CR, MANUFACTURER, MODEL

Bidders should offer a model that is state of the art, multifunctional, energy-efficient and which can be supported for a period of at least 7 years after installation. Model numbers of machine quoted should be clearly mentioned. Deviations in technical specifications should be clearly indicated. Minor deviations from the specifications in the current models will not be a reason for rejection of the technical bid as long as the bidder indicates that it can provide the specifications sought by the bank.

The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 7 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP.

6 Disposal of Old/Damaged/Vandalized CDs and/or other Assets such as AC & UPS:

Bank also proposes to replace old, obsolete and damaged ATMs/CDs/ACs/UPS which are beyond repair. Under the commercial bid format, Commercial bid is invited for quoting rates for disposal of our existing old ATMs/CDs/ACs/UPS (of any make) which may be in working/non-working condition at various locations of our Bank, and which are old or which are damaged/ vandalized beyond repair.

6.1 The rates are to be offered under the buy-back arrangement on “as is where is basis”. The quotation should be uniform for the buy-back of ATMs/CDs/ACs/UPS all across geographical locations/types of location ATMs/CDs/ACs/UPS make. All expenditure related to transportation, de- installation, de-grouting (if required) etc. will be borne by the bidder under the buy-back of an old ATMs/CDs/ACs/UPS.

6.2 The buy-back will be done as per Bank requirement for existing machines being discontinued. Bidder will have to bear all related cost in the process including transportation, de-installation and de-grouting (if required).

6.3 Orders for the ATMs/CDs along with the related accessories under the buy-back scheme may not be placed in bulk and shall be placed periodically as per requirement of the bank and at its discretion during contract period. Bank reserves the right to modify/ increase/ decrease the number of ATMs/CDs and other equipment under buyback.

6.4 Bidders will have to ensure that the old machines under the buyback will be taken to their respective plants and scrapped strictly under the "E-Waste (Electronic Waste) scrapping methods using eco-friendly processes authorized by the Pollution control board and as per the E- Waste management and handling rules issued by Ministry of Environment & Forests and other

government agencies from time to time. Also, the Hard Disk Drives (HDD)/EPP of ATMs/CDs earmarked for buyback shall be degaussed before dislocating the ATMs/CDs from their current locations. A certificate for degaussing of HDDs and E-Waste scrapping shall be submitted by the bidder in their bid. Commercial Rates offered to the Bank for disposal of such old/damaged/vandalized ATMs/CDs/ACs/UPS are to be quoted.

6.5 Other assets like air conditioners UPS Batteries etc. will also be under buyback in case bank decided to replace them on case to case basis and the selected vendor(s) will have to unconditionally accept the same for buyback on as is where is basis

7. PREDISPATCH INSPECTION: -

7.1 Bank may conduct the pre-dispatch inspection as a onetime inspection at the beginning of the project. However, Bank shall be free to carry out such inspection as and when required. The bidder shall make all necessary arrangement for this purpose.

7.2 The Bidder to give a categorical undertaking after the inspection that the inspected standard configuration will be maintained throughout the Contract period

7.3 Bank retains the right to oversee successful bidder's services; and that any regulatory agency including the Reserve Bank of India shall not be impeded from carrying out its supervisory functions and objectives as it may relate to the services provided by Bidder. Therefore, Bank and Reserve Bank of India shall have access to all books, records and information of the bank available with Bidder and such information shall remain protected.

8 ACCEPTANCE TEST

The system is subject to an Acceptance test. Bidder has to arrange for performing the Acceptance Test in the presence of official of the Bank at the time of installation of the CD machine or any other date and time mutually acceptable to the bank and bidder. Acceptance Test will have to be invariably performed by the Bidder after commissioning of the CD and in case of any deficiencies, the defective parts will be replaced / machine will be replaced by the bidder. Acceptance test will include physical, functional as well as technical testing.

9 ACCEPTANCE OF ORDER:

9.1 The bidder shall give acceptance within 5 working days from the date of receipt of the order. Bidder should provide centralized email address/s for enabling the ATM DEPT. Central Office to send the scanned copies of the Purchase Order through email. The date of sending such email will be deemed as the date of placing of order by the Bank. Bidders will respond by accepting the purchase order through email to the concerned Office maximum within 5 working days.

9.2 If email for acceptance of order/ any issue or query raised by the bidder before accepting the order, is not received within five days, then the PO will be deemed to have been accepted and, in such cases, the fifth day from the date of email of the Office will be deemed as the date of acceptance.

9.3 Upon receipt of Purchase Order, bidder will ensure a visit to the site for which Purchase Order has been placed, if required, by an engineer/company representative to study the feasibility of installation of CD /Site Preparation and suggest requirements / prerequisites for commissioning the ATM/CD Site Preparation.

10. STAFF REQUIREMENT

10.1. The Bidder shall provide a contingent of well- trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/service.

10.2. The Vendor shall depute sufficient personnels at DIT office Belapur or Digital Payments & Transaction Banking Department at Fort office Mumbai as required for proper coordination during the implementation period.

10.3. The Bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The Bidder shall manage the activities of its personnel or others engaged in the project, etc. and shall be accountable for all the personnel deployed/engaged in the project

11. DATA PROTECTION

11.1 Successful bidder will comply with the D**igital personal data protection Act, 2023** and rules made thereunder and will comply with all privacy and data protection provisions. Further it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information. Web portal will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc. and all sort of security required as per law & practices to be adopted and implemented by bidder. Any breach of this Condition by the bidder shall be deemed to be a material breach of the Contract and the Bidder shall indemnify Bank from the against any costs, losses, damages, proceedings, claims, expenses or demands incurred or suffered by Bank which arise as a result of such breach

11.2 Use of Name/Logo of the Bank: Bidder shall not use for publicity, promotion, or otherwise, any logo, name, trade name, service mark, or trademark or any simulation, abbreviation, or adaptation of the same of the Central Bank of India or any of its affiliate or the name of any Bank's employee or agent, without Bank's prior written express consent. The Bank may withhold such consent, in case so granted by it, in its absolute discretion. Violation thereof shall constitute a material breach of the terms of RFP and shall entitle the Bank to take appropriate actions as available to it in law and the RFP.

11.3 Vendor has to comply with Data protection as well as Data Localisation guidelines of RBI/other regulatory bodies.

12. **Accessibility Guidelines**

Vendor has to comply with Accessibility Guidelines issued by DFS, RBI and other regulatory bodies.

SITE SPECIFICATIONS

TERMS & CONDITIONS FOR CIVIL, INTERIOR, ELECTRICAL, E-SURVEILLANCE & AIR CONDITIONING WORKS ETC AND RELATED MAINTENANCE SERVICES OF ATM SITE.

NOTE: In case Special Conditions & General Conditions contradict, the conditions laid down in General Conditions shall supersede the special conditions.

SPECIAL CONDITIONS:

1. BIDDER'S OBLIGATIONS

The Bidder shall not be entitled to any compensation for any loss suffered by the Bidder on account of delays in commencing or executing the Site Implementation Services, whatever the cause for such delays may be, including delays in procuring Government controlled or other materials.

1.1 Bidder may co-ordinate and follow-up with local / statutory authorities to help Bank in getting necessary approvals. Statutory dues payable to Government/local authorities shall be reimbursed to the Bidder on submission of Receipts.

1.2 The Bidder shall produce prototype of all the different item of furniture to be made, without any additional cost for the Bank's approval in writing.

1.3 The Bidder at the Site shall maintain the following facilities.

(a) Printed time schedule displayed properly.
(b) All the drawings which will be furnished to the Bidder for the provision of the Site Implementation Services.
(c) The Bidder shall keep all the drawings in proper condition and will not be permitted to remove the same from the Site for any reason whatsoever. They shall be available for inspection at all times by the Bank's architect and its authorized representatives.
(d) A regular muster roll shall be maintained daily indicating the designation of all the persons employed at Site.

1.4 The selected Bidder shall properly safeguard against damage or injury to the public and to any property or thing and shall alone be responsible for any such damage and injury to any person or persons or thing arising in connection with the provision of the Site Implementation Services. The Bidder shall protect, indemnify and hold harmless the Bank against any or all claims for any such injury or damage.

1.5 The work in every respect during the progress and till final acceptance by the Bank, including raw materials delivered to the job Site to be incorporated or used in construction of the work shall be carried out by the Bidder at its own risk. Any loss or damage to such material or work by the Bank shall immediately be replaced /made good by the Bidder at its own expense.

1.6 The Bank shall have full right for inspecting the work at the Bidder's works or at any place from

which the material is obtained. Acceptances of any materials shall in no way relieve the Bidder of its responsibility for meeting the requirements and/or analysis not called for in the specifications shall be borne by the Bank in case the material or work is found defective or of inferior quality. The tests and/or analysis shall be done in the laboratory approved by the architect and the Bidder shall permit the Bank and/or its architects or their authorized representative to be present during any of the tests and/or analysis.

2. COMPREHENSIVE INSURANCE

2.1 The Bidder shall indemnify the Bank against all claims which may be made against the Bank by any member of the public, or third party in respect of anything which may arise in consequence of the Bidder carrying out the Site Implementation Services and other maintenance services of ATM site shall at its own expense arrange to effect and maintain up to one month after the end of the Term with an office approved by the Bank a policy of insurance in the joint names of the Bank and the Bidder and deposit such policy or policies with the Bank from time to time during the currency of this Agreement. The Bidder shall also indemnify the Bank against all claims which may be made upon the Bank under the Workman's Compensation Act or any other statute in force during the currency of this Agreement or at common law in respect of any employee of the Bidder or any sub-contractor, and shall at its own expenses effect and maintain up to one month after the end of the Term a policy or policies of insurance in the joint names of the Bank and the Bidder as aforesaid. The Bidder shall be responsible for anything that may be excluded from the insurance policies and also for all other damage to any property arising out of the improper provisions of the Site Implementation Services.

2.2 The Bidder shall also indemnify the Bank in respect of any costs, charges or expenses arising out of any claim or proceedings and also in respect of any award of compensation or damage arising there from. The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensation costs, charges and expenses arising from any claims made against the Bank from any sum or sums due or to become due to the Bidder.

3. MAINTENANCE AND GUARANTEE

The Site Implementation Services shall be completed to the satisfaction of the Bank. The Bidder shall without additional charge to the Bank renew or replace any works which prove faulty from workmanship or materials and fully maintain the whole installations for a contract period and extended period after the Acceptance Date of the relevant Site.

4. PREVENTION OF SPOIL DUMPING

The Bidder shall take all reasonable steps at his cost to prevent spoil, rubbish, debris, surplus materials etc. arising from the work being dumped on an area other than a recognized or approved tipping area and the Bidder shall be held responsible for and shall indemnify the Bank against any claim or loss arising there from.

GENERAL CONDITIONS

1. BANK'S RIGHTS

The Bank has the following rights, which are set out in the manner as below:

1.1 The Bank shall at its discretion appoint the Project Engineer. The Bank may also determine the number of Project Engineers and the supporting staff at site office to assist them and also whether the Project Engineer shall be temporary or permanent. As far as possible, the Project Engineer should assume charge of his post before the Bidder reports on Site of work. Where more than one Project Engineer is appointed, one of them shall be designated as Senior Project Engineer by the Premises/Business Support Department of the Bank and the other Project Engineer shall be reporting to the Senior Project Engineer wherever PMC is engaged, Project Engineer, if any, will work in close co-ordination with PMC.

2. BIDDER'S OBLIGATIONS:

2.1 The Bidder shall do the following:

2.1.1 The Bidder shall carry out the work in accordance with drawings, specifications of RFP.

2.1.2 The Bidder shall conform to the provisions of all local bye-laws and statutory provisions applicable to the carrying of the Site Implementation Services and of any company with whose system the structure is proposed to be connected. The Bidder shall give all notices required by said Act Rules, Regulations and Bye-laws, etc.

2.1.3 The Bidder from the time of being placed in possession of the Site must make suitable arrangements for watching, lighting and protecting the work, the Site and surrounding property by day, by night, on Sundays and other Holidays.

2.1.4 Bidder shall indemnify the Bank against any possible damage to the building, roads, or members of the public in course of execution of the work.

2.1.5 The Bidder shall, if required by the Bank carry out tests on materials and workmanship in approved materials testing laboratories or as prescribed by the Bank at its own cost to prove that the materials, etc., under test conform to the relevant I.S.I standards or as specified in the specifications.

2.1.6 All the materials (except where otherwise described) stores and equipment required for the full performance of the work under the Agreement must be provided through normal channels and must include charges for the best of their kind available and Bidder/s must be entirely responsible for the proper and efficient carrying out of the work. The work must be done in the best workman like manner. Samples of all materials to be used must be submitted to the Bank when so directed by the Project Engineer if any.

2.1.7 Bidder shall take all precautions necessary for the protection of work and at its own expenses shall make good any damage arising from any of possible causes.

2.1.8 The Bank shall during the progress of the work have power to order in writing from time to time the removal from the work within such reasonable time or times as may be specified in the order of any materials which in the opinion of the Bank are not in accordance with specification or instructions, the substitution or proper re-execution of any work executed with materials or

workmanship not in accordance with the drawing and specifications or instructions. In case the Bidder refuses to comply with the order, agencies to carry out the work and all expenses consequent thereon or incidental thereto as certified by the Bank, shall be borne by the Bidder or may be deducted from any money due to or that may become due to the Bidder. No certificate, which may be given by the Bank, shall relieve the Bidder from his liability in respect of unsound work or bad materials.

2.1.9 The Bidder if desires to substitute any materials and workmanship, the Bidder shall obtain the approval of the Bank in writing for any such substitution well in advance. Materials designated in this specification indefinitely by such term as "Equal" or "Other approved" etc. specific approval of the Bank shall be obtained in writing.

3. ACCESS

3.1 Any authorized representative of the Bank shall at all reasonable times have free access to the works and/or to the workshops, factories or other places where materials are being prepared or constructed for the work and also to any place where the materials are lying or from where they are being obtained, and the Bidder shall give every facility to the Bank or their representatives necessary for inspection and examination and test of the materials and workmanship.

3.2 Except the representatives of the Bank no person shall be allowed at any time without the written permission of the Bank.

4. MATERIAL, WORKMANSHIP, SAMPLES. TESTING OF MATERIALS

All the works specified and provided for in the specifications or which may be required to be done in order to perform and complete any part thereof shall be executed in the best and most workmanlike manner with materials of the best and approved quality of the respective kinds in accordance with the particulars contained in and implied by the specifications and as represented by the drawings or according to such other additional particulars, and instructions as may from time to time be given by the Bank during the execution of the work, and to its entire satisfaction.

5. BIDDER'S EMPLOYEES

5.1 The Bidder shall employ technically qualified and competent supervisors for the work who shall be available (by turn) throughout the working hours to receive and comply with instruction of the Bank. The Bidder shall engage at least one experienced engineer as site-in-charge/contractors for execution of the work. The Bidder shall employ in connection with the work persons having the appropriate skill or ability to perform their job efficiently.

5.2 The Bidder shall employ local laborers on the work as far as possible and no laborer below the age of 18 years or who is not an Indian National shall be employed on work site.

5.3 The Bidder shall comply with the provisions of all labor legislation and laws of the land issued time to time, including the requirements of

1. The Payment of Wages Act
2. Employer's Liability Act
3. Workmen's Compensation Act
4. Contract labor (Regulation & Abolition) Act, 1970 and Contract Rules 1971.

5. Apprentices Act 1961
6. Any other Act or enactment relating thereto, and rules framed there under from time to time.

5.4 The Bidder shall keep the Bank indemnified against claims if any of the workmen, its employees employed in performing the Site Implementation Services, any other related services and maintenance of ATM site during contract period and all costs and expenses as may be incurred by the Bank in connection with any claim that may be made by any workmen.

5.5 The Bidder shall comply at its own cost with the order of requirement of any Health Officer of the State or any local authority or of the Bank regarding the maintenance of proper environmental sanitation of the area as well as its employees/labourers involved site implementation services.

5.6 The Bidder shall arrange to provide first-aid to its employees /workmen engaged in carrying out Site Implementation Services. The Bidder shall within 24 hours of the occurrence of any accident at or about the Site or in connection with execution of the works, report such accident to the Bank and also to the competent authority where such report is required by law.

6. DISMISSAL OF WORKMEN

The Bidder shall on the request of the Bank immediately dismiss from works any person employed by the Bidder, who may in the opinion of the Bank be unsuitable or incompetent or who may misconduct himself. Such discharges shall not be the basis of any claim for compensation or damages against the Bank or any of their officer or employer.

7. ASSIGNMENT

The Bidder shall execute the Site Implementation Services, and the Bidder shall not directly or indirectly sub-contract any part of the Site Implementation Services without prior written consent of the Bank and no sub-contracting shall relieve the Bidder from the full and entire responsibility of the performance of the Site Implementation Services.

8. DAMAGE TO PERSON AND PROPERTY INSURANCE ETC.

The Bidder shall be responsible for all injury to the work or workmen to persons, animals or things and for all damages to the structural and/or decorative part of property which may arise from the Operations or neglect of himself or of any sub-contractor or of any of his or a sub-contractor's employees, whether such injury or damage arise from carelessness, accident or any other cause whatsoever in any way connected with the carrying out of this Site Implementation Services, any other related services and maintenance of site during contract period. The clause shall be held to include inter-alia, any damage to buildings whether immediately adjacent or otherwise, and any damage to roads, streets, foot paths or ways as well as damages caused to the buildings and the Bank and hold harmless in respect of all and any expenses arising from any such injury or damages to persons or property as aforesaid and also in respect of any claim made in respect of injury or damage under any acts of compensation or damage consequent upon such claim.

The Bidder shall reinstate all damage of every sort mentioned in this clause, so as to deliver the whole of the Site Implementation services, any other related services and maintenance of ATM site during contract period, complete and perfect in every respect and so as to make good or

otherwise satisfy all claims for damages to the property or third parties.

The Bidder shall effect the insurance necessary and indemnify the Bank entirely from all responsibility in this respect. The insurance must be placed and must be effected jointly in the name of the Bidder and the Bank and the policy lodged with the latter, The scope of insurance is to include damage or loss to the Site Implementation services itself till this is made over in a complete state. Insurance is compulsory and must be effected from the very initial stage. The Bidder shall also be responsible for anything which may be excluded from damage to any property arising out of incidents, negligence or defective carrying out of the Site Implementation and related maintenance services.

The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensations, costs, charges and expenses arising or accruing from or in respect of any such claim or damages from any sums due or to become due to the Bidder or from the performance bank guarantee submitted by the bidder

9. COMPLETION OF THE SITE IMPLEMENTATION SERVICES

9.1 The whole of the Site Implementation Services will be thoroughly inspected by the Bidder and deficiencies and defects put right. On completion of such inspection the Bidder shall inform the Bank that it has completed the Site Implementation Services, and it is ready for inspection.

On completion the Bidder shall clean all windows and doors including the cleaning and oiling, if necessary, of all hardware, inside and outside, all floors, staircases, and every part of the Site. The Bidder shall leave the entire Site neat and clean and ready for immediate occupation and to the satisfaction of the Bank.

9.2 On completion of the work the Bidder shall clear away and remove from the Site all constructional plant, surplus materials, rubbish and temporary works of every kind and leave the whole of the Site and the works clean and in a workman like condition to the satisfaction of the Bank.

The Bidder shall give due notice to the Bank whenever any work is to be buried in the earth, concrete or in the bodies of walls or otherwise becoming inaccessible later on, in order that the work may be inspected and correct dimensions taken before such burial, in default whereof the same shall at the opinion of the Bank be either Opened up for measurement at the Bidder's expense or no payment may be made for such materials.

10. SUSPENSION

If the bidder except on account of any legal restraint upon the Bank preventing the continuance of the work or in the opinion of the Bank shall neglect or fail to proceed with due diligence in the performance of his part of the Site Implementation services or if he shall more than once make default, the Bank shall have the power to give notice in writing to the Bidder in requiring the work be proceeded within a reasonable manner and with reasonable dispatch, such notice purport to be a notice under this clause.

After such notice shall have been given the bidder shall not be at liberty to remove from the site

of the works or from any ground contiguous thereto any plant or materials to subsist from the date of such notice being given until the notice shall have been complied with. If the Bidder shall fail for 7 (Seven) days after such notice has been given to proceed with the works as therein prescribed, the Bank may proceed for Termination of Agreement.

11. SAFETY CODES

11.1 Safety Measures

- All personnel of the Bidder working within the plant Site shall be provided with safety helmets. All welders shall wear welding goggles while doing welding work and all metal workers shall be provided with safety gloves. Persons employed on metal cutting and grinding shall wear safety glasses.
- Adequate precautions shall be taken to prevent danger from electrical equipment. No materials on any of the sides of work shall be so stacked or placed as to cause danger or inconvenience to any person or the public.
- The Bidder shall take all measures on the Site to protect the public from accidents and shall be bound to bear the expenses of incidents ,defense of every suit, action or other proceedings at law that may be brought by any persons for injury sustained owing to neglect of the above precautions and to pay any such persons or which may with the consent of the Bidder, be paid to compromise any claim by any such person.
- Vendor to ensure safety code for all material/ facilities/tools like scaffolds, **Excavation and Trenching** scaffolds etc or as considered to be adequate, shall be adhered to avoid any such incidents.

11.2 Before any demolition work is commenced and also during the process of the work, Bidder should ensure proper safety of site as well as areas adjacent to ATM site, preventive steps for electric cable/apparatus and ensure to avoid risk of Fire or explosion.

11.3 Personal Safety Equipment

All necessary personal safety equipment face Masks, sleeves, boots, goggle, Helmet, protective clothing etc or as considered adequate should be kept available for the use of the person employed on the Site and maintained in a condition suitable for immediate use, and the Bidder should take steps to ensure proper use of equipment by those concerned.

11.4 Hoisting Machines

- Use of hoisting machines and tackle including their attachments anchorage and supports shall conform to the following standards or conditions:
- These safety provisions should be brought to the notice of all concerned by display on a notice board at a prominent place at work spot. The person responsible for compliance of the safety code shall be named herein by the Bidder.
- To ensure effective enforcement of the rules and regulations relating to safety precautions the arrangements made by the Bidder shall be Open to inspection by the Labour Officer, Engineers of the various Governmental Departments or their representatives.

12. SPECIFICATIONS FOR INTERIOR WORKS mishap

12.1 Brick Work

- The bricks shall be table moulded first quality of regular and uniform size, shape and colour, uniformly well burnt throughout but not over burnt. They shall have plane rectangular faces with parallel sides and sharp, straight and right-angled edges. They shall be free from cracks or other flaws. They shall have a frog of 10mm depth on one of their flat faces.
- They shall give a clear metallic ringing sound when stuck.
- Only bricks of one standard size shall be used on work.
- Unless otherwise specified the load to crush the brick when tested according to I.S.S. No.1077-1957 shall not be less than 35 Kg/sq.cm.
- Mortar

  Unless otherwise specified, mortar for brickwork shall be composed of 1 part of cement to 5 parts of coarse approved sand for walls of one brick thick (i.e. 23 cms) and over and one part of cement to 4 parts of coarse approved sand for half brick thick wall. Other specifications for mortar in brickwork shall be as per I.S.S.No.2116-1965.

12.2 Construction Details

- All bricks shall be immersed in water for two hours before being put into work so that they will be saturated and will not absorb water from the mortar.

  The Brickwork of the walls should be done with the best workmanship manner including soaking, layering, brick bonds etc. Precaution has to be taken for the joints, no bat/no cut brick ,bonds, uniform raining during brick wall construction.

- Joints

  Joints shall not exceed 10mm (about 3/8") in thickness and this thickness shall be uniform throughout. The joints shall be raked out not less than 10mm (about 3/8") deep when the mortar is green where pointing is to be done. When the brick surfaces are to be plastered, the joints shall be raked to a depth of 5mm when the mortar is green, so as to provide good key to plaster.

12.3 Scaffolding

Scaffolding will be double or single as is warranted for the particular work. Put log holes shall be made good by bricks to match the face work when put logs are removed after ensuring that the holed behind are solidly filled in with 1:4:8 cement concrete.

12.4 Curing

All brick work shall be kept well watered for 14 days after laying. Where puzzalone cement is used for mortar the curing shall be extended by one week at the Bidder's expense. However, for internal wall, curing period can be reduced to 3 days.

12.5 Reinforcement In Half Brick Thick Walls

Half brick thick and brick on edge walls shall be provided with reinforcement consisting of 2 Nos. of 6mm M.S. bars embedded in mortar 15mm thick at every fourth course and shall be anchored at ends.

The cost of M.S. bars shall be included in the rate for partition walls unless otherwise stated in the Schedule of Quantities wherever applicable.

13. WOODWORK AND JOINERY

13.1 Timber

(a) Unless otherwise specified, all timber for frames and shutters for doors, windows, ventilators, cupboards etc. shall be first class, sound, well-seasoned, C.P. Balarshah or otherwise equivalent and approved teak and shall be free from knots, shakes, fissures, flaws, sub cracks and other defects. The planed surface shall be smooth and free from blemishes and discolorations.

(b) All timber for carpentry and joinery in touch with masonry or concrete shall be coal tarred or creosoted before fixing. All rough framework in partitions, suspended ceilings and veneering to walls etc. shall be treated with approved wood preservative and approved as per manufacturer's instructions and specifications.

13.2 Hold Fasts

Three holdfasts shall be fixed to each post of the doorframe and two to each post of the window frame. Unless otherwise mentioned in the item, M.S. Hold fasts shall be of the size 300 mm 35 mm and 6 mm and shall be fixed to the frames by means of screws and not nails. The other end of the holdfast shall be fixed into jambs within 1:2:4 P.C.C. of dimensions as directed. Whenever asked for, Rawl plugs or bolts as directed shall be used for rough grounds framing, hangers etc.

13.3 Workmanship And Construction

(a) The workmanship shall be first class. Scantlings and boarding shall be accurately sawn and shall be of required width and thickness. All carpenters' work shall be wrought except where otherwise described. All work is to be properly tuned, shouldered, wedged, pinned, braced etc. and properly glued with approved quality glue to the satisfaction of the Project Engineer.

(b) All screws to be used in woodwork and joinery shall be of brass and not iron.

(c) Tolerances:
1.5mm (1/16") will be allowed for each wrought face of the sizes specified except where described as "finished" in which case they shall hold to the full dimensions.

(d) Door/window frames shall have cut rebates. Platted rebates shall not be permitted.

13.4 Wooden Flush Door Shutters (Solid Core Type)

Solid core flush shutters shall be of commercial, or Teak veneered type as specified in the item manufactured by M/s. Sita Board Mysore Commercial Union Ltd. Or other equivalent and approved quality. The shutters will be provided with lipping. Finished thickness of the shutter shall be as mentioned in the item.

13.5 Teakwood Paneled Shutters

Solid wood panels for shutter shall be of pattern and size specified. Wherever possible each panel shall be in single width piece. But where two pieces are used, width of each piece should not be less than 12.5cm. In order to avoid warping, splitting and cracking, normally pieces not exceeding 20 cm in width should be used. When made from more than one piece, the pieces shall be jointed with a continuous tongued and grooved joint and glued together and reinforced with

metal dowels. Panels shall be framed into grooves to the full depth of the groove leaving an air space of 1.6 mm and the faces shall be closely fitted to the sides of the groove. Mouldings to the edge of panel Openings shall be scribed at the joints.

13.6 Fixtures And Fastenings

Unless otherwise specified in the Schedule of Quantities, each shutter shall be hung with three brass authorize butt hinges of approved quality size and make with brass screws and the Bidder's rate shall cover for providing and fixing hinges to the shutter

13.7 Finishing

The woodwork shall be finished by 3 coats of painting, French polishing or wax polishing as specified in the item.

14. CEMENT POINTING RECESSED /FLUSH, RECESSED POINTING

14.1 Bidder has to ensure proper preparation of surface, proportion of cement mortar as prescribed in RFP and waterproofing compound of approved make shall be added according to manufacturer's specifications to make the mortar waterproof.

14.2 When joints are not horizontal or vertical as in the case of uncoursed rubble masonry, the pointing shall be made along the other line of joints to uniform width and depth as directed and junctions of pointing made neatly. The pointing mortar shall not spread over the adjoining stones.

14.3 Curing

All pointing work shall be kept damp, continuously for a period of 14 days.

14.4 Flush Pointing

This item shall be carried out, when joints are not struck while the masonry is being laid. All the specifications of recessed pointing shall apply to this as well except that instead of making the lines with string and forming groove etc. the joints shall be kept flush with face of joints in the masonry.

15. INTERNAL CEMENT PLASTER WITH / WITHOUT NEERU FINISH

15.1 Bidder has to ensure proper preparation of surface, proportion of cement mortar as prescribed in RFP and waterproofing compound of approved make shall be added according to manufacturer's specifications to make the mortar waterproof.

15.2 Application of Plaster

The mortar shall be applied evenly with force on the surface to be plastered. The mortar surface shall be finished at once by being rubbed over with a trowel till the cement appears on the surface. All corners, angles and junctions shall be truly vertical and horizontal as the case may be carefully and neatly finished. Rounding of corners and junctions where required shall be done without extra charges. The mortar shall adhere to the surface intimately when set and there should be no hollow sound when struck. The thickness of plaster shall be minimum 12mm over the proudest part of the surface of brick wall and R.C.C. surfaces and 20mm over stone walls. Plaster for ceiling shall not be more than 12 mm.

15.3 Neeru Finish

If the plaster surface is to be given neeru finish, the surface shall be combed slightly with wire brush or nails before it is completely set to form key for neeru. The under coat shall be only damped but not soaked before the application of neeru. The lime for preparing neeru shall be fat lime and shall be of approved quality and source. Lime shall be slaked and mixed with sufficient water to form a thick paste. It shall be reduced to a fine paste by grinding. It shall then be passed through a fine sieve (3mm mesh) to remove all unslaked particles and foreign matter and allowed to mellow under water for at least 10 days in large slaking tanks.

Neeru shall be applied to the prepared and partially set but somewhat plaster surface with steel trowel to a thickness slightly exceeding 1.5 mm (about 1/16") and rubbed down to 1.5 (1/16") thickness and polished to a perfectly smooth and even finish, working from top to bottom. While trowelling is going on soap stone powder contained in thin muslin bags shall be dusted over the surface and worked in.

Moistening shall be commenced as soon as the plaster has hardened sufficiently and is not susceptible to injury. The surface shall be kept sprinkled with water for 14 days.

15.4 When neat cement finish is specified over the plaster surface, a coat of pure Portland Cement slurry 1.5mm thick shall be applied and well rubbed to the plaster surface while the plaster surface itself fresh.

16. PLASTIC EMULSION PAINT (SIMILAR SPECS FOR LUSTRE PAINT)

16.1 Material:

The emulsion paint and primers shall be of approved quality, colour and shade.

16.2 Preparation of the Surface:

(a) New Surfaces: The surface to be painted shall be cleaned and all cracks, holes and surface defects shall be repaired with plaster of Paris for spot filling and when filler prepared with whiting, water and a little quantity of paint for filling and other the wider areas.

16.3 Priming Coat:

The priming coat of the approved shade shall be applied over the completely dry surface in the manner as recommended by the paint manufacturers. The emulsion paint, in the priming coat may be thinned down with 20% water or as recommended by the paint manufacturer. Turpentine or any other solvent shall be used for thinning the paint.

16.4 Application of Emulsion Paint:

The recommendation of approved paint in manufacturers, whose product is used shall be followed regarding the preparation of the surface and the application of the priming and finishing coats. After the priming coat has been applied and is perfectly dried, all holes, scratches if any, shall be repaired as mentioned in "preparation of surface" and then the second coat of approved shade and manufacture shall be evenly applied and allowed to dry. The third coat shall be carefully applied

to achieve smooth and even surface after the previous coat has dried up. Minimum 3 coats of paint shall be applied inclusive of primer coat. If a proper and even surface is not obtained to the satisfaction of the Project Engineer in 3 coats, the Bidder shall carry out additional coats of painting to approval at Bidder's expense. Care shall be taken that dust or other foreign material do not settle or disfigure the various coats.

16.5 Material And Workmanship

(A) TEAK WOOD

(i) This shall be Dandeli, Balarshah or Malabar Teak. It shall be good quality and well-seasoned. It shall have uniform colour, reasonably straight grains and shall be free from large, loose, dead knots, cracks, shakes, warps, twists, bends, over holes, sapwood or defects of any kind.

(ii) No individual hard and sound shall not be more than 1 cm in diameter and aggregate area of all knots shall not exceed 0.5% of the area of the piece.

(iii) It shall be close grained and there shall be not less than 6 growth rings per 2.5 cm width.

(B) FRAMES

(i) Each member shall be in one piece. Frames to doors, windows and other joinery shall be provided and put into the sizes shown on the drawings.

(ii) Frames of doors, windows, ventilators etc. and shutter styles, rails etc. shall be of best quality seasoned wood.

(iii) The Scantlings shall be accurately planed smooth. Rebates, rounding and mouldings shall be made as the drawings. Patching or plugging of any kind shall not be allowed.

(iv) Joints shall be single, neat and strong. Frame joints shall be glued together with synthetic resin. All the tenon joints shall lift in fully and accurately without wedging or filling.

(v) All portions of timber abutting against or embedded in masonry or concrete shall be treated against termites by giving a coat of approved wood preservative.

(vi) Sizes of holdfasts shall be 300 mm 40 mm 6 mm. This shall be made of M.S. flat bent to shape with fish tail end.

(vii) Unless otherwise specified all door frames shall have si M.S holdfasts and window frames shall have four M.S holdfasts.

(viii) Holdfasts shall be secured to frame by means of screws & load in the course of brick or stone masonry.

(ix) The other end of the holdfast shall be fixed into jamb with 1:P.C.C as directed.

(x) If width of the door or window exceeds one-meter holdfasts or coach screws or rawl bolts shall be provided at the top & bottom (if applicable). These shall be at minimum distance of 60 cms.

(xi) The frames shall be protected during progress of work by suitable means.

(xii) Frames and shutters shall not be erected before the approval of the Architect.

(xiii) Frames shall be polished or painted as specified.

(C) ARCHITRAVES

Architraves shall be shown on the drawings, and all properly mitered at intersections. Architraves shall not be installed until the wall coverings have been formed constructed, unless otherwise specified

17. Site Selection & Acceptance:

The Bank will give list of the branches for Onsite locations/sites to the Bidder where the CDs are to be located. The Bidder will be responsible for conducting feasibility survey.
Bidder/Vendor shall conduct site identification for Offsite locations offer suitable site in the vicinity of locations desired by the Bank.

17.1 The site will normally be in the range of 60-80 sq.ft depending upon availability of space at the Branch premises/locations/sites.

17.2 For Onsite ATMs, Bank shall provide site premises in the Branch premises with separate Opening. Bank shall provide the site with three side walls with plaster finish.

17.3 Bidder shall be identifying potential sites in the locations suggested by bank. While selecting and finalizing sites, Bidder has to ensure optimum no of ATM hits specified by bank time to time for viability of ATMs. In case the ATM does not provide desired no of ATM hits within 6-12 months, bidder to shift/close the ATMs at no cost to bank or as per the bank requirement.

17.4 The successful bidder will construct the site as per specifications described by using the material/equipment/fixtures, which shall conform to the details contained in Annexure 8. The CD Machines shall conform to the specifications contained in Annexure 7.

17.5 The material used including wires shall be of standard makes. The Bidder will erect a sample site for Bank to decide the interiors, color scheme and branding, before starting a roll out. The Bank on completion of site and connectivity will inspect the site and issue a certificate of commencement.

17.6 Bank may at its discretions accept the sites not conforming the specifications point in RFP mentioned above, in interest of bank and same will be binding to vendor.

17.7 The prospective Bidders should have the arrangements and capability to roll out and provide managed services across the country. The Offsite/Onsite site ratio shall be in 50:50 ratios. Bank at its discretion shall change the ratios of offsite, onsite or alter any quantities as per requirement.

17.8 Look and feel of ATMs sites should as per Bank specification and Branding

17.9 ACCEPTENCE AND PROJECT IMPLEMENTATION Schedule:
CD would be treated as accepted when it completes 24 hrs of successful Operation and after the successful testing of the following transactions by the Bank – cash withdrawal, balance enquiry, mini statement and PIN change and all other value-added services given/to be given by the Bank during the contract, subject to obtaining commencement certificate from Bank officials.

Bank will identify and hand over a pilot site after issuing the order and get the same inspected and finished as per required specifications. Vendor must ensure to complete all sites based on the pilot site as approved by the bank. Bank reserves its right to extend the pilot phase based on the implementation process and customization.

18. PAYMENT TERMS AND CONDITIONS:

The bidder must accept the payment terms proposed by the Bank. The indicative commercial bid submitted by the bidders must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the

bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items quoted by the bidder in the price bid against such activity / item.

The method and conditions of payments to be made to the successful bidder shall be:

a) The payments shall be made by the Bank for successful financial and non-financial transactions of the cardholder at the proposed outsourced ATMs. There will be no profit sharing arising out of acquiring transactions.
b) Bidder is required to submit transaction price for offsite CD / ATM in respect of financial transactions (transactions where cash is involved) only.
c) The cost of non-financial transaction shall be 25% of financial transaction of respective site.
d) The cost of onsite CD (ATM) shall be 70% of financial transaction of offsite ATM of respective category.
e) Indicative Commercial Prices are to be quoted exclusive of GST (including all other taxes) as per ANNEXURE- 8a of this Document.
f) ATMs will be considered as commissioned after the successful testing of the following transactions by the Bank – cash withdrawal, balance enquiry, mini statement and PIN change, ICCW and all other value added services given/to be given by the Bank during the contract.
g) "Successful Financial Transaction" means any transaction logged in the switch resulting in cash withdrawal involving delivery of cash.
h) "Successful Non-Financial transaction" means any transaction other than cash withdrawal logged and approved/successful in the switch including balance enquiry/mini-statement / pin-change/ remittances and other Value added services transaction.
i) Vendor shall raise monthly bills for successful financial transactions and successful non-financial transactions for each ATM at approved rates.
j) System Generated Transactions like auto reversal postings, 'Not-on-us' transaction postings to the ATM's GL a/c, profile requests, Money-Drawer messages, declined and failed transaction at ATM switch etc. will not be treated as 'Successful transactions" for the purpose of payment of invoices and no payment will be made for such transactions.
k) There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. But, any benefit arising out of any subsequent reduction in the prices after the prices are fixed and before the delivery should be passed on to the Bank.
Please note that all above payments will be subject to the bidder submitting Performance Bank Guarantee to the Bank upfront as per Clause related to Performance Bank Guarantee of the RFP document.

18.1. Penalty:

In case the bidder fails to comply with the time schedule stipulated above (Section III clause no 4 Project completion) for any of the new CD installation, a penalty of Rs.1000 per day per CD will be imposed for delay in CD implementation beyond scheduled date maximum up to Rs 1 Lakh per ATM. Also refer Appendix-15.

18.2 Minimum Guarantee for low hits ATMs with 95 % or more Uptime.

If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable

penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).

19. INDEMNITY

The Bidder hereby indemnifies and agrees to protect and hold the Bank harmless against all claims, losses, costs, damages, expenses, action suits and other proceedings resulting from infringement of any patent, trademark, copyrights etc. or such other statutory infringements in respect of all CDs / Software etc. supplied by the Bidder as per Annexure 12.

The Bank undertakes to:

(i) give prompt notice to the Bidder concerning the existence of the indemnifiable event.

(ii) grant authority to the Bidder to defend or settle any related action or claim; and,

(iii) provide, at the Bidder's expense, such information, cooperation and assistance to the Bidder as may be reasonably necessary for the Bidder to defend or settle the claim or action. Bank's failure to give prompt notice shall not constitute a waiver of the Bank's right to indemnification and shall affect the Bidder's indemnification obligations only to the extent that the Bidder's rights are materially prejudiced by such failure or delay. Notwithstanding anything to the contrary set forth herein,

(a) The Bank may participate, at its own expense, in any defense and settlement directly or through counsel of its choice, and

(b) The Bidder shall not enter into any settlement agreement on terms that would diminish the rights provided to the Bank or increase the obligations assumed by the Bank under this Agreement, without the prior written consent of the Bank. If the Bidder elects not to defend any claim, the Bank shall have the right to defend or settle the claim as it may deem appropriate, at the cost and expense of the Bidder, and shall be entitled to deduct from payments to the Bidder such costs and expenses as may be incurred by the Bank provided however should the amount payable to the Bidder be insufficient to recover the expenses incurred by the Bank, the Bidder shall promptly reimburse the Bank for all costs, expenses, settlement amounts and other damages.

The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies.

In the event of any loss or damage at a CD for any reason whatsoever, Bidder shall be liable to the Bank for each such event and in respect of each Site at which such event occurs. If the Bank is in a position to recover a part of or the entire amount of loss suffered by the Bank from its insurance claims and provided that the Bidder has reimbursed the Bank of the entire loss, the amount recovered by the Bank from the insurer shall be refunded, without interest to the Bidder.

The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:

i. Bank's authorized / bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or P O and/or

ii. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or

iii. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or

iv. Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or

v. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights and/or

vi. Breach of confidentiality obligations of the Bidder contained in this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or

vii. Negligence or gross misconduct attributable to the Bidder or its employees, agent or sub - contractors.

2. The Bidder will have to at its own cost and expenses defend or settle any claim against the Bank that the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country where the Deliverables and Services are used, sold or received, provided the Bank:

i. Notifies the Bidder in writing; and

ii. Cooperates with the Bidder in the defense and settlement of the claims.

3. The Bidder shall compensate the Bank for such direct financial loss suffered by the Bank if the Bidder fails to fix bugs, provide the Modifications / Enhancements / Customization as required by the Bank as per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank.

4. Additionally, the Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, in case

(i) that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or

(ii) resulting from infringement of any patent, trade-marks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act,1957 or Information Technology Act, 2000 or any Law, rules, regulation, bylaws, notification time being enforced in respect of all the Hardware, Software and network equipment or other systems supplied by them to the Bank from whatsoever source, provided the Bank notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim however:

a) The Bidder has sole control of the defense and all related settlement negotiations.

b) the Bank provide the Bidder with the assistance, information and authority reasonably necessary to perform the above and

c) Bidder is aware of the rights to make any statements or comments or representations about the claim by Bank or any regulatory authority. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages and compensations.

5. Indemnity would be limited to Court awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would also cover damages, loss or liabilities,

compensation suffered by the Bank arising out of claims made by regulatory authorities.

6. The Bank do hereby indemnify the Bidder, and should keep indemnified and hold the Bidder harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including reasonable attorneys' fees) relating to, resulting directly from or in any way arising out of any claim, suit or proceeding brought by third parties against the Bidder as a result of:

a) third party infringement claims resulting from unauthorized equipment modification by the Bank or equipment use prohibited by Specifications for Hardware and Software.

b) Third-party infringement claims resulting from a breach of Software license terms by the Bank in respect of Software directly supplied by the Bidder.

20. PUBLICITY

Any publicity by the Bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

21. MAKE & MODEL & GUARANTEES

The Bidder should install maximum two make & latest model, definitely not older than (N-1) * of the ATM to supply & install as per bank's specifications. It is mandatory to provide Technology, make & model of all the items and their subcomponents as has been sought in the technical specification. The Offer may not be evaluated and / or will be liable for rejection in case of non-submission or partial submission of make, model of the items offered. Please note that substituting required information by just brand name is not enough. Bidders should not quote Technology, hardware which is already End of Sale. Bidders also should not quote hardware which are impending End of Life/End of Support during the contract period. (* N means latest model).

Bidder should guarantee all components are new. In the case of software, the Bidder should guarantee that the software supplied to The Bank is licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation. The Bidder shall be fully responsible for manufacturer's warranty in respect of proper design, quality and workmanship of the equipment, accessories etc. covered by the offer.

22. SERVICE LEVEL AGREEMENT

The Bidder should execute a Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein & as may be prescribed by the Bank. The Bidder will execute SLA within 30 days from the date of acceptance of contract. This RFP document & subsequent corrigendum/s (if any) will become integral part of SLA.

23. WARRANTY/AMC during contract Period:

The entire hardware equipment's, CDs, associated software, communication devices, security devices, Air Conditioning equipment's, Power Conditioning equipment's, etc. will remain under maintenance warranty/AMC with OEM or authorized dealers for entire contract period, as well for extended period, from the date of commissioning the site after installation & commissioning. The Bidder must warrant/Insured all equipment, accessories, spare parts etc. against any manufacturing defects during the contract period and replace any defective part at no additional cost to the Bank.

25. Replacement of CDs machines with recurring issues:

a. Bank will intimate the Vendor/s the locations with CDs having recurring uptime issues (less than 90%) as observed over a period of a continuous period of any three months.
b. Vendor should replace such Make and Model of CDs having inherent/ perennial problems with a new CD within two months from the date of issuance of intimation/notice by the Bank.
c. If there is a delay in replacement of the aforesaid CDs, viz. not replaced within the stipulated period, Bank will withhold payment of monthly charges for such CDs till they are replaced. However, Bank will continue to use those CDs, so as not to inconvenience the customers.

26. Preventive maintenance

Preventive Maintenance of ATM machine and related peripheral -batteries, UPS, AC etc. should be conducted once in a quarter to ensure that the ATM is maintained in good Operating condition and the report should be submitted to the Region Office, Zonal Office and Central office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done.
Portal to be provided by the vendor for detailing PM reports and related proofs to be uploaded for expediting the payment process wherein Bank officials can comment on the PM reports; however hard copy is also to be provided to the Central Office concerned.
Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.

Separate earthing will be provided by the Bidder for the CD including onsite CDs and Lobby CDs. The earthing is to be properly maintained by the Bidder. The earthing is to be checked every quarter and submit the reports to the CD link Branch with a copy to the respective Regional Office. Any damage due to faulty earthing will be at the sole risk and responsibility of the selected vendor(s). In case of re-earthing, it is the responsibility of the vendor to do re-earthing without any cost to the Bank.

Vendor should share the hardcopy of at least one image each stored by in-built as well as external cameras while submitting the Preventive Maintenance Report.

Vendor will have to replace damage /worn out components at no additional cost to the bank. Damage due to electrical/voltage problems will not be in the scope of force majeure clause.

27. FORCE MAJEURE

The Bidder may not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure. For purposes of this Clause, “Force Majeure” means an event beyond the control of the 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, fires, floods and freight embargoes events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a

situation. If a Force Majeure situation arises, the Bidder shall promptly notify The Bank in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by The Bank in writing, the Bidder shall continue to perform its 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. However, financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed. Further mere existence of the force majeure situation, by itself is not sufficient to excuse the performance unless such situation actually makes it practically impossible to perform the obligations or the performance is not possible due to operation of law/rules or orders of any competent authority. Notwithstanding above, the decision of The Bank shall be final and binding on the Bidder.

28. DISPUTE RESOLUTION MECHANISM AND REMEDIES

In the event of a dispute or difference of any nature whatsoever between bidder and Central Bank of India during the course of the assignment arising as a result of this Agreement, the same will be referred for arbitration before a mutually agreed Sole Arbitrator failing which to a Board of arbitration. This Board will be constituted prior to the commencement of the arbitration and will comprise three arbitrators. Bidder and Central Bank of India will each nominate an arbitrator to the Board and these arbitrators will appoint the third arbitrator, who shall be the presiding Arbitrator. The decision by the arbitrator shall be binding and conclusive upon the parties, or their successors, assigns and trustees and they shall comply with such decision in good faith. Unless the award states otherwise, each of the parties shall bear the costs of arbitration equally. The language of the arbitration shall be in English and Venue of arbitration shall be in Mumbai only.

The Arbitration and Conciliation Act, 1996, as amended and in force and any Rules and Schemes framed there under shall govern the arbitration proceedings.

This Agreement shall be governed by and construe and enforced in accordance with the laws of India and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Mumbai for resolution of disputes arising out of the subject matter.

Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find expedient to do so.

Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will be expected to continue the facilities management services, and the Bank will continue to pay for all products and services that are accepted by it, provided that all products and services are serving satisfactorily, as per satisfaction of the Bank.

The bidder acknowledges that if bidder fails to comply with any of its obligations hereunder, if Bank suffers any or all immediate, irreparable harm for which monetary damages may not be adequate.

The bidder agrees that, in addition to all other remedies provided at law or in equity, the Bank

shall be entitled to injunctive relief, restraining order, right of recovery, specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the vendor from committing any violation or enforce the performance of the covenants, obligations and representation contained in this Agreement (including RFP/PO). These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

29. Execution of NDA and Integrity Pact:

Each Participating bidder/s shall submit Integrity Pact as per attached Annexure-13 on duly stamped of Rs. 500. Integrity pact should be submitted by all participating bidder at the time of submission of Bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time scheduled prescribed by Bank may be relevant ground of disqualification to participating in Bid process.
The Bidder should execute Non- Disclosure Agreement (NDA) and Integrity Pact as per Annexure 13.

30. REFERENCE CHECKS

Bidders are required to provide reference of the clients along with reference sites for whom they have provided similar solution. Bidder has to give authority to Bank to collect opinion from such clients. The Bank may contact these reference sites to obtain information on Services and Support being provided by the Bidder. Bidders will co-ordinate with the reference sites and arrange the visits on request from the Bank. The cost incurred by the evaluation team representing the bank, for reference site visits, will be borne by the Bidder.

31. **LIQUIDATED DAMAGES**

The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operationalization, implementation, acceptance, warranty, maintenance etc.) by the bidder.

Installation will be treated as incomplete in one/all of the following situations:

a. Non-delivery of any component or other services mentioned in the order
b. Non-delivery of supporting documentation
c. Delivery/Availability, but no installation of the components and/or software
d. Non-Integration, System Operational, but unsatisfactory to the Bank
e. Non maintenance of services as per RFP.

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may consider termination of the contract.

32- Bidder's liability

Notwithstanding anything contained in this RFP document, the Bidder's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from willful misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited.

In no event shall the Bank be liable for any indirect, incidental damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided on behalf of bank hereunder.

The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.

Subject to any law to contrary, and to the maximum extent permitted by law neither party shall be liable to other for any remote and indirect loss or damages arising out of this tender and subsequent agreement or services provided.

33- Inspection, Audit and Review, Monitoring & Visitations

(a) Inspection, Audit and Review

All OEM/Vendor records with respect to any matters / issues covered under the Tender or subsequent Agreement shall be made available to the Bank at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination.

Vendor shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank.
Bank shall undertake a periodic review of service provider/VENDOR outsourced process to identify new outsourcing risks as they arise. The Bidder shall be subject to risk management and security and privacy policies that meet the Bank's standard. In case the Bidder outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank's legal and regulatory obligations.

Access to books and records/Audit and Inspection would include: -

a) Ensure that the Bank has the ability to access all books, records and information relevant to the outsourced activity available with the VENDOR. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based on approved request.

b) Provide the Bank with right to conduct audits on the VENDOR whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or

review reports and finding made on the service provider in conjunction with the services performed for the bank.

c) Include clause to allow the reserve bank of India or persons authorized by it to access the bank's documents: records of transactions, and other necessary information given to you, stored or processed by the VENDOR within a reasonable time. This includes information maintained in paper and electronic formats.

d) Recognized the right of the reserve bank to cause an inspection to be made of a service provider of the bank and its books and account by one or more of its officers or employees or other persons.

e) Banks shall at least on an annual basis, review the financial and Operational condition of the VENDOR. Bank shall also periodically commission independent audit and expert assessment on the security and controlled environment of the VENDOR. Such assessment and reports on the VENDOR may be performed and prepared by Bank's internal or external auditors, or by agents appointed by the Bank.

(b) Monitoring

Compliance with Information security best practices may be monitored by periodic Information security audits performed by or on behalf of the Bank and by the RBI. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Service Provider shall afford the Bank's representatives access to the Vendor's facilities, installations, technical resources, Operations, documentation, records, databases and personnel. The Vendor must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited without prior approval /notice to the Vendor.

(c) Visitations

The Bank shall be entitled to, either by itself or its authorized representative, visit any of the Vendor's premises without prior notice to ensure that data provided by the Bank is not misused. The Vendor shall cooperate with the authorized representative(s) of the Bank and shall provide all information/ documents\required by the Bank.

34. Cancellation of Order

The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages.

35. Termination

1 Termination for Default

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

a. if the Successful Bidder fails to deliver any or all of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or If the Successful Bidder fails to perform any other obligation(s) under the contract.

b. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a public official in the procurement process or in contract execution; and "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior to after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and Open competition.

c. Bank reserves the right to cancel the entire / unexecuted part of the Contract awarded at any time without assigning appropriate reasons in the event of one or more of the following conditions:

i) Undue delay in Implementation / roll out of ATMs beyond the specified periods owing to the reasons attributable to the Vendor.

ii) Failure to integrate / implement the functionality as per the requirements contained in the RFP document.

iii) Discrepancies / non-conformance to RFP terms found in Technical Specifications of CDs.

iv) Breaches in the terms and conditions of the RFP / SLA.

v) The average availability in three consecutive months of all the CDs taken together is less than 80%.

vi) Recurring Zero hits (standard exclusions and reasons attributable to the Bank will be excluded) of more than a month at more than 20% of the CDs for a period of 3 consecutive months.

vii) The general maintenance of the sites and equipment is poor and there is no improvement despite bringing it to the notice of the vendor by e-mails/other communication means repeatedly.

viii) The Vendor repeatedly defaults in payments of site rent, electricity and communication link bills, statutory dues, other sub-contractor's payments etc.

ix) Passes a resolution for its voluntary winding up or dissolution or if it is dissolved.

The Bidder shall have right to terminate only in the event of winding up of the Bank. Bank will specify the period for remedying any defect.

2. Termination – Key Terms & Conditions

The Bank shall be entitled to terminate the agreement at any time by giving notice if the Bidder.

a. has a winding up order made against it; or

b. has a receiver appointed over all or substantial assets; or

c. is or becomes unable to pay its debts as they become due; or

d. enters into any arrangement or composition with or for the benefit of its creditors.

The Bank shall be entitled to terminate the agreement at any time by giving written notice of ninety (90) days which will be inclusive of cure period of thirty (30) days the in case of default by vendor as stated above. However, it is clarified that the notice should specifically contain that

the 90 days period for cancellation is inclusive of cure period of 30 days, if the Vendor fails to cure within 30 days' time the notice for cancellation may become absolute.

3. **Termination for Insolvency**

If the Bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank will have the right, at any time ,to terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank. In case, the termination occurs before implementation in all the locations in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the Bidder.

4. In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value.

5. In case the contract is terminated then all undisputed payment will be given to vendor, but disputed payment shall be adjusted by way of penalty from invoices or PBG.

4. Consequences of Termination:

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], CENTRAL BANK OF INDIA shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the net successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by CENTRAL BANK OF INDIA, the Vendor herein shall be obliged to provide all such assistance to the net successor Vendor or any other person as may be required and as CENTRAL BANK OF INDIA may specify including training, where the successor(s) is a representative/personnel of CENTRAL BANK OF INDIA to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the Operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

5. Exit Option and Contract Re-Negotiation

a. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:

i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within specified time of receipt of purchase contract.

ii. Delay in delivery, performance or implementation of the solution beyond the specified period.

iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Vendor to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)

b. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Vendor.

c. The Bank shall have the option of purchasing the equipment from third-party Suppliers, in case such equipment is available at a lower price and the Vendor's offer does not match such lower price. Notwithstanding the foregoing, the Vendor shall continue to have the same obligations as contained in this RFP in relation to such equipment procured from third party suppliers.

d. As aforesaid The Bank would procure the equipment from the third party only in the event that the equipment was available at more favorable terms in the industry.

e. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services, and the Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving satisfactory, as per satisfaction of the Bank. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.

f. The Bank and the Vendor shall together prepare the Reverse Transition Plan. However, The Bank shall have the sole decision to ascertain whether such Plan has been complied with.
Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Vendor to The Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance and facility management.

36. Intellectual property rights

The Vendor claims and represents that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Bank agrees and acknowledges that save as expressly provided in this RFP, all Intellectual property Rights in relation to the Hardware, Software and Documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Vendor during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Vendor or its licensor.
The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Hardware or Software licensed to the Bank, solely for the purpose of providing the Services. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Vendor in performing its obligations under this Project.
If a third party's claim endangers or disrupts the Bank's use of the Software or Hardware, the Vendor

shall at no further expense, charge, fees or costs to the Bank,

(i) obtain a license so that the Bank may continue use of the Hardware or Software in accordance with the terms of this tender and subsequent Agreement and the license agreement; or

(ii) modify the Software without affecting the functionality of the Hardware or Software in any manner so as to avoid the infringement; or

(iii) replace the Hardware or Software with a compatible, functionally equivalent and non-infringing product.

All third-party software / service provided by the bidder in the scope of the RFP will be the responsibility of the bidder.

The Bank shall not be held liable for and is absolved of any responsibility or claim/Litigation or penal liability arising out of the use of any third-party software or modules supplied by the Vendor as part of this RFP.

37. Confidentiality

"Confidential Information" means any and all information that is or has been received by the Vendor("Receiving Party") from the Bank ("Disclosing Party") and that relates to the Disclosing Party; and is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential or is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agents, representatives or consultants. Without limiting the generality of the foregoing, Confidential Information shall mean and include any information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, layouts, plans, charts, studies, memoranda or other documents, or materials relating to the licensed software, the modules, the program documentation, the source codes, the object codes and all enhancements and updates, services, systems processes, ideas, concepts, formulas, methods, know how, trade secrets, designs, research, inventions, techniques, processes, algorithms, schematics, testing procedures, software design and architecture, computer code, internal documentation, design and function specifications, product requirements, problem reports, analysis and performance information, business affairs, projects, technology, finances (including revenue projections, cost summaries, pricing formula), clientele, markets, marketing and sales programs, client and customer data, appraisal mechanisms, planning processes etc. or any existing or future plans, forecasts or strategies in respect thereof.

"Confidential Materials" shall mean all tangible materials containing Confidential Information, including, without limitation, written or printed documents and computer disks or tapes, whether machine or user readable. Information disclosed pursuant to this clause will be subject to confidentiality for the term and thereafter.

Nothing contained in this clause shall limit Vendor from providing similar services to any third parties or reusing the skills, know-how and experience gained by the employees in providing the services, subject to strict confidential obligation, contemplated under this clause, provided further that the Vendor shall at no point use the Bank's confidential information or Intellectual property.

The Vendor Party shall, at all times regard, preserve, maintain and keep as secret and confidential all Confidential Information and Confidential Materials of the Disclosing Party howsoever obtained and agrees that it shall not, without obtaining the written consent of the Bank. Disclose, transmit, reproduce or make available any such Confidential Information and materials to any person, firm, Company or any other entity other than its directors, partners, advisers, agents or employees, sub- contractors and contractors who need to know the same for

the purposes of maintaining and supporting the Software provided as a part of centralized Banking Project. The Receiving Party shall be responsible for ensuring that the usage and confidentiality by its directors, partners, advisers, agents or employees, sub-contractors and contractors is in accordance with the terms and conditions and requirements of this tender; or

Unless otherwise agreed herein, use of any such Confidential Information and materials for its own benefit or the benefit of others or do anything prejudicial to the interests of the Disclosing Party / Bank or its customers or their projects.

In maintaining confidentiality hereunder, the Receiving Party / Vendor on receiving the confidential information and materials agrees and warrants that it shall:

- Take at least the same degree of care in safeguarding such Confidential Information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent such inadvertent disclosure
- Keep the Confidential Information and Confidential Materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party
- Limit access to such Confidential Information and materials to those of its directors, partners, advisers, agents or employees, sub-contractors and contractors who are directly involved in the consideration/evaluation of the Confidential Information and bind each of its directors, partners, advisers, agents or employees, sub-contractors and contractors so involved to protect the Confidential Information and materials in the manner prescribed in this document
- Upon discovery of any unauthorized disclosure or suspected unauthorized disclosure of Confidential Information, promptly inform the Disclosing Party of such disclosure in writing and immediately return to the Disclosing Party all such Information and materials, in whatsoever form, including any and all copies thereof
- The Receiving Party who receives the confidential information and materials agrees that on receipt of a written demand from the Disclosing Party / Bank
- Immediately return all written Confidential Information, Confidential materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control.
- To the extent practicable, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the Disclosing Party.
- So far as it is practicable to do so immediately expunge any Confidential Information relating to the Disclosing Party or its projects from any computer, word processor or other device in its possession or under its custody and control.
- To the extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries the requirements of this paragraph have been fully complied with.
- The rights in and to the data / information residing at the Bank's premises, including at the DRC even in the event of disputes shall at all times solely vest with the Bank
- The Vendor represents and agrees that during the Term of this RFP or until the Bank takes
- over the Deliverables from the Vendor, whichever is earlier, the Bank shall not be responsible for any loss/damage (including malfunctioning or non-functioning of Deliverables) caused to the Deliverables for any reason, unless such loss/damage (including malfunctioning or non-functioning of Deliverables) is caused due to the willful act or gross misconduct of the Bank or any of its personnel as certified jointly by the Project Directors of the Parties. In such an event, the Vendor shall promptly repair and/or replace the non-performing Deliverable with a suitable replacement, if required, without affecting the service level standards in this RFP without any additional cost to the Bank.
- The restrictions in the preceding clause shall not apply to:

a. Any information that is publicly available at the time of its disclosure or becomes publicly

available following disclosure (other than as a result of disclosure by the Disclosing Party / Bank contrary to the terms of this document); or any information which is independently developed by the Receiving Party / Vendor or acquired from a third party to the extent it is acquired with the valid right to disclose the same.

b. Any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any governmental, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosure, the Receiving Party / Vendor shall promptly notify the Disclosing Party / Bank of such requirement with a view to providing the Disclosing Party / Bank an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.

c. The Confidential Information and materials and all copies thereof, in whatsoever form shall at all times remain the property of the Disclosing Party / Bank and its disclosure hereunder shall not confer on the Receiving Party / Vendor any rights whatsoever beyond those contained in this document.

The confidentiality obligations shall survive the expiry or termination of the agreement between the Vendor and the Bank. The Vendor shall execute NDA (Non-disclosure Agreement) with Bank as format shared provided in this RFP.

The Vendor shall be fully responsible for any breach of data confidentiality of customer related information. This liability shall be applicable even after the contract expires or gets terminated.

38. Information Ownership

All information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately, which is proved to have caused due to reasons solely attributable to bidder.

Any information considered sensitive by the bank must be protected by the successful Bidder from unauthorized disclosure, modification or access. The bank's decision will be final if any unauthorized disclosure have encountered.

Types of sensitive information that will be found on Bank system's which the Bidder plans to support or have access to include, but are not limited to Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

The successful Bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any of the Bank location. The Bidder will have to also ensure that all sub-contractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

39. Independent Contractor:

Nothing herein contained will be construed to imply a joint venture, partnership, principal-agent relationship or co-employment or joint employment between the Bank and Bidder. Bidder, in furnishing services to the Bank hereunder, is acting only as an independent contractor. Bidder

does not undertake by this Agreement or otherwise to perform any obligation of the Bank, whether regulatory or contractual, or to assume any responsibility for the Bank's business or operations. The parties agree that, to the fullest extent permitted by applicable law; Bidder has not, and is not, assuming any duty or obligation that the Bank may owe to its customers or any other person. The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In respect of sub-contracts, as applicable – If required by the Bidders, should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that notwithstanding the use of sub-contractors by the Bidder, the Bidder shall be solely responsible for performance of all obligations under the SLA/NDA (Non-Disclosure Agreement) irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform its obligations. The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labour laws for its employees and sub-contractors or as the case may be. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be.

40. Corrupt and Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Vendors / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

"Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

"Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of The Bank and includes collusive practice among Vendors (prior to or after offer submission) designed to establish offer prices at artificial non-competitive levels and to deprive The Bank of the benefits of free and Open competition.

The Bank reserves the right to reject a proposal for award if it determines that the Vendor recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

41. Sensitive Information

Any information considered sensitive must be protected by bidder from unauthorized disclosure, modification or access. Types of sensitive information that will be found on Bank systems which the Service provider may support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

42. Assignment

Bank may assign the Project and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever;(iii) expiry of the contract. Such right shall be without

prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered into by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract.

43. Merger/Amalgamation

In the event if the Bank undergoes any merger, amalgamation, consolidation, or restructuring with any other nationalized bank or Government owned financial entity, the Bank deserves absolute right to:

(a) Bank also reserves the right to continue or discontinue the availment of product / services without assigning any reason, in case of its merger or amalgamation and the merged or amalgamated entity shall have the same rights.

(b) Require the vendor to integrate, migrate, or align the application, platform, related services, and deliverables with the systems of the merging/amalgamation entity, without any additional cost to the Bank.

(c) Terminate this purchase order and / or the associated Agreement, in whole or in part, without any further obligation or liability to the Vendor other than payment for duly completed and accepted deliverables up to the date of termination.

44. Privacy and security safeguards

The Vendor shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor or existing at any Bank location. The Vendor will have to develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Vendor will have to also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor or existing at any Bank location.

The Vendor hereby agrees and confirms that they will disclose, forthwith, instances of security breaches. The Vendor hereby agrees that they will preserve the documents.

45. Governing Law and Jurisdiction

The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this RFP/Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai.

46. Statutory and Regulatory Requirements

The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Vendor in the technical response. During the period of warranty / AMC, Bidder / Vendor should comply with all requirements including any or all

reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the 7(seven) year contract.

47. Compliance with Laws

Compliance with all applicable laws: Vendor shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

Compliance in obtaining approvals/permissions/licenses: Vendor shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to Company.

All necessary compliances relating to the transaction such as disclosure in the returns to be filed, Tax Collected at Source (if applicable) etc. shall be duly undertaken by the supplier and in case of any non-compliance or delayed compliance, the Bank shall have right to recover interest and/or penalty that may be levied including liquidated damages @10 % of the value of supplier.

This indemnification is only a remedy for the Bank. Vendor is not absolved from its responsibility of complying with the statutory obligations as specified above.

48. Bank property

All data or information supplied by the Bank to the bidder in connection with the services being provided by bidder (‘the software and Hardware’) shall remain the property of the Bank or its licensors. All deliverables to the extent prepared by bidder hereunder for delivery to the Bank (‘the Deliverables’) shall be the property of the bidder and the bidder shall grant to the Bank a worldwide, non-exclusive, fully paid, royalty-free license to use, display, execute, reproduce, and distribute copies of the Deliverables for its internal use only, to the extent necessary for the intended use of the Deliverables. Except as otherwise provided herein above, if the bidder discloses any data or information to any unauthorized party the bidder agrees to indemnify and hold harmless the Bank against all claims, causes of action, liabilities, losses, damages, costs, and resulting from such disclosure.

49. Violation of terms

The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Vendor from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

50. Survival and Severability:

Any provision or covenant of the RFP/ subsequent Agreement, which expressly, or by its nature, imposes obligations on bidder shall so survive beyond the expiration, or termination of Agreement The invalidity of one or more provisions contained in Agreement shall not affect the remaining portions of Agreement or any part thereof; and in the event that one or more provisions shall be declared void or unenforceable by any court of competent jurisdiction, Agreement shall be construed as if any such provision had not been inserted herein.

51. AMENDMENTS

Any change made in any clause of the contract which shall modify the purview of the contract within the validity and currency of the contract shall be deemed as an Amendment. Such an amendment can and will be made and be deemed legal only when the parties to the contract provide their written consent about the amendment, subsequent to which the amendment is duly signed by the parties and shall be construed as a part of the contract, which shall be applicable for the successful bidders in case of SLA and subsequent agreements as per requirement of the bank.

ANNEXURE 1 Bid Security Declaration

Pro-forma of Bid Security Declaration given by all the Bidders participating in the RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model on their official letter-head.

To, **Date**:

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Subject: Bid Security Declaration for RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

Dear Sir, We _____ (bidder name), hereby undertake that we are liable to be suspended from participation in any future tenders of the Bank for 2 years from the date of submission of Bid in case of any of the following:

1) If the bid submitted by us withdrawn/modified during the period of bid validity.
2) If any statement or any form enclosed by us as part of this Bid turns out to be false / incorrect at any time during the period of prior to signing of contract,
3) In case of we becoming successful bidder and if:
a) We fail to execute Contract within the stipulated time.
b) We fail to furnish Performance Bank Guarantee within the timelines stipulated in this RFP document.

Yours faithfully,
Authorized Signatory
Designation
Bidder's Corporate Name

Stamp

ANNEXURE –2 COMPLIANCE CERTIFICATE

To **Date:**

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort,
Mumbai-400023.

Dear Sir,

Ref: - COMPLIANCE CERTIFICATE: RFP End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers under OPEX Model

Having examined the Request for Proposal (RFP) including all items, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide the desired services including supply and maintenance of CDs in conformity with the said RFP and in accordance with our proposal and the schedule of Prices indicated in the Price Bid and made part of this bid.

If our Bid is accepted, we undertake to complete the Project within the scheduled timelines as specified in the RFP. We confirm that this offer is valid for a minimum period of 180 days from the last date for submission of RFP to the Bank. (RFP closing date). This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act, 1988" and that using any type of influence shall be a disqualification for participating in the bidding process. We agree that the Bank is not bound to accept the lowest or any Bid that the Bank may receive. In case of our winning the contract and being given a purchase order we undertake to sign the Service Level Agreement within 30 days of the date of Purchase Order.

We have not been barred/black-listed by any regulatory / statutory authority and we have the necessary powers, and all statutory approvals required, permissions, licenses and certificates to be appointed as a service provider and the same are still valid and subsisting. We agree to abide by all the terms and conditions specified in the RFP. Necessary costing has accordingly been considered in our commercial offer.

Signed Dated Seal & Signature of the Bidder

Phone No.:
Fax:

ANNEXURE –3 **BIDDER'S PROFILE**

1. Details of the Bidder and their Channel Partners

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

S.No.	Item	Requirement	Documents submitted yes/no	
1	Name of Company			
2	Postal Address			
3	Physical address of the Main office			
4	Telephone and Fax numbers.	Visiting card/letter head of the company.		
5	Constitution of the Company:	Sole Proprietorship / Partnership/ Ltd company. Certificate of commencement of business/Incorporation.		
6	Name and designation of the person authorized to make commitment to Central Bank of India.	Letter to this effect.		
7	Email Address			
8	Whether any of the family members of Directors/ Majority shareholder/ Authorized signatory working with Central Bank of India.	If yes, please submit details thereof.		
9	Year of commencement of Business			
10	Sales Tax No.			
11	Income Tax PAN			
12	Whether manufacturer/authorized dealer/agent.			
13	Name and Address of manufacturer			
14	Location of Manufacturing facility			
15	Brief Description of facilities for manufacture, production, inspection, Testing and quality assurance.			
16	Brief Description of after sales service facilities available with the Bidder			
17	Income Tax Clearance Certificate Yes/No	Copies of Income Tax Returns filed During last 3- years.		
18	Copies of the Audited Balance sheet and Profit &Loss Accounts of last –3- years			

ANNEXURE –4 **DETAILS OF TRACK RECORD:**

	Reference 1	Reference 2
Name of the Bank		
Address of the Bank		
Contact Details (At least two contacts are to be provided for each reference)		
Contact 1 Name:		
Designation:		
Landline no.:		
Cell no.:		
E-mail id:		
Contact 2 Name:		
Designation:		
Landline no.:		
Mobile no.:		
E-mail id:		
Name of the Switch with which the ATMs is integrated		
Total Number of ATM supplied under E2E outsourced/OPEX Model		
Ref. no and Date of Purchase Order (PO Copy enclosed)		
Quantity ordered		
Quantity supplied till date 31-12-2025		
Quantity installed		
Quantity operational		

ANNEXURE-5 **DETAILS OF SERVICE CENTERS:**

To

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Sir

Reg.:RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We hereby undertake the following: -

1. We, M/s_____ are the OEM/Service Provider of _____ (Name of the product/Solution/Hardware/Service), being offered to Central Bank of India through M/s_____ (Bidder's Name), who is our authorized Partner/representative in India for supply of this Product/Solution/Hardware.
2. We confirm that we have Service Support center/Resource Available in all locations of India.
3. We have Spare warehouses/Logistic Centers* in India at following locations:

Sr. No.	Full Address	Facilities available	Contact Person Name	Designation	Contact Number
1					
2					
3					

*At least details of one Service Support center/one warehouses/Logistic Centers in each state and union territory to be mentioned.

4. We confirm that at location where any Service Support center/one warehouses/Logistic Centers is not available, will provide within 3 months from the date of award of contract to us by the Bank.
5. We have support available across India to attend calls within the TAT specified in SLA.

Date:
Place:
Yours faithfully
Signature of Authorized Signatory Name of Signatory:
Designation
Email ID:
Mobile No:
Telephone No:
Seal of the company:

ANNEXURE –6 COMPLIANCE CHECKLIST WITH QUALIFICATION CRITERIA.

	Eligibility Criteria	Yes/No	Supporting Proof to be submitted (as per Eligibility criteria)
1	Make In India- Percentage of local content. Only 'Class-I local supplier' and 'Class II local suppliers' are eligible		
2	The Bidder company should be registered company under Registrar of the Companies as per the Company Act 1956/2013 or LLP/ Partnership firm and should be incorporated in India and have been in Operation for a period of at-least 3 years in India as on date of the RFP. The company should not be under liquidation / NCLT.		
3	Bidder from a country which shares a land border with India, the bidder should be registered with the Competent Authority		
4	MICRO AND SMALL ENTERPRISES (MSEs) - If bidder is willing to get benefits as per the guidelines of Public Procurement Policy issued by Government of India (Annexure - 24)		
5	The bidder must be either the Original Equipment Manufacturer (OEM) of Cash Dispenser or its authorized representative in India. In case bidder is an authorized representative, an authorization letter from manufacturer as per Format (Manufacturer's Authorization Letter) to this effect should be furnished.		
6	The Bidder should have supplied, installed and managing minimum 1000 Cash Dispenser in Public / Private Sector Bank in India during the last 5 years as on 31/12/2025. The Bank reserves the right to inspect such installations eligibility while evaluating the Technical Bids.		
7	Bidder should have experience of minimum 3 years in providing the services under outsourced Model/Transaction cost model to Banks in India. Bidder should have installed and maintained minimum 1000 ATMs under CAPEX/OPEX model during last 5 years as on 31/12/2025 successfully. Bidder will install ATMs from an OEM who has minimum installed base of 1000 ATMs in Banks in India as on 31/12/2025.		
8	The bidder should have a positive net worth in two out of last three financial years (i.e. 2022-23, 2023-24 and 2024-25)		
9	The bidder should have made operating profits in at least two financial years out of last three financial years (i.e. 2022-23, 2023-24 and 2024-25)		
10	The bidder should have a minimum annual turnover of Rs. 100 crores during each of the last three financial years i.e. 2022-23, 2023-24 and 2024-25. Group company turnover will not be considered.		

11	The bidder/OEM should not have been blacklisted/Debarred by any Public Sector Bank, RBI, IBA, Government / Government agency in India. The bidder in their company's letter shall provide undertaking to this effect.		
12	The bidder should not have been classified as NPA by any Bank or taken over by Asset reconstruction Company (ARC) at the time of submission of bid. The bidder in their company's letter shall provide undertaking to this effect		
13	The bidder should have support centers in at least 100 locations at places mentioned in Annexure-11. The bidder should undertake to establish new support centers to cover all locations mentioned in Annexure -11 within the 3 months of Agreement signing.		
14	Bidder should be an ISO 9001:2015 /27001:2013/ 20000:2011 certified or equivalent entity.		
15	Bids should be for latest models and should not include models, which are marked to be withdrawn (End of Life) and End of Support during contract period. The CDs should be compatible with the Bank's ATM Switch "Lusis Tango provided by FSS". In future if bank move to other switch vendor should certify their machines for the same, at no cost		
16	The bidder or the OEM should have ready model(s) having features of sensing QR code, Biometric Reader, Contactless & Card Reader (stripe & EMV). The bidder should make compatible with bank's requirements.		
17	Bidder should have centralized complaint monitoring system in place with toll free number, email for call logging		
18	Bidder should have its owned Managed Service Centre Operational in India and must be managed services of ATMs/Cash Acceptor Machines including but not limited to 24*7 monitoring, call escalation, FLM, SLM, replacing consumables, EJ pulling etc. for at least 1000 ATMsas on 31/12/2025.		
19	Terms and conditions laid in this RFP are acceptable to the bidder		
20	CDs proposed are capable of the meeting functional (transactional) requirements outlined in this RFP document. Bidder will demonstrate / substantiate all claims made in the Technical bid to the satisfaction of the Bank, the capability of the machine to support all the required functionalities at their cost in their lab /office/ in any other organization where the function is in use.		

Annexure 7 TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS)

Technical and Functional Specifications of Cash Dispensers

The Service Provider is required to supply the Cash Dispensers (CD) with the following

specifications:

Sr. No.	Features	Yes/No	Remark
	Description of ATM		
	Lobby Type Front Load		
1	**Processor**		
1.1	Intel® i5 10th Generation processor or higher with a minimum Clock speed of 3.3 GHz or higher and with minimum 6 MB Cache or higher. GHz in Turbo mode is permitted. Bidder to provide the latest supported version of OS/Patching related software/hardware upgrades without any cost to Bank during contract period. Higher or above is clarified from below examples: 10th generation i5 processor is considered higher. 9th Generation i7 processor is considered higher. 6th or lower Generation i7 processor is not considered higher.		
1.2	16GB DDR4 RAM or higher with scope to increase capacity whenever required Upto16 GB		
1.3	1 X 500 GB SSD or higher SATA HDD (for OS). 1 X 1 TB or higher SATA/e-SATA HDD (for Camera Images). In case, Bank requires primary SSD of 1 TB, the same should be installed without any additional cost to the Bank.		
1.4	On-board10/100/1000Mbps Speed LAN Card (IPV6Compliant)		
1.5	Respective OEM to set different BIOS password for each machine and change the same minimum on quarterly frequency.		
1.6	2 or more free USBP orts easily accessible in front (inside of ATM)		
1.7	6MB or more Cache memory		
1.8	101 keys Keyboard(optional)		
2	**Device Software**		
2.1	The selected Bidder should provide CDs with at least Windows 11 (donwgradable to Windows 10) or Linux with latest patches or above operating System/supported version of Windows operating system. The bidder is responsible to update the OS patches and upgrade the OS of CDs to higher version of supported version of Windows operating system before expiry of extended support of Windows 11 from M/s Microsoft at no additional cost during contract period and extension period. Further, the Bidder should ensure that on up-gradation, there should be no disruptions of service, and no performance related issues are faced.		

	In case supplied OS is declared end of support by Microsoft/OEM/OSD, the Bidder has to replace the same with a supported OS including supported hardware changes or provide compensating controls without any cost to Bank		
2.2	MPEG full motion video with voice guidance support, internal speakers and headphone jack to play both MPEG and WAV /sound file. The Bidder to develop and install the bilingual voice guidance as per screen flow on all machines.		
2.3	ATM should be preloaded with CEN XFS 3.10 or higher compliant/alternate layer and should be capable of running multivendor software without any hardware / operating system changes. If XFS/alternate layer need to upgrade for support any Banks software/any other outsource software, same need to upgrade by Bidder only on FOC basis. Bank will not bear any additional cost for upgradation.		
2.4	Capable of supporting any ATM Protection/Whitelisting solution procured by Bank with a view to prevent malware including Viruses, worms and Trojans.		
2.5	Application interface facilitating admin, reconciliation and MIS function		
2.6	OS Hardening (with Firewall). CASH DISPENSER adequately guidelines issued by the OS supplier and the Bank's IS Policy should be strictly followed.		
2.7	The password must meet the minimum length and upper case and lower case as per security policy defined by bank.		
2.8	Software with drivers (including for XFS devices), API documentation, and terminal diagnostics/utilities. OEM/Service provider is required to provide latest OS and Cen XFS application version to support Regulatory requirement or Bank's need to support MVS and EPS applications during the Contract period without any additional cost to the Bank.		
2.9	The model must support remote downloading of screens and remote loading of security keys.		
2.10	Must be fitted with rat mesh/ ATM vendor to guarantee that ATM is free from rat menace.		
2.11	The ATM should be PA-DSS certified		
2.12	Suitability for Visually challenged (with audio support). The ATM should have Voice Guidance flow enabled for the visually challenged along with Text to Speech, web extension services based, functional key voice guidance support with internal speakers, headphone jack.		

2.13	The ATM should have provision for grouting i.e. bolting the same with the ground and the Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost of the Bank. (Drilling10"-12"/8"-10" holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8" long anchor fasteners, preferably of Fischer make or Chemical Grouting. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding)		
3	**Currency Chest**		
3.1	CEN 1/ UL 291 Certified Secure Chest Level 1 -Certificate of conformance to be enclosed.		
3.2	Chest lock like S&G / MAS Hamilton / DORMAKABA or equivalent dual electronic combination lock of 6+6 digits with capability for one-time combination (OTC) and audit trail without any hardware change. Passwords to be changed at the time of installation of ATM and certified to this effect in the ATM Installation Certificate. Further the dual electronic digital OTC lock with code generation and audit trail capability provided by the Bidder must comply with RBI/2018-19/214 DCM (Plg.) No. 2968/10.25.007/2018-19 dt 14.06.2019 and any future amendment on the same.		
3.3	Alarm sensors for temperature status, seismic or vibration status and chest open status while sending signal / messages to Switch/Management Center.		
3.4	Terminal should be able to change automatically to Supervisory/Maintenance/Out-Of- Service mode & also capture the same in EJ, in following cases when: (a) When cabinet/Hood Door is opened (b) Chest/Safe door is opened. The Terminal should not dispense / initiate dispensation process when in Supervisory /Maintenance/Out-Of-Service mode except when required for Testing / fault resolution by Engineer.		
3.5	Terminal should be able to change automatically to In-Service / Transaction mode, after Chest door and Hood door is locked.		
4	**Dispenser**		
4.1	Friction / Vacuum pick technology		
4.2	Multi-media dispenser (tickets / coupon / stamps / receipts) with bunch presenter		
4.3	Capable of dispensing all denominations Rs.50, Rs.100, Rs. 200/-, Rs.500/-,as well as new denominations, if any, issued subsequently without any extra cost to the Bank. All cassettes should be adjustable to hold and dispense the currency notes if dimensions of currency notes are changed without any additional component requirement. All cassettes should be capable of dispensing all notes.		

4.4	Dispense at least 5 notes per second		
4.5	Machines should not dispense soiled, mutilated note		
4.6	Encrypted communication and trust relation should be established between PC core and dispenser.		
4.7	Should not have any hardware module sensors which could be accessible by any end consumer either during idle state or during transaction processing.		
4.8	Dispense minimum 40 bills/ currency notes per transaction.		
4.9	Dispense used notes		
4.10	Capable to retract notes but this functionality should performance be in disabled mode		
4.11	Dispense ATM Fit note		
4.12	Indicate proper insertion of cassettes,		
4.13	2 x Double Pick Module, and 4 cassettes with lock & key or latch and seal for Cassette set of each ATM. All cassettes including purge bin should be lockable and latchable. (As per RBI guideline for cassette swaps in ATMS RBI Circular RBI/2017-18/ DCM (Plg.) No.3641/10.25.007/201/2017-18 dated12thApril2018)		
4.14	Dispenser Encryption		
4.15	Each cassette should hold minimum of 2500 notes.		
4.16	Each cassette should have facility to use onetime lock & key facility		
4.17	Reject BIN or Divert cassette bin with onetime seal / lock/ latchable and key with capacity to hold minimum 200 notes or above		
4.18	Capable of Multi currency dispensing		
5	**Dip Card Reader (Hybrid)**		
5.1	Smart Card, Chip Card EMVCo Version 4.0 or later, as certified, with supporting EMVCo L1 LOA. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank. In case of certification, Bidder to provide support without any cost to the Bank.		
5.2	EMVCo Level 2 approved terminal application/kernel. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank. In case of certification, Bidder to provide support without any cost to the Bank.		
5.3	Should provide necessary certificates/approvals from VISA, MasterCard, Amex, Union Pay, Rupay and Discover including TQM(IFM) certificates. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank.		
5.4	Card reader should be compatible to work with any valid EMVCo certified EMV Kernels.		

5.5	ATM should be ready for using the new EMV Chip Cards i.e. EMV Chip Card Reader enabled.		
5.6	Dip Smart Card Reader with anti-skimming device installed and integrated with the card reader of the ATM. Details of the anti- skimming technology / device to be enclosed. The bank is looking for a comprehensive skimming protection solution which achieves the following: - i) Senses unauthorized attachment of any device on the card reader module, ii) Sends the signal to switch and further to the Remote ATM Management Center of the Bidder and Online Monitoring Solution of the Bank, iii) Capable of enabling the switch to put the machine Out of Service as well as block the card reader from accepting any more card insertions. XFS needs to send out error status so that the SNMP/MVS can pick it up and notify the monitoring system. iv) Should be equipped with solution/device for protecting from Deep insert skimming and shimming.		
5.7	Communication link between the card reader and system should have been encrypted by latest encryption standards. (This is between the Card Reader and the ATM)		
5.8	Card reader should be capable of disabling reading the magstripe as and when required by the Bank. If physical visit is required for disablement, Bidder to arrange the same at no additional cost to the Bank.		
5.10	Software, firmware, license for using Smartcard, Chipcard & magnetic strip on ATM.		
5.11	ATM must also have biometric authentication capability with finger– print reader as per Aadhaar specifications and same is required from the initial stage. The Device must be STQC /UIDAI Certified and Equipped with RD Services Bank will provide connectivity to RD service		
6	**Customer Interface on ATM**		
6.1	Color LCD/LED screen of minimum 15” or higher along with Touch and/or FDK Screen.		
6.2	Touch screen Type: Capacitive/ Infrared with or without FDK. Touch Screen (with support for visually handicapped through Function Keys / EPP wherever required). Braille stickers and text speech device on all devices as per requirement to support the visually challenged.		
6.3	Vandal screen with Privacy filter. Resistance to Indian weather, vandal proof and pertinent to Indian usability condition		

6.4	Rugged spill proof Triple DES enabled keyboard with polycarbonate tactile/stainless Steel EPP Ver 4.x and above pin pad. EPP Keypads to be PCI-PTS compliant with sealed metal keypad. PIN Pads shall be covered to prevent PIN disclosure via shoulder surfing. EPP should be designed so as to prevent overlaying of fake pin pad. Forcible removal of EPP should bring the machine down resulting in loss of data stored in the EPP, so as to prevent compromise even with high-end decryption. Please provide details of the technology / solution. Should accompany with PCI certificate. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank. EPP Pin Pad Should be with Braille Embossing.		
6.5	ATM should be capable for providing virtual keyboard for entering Aadhar/Debit Card		
6.6	All devices to have features as per requirements to support the visually challenged. All ATMs to meet the requirement of 'Talking ATMs' (needs to ensure that Braille supported keys (Pin Pad, Function Keys, Locations of key devices, Audio jack) are present on the ATM. Software can support with voice guidance/ headphone audio from the MVS software standpoint.		
6.7	Trilingual Screen Support (English, Hindi, Regional Language), in static graphics (PCX, JPEG, etc) and video files (incl. MP4), GIF etc.		
6.8	Terminal should be capable to display graphic screen and video files in commonly available picture formats (MPEG, MP4, JPEG, BMP etc.)		
6.9	Provide Text-to-Speech (TTS) support in English, Hindi		
6.10	Terminal should be capable to integrate with custom/3rd party Text- to-Speech (TTS) software.		
6.11	Voice guidance support with internal speakers & headphone jack (hardware as well as software both to be provided with ATM). Capable of voice guidance to the customer and digitalized wave files in the Indian accent for the same in Hindi & English with third language as regional language to be provided by the vendor. There should be support for text to speech for full-fledged voice guidance solution implementation without any extra cost to the Bank.		
6.13	Braille stickers on all devices as per requirements to support visually challenged.		
6.14	Adherence to Persons with Disability standards compliance – details: Access For All (AFA) compliant and suitable for wheel chair based operation for physically challenged.		
6.15	ATM should have PIN pad shield covering all three sides to avoid shoulder surfing and capture by the external cameras and to prevent any implant of hidden camera		
6.16	ATM should have Rear View Mirrors covering major area of the site which allow users to see what is happening behind to avoid shoulder surfing		

6.17	MPEG-4 full motion video support, and support for common video codecs.		
6.18	Privacy filter: The ATMs should have privacy screen filter to enable the view of the ATM Screen only to the customer standing in front of the ATM.		
6.19	Rugged, spill proof TDES enabled keyboard with polycarbonate tactile / stainless steel recessed (EPP Pin Pads) keys. EPP keypads to be PCI and ADA compliant.		
6.20	Multilingual Screen support		
6.21	Earphone Jack		
6.22	Vandal Proof screen		
6.23	The control buttons should have embossed text description and Braille signs. They should also have colors contrasting with the background surface.		
7	**Integrated ATM Surveillance Solution**		
7.1	Total three cameras should be installed (i) One Inbuilt camera (ii) one extendible camera for ATM surveillance and (iii) one near cash slot.		
7.2	The resolution of the camera should be sufficient enough to capture the quality image of the object for clear identification		
7.3	Solution must provide an interface to browse, search and archive the stored images on hard disk or external media.		
7.4	Solution must be able to capture & stamp the transaction information (card number masked to comply with PCI-DSS) on the images and videos.		
7.5	The solution must have a search facility to locate an image/event by date & time, card no., transaction reference no. and ATM ID		
7.6	The image surveillance hardware should be integrated within the ATM		
7.7	ATM must be capable of performing under extreme conditions. Temperature: 5 degree Celsius to +50-degree Celsius (Without Air Conditioner) Humidity :20 to 80 % (Without Air Conditioner)		
7.8	Solution should be able to integrate with any Multi- Vendor ATM Software available with Bank to facilitate the pulling of images centrally.		
8	**DES chip / Security**		
8.1	Capable of Remote Key Management		
8.2	Triple DES chip with encryption / verification / validation software		
8.3	Support AES (Advanced Encryption Standard) in future without any additional hardware changes.		
9	**Connectivity**		
9.1	Should have Network Interface Card (NIC) 10/100/1000 Mbps		

9.2	Should be capable of connecting to the existing ATM Switch LUSIS TANGO, using existing device handlers at no additional cost to the Bank. The applicant, if selected, must provide switch certification, only from LUSIS TANGO Switch for the present, at the time of submitting the response to RFP, failing which the Bank reserves the right to disqualify the applicant from further procurement process		
9.3	Must support TCP/IP, TLS1.2 & above, UDP and shall provide required software, if any. If Upgradation required, Bidder need to provide at no additional cost to the Bank. Bank will confirm only switch support. All support like License cost, implementation or field rollout will be under scope of Bidder only		
9.4	Equipment to be, provided should be certified working on LUSIS TANGO ATM switch with full EMV compliance, should be capable of connecting to the existing ATM Switch (LUSIS TANGO) or any other Switch introduced by the Bank in future, using existing device handlers (NDC version 4.0/ D912) at no additional cost to the Bank. One of the following is required to be uploaded: Self-declaration of OEM required along with completion of EMV certification already obtained under Bank's MVS application- If the proposed model of ATM is currently working at CBI with EMV compliance having valid L1 & L2 certificate, or Certificate from any scheduled commercial bank certifying that the proposed model offered under this RFP is Tech live on its LUSIS TANGO switch with EMV compliance having valid L1 & L2 certificate and working satisfactory. Or (a) If the proposed model is not working at CBI or any other Banks in India, Bidder to provide valid L1 & L2 EMV certificates, within a period of 15 days of LOI, to the Bank. Bank may facilitate for the certification with LUSIS TANGO switch, without any additional cost to the Bank. In case of both (b) & (c), since EMV certification is required to be done for the Bank's MVS as L3 application for all the card networks interfaced by Bank, entire testing/certification has to be done without any additional cost to the Bank on top most priority.		
9.5	Should support IPv4 addressing and be ready for IPv6 ready (DUAL STACK)/IPV6 native. Ability to perform IPv4-IPv6 integration, if required at no additional cost to Bank.		
9.6	Ability to support multiple NIC to enable multiple connections.		
9.7	Software required for connecting the ATM to Bank’s own Network shall be provided by the Bidder		

9.8	Bidder to provide utility for converting the files, containing transaction details, into ASCII format		
10	**Receipt Printer**		
10.1	Machine should print customer slip in HINDI and English and regional languages. (Needs to ensure that the printer driver/firmware supports multiple font printing for English and Hindi. However, language other than English may be printed as image base printing)		
10.2	Printer driver/firmware needs to support Hindi, English and regional Indian type fonts/specification		
10.3	Minimum 40 column Graphic Thermal Receipt printer with dual mode printing		
11	**Electronic Journal**		
11.1	Support centralized EJ Pulling		
11.2	EJ should be non-editable with encryption or with checksum or any other solution to prove the authenticity of EJ before a third party such as the Regulator (RBI), Courts, Banking Ombudsman, Police Authorities etc.		
11.3	Bidder to coordinate with Bank's Managed Services Vendor for third party software/agent for EJ Pulling & Software/Content Distribution/Screen pushing for ATM. Successful Bidder will ensure to include these software/agent & screens in their customized build (i.e. compatible with bank's Switch) at no extra cost. The Bidder to test the EJ agent with machine software and, customize in build & deploy at terminal without any cost to the Bank. In case any Bidder support required for such task for masking and unmasking of EJ then Bidder will provide support on FOC basis. ATM should be capable of supporting a third-party software agent such as SDMS (Scientific Data Management System)/ Infobase / Radia, etc. In case any modification required in software due to any compatibility issue, Bidder will provide such support without any cost to Bank.		
11.4	Electronic journal to be written on ATM hard disk and replicated on the second hard disk, which records images. The solution should include a EJ viewer		
12	**Software Agent**		
12.1	ALL ATMs to be enabled with Electronic Journal (EJ) with capabilities to store EJ for multiple days. ATM to be preloaded with a certified software agent during the time of installation without any extra cost to the Bank. EJ Software will be provided by the Bidder. The ATM should be capable of supporting a third-party software agent such as SDMS / Infobase / Radia, etc. The Agent should conform strictly to the IBA/NPCI guidelines. The Bidder also agrees to install any software selected by Bank at no cost to the Bank during installation of ATM/CD		

12.3	Software for reading the EMV chip cards. Smart card/chip card EMV Version 4.0, Level 2 approved terminal resident applications. Copy of Level 2 Approval certificate to be enclosed.		
12.4	Machine hardware & software should be compatible for Remote diagnostic agent to diagnose problems with the machine including but not limited to predicting part failures. If any modification is required in hardware & software for support the Bank's /any third party Remote diagnostic agent, same should be provided by Bidder at no extra cost to the Bank.		
13	**Media Status**		
13.1	Low and media empty warning for all items viz. currency notes, consumer printer rolls etc.		
14	**Power**		
14.1	In-built SMPS to work on 230V 50 Hz power supply		
14.2	Support input voltage of 230V AC /50 Hz with +/- 5% variation.		
14.3	ATM should have Low Carbon Footprint i.e. Low Power consumption in operation as well as in idle condition		
14.4	ATM should have Integrated Power Management Solution. The ATM software must be capable of inter- facing with the Bank's UPS systems and query the battery status, in -line power and temperature, taking the machine out of service if the battery capacity is too low, perform scheduled power offs and automatically start up at the configured date and time. The solution must shut down gracefully to allow completion of the ongoing transaction in the event of complete battery discharge. The above power management functionality must be controllable remotely. In this situation, ATM should have the capability of generating message of low battery status and should send the same to the switch. However, clause is optional. In case due to unavailability of such feature if any hardware/software goes faulty due to power/fluctuation/earthing issue, then Bidder will make the machine operational without any cost to Bank.		
15	**Maintenance**		
15.1	Should provide hardware, software and MIS (Keyboard, Mouse etc.) for day-to-day operations required (optional).		
16	**Contactless Card Reader**		

16.1	Contactless Card integration: The NFC contactless module with support Contactless Card integration (Hardware and Software) supporting upto ISO 14443 Type A/Type B, MiFare, ISO 21481 and ISO/IEC 18092 or higher. In case of any new guidelines or the regulator mandates newer specifications, the service provider should provide required support for hardware/software for which cost shall be decided on mutually agreed basis. Machine should be capable of the performing the function from day one, but implementation will be done as per the Bank's requirement. Any software/patch development and rollout for implementation of related functionalities asked by this RFP shall have to carried out without any extra cost to Bank.		
16.2	Should provide necessary support for certificates from VISA, Master Card, Amex, Union Pay, Rupay, Discover including TQM(PCD) certificates. On expiry of certificate, it should be replaced with valid certificate, if any support is required from Bidder, Bidder will provide support at no additional cost to Bank.		
17	**Biometric**		
17.1	Should be UIDAI certified device for biometric capture and authentication. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank		
17.2	Support Biometric Based Authentication API version 2.0 specifications (should be UIDAI certified biometric device for biometric capture and authentication). On expiry of certificate, it should be replaced with valid certificate at no additional cost to the bank.		
17.3	Bidder to provide RD server license, support & integration free of cost to Bank for the contract period including AMC as mentioned below: 1. Integration with RD service provider 2. Integration of RD with ATM application inconformity with ATM switch. License cost if any including RD maintenance without any additional cost.		
18	**Testing / Software Testing**		
18.1	The necessary technology/ application/ hardware for supporting card based, cordless and bio metric transactions should be available ab- initio		
18.2	Should provide necessary resources including paper rolls (for receipt printer, journal printer etc.) for lab testing purpose at no additional cost.		

18.3	Should provide test notes & test firmware for ATM testing, at no additional cost to the Bank. The test notes & firmware will be used only for lab-testing purposes.		
18.4	L-3 Certification with MasterCard, Visa, Rupay or any other provider, Bidder should support bank for the certification without any cost to Bank		
18.5	CD Machine should be compatible since inception of project, with all NPCI existing or proposed functionalities like ICCW, BPPS, withdrawal through UPI and other value added services etc.		
19	**Hardware**		
19.1	Co-ordinated LED Lights Indicators at Card Reader, Cash slot dispenser, Receipt printer. (Optional for Keypad, FDK keys). The LED Lights at these places will blink accordingly during the course of transaction attracting the attention of the customer to that part of the machine.		
19.2	Card reader slot: When machine wants the customer to pull out his/her card		
19.3	Cash slot dispenser: When cash is presented at the cash slot for the customer to take it.		
19.4	Receipt printer slot: Whenever any receipt is out from the machine for txns. like mini statement, failed transaction etc.		
19.5	There should be 8 FDK keys with Braille Impressions (4 on either side of the Screen) for selecting the various options being displayed on the Screen. (optional)		
19.6	Terminal should have unique key for each terminal hood lock and outer chest door. Vendor to provide two set of keys for hood and outer chest door to Bank.		
19.7	LAN cable and Power cable hole should be available only at lower side (back/right/left) of the terminal that is feasible for concealment of wires		
19.8	Geo tagging of the machine should be done to track the location of ATM		
20	Interface for Banking Software & Switch Connectivity		
20.1	Vendor to provide utility for converting the Cash Dispenser files, containing transaction details, into ASCII format		
21	**ATM Machine**		
21.1	The branding colors/creatives should be vinyl wrapped. During the life of the machine, any repair/replacement of facia should have the same original branding without any cost to the bank.		
21.2	OS Hardening (with local firewall) guidelines issued by the OS supplier & the Bank's IS Policy should be strictly followed.		
21.3	CD should be adequately hardened, and only whitelisted necessary services run in the system (White listing of applications). No malware including viruses, worms and Trojans enter and affect the system. CD should be pre-		

	installed with whitelisting application solutions. All bidders must provide Whitelisting solution with following features. • The solution must ensure that only whitelisted applications run on the CD. The solution must prevent the execution of any non-whitelisted files on the machine Bidder to provide standard whitelisting solution which should meet above requirements and should come preloaded in the CDs to be supplied and installed by the successful bidders		
21.4	All devices to have features as per requirements to support the visually challenged. All CDs to meet the requirement of 'Talking ATMs' (EP needs to ensure that braille supported keys (Pin Pad, Function Keys, Locations of key devices, Audio jack) are present on the ATM. CD must have Braille Decals on Customer interface modules like card entry slot, Cash exit slot, receipt slot in order to ensure ease of access for visually challenge person.		
21.5	CD should be mechanically and electrically capable of functioning 24 *7 * 365.		
21.6	Able to perform a self-test/ diagnostic test at the time of logout from the maintenance module		
21.7	CDs to be provided with facility which will be required for preserving the last state of the machine in the event of loss of power supply to achieve safeguarding the corruption of ATM Software. CD should have an MCB / Chip / IC / etc., prior to SMPS / POWER Manager to prevent damage to machine due to power fluctuations.		

Annexure 7 A. ATM APPLICATION RELATED: All are mandatory

Sr.No	Features
1.	Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution when connected with Bank's provided MVS Software.
2.	Should have built-in EJ viewer with search facility
3.	Should have EJ archival and retrieval facility
4.	Should be capable of interface through multi-vendor ATM software Agent machine with Bank's Switch Multi-Vendor ATM Central Server.
5.	Vendor should arrange for OEM Vendor/Service Provider to Support all security review and testing provided by Bank as and when required without any extra cost to the bank.
6.	Vendor should arrange for OEM Vendor/Service provider for image create for installation either at site directly or before dispatching machine to the installation site.
7.	Remote diagnostic agent to diagnose problems with the machine including but not Limited to predicting part failures. This service including proactive rectification of problems reported by remote diagnostic agent will have to\ be provided by the bidder /OEM mandatorily at no extra cost to the Bank. The bidder also agrees to install any software selected by the Bank at no cost to the Bank.
8.	The OEM's native application should have hardening policies for ATM **environment and should have out of box prefabricated best practices to reduce installation** period without any additional cost to the Bank.
9.	Terminal solution should be the single intelligent application that controls devices/supports display on screen at terminal. Controls and supports multiple devices eg epp, dispenser, card reader etc.
10.	Bidder to confirm ability to demonstrate proof of concept about CD software being capable of supporting all the applications currently with the bank such as CD Locator and other Utility Bill Payments.
11.	Disability compliance (Text to speech, longer timeouts, handset detection, FDK to numeric key detection.
12	The bidder/Supplier should support the Endpoint protection Solution available with Bank else bidder/supplier should provide Virus protection, detection and maintenance of virus definitions for the native application without any cost.
13	Vendor should arrange for OEM Vendor/Service Provider to deploy support team for testing at the ATM Test Lab whenever required at no cost to the bank.
14.	Support Loan Account /Fixed Deposit enquiry
15.	Support Balance Enquiry
16.	Support Mini-Statement
17.	Vendor to deploy full hard disk encryption (FHDE) and encryption and authentication solutions to protect internal communications between the genuine ATM PC core and ATM modules, including the dispenser

18.	Support/Display of graphics/animation/ scrolling/ date & time
19.	Support PIN Change
20.	Support Mobile Number Registration
21.	Support Mobile Banking Registration/Deregistration
22.	Support CENTRAL BANK OF INDIA Credit Card Bill Payment
23.	Support CENTRAL BANK OF INDIA Credit Card Cash Withdrawal
24.	Support Prepaid Card Cash Withdrawal
25.	Support Prepaid Card Balance Enquiry
26.	Support Aadhaar Number Seeding
27.	Support Cash increase/decrease/short/ excess Admin Transactions using admin card
28.	Support Dynamic Currency Conversion during transaction
29.	Support Failure Alert
30.	Support Idle Screen /Advertising
31.	Supports for all available and proposed /advanced value-added services
32.	Supports OTP Based and Card less transaction withdrawals, ICCW
33.	Supports Virtual keyboard at ATM Screens for inserting alphanumeric text/numbers.
34.	Support QR code-based Transaction
35.	Support Card less Transaction
36.	Support NFC based transaction/contactless transaction
37.	Support EMV-chip based Transactions
38.	Support for AKDS
39.	Support for 3-DES
40.	Support for supervisory mode cash counter update
41.	Support Account Number Masking (on receipt)
42.	Support 2-digit Screen for checking Keypad is working
43.	Support Timed out and Last Transaction Status (LTS) based reversals

44.	Support for MAC (Message Authentication Code)
45.	Support 2048-bit or higher encryption standards
46.	Support Instant Money Transfer Transaction.
47.	Support for AES 256
48.	Support for TLS1.2 or higher
49.	Support Biometric based Registration
50.	Customer preferences eg Language, Fixed amount withdrawal etc.
51.	OEM's native ATM Application should be capable of integrating with Bank's Provided single centralized management console for managing, administering and pushing the hardening policies
52.	OEM's native ATM Application should have capability to allocate only required ATM resources to the whitelisted application. The application should monitor during the execution of the application that only whitelisted resources are accessed and log all events at the ATM Terminal.
53.	OEM's native ATM Application should block unauthorized installed software. CD should have the provision to change the default BIOS password to Banks own Password.
54.	OEM's native ATM Application should issue alert/ warning once a threat has been identified.
55.	OEM's native ATM Application should have firewall functionality. Vendor to provide Firewall on the machine, Anti-virus installation and time to time updation.
56.	Proposed Solution should be capable of stamping the transaction Information (with masking of Card Number as per PA-DSS) on the images /Video clipping.
57.	Customization if any with the OEM proprietary solution will be the sole responsibility of the Solution provider)
58.	EJ format should be parameterized and on the standard format irrespective of make and model of the terminal, as per the requirement of the Bank.
59.	Multilingual support for all Official languages as declared by the Indian Constitution or by respective states in India as well as major foreign languages
60.	Screens
61.	Campaigns
62.	Receipts Printing
63.	Text Messages on Screens
64	Vendor should provide support for face recognition/authentication as per the RBI/DFS/Regulatory guidelines.
65	Vendor should provide dashboard for live monitoring of terminal security solutions deployed in their ATMs,

66	OEM's native ATM Application should be able to block USB ports on the ATM. CD should have **protected USB ports** under operating system log-on. ATM USB Ports should be configured to work in a locked down / restricted mode (with non admin rights). When the user is logged in as an Administrator, USB drive (Pen Drive, USB HDD, DVD Drive) should ask for a password and only up on a valid password it should allow the user to activate the USB Drive. Such password should be generated dynamically and not a default password The authorized personnel should retrieve the password from a central helpdesk via email or telephone or SMS through a registered email / mobile number. There should be a tracking / database maintained for the Password issued to every ATM and retained for audit purpose. Password must meet the minimum length and combination of letter/word as per Bank security policy.
67	Bank wishes to adopt high software security with use of application for Communication Security . Solution Should comply to PCI DSS Standards The solution should comply with the following processes: - Server Certificate to CD for Authentication Verification of Server Certificate at the CD New session for every new communication between CD & Server CRM Application should provide a secure communication TLS 1.2 to the host / CD switch such that the data flowing between CD & Switch remain secure). Necessary changes for enabling TLS 1.2 at the CD level will be vendor responsibility and at the back-end switch level it will be Banks responsibility. Bank to provide the necessary certificate required to implement TLS 1.2 /TLS 1.3

Particulars	Max Marks	Bidders Reply with Supporting Documents
Bidder's Capabilities, Past Experiences as per Annexure-7C	**40**	
Presentation of the bidder on approach, workplan and methodology as per Annexure-7C Table A	**15**	
Compliance to TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) as per Annexure 7 & 7A	**45**	
Total Marks	**100**	

Annexure 7B Technical Evaluation Matrix

Consolidated Score for Relative Technical Evaluation (RTE)

Maximum Technical Score is 100. So total Marks obtained as per above criteria should be normalized to 100 as below.

(Obtained Score under Technical evaluation/Total Marks)*100 = Technical Score (T)

Minimum Marks to be obtained by the bidder for qualification is 70 after Normalization.

Terms & Conditions

a. Bank reserves the right to conduct interviews of the proposed team members.
b. In case of absence of the allotted resource, the standby should perform the job of the absentee.
c. Bank may reject such manpower if bank is not satisfied with his/her performance.

Annexure 7C **Bidder's Capabilities, Past Experiences**

Criteria	Evaluation Parameters	Max Scores	Bidder's Response
Bidder Capabilities, Past Experiences	The Bidder should have supplied installed and managing minimum 1000 Cash Dispenser in Public / Private Sector Bank in India during the last 5 years as on 31/12/2025.	**10**	
	The bidder should have a minimum annual turnover of Rs. 100 crores during each of the last three financial years i.e. (2022-23, 2023-2024 & 2024-2025). Group company turnover will not be considered.	**10**	
	The bidder should have support centers in at least 100 locations at places mentioned in Annexure-11.	**10**	
	Bidder should have experience of minimum 3 years in providing the services under outsourced Model/Transaction cost model to Banks in India. Bidder should have installed and maintained minimum 1000 ATMs under CAPE/OPEX model during last 5 years as on 31/12/2025 successfully. Bidder will install ATMs from an OEM who has minimum installed base of 1000 ATMs in Banks in India as on 31/12/2025.	**10**	
Max-Technical Evaluation Marks		**40**	

Table A

Presentation and customer (references) feedback

Presentation and customer (references) feedback		**Marks**
1	**Presentation of the bidder on approach**	
2	**Work plan and methodology covering complete scope of work**	

ANNEXURE –8 TIS – ATM SITE SPECIFICATION INCLUDING BRANDING

SPECIFICATIONS FOR SITE INSTALLATION SERVICES FOR CD

Solution type: Onsite/ Offsite lobby Mode

Bidder has to adhere with all the below minimum specifications. These specifications and quantities are indicative and shall vary site to site. Any other requirement for making site Operational shall be provided/maintained by vendor without any additional cost to the bank..

Item wise specification of ATM site preparation items for sample site of 80 square feet

S. #	Element	Specifications	Qty / Area
1	Vitrified Tiles Flooring	Providing and laying vitrified floor tiles in different sizes (thickness to be specified by the manufacturer) with water absorption less than 0.08% of approved make, in Ivory colors or any other shade that Bank may approve subsequently laid with cement based high polymer modified quick-set tile adhesive (Water based) of required thickness and with an option of using cement mortar, including grouting the joints with white cement and matching pigments etc. Size of Tile 600x600 mm. Tiles are to be cured with water and fixed in 1:3 Cement Mortar, skirting shall be 4", flush with plastered and PoP finish of wall with a groove of 6 MM between skirting & Flooring. The vitrified floor tiles should be of reputed make equivalent to Nitco, Naveen, Bell, somany, Kajaria etc.	80 Sq. Ft
2	Granite Slabs	Providing and fixing 17 mm thick gang saw cut, mirror polished, premoulded and prepolished, machine cut for kitchen platforms, vanity counters, window sills , facias and similar locations of required size, approved shade, colour (Black) and texture laid over 20 mm thick base cement mortar 1:4 (1 cement : 4 coarse sand), joints treated with white cement, mixed with matching pigment, epoxy touch ups, including rubbing, curing, moulding and polishing to edges to give high gloss finish etc. complete at all levels.	50 Sq. Ft
3	Moulding on Granite/ Marble	Making half round moulding on granite / marble	50 R. ft.
4	Grid False ceiling	P/F suspended ceiling system with DUNE MAX tiles of M/s Armstrong or equivalent/Dexune or equivalent of size 600 x 600 x 15 mm (micro look edge). The tile should have lifelong guarantee with humidity resistance of RH 99 % light reduction 85 %, NRC = 0.70, sound attenuation = 30db, fire performance class-0/class 1(BS 476 classification) light hot dipped galvanised steel 15 mm suspension system laid on the main runner, 1200 mm and 600 mm cross tees. Edge tiles of approved aluminium support from the RCC slab with help of roll plugs and adjustable hangers duly installed at site, complete in all respect. INSTALLATION: to comprise main runner spaced at 1200 mm centres security fixed to the structural socket by approved hanger at 1200 mm maximum centre. the last hanger at the end of each main runner should not be greater than 450 mm from the adjacent wall. Cutouts to be made for accommodating lighting fixtures, electrical, data, networking	80 Sq. Ft

		cables etc.	
5	Wall Paneling	Providing & fixing indoor ACP Paneling in the shade of wall paneling done as per Central Bank of India standard colour, with aluminium framing with following specifications: Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" x 1" and 18 gauge 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. The panels to be fixed to the frame with 3M or equivalent adhesive and mirror screws. Joints to be finished with Silicon based sealant. ACP thickness of 2 mm minimum. Aluminium foil thickness to be 0.20 mm. ACP only on the ATM side with thickness of 3mm minimum. No paneling to be done on the back wall of the Room. Alubond, Eurobond, Fuji bond, Alco bond, Prime Bond, GlazeTech Industries, or equivalent approved brands to be used. Shades to be as per bank's approval. Additional sections to be provided wherever necessary to fit the Indoor AC units as per site requirements. Both the AC units to be installed near the machine area at the highest position.	200 Sq. Ft
6	Main Door	8 mm clear glass door with Central Bank of India Monogram (9") at eye level door size 7'x3'6" with aluminium standard sections of approx. 85-90 mm top and bottom and approx. 83.5 mm vertical and middle members with powder coating and with minimum thickness of sections of 1.5 mm. Floor Spring of reputed makes Godrej / Hafele / Rand / Ingrsol / Dorma/ Hardwyn / Insta and Pivot on top. Providing & Fixing Door handle on Aluminum Section in Bank Colours. Main door should carry UPI ATM branding as per Bank requirement.	1 No
7a	Glazing with Toughened Glass	Providing and fixing frameless glazing made of 12mm thick toughened float glass fixed to floor and ceiling with wooden member (inserted in floor and ceiling) including backer rod, hardwood, silicon sealants on joints of glass partition complete as per drawing including sand blasting to glass as per patter.	50 Sq. Ft
7b	Glazing with normal glass	Proving and Fixing glass glazing with 8 mm clear glass with 45x45 mm aluminium section black powdered coated.	40 Sq. Ft
8	Fire Extinguisher	1 kg. Capacity "ABC" type Fire Extinguisher of reputed make like “Ceasefire” or equivalent which should be effective against Type “A”, “B” and “C” types of fire.	1 no
9	Foot Mat	Door mat of 2 feet by 3 feet or as per the site requirements	1 no
10	Signage	Main signage board of Illuminated Fabric with Vinyl cut letters with ISI make electrical (8' x 3'). MS Square Pipe of ¾” X ¾” of 18 gaugefr framing with coat of red oxide and oil paint (two coats). Powder Coated 24-gauge GI sheets on all sides. Rust Proof screws. Signage to emanate LED lighting of a total of 48 W. (LED brands one of these to be used: Philips, Pharox, Syska, GE, Cree, Havells, Compact, Osram with 7 years warranty/AMC and rated for a minimum of 50000 hours. Top class quality of Backlit Film of following makes only: Dupont/3M/LG/Avery Dennison.	24 Sq.Ft

		Timer: LDR based timer make Kakatia energy system with 7 years comprehensive warranty/AMC from manufacturer of the flex/ vinyl and substrate for Indian weather and dust conditions without any restrictive sub clauses. Copy of valid warranty to be provided to the bank.	
11	Cabling	Following material of Finolex /Havells/Polycab/Anchor make. All Cables to be conduited with 25mm dia PVC 2 mm thick conduit of ISI make.	
11a	UPS Cabling	UPS Cabling of 2.5 Sq.mm Cable with conduiting	5 run. meter
11b	Power Cabling	Raw Power Cabling of 4.0 Sq.mm Cable with conduiting for AC and power points with conduiting	5 run. meter
11c	Signage Cabling	Signage cabling of 2.5 Sq.mm Cable with conduiting	5 run. meter
11d	Earthing Cable	6 mm solid copper PVC insulated wire for the earth pit with 2 mm thick PVC 19 mm conduit.	5 run. meter
11e	VSAT Cabling	Providing and fixing of PVC/flexi conduit to roof top for connectivity of VSAT Dish antenna along with 2 sq.mm copper wire for earthing of dish antenna. The rate includes laying of cable provided by VSAT vendor for connectivity of IDU to ODU.	5 run. meter
11f	Lighting Cabling	Lighting Cabling of 1.0 sq.mm or 3/22 cable with conduiting	5 run. meter
12	Switches	Material of MK/Havells/ Crabtree/L&T/ Anchor/ Indokrupp/ Legrand Make:	
12a	Electric Main Switch	Providing and fixing in position of Main switch 63 Amps 415-volt T.P.N with HRC fuse	1 no
12b	Modular Distribution Board	Modular Distribution Board comprising of Incomer three phase 63A Isolator, 6 Nos. 16A Single Pole MCBs. Two Double Pole 32A MCBs. 6 Nos. Switch/Sockets 5/15A Four on UPS & Two on Raw Power. 6 No's of 20A Metal Clad sockets with matching plugs. All Wiring to be ISI Cables. Lighting points including circuit wiring with 1.5 Sq.mm copper wire in 2mm thick PVC conduit 19mm for a length of 5 meters. 10 nos. UPS and AC input and output wiring - 4 Sq.mm copper wires through 19mm PVC 2mm thick conduits. Making provision for 2 nos. of GE or equivalent make timer switches for Aircon and Signage. All Switches, MCBs, ELCBs, cables to be ISI make: Crabtree, Havells, MK, Indokrupp, Finolex, Siemens, GE, L&T, Legrand etc. The Distribution Board should invariably be equipped with Neutral failure protection Relay	1 no
13	Light Fixtures	LED Lights of following brands to be fixed: makes Philips, Pharox, Syska, GE, Cree, Havells, Compact	2 no
13a	Mirror Optics	LED Fixture 2'x2' SMD Panel 36 Watts with minimum 3000 Lumens 7 years comprehensive warranty during contract period.	
13b	PL spot Lights	1 X 15w LED Down lights with complete fitting	4 no
13c	Dome Light	4w / 5w LED lights with minimum 350 Lumens with 3 Yrs. Warranty for ATM customer lobby / Porch Area	1 no

14	Maintenance Free Chemical Earthing	Earthing Electrode with inbuilt copper strip/GEL/GAF based. Should have resistance< 1 Ohm and should be < 2V between neutral and earth. Suitable electrode be used as per the site requirements. Earth enhanced compound powder (Gel) with hardener to be provided minimum 20Kg per site/ Back Fill/Site Filled compound (BFC/BSC)- 100 Kg. The electrode should be minimum 80 mm dia and 3-meter length. Earthing to have 3 years warranty	1 no
15	External Paving	Eurocon / Ultra or equivalent exterior paving tiles. Rates include removal/ levelling of existing floor/substrate and cost of bedding materials.	40 Sq. Ft
16	Demolition Work & Construction of work	Dismantling of existing wall tiles/ half brick work and stacking the dismantled material up to 50 m lead and disposal of same to approved municipal yard all complete as directed. Construction of wall if any will be as per the site requirement.	100 Sq. Ft
17	Rolling Shutter	Supplying and fixing rolling shutters of approved make, made of required size M.S. laths, interlocked together through their entire length and jointed together at the end by end locks, mounted on specially designed pipe shaft with brackets, side guides and arrangements for inside and outside locking with push and pull operation complete, including the cost of providing and fixing necessary 27.5 cm long wire springs manufactured from high tensile steel wire of adequate strength conforming to IS: 4454 - part 1 and M.S. top cover of required thickness for rolling shutters. 80x.90 mm M.S. laths with .90 mm thick top cover including providing and fixing ball bearing for rolling shutters.	75 Sq.Ft
18	Shutter Boxing	Providing & fixing in position Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" x 1" and 20 gauge 2'- 0" C/C both ways. Mirror screws to be used. Joints to be finished with Silicon based sealant. ACP thickness of 3 mm minimum. Aluminium foil thickness to be min 0.20 mm. 2'-0" C/C both ways. ACP to be in 2' width panels or distributed equally. Alubond, Eurobond, Fujibond, Alcobond or equivalent ISO certified brands to be used. Shades to be as per Bank's standard colours; with ACP Trap door. ATM shutters should have central locks embedded to the ground which makes it difficult to break open the rolling shutters as per Bank security policy	50 Sq.Ft
19	Shutter Painting	Providing and applying three coats of 1st quality synthetic Enamel paint / Plastic paint of approved brand and manufacturer and shade to give an even shade including scraping the surface clean. Two or more coats on new work Enamel paint to be used in case of wooden /MS items.	50 Sq.Ft
20	P.C.C.	Providing and laying in position cement concrete of specified grade excluding the cost of centering & shuttering 1:3:6 (1 cement: 3 coarse sand: 6 graded stone aggregate 20mm nominal size) all complete as directed.	80 Sq.Ft
21	Main Cabling	4 core -4 sq.mm copper armored cable of ISI make from Distribution board to ATM room. All requisite cabling for socket, electric main board will be as per site requirement with proper conduict.	20 r. ft.
22	Aircon Extra Piping	Copper piping, drain piping with power cable, if distance is more than 10 Ft.	1 r. ft.
23	Aircon	6" wide Powder Coated Aluminium Aircon Louvers	7 Sq. Ft

	Louvers		
24	Ramp	Construction of Ramp at ATM location for physically challenged with proper slope and requirements & specifications at all sites	
24a	Brick Flat Soiling	Providing and laying 3” brick flat soiling with cement mortar (1:3)	90 Sq.Ft
24b	Earth/gravel filling for ramp	Providing earth / gravel filled ramp with brick walls as per requirement in a gentle slope to facilitate the movement of the physically challenged. The earth to be compacted suitably	35 Sq.Ft.
24c	PCC 1:3	Providing and doing plain cement concrete of minimum 4” thickness including curing.	80 Sq.Ft
24d	Wall Construction	Providing & making approximately 9” thick brick wall in plumb and line, cement mortar 1:4 including raking with sand plaster 12 mm thick in cement mortar 1:4 on both sides with complete curing.	40 Sq.Ft
24e	Ant-skid paving tiles for Flooring/ front end side wall	Anti-skid paving tiles for flooring finishing with cement mortar (1:5) complete with cutting and joints filling. Nearest shade/specs which is locally available as approved sample shall be used	50 Sq.Ft
24f	Sand plaster (material & labour)	15 mm cement plaster on brick wall with mix 1:4 (1 cement: 4 coarse sand) admixed with water proofing compound as per manufacturer's specification at all heights all complete as directed.	40 Sq.Ft
24g	SS pipes railing for ramps	3” dia SS pipes to be provided as railing for the ramp for physically handicapped on both side. Pipes to be anchored to the floor/ground with 6” dia base plates and anchor bolts as required. Pipes to be provided as follows: Two horizontal pipes running at 18” and 36” respectively. Vertical pipes to be provided at min. 2’ spacing.	20 R Ft
24h	Desirable specifications	Desirable specifications for ramp. Bidder to make efforts to ensure wherever applicable: - Ramp is constructed with gradient of 1:12 maximum. (in exceptional cases with 1:12 gradient is not possible, 1:8 may be considered) - For every inch (25 mm) above the ground that the ramp rises, provide 12inches (305mm) of ramp length. - The width of the Ramp should be a minimum of 1200 mm (48 inches). - The handles should be placed between 32 inches to 40 inches from the floor level. - The ATM Door should provide a clear opening of 36 inches - A landing space of 60X60 inches after the ramp to allow wheelchair user to open the door and the landing should be slip resistant - In order to facilitate a 180-degree maneuver of the wheelchair a 60-inch diameter space or 60 X 60 inches T-shape clear space should be available	
25	Partition	Providing & fixing in position Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" x 1" and 18 gauge 2'- 0" C/C both ways. ACP to be in 2' width panels or distributed equally. The panels to be fixed to the frame with 3M or equivalent adhesive and mirror screws. Joints to be finished with Silicon based sealant. ACP thickness of 2 mm minimum. Aluminium foil thickness to be 0.20 mm. ACP only on the	50 Sq.Ft.

		ATM side with thickness of 3mm minimum. No paneling to be done on the back wall of the Room. Alubond, Eurobond, Fujibond, Alcobond, Prime Bond, GlazeTech Industries, or equivalent approved brands to be used. Shades to be as per bank's approval. ACP Do3'X7' made of Aluminium frame.	
26	GI Framework	GI framework in the form of truss along with vinyl sheets etc. for cut lettering shall be made as per the site conditions for keeping the provisions of neon signage, box for rolling shutters and for illumination purpose including other displays banks logo etc. (8' x 3')	24 Sq.Ft.
27	Front Façade	Sandtex matt texture paint (snowcem) as per the drawing. In case of 12 mm thick granite tiles or 19mm thick granite slab cladding.	1 Sq. Ft.
28	Porch Construction	Providing and making porch comprising of 50 X 50 X 8 mm ISMA framed structure with anchor fasteners bolted to the main structure with NIS.	1 Sq. Ft.
29	Glazed tiles on dado	Providing and fixing ceramic glazed tiles of 300mm X 200mm on dado	1 Sq. Ft.
30	Gypsum Paneling	P&F in position Gypsum sheets including of GI framework as per specification of Gypsum India.	1 Sq. Ft.
31	Air Conditioners	1.0T High Wall Split ACs with EER (Energy Efficiency Ratio) rating of at least 5, cordless remote, with stabilizer, timer, caging and temperature display system. From reputed brands having pan India presence. Copper, drainpipe length not exceeding 10ft (with complete installation). Providing and fixing MS cage and stand for compressor unit of air conditioners of make like Voltas, Carrier, LG, Samsung, Blue Star etc complete in all respects and as per site requirements.	2 No's
32	Notice Board	Notice Board made of 12 mm thick, soft board frame with Aluminium and finished with fabric	1 No
33	Display Panel	Display Panels with 2 numbers of acrylic transparent sheets of 36" x 24". Display posters of similar size shall be sandwiched in these two sheets.	2 No's
34	Exhaust Fans	12" Exhaust Fans of reputed companies like Havells, Crompton Greaves with shutters which close automatically once the fan is turned off. One fan each for ATM Back Room and ATM Lobby.	2 No's
35	Tactile/textured floor guidance	ATM flooring to be fitted with tactile/textured floor guidance for the navigation towards the ATM machine for the benefit of visually impaired customers	1 running foot
36	ACP Writing Shelf / Ledge	ACP Writing Desk with following specifications Key lock access for easy disposal of waste material Wall mount design Writing surface area 19" w x 8.13 "D x 18.13" H With complete installation	1 Unit
37	MS Grill Partition	Wherever construction of brick wall is not possible, MS grill partition can be made of 16mm MS square bar 3" C/C both ways fixed in 50 x 50 x 6 MS angle at an interval of 3'-0" both ways. The MS grill 236 partition shall be fixed with floor/Wall/Ceiling properly with nut & bolt or welded with existing reinforcement. The partition shall have paneling from both sides as per standard practice.	50 Sq.Ft

38	Wall Finish	POP punning on plastered wall surface (any existing paints finish to be scraped to be scraped off) - Non textured including plastic emulsion paint etc.	80 Sq. Ft
39	RCC Lanter	Providing and erection of RCC lintel with plastering on one side and water proofing on other side with shuttering and reinforcement.	80 Sq. Ft
40	Over voltage cut device (OVCD)	OVCD enabled to cut main supply with a range of 110V to 290V (configurable) and can withstand voltage fluctuation up to 440V & spike up to 6000V.	1 No
41	P.C.C Filling Material	Filling Material for raising the floor level.	50 Sq.Ft
42	Bank Logo	Bank Logo of Stainless Steel make on the back wall above the ATM	1 No
43	Backroom LED Bulb with holder	Providing and fixing backroom LED bulb (9W/10W)	1 No
44	Dustbin	Providing and Fixing 18” dustbin (1’ dia)	1 No
45	Vinyl Band	Providing and fixing vinyl branding band in ATM Lobby. Bidder to also suggest designing which could be Bank specific, area specific, customer centric themes, Bank branding-based themes etc. The design would be firmed with the selected bidders.	5 run meter
46	One way Vision	One way vision at fixed glazing. Bidder to suggest designing which could be Bank specific, area specific, customer centric themes, Bank branding-based themes etc. The design would be firmed with the selected bidders. It should also include end to end product including designing, implementing etc.	50 Sq. Ft
47	Lollypop Signage	2’ x 2’ Lollypop Signage to be installed on 2” diams pipe. All specifications applicable for signage are applicable for Lollypop Signage	10 Sq. Ft
48	Cabinet	Storage Cabinets made of ACP with aluminium framing of the size 3'x3'x8' with louvered shutters for keeping UPS and VSAT etc. This cabinet should be made with ACP aluminium framing with 3.0 mm ACP (External side)"	1 Unit
49	Providing additional power source to the ATM from branch UPS	Providing an additional power source to the ATM from the Branch UPS including electrical cable plugs and all other requisites	1 No
50	Visual Merchandi	(1) Writing Ledge cum information panel with built in Trash Bin and storage space made of 16 Swg MS Steel, Powder Coated with Asian Paint powder, finish with PU Coating for scratch resistance and UV protection. Set should be painted in logo color. (2) S.S. logo - Bank logo in SS plate - 18-inch dia. (3) Poster Frame - One Set poster frame consisting of 2 sheets of Imported acrylic of 5mm thickness. Front sheet with half inch molding and edge polished back sheet with polished edge. 4 aluminium stud for fixing the	1 Unit

	zing Items	frame on wall (4) Push, Pull, Access Lock direction Sticker pack. - One set of Push, Pull, Press to Exit - sticker pack. (5) Pin Board - One pin board for fixing notices and other communication. Made of 24" x 18" soft board with Hardwood and aluminium frame, covered with satin of appropriate colour. - VM Item to come in a singular module painted in Bank's colours and containing writing ledge, waste dispenser and cheque drop box in an integrated design. - A collapsible lid between the cheque drop box outlet and Waste Bin to avert instance of cheques being dropped accidentally in the waste Bin while being collected.	
51	Back Room Paint	Back Room painting (White Paint Only)	1 Sq. Ft
52	5/15 power point	Providing & Fixing power point of 5/15 A with switch and wiring.	1 No.
53	AC Drain Piping	Air Conditioner Drainpipe	1 Rft.
54	AC De-Installation /Re-Installation	Existing AC's De-installations and Re-installations	1 No.
55	AC Gas Charging	AC Gas Charging	1 no.
56	ATM Machine Partition	ATM partition between two ATM - 12 mm toughen glass with one site frosted film	1 No
57	Demolition of Old Site	Dismantling of existing ATM interior and electrical including disposal of debris	1 LS
58	I/O Port with LAN	I/O Port with Lan cable of 5 Mtrs	1 no.
59	Retraction Assembly	Retraction Assembly	1 no.
60	Glass Graphic Film	Sun Control Films: should be capable of Visible light transmission 69%, Solar energy reduction of 50%, Blocking of UV Rays 99.9% and capable of solar heat reduction by 38%. The film should carry Manufacturer's warranty for 5 Years.	1 Sq. Ft
61	One way Vision	One-way vision film with durability up to 12 months using HP latex 100% Green inks double density at 1200 X 800 DPI, Color as per approval. Installation to be done from inside of the glass. Allows a full image to be seen on the outside while allowing viewing through windows from the inside. Vast vinyl film with a high gloss finish, White on the outside facing image side, black on the see-through reverse side, First surface application. Pressure sensitive adhesive. • A 50 percent perforation pattern enhances for light transmission, providing balanced view ability through the window with the outside image density. Pressure sensitive adhesive. Removable with heat. Expected Performance Life. 3 Years estimated period of time product should perform satisfactorily outdoors. Printed film with the best ink and graphic	1 Sq. Ft

		protection option, applied to a flat, vertical. One Year-Warranty for the finished graphic for outdoor performance.	
62	Wall Graphics Film	The film should be Non-PVC, RoHS compliant. The film should have pressure activated adhesive backing. The adhesive should have air release feature for easy repositionability. The film should be applied to substrate by dry application method strictly using tools & techniques suggested by manufacturer. The film should comply to flammability standard ASTM E-84. The film should be printed using a recommended printing platform, applied with a suitable non-PVC over laminate film for protection & then installed. Manufacturer should provide Warranty for a minimum period of 7 years.	1 Sq. Ft
63	ATM Wrapping	The film should be RoHS compliant. The film should have pressure activated adhesive backing. The adhesive should have nonvisible air release feature for easy repositionability. The film should be applied to substrate by dry application method strictly using tools and techniques suggested by manufacturer. The film should comply to flammability standard ASTM E-84. The film should be printed using a recommended printing platform, applied with a suitable over laminate film for protection and then installed. Warranty should be provided by manufacturer directly for a minimum period of 5 years.	1 LS
64	Earthing	Providing earth station comprising of 300*300*3mm copper plate with earthing resistance less than 2 ohms including watering PVC/GI pipe with funnel excavation back filling salt and coal filling in layers 10” *10” masonry chambers with sand plaster, RCC or cast-iron lid, earthing connectivity to be in 10/12 SWG copper wire in PVC conduit from bottom of the pit to the existing ground level complete. Earthing of UPS with 1C – 4 sq.mm copper in 25 mm PVC conduit with accessories, lugs (equal size to cable) etc. This Earthing should be provided preferably in all ATMs.	
65	UPS	Supply, installation, testing and commissioning of 1 phase input/output online UPS with required KVA depending upon power supply condition but not less than 2 KVA True online UPS of EMERSON/DB/Hirel/Tritronics/Switching AVO/ Consul/ Numeric make with 8 hrs. Batteries backup on full resisting of ATM network equipment’s and one light) 4 KVA ISI marked servo stabilizer Make Auto electric/ Numeric/ Uniline or equivalent. Isolation transformers to be in built in UPS. It is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning 24*7*365	
66	Grouting-	Drilling 10”-12” holes in the flooring and hammering metal sleeves in these holes. Putting in Anchor fasteners - min. 8” long anchor fasteners, preferably of Fischer make. Applying resin adhesive (Araldite) over the finished bolt positions for improved bonding. (exception may be provided in highly secure areas, if RBI guidelines permit the same.). Bidder should arrange the ATM engineer and required support team and complete grouting activity without any cost to Bank	

ANNEXURE –8 a Bidder to submit the indicative commercial for:

Table (I) - END TO END DEPLOYMENT OF ATM/CD, MANAGED SERVICES & TIS UNDER OPEX MODEL

Sr. No	Type of transaction	Percentage Rate
(1)	(2)	(3)
(A)	**Financial Transaction Rate Per Transaction for offsite ATM**	**100%**
(B)	Non-Financial Transaction Rate Per Transaction for offsite ATM	25% of (A) (A= To be quoted by the Bidder)
(C)	Financial Transaction Rate Per Transaction for onsite ATM	70% of (A)
(D)	Non-Financial Transaction Rate Per Transaction for onsite ATM.	25% of (C)
(E)	Buy back price Per ATM. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	Base price Rs. 4000/- per ATM
(F)	Buy back price for A/C, UPS and battery set per ATM site. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	Base Price Rs. 2000/- per ATM

Reverse auction will be carried out at item mentioned against "X5" and selected Vendors (L2/L3 etc.) will match with the price of L1. Also, Bidder to provide undertaking on acceptance price for buyback items as per below table:

Table II Total Cost of Ownership (TCO) calculation

Total Cost of Ownership shall be calculated as under:

Type of ATMs	No. of ATMs	Price Quoted per Table I	No. Transactions Day	Total Cost for 7 years
Offsite Financial	750	A	84	X1 (A x 750 x 84 x 2556)
Offsite Non- Financial	750	B	36	X2 (B x 750 x 36 x 2556)
Onsite Financial	750	C	84	X3 (C x 750 x 84 x 2556)
Onsite Non- Financial	750	D	36	X4 (D x 750 x 36 x 2556)
TCO				X1 + X2 + X3 + X4 = **X5**

Notes:

1. Financial Transaction rate for onsite ATM shall be 70 % of Financial Transaction rate of offsite ATM of the respective category
2. Rate of Non-Financial transactions shall be 25% of Financial transaction of respective category (

on site / offsite)

3. The bidder should quote per transaction rate for successful financial transactions in INR. The rate quoted to be including GST.
4. Financial transaction would mean the transaction involving delivery of cash by ATMs and all other transactions whatever the nature would fall under the category of non-financial transactions.
5. Bidders to strictly quote their price in the above format only.
6. Buyback cost will not be part of reverse auction
7. In case of any of cash replenishment services not availed by Bank, Bank will recover 25% of invoice amount excluding the GST /taxes of respective site towards cash loading from monthly billing. 25% amount shall be recovered from minimum guarantee sites also towards self/bank loading cost.
8. Bank may deploy any additional machine like ATM, Cash Recyclers, and Passbook Printer etc. at the onsite/offsite locations as per Bank business requirement and feasibility.
9. "Successful Financial Transaction" means any transaction logged in the switch resulting in cash withdrawal involving delivery of cash.
10. "Successful Non-Financial transaction" means any transaction other than cash withdrawal logged and approved/successful in the switch including balance enquiry/mini-statement / pin- change/ remittances and other Value-added services transaction.
11. Vendor shall raise monthly bills for successful financial transactions and successful non-financial transactions for each ATM at approved rates.
12. System Generated Transactions like auto reversal postings, 'Not-on-us' transaction postings to the ATM's GL a/c, profile requests, Money-Drawer messages, declined and failed transaction at ATM switch etc. will not be treated as 'Successful transactions" for the purpose of payment of invoices and no payment will be made for such transactions.
13. It is the sole responsibility of the Vendor to factor all costs and consider all eventualities of reduction / escalation associated with the cost of deliverables and services scoped under the RFP for the during contract period while submitting the Bid.
14. The Goods and Service tax applicable on charges payable will be paid / borne by the Bank at the actuals. Bids submitted with counter condition / assumption will be rejected by the Bank
15. Average Offsite Rent is expected to be Rs. 35,000 per month based on location requirements. In case of an Off-site CD when the Bank desires / insists on any specific site and the rent of that particular site is higher than Rs. 35,000 per month, the Bank will bear the additional amount of rent (i.e. monthly amount more than Rs 35,000) and reimburse the same to the Vendor. In other words, the maximum rent expected to be borne by the Vendor for any Off-site location is Rs. 35,000 per month and any excess amount than this will be reimbursed to the vendor in their monthly billing, subject to the approval by respective zone for selection of such Site.
16. The Bank may issue order/s for additional requirement of 25% of the RFP quantity at the above rates on the same terms and conditions within one year from the date of purchase order.
17. Bank reserves the right to reject all or any of the Bids submitted without assigning reason to the Bidders.
18. The Zonal/Regional Office concerned, or the Branch will sign Installation Acceptance report, and the CD will be treated as commissioned from that date. Payment for that month will be paid proportionately as per CD acceptance/commissioned report.
19. Payment will be made centrally by ATM Cell Central Office of the Bank on monthly basis in arrears on aggregated basis for all the CDs after deducting the statutory deductions and applicable penalty. If decided by the bank this may be decentralized to Zonal offices. The undisputed rental / charges amount will be paid within 15 days on submission of invoices by the Vendor along with the monthly downtime reports and in terms of this RFP.
20. This is indicative commercials. Payment will be made on actual transactions.

Remarks Related to Commercial offer: -

We M/s_____hereby agree to abide by all the terms and conditions mentioned in the Bank's RFP dated _____and_____subsequent_____pre-bid, amendments and following remarks related to Commercial bid.

1. L1 bidder will be decided by the price discovered through Reverse Auction on items mentioned on above.
2. L1 price shall be treated as Base price. However, Acceptance of base price for Table I is mandatory.
3. If the cost for any line item is indicated as zero or blank, then Bank may assume that the said item is provided to the bank without any cost. All cost is quoted in INR only.
4. In case of any discrepancy between figures & words, the amount in words shall prevail.
5. Bank has discretion to keep any of the line item mentioned above as optional as per Bank's requirement.
6. Bank is not bound to place any minimum order for any item. The quantity will also be as per requirement.
7. We have ensured that the price information filled in the Commercial Offer at appropriate column is without any typographical or arithmetic errors. All fields have been filled in correctly.
8. Lowest Bidder (L1) will be determined by the price discovered through Reverse Auction, which will be conducted for TCO, which consists of all mandatory services mentioned in Indicative Commercial Bid Format.
9. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which is conditional and/or qualified or subjected to suggestions.
10. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which contain any deviation in terms & conditions or any specification.
11. We have understood that in case of non-adherence to any of the above, our offer will be summarily rejected.
12. Any Commercial Offer which is conditional and/ or qualified or subjected to suggestions will also be summarily rejected. This offer shall not contain any deviation in terms & condition or any specifications, if so such offer will be summarily rejected.
13. Bank may negotiate further with L1 bidder to finalize the prices.
14. The Commercial Bid values received after Reverse Auction will be awarded in the ratio of 60:40 among L1, L2 only after L2 matches the Price of L1.
15. In case L2 doesn't match the price of L1, the offer shall be given to L3 for matching the price & so on.
16. If any Bidder is unable to do the services and abide by the timelines and terms & conditions of SLA, contract shall be distributed among remaining successful Bidders.

Date:

Place:

Yours faithfully

Signature of Authorized Signatory Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.
Seal of Company:

ANNEXURE –9 Manufacturer's Authorization Form (MAF)

No_____ dated_____

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Floor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Reg.: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We _____who are established and reputable manufactures of _____ having factories at_____ and _____ do hereby authorize M/s_____(Name and address of Agent/Dealer) to offer their quotation and conclude the contract with you against the above invitation for tender offer.

We hereby extend our full guarantee and warranty as per terms and conditions of the tender and the contract for the equipment and services offered against this invitation for tender offer by the above firm and hereby undertake to perform the obligations as set out in the RFP in respect of such product and services.

We assure you that in the event of M/s …… not being able to fulfill its obligation in respect of the warranty terms during the contract period, as Original Equipment Manufacturer, we are liable to provide the services as per the terms of contract either directly or through alternate arrangements without any additional cost to the Bank.

Yours faithfully,

(Name)

for and on behalf of

M/s_____

(Name of manufactures)

Note: This letter of authority should be on the letterhead of the manufacturing concern and should be signed by a competent person of the manufacturer.

ANNEXURE 10 **DETAILS OF PAST CONTRACTS /ORDER EXECUTED.**

ACTIVITY	OWN/SUBCONTRACT	EXPERTISE (Number of ATMs/ATMs handled)
Procurement of ATMs		
Procurement of Other Equipment: UPS AC VSAT Surveillance Camera Other Materials		
Managed Services AMC and maintenance of assets FLM SLM Consumables Monitoring and replenishment		
Site Selection and procurement/leasing		
Site preparation and furnishing		
Site maintenance (Cleaning and Housekeeping) Caretaker, Security		
ATM Monitoring Incidence Management Help Desk Services		
Cash Forecasting and Indenting		
Cash Collection and Replenishment		
Reconciliation and Complaints Handling EJ Pulling Cash at ATM Reconciliation Providing Support to Resolve Customer Complaints		
Disaster Recovery Site and BCP		

Wherever the services are provided in liaison with a Third party, we understand that it is our responsibility to protect the interest of Bank and ensure that ATM services are rendered uninterruptedly

Place: **Signature:**
Date:

Yours faithfully,
Authorized Signatory Name:
Designation:
Vendor's Corporate Name Address
Email and Phone #

ANNEXURE – 11 – List of Regional / Zonal offices

(No of Zones -12 And Regional Offices: 90)

Zone Name	Region Name
Ahmedabad Zone	AGRA REGION
Bhopal Zone	AHMEDABAD REGION
Chandigarh Zone	AHMEDNAGAR REGION
Chennai Zone	AKOLA REGION
Delhi Zone	AMARAVATI REGION
Guwahati Zone	AMBIKAPUR REGION
Hyderabad Zone	AMRITSAR REGION
Kolkata Zone	AURANGABAD REGION
Lucknow Zone	AYODHYA REGION
MMZO Zone	BANGALORE REGION
Patna Zone	BANKURA REGION
Pune Zone	BAREILLY REGION
Raipur Zone	BARODA REGION
	BARPETA ROAD REGION
	BHOPAL REGION
	BHUBANESHWAR REGION
	CHANDIGARH REGION
	CHENNAI REGION
	CHHINDWARA REGION
	COIMBATORE REGION
	COOCH BEHAR REGION
	DARBHANGA REGION
	DEHRADUN REGION
	DELHI CENTRAL REGION
	DELHI NORTH REGION
	DELHI SOUTH REGION
	DEORIA REGION
	DHANBAD REGION
	DURGAPUR REGION
	ETAWAH REGION
	GANDHINAGAR REGION
	GAYA REGION
	GORAKHPUR REGION
	GUNTUR REGION
	GUWAHATI REGION
	GWALIOR REGION
	HOSHANGABAD REGION
	HUBLI REGION
	HYDERABAD REGION
	INDORE REGION
	JABALPUR REGION
	JAIPUR REGION
	JALANDHAR REGION
	JALGAON REGION

	JALPAIGURI REGION
	JAMNAGAR REGION
	JHANSI REGION
	JODHPUR REGION
	KANPUR REGION
	KARNAL REGION
	KATIHAR REGION
	KOCHI REGION
	KOLKATA NORTH REGION
	KOLKATA SOUTH REGION
	KOTA REGION
	LUCKNOW REGION
	LUDHIANA REGION
	MADURAI REGION
	MEERUT REGION
	MOTIHARI REGION
	MUMBAI SUBURBAN REGIONAL OFFICE REGION
	MUZAFFARPUR REGION
	NAGPUR REGION
	NASIK REGION
	PANAJI REGION
	PATNA REGION
	PUNE REGION
	PURNEA REGION
	RAIPUR REGION
	RAJKOT REGION
	RANCHI REGION
	RATLAM REGION
	ROHTAK REGION
	SAGAR REGION
	SAMBALPUR REGION
	SHAHDOL REGION
	SHIMLA REGION
	SILIGURI REGION
	SIWAN REGION
	SMRO REGION
	SOLAPUR REGION
	SURAT REGION
	THANE REGION
	THIRUVANTHAPURAM REGION
	TRICHY REGION
	UPPER ASSAM REGION
	VARANASI REGION
	VIJAYAWADA REGION
	VISAKHAPATNAM REGION
	WARANGAL REGION

ANNEXURE 12 **LETTER OF INDEMNITY TO BE GIVEN IN THE COMPANY LETTER HEAD**

To
The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Sir,

We refer to our bid for your RFP No. Ref No._____dated_____for CD Outsourcing

We,_____(Company) hereby undertake to indemnify central Bank of India and agree to protect and hold the Bank harmless against all claims, losses, costs, damages, expenses, action suits and other proceedings resulting from infringement of any patent, trademark, copyrights etc. or such other statutory infringements in respect of all ATMs /CD's / switch/ EFTS System / network equipment / Software etc. supplied by the Bidder.

The Bank undertakes to:

(i) give prompt notice to the Bidder concerning the existence of the indemnifiable event.

(ii) grant authority to the Bidder to defend or settle any related action or claim; and,

(iii) provide, at the Bidder's expense, such information, cooperation and assistance to the Bidder as may be reasonably necessary for the Bidder to defend or settle the claim or action. Bank's failure to give prompt notice shall not constitute a waiver of the Bank's right to indemnification and shall affect the Bidder's indemnification obligations only to the extent that the Bidder's rights are materially prejudiced by such failure or delay. Notwithstanding anything to the contrary set forth herein,

(i) the Bank may participate, at its own expense, in any defense and settlement directly or through counsel of its choice, and

(ii) the Bidder shall not enter into any settlement agreement on terms that would diminish the rights provided to the Bank or increase the obligations assumed by the Bank under this Agreement, without the prior written consent of the Bank. If the Bidder elects not to defend any claim, the Bank shall have the right to defend or settle the claim as it may deem appropriate, at the cost and expense of the Bidder, and shall be entitled to deduct from payments to the Bidder such costs and expenses as may be incurred by the Bank provided however should the amount payable to the Bidder be insufficient to recover the expenses incurred by the Bank, the Bidder shall promptly reimburse the Bank for all costs, expenses, settlement amounts and other damages.

In the event of any loss or damage at a CD for any reason whatsoever, Bidder shall be liable to the Bank for each such event and in respect of each Site at which such event occurs. If the Bank is in a position to recover a part of or the entire amount of loss suffered by the Bank from its insurance claims and provided that the Bidder has reimbursed the Bank of the entire loss, the amount recovered by the Bank from the insurer shall be refunded to the Bidder.

Bidder is also liable to bear any losses at any CD that bank or customer suffers owing to security lapses in CD or due to occurrence of any fraudulent transactions committed due to lapses of any security procedures or standards. The Bidder shall adequately compensate the bank for any loss occurred to the bank due to the any system/Procedure/Service lacuna of the outsourced agency.

Yours faithfully,

_____

(Authorised signatory and company stamp)

Full name and Designation of authorized signatory Date

ANNEXURE -13 Non-Disclosure Agreement

This Agreement made at……., on this day of 2026.

BETWEEN

……..a company incorporated under the Companies Act, 1956/2013 having its registered office at…….. (hereinafter referred to as "Bidder" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the ONE PART;

AND

CENTRAL BANK OF INDIA, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and having its head Office at Central Office, Chander Mukhi, Nariman Point, Mumbai – 400 021 (hereinafter referred to as "BANK" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the OTHER PART.
The Bidder and BANK are hereinafter individually referred to as party and collectively referred to as "the Parties". Either of the parties which discloses or receives the confidential information is respectively referred to herein as Disclosing Party and Receiving Party.

WHEREAS:

The Parties intend to engage in discussions and negotiations concerning the establishment of a business relationship between them. In the course of such discussions and negotiations, it is anticipated that both the parties may disclose or deliver to either of the Parties certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to evaluate the feasibility of such business relationship (hereinafter referred to as "the Purpose").

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. Confidential Information: "Confidential Information" means all information disclosed/ furnished by either of the parties to another Party in connection with the business transacted/to be transacted between the Parties and/or in the course of discussions and negotiations between them in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof.
   Either of the Parties may use the Confidential Information solely for and in connection with the Purpose.
   Notwithstanding the foregoing, "Confidential Information" shall not include any information which the Receiving Party can show: (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, or (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence.
2. Non-disclosure: The Receiving Party shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to have access to and

knowledge of the Confidential Information solely for the Purpose authorized above. The Receiving Party may disclose Confidential Information to consultants only if the consultant has executed a Non-disclosure Agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these. The Receiving Party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing Party's Confidential Information in violation of the terms of this Agreement. Further, any breach of non-disclosure obligations by such employees or consultants shall be deemed to be a breach of this Agreement by the Receiving Party and the Receiving Party shall be accordingly liable therefor.

Provided that the Receiving Party may disclose Confidential information to a court or governmental agency pursuant to an order of such court or governmental agency as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

3. Publications: Neither Party shall make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of the other Party.
4. Term: This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease rights to any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.

   Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential until it reaches the public domain in the normal course.
5. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by the Disclosing Party to the Receiving Party, the Disclosing Party shall retain title and all intellectual property and proprietary rights in the Confidential Information. No license under any trademark, patent or copyright, or application for same which are now or thereafter may be obtained by such Party is either granted or implied by the conveying of Confidential Information. The Receiving Party shall not conceal, alter, obliterate, mutilate, deface or otherwise interfere with any trademark, trademark notice, copyright notice, confidentiality notice or any notice of any other proprietary right of the Disclosing Party on any copy of the Confidential Information, and shall reproduce any such mark or notice on all copies of such Confidential Information. Likewise, the Receiving Party shall not add or emboss its own or any other any mark, symbol or logo on such Confidential Information.
6. Return of Confidential Information: Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations

set forth in this paragraph.

7. Remedies: The Receiving Party acknowledges that if the Receiving Party fails to comply with any of its obligations hereunder, the Disclosing Party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The Receiving Party agrees that, in addition to all other remedies provided at law or in equity, the Disclosing Party shall be entitled to injunctive relief hereunder.
8. Entire Agreement, Amendment, Assignment: This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes any and all prior oral discussions and/or written correspondence or agreements between the parties. This Agreement may be amended or modified only with the mutual written consent of the parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.
9. Governing Law and Jurisdiction: The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai.
10. General: The Receiving Party shall not reverse-engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided "as is". In no event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights or any right of third persons.
11. Indemnity: The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party, its officers, employees, agents or consultants.

IN WITNESS WHEREOF, the Parties hereto have executed these presents the day, month and year first hereinabove written.

For and on behalf of
Name of Authorized signatory:
Designation:
For and on behalf of CENTRAL BANK OF INDIA
Name of Authorized signatory:
Designation:

Annexure 13A- INTEGRITY PACT

Between
Central Bank of India having its registered office at Chandermukhi Building, Nariman Point Mumbai, India 400021 acting through its DP& TB Department represented by Deputy General Manager, hereinafter referred to as "The Principal", And
…… hereinafter referred to as "The Bidder/ Contractor"

Preamble

The principal intends to award, under laid down organizational procedures, contract/s for…The Principal values full compliance with all relevant laws of the land, rules, Regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Contractor(s).
In order to achieve these goals, the Principal will appoint an Independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Principal

(1.) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the BNS/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitments of the Bidder(s)/ contractor(s)

(1) The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or

pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

(2) The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3- Disqualification from tender process and exclusion from future contracts

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings".

Section 4 – Compensation for Damages

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 – Previous transgression

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Bank in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 – Equal treatment of all Bidders / Contractors / Subcontractors

(1) The Bidder(s)/ Contractor(s) undertake(s) to demand from his subcontractors a commitment in conformity with this Integrity Pact.

(2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.

(3) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate

its provisions.

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

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

Section 8 – Independent External Monitor / Monitors

(1) The Principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Chairman & Managing Director, CENTRAL BANK OF INDIA.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Subcontractor(s) with confidentiality.
In case of sub-contracting, the Principal contractor shall take all responsibility of the adoption of integrity Pact by the sub-contractor

(4) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(5) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM's decision in the matter.

(6) The Monitor will submit a written report to the Chairman & Managing Director, CENTRAL BANK OF INDIA within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

(7) If the Monitor has reported to the Chairman & Managing Director CENTRAL BANK OF INDIA, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the Chairman & Managing Director CENTRAL BANK OF INDIA has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(8) The word „Monitor" would include both singular and plural.

Section 9 – Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by Chairman & Managing Director of CENTRAL BANK OF INDIA.

Section 10 – Other provisions

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. Mumbai.
(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
(5) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail."
(6) Nothing contained in this Integrity Pact shall be deemed to assure the bidder of any success or otherwise in the tendering process

(For & On behalf of the Principal) Bidder / Contractor	For & On behalf of the Principal
(Office Seal)	
Place_____	Place_____
Date_____	Date_____
Witness1:	Witness1:
Name & Address	Name & Address
----------	_____
----------	_____
	_____
Witness 2:	Witness 2:
Name & Address	Name & Address
----------	_____
----------	_____

ANNEXURE 14 **PERFORMANCE BANK GUARANTEE**

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

In consideration of Central Bank of India having Registered Office at Chandermukhi Building, Nariman Point, Mumbai 400 021 (hereinafter referred to as "Purchaser") having agreed to purchase of software, hardware & other components & services (hereinafter referred to as "Goods") from M/s ---------- (hereinafter referred to as "Contractor") on the terms and conditions contained in their agreement/purchase order No------- dt.---------- (hereinafter referred to as the "Contract") subject to the contractor furnishing a Bank Guarantee to the purchaser as to the due performance of the computer hardware, as per the terms and conditions of the said contract, to be supplied by the contractor and also guaranteeing the maintenance, by the contractor, of the computer hardware and systems as per the terms and conditions of the said contract;

1) We, ---------- (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time up to ---------- any money or moneys not exceeding a total sum of Rs---------(Rupees----------only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or that would be caused to or suffered by the purchaser by reason of failure of computer hardware to perform as per the said contract, and also failure of the contractor to maintain the computer hardware and systems as per the terms and conditions of the said contract.
2) Notwithstanding anything to the contrary, the decision of the purchaser as to whether computer hardware has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the computer hardware and systems as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.
3) This Guarantee shall expire on ----------; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. --------- (this date should be date of expiry of Guarantee).
4) The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

5) In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.

6) The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.

7) The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.

8) This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other Banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.

9) Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.

10) Notwithstanding anything contained herein above:-

i) Our liability under this Bank Guarantee shall not exceed Rs--------(Rupees---------only);

ii) This Bank Guarantee shall be valid up to ----------;(date of expiry) and

iii) We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before--- ---------- (date of expiry of Guarantee)

11) The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this ---------- day of ---------- 2026 at ---------

For and on behalf of ---------- Bank.

sd/- ----------

APPENDIX-15 CD UPTIME & PENALTY

SERVICE LEVEL & PENALTIES

Uptime is calculated as accessibility / availability of the CDs for all types of transactions supported on the CD/ATMs. Availability should be for the end customer and the customer should be able to perform all transactions (financial & non- financial) that are supported on the ATM including generation of the receipt on completion of transaction, dispensing of cash of all denomination for which ATM is configured.

Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 98% calculated on monthly basis for each CD. An uptime of minimum of 98% for each CD for a calendar month (excluding the month in which the CDs is installed) is required.

Following will be Standard Exclusions while calculating availability:

1. Uptime Calculation & Standard Exclusions

Following are standard exclusions for calculation of monthly uptime / availability:

i. A maximum of 20 hours per month for performance of supervisory duties
ii. Bank dependency, actual downtime due to cash out on account of non-supply of cash by the Bank
iii. Bank dependency, actual downtime on account of ATM switch downtime which include any planned or scheduled down time of ATM switch by bank.
iv. In case of non-availability of connectivity for on-site ATMs for reasons solely attributable to the Bank, where branch connectivity is not available, this exclusion shall be available.
v. Core Banking Solution Host outages
vi. Any other cause directly affecting the downtime solely attributable to Bank's infrastructure including power outages
vii. Lobby or captive ATMs not accessible beyond banking hours
viii. Remote Branches – closed due to power or infrastructural issues
ix. Closure is enforced by law enforcement / Police authorities
x. Any other exclusion agreed by the bank

(Exclusions shall be available only when supporting documentary evidence is submitted)

1.1 For the purpose of calculation of uptime, an ATM which is not dispensing cash for reasons other than stated above, will be treated as down even though the non-financial transactions are happening successfully on the ATM.

1.2 However, an ATM which is dispensing cash successfully will be treated as functioning even though non-financial transactions are not happening.

1.3 Selected Vendor shall provide monthly downtime report along with invoice. Bank's switch report of down time shall be considered for computation of penalty.

2. Penalty for non-maintenance of up-time, cash out, non- maintenance of housekeeping, not providing cctv footage, improper maintenance of e survellience systems and EJ

2.1 Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.

For example, if the month has 30 days i.e. 720 hours, 20 hours will be deducted for Preventive Maintenance and Supervisory Time (assuming that there is zero downtime on account of non-supply of cash and the-non-Operation of Switch).

Of the remaining 700 hours, the bidder has to ensure that the downtime does not exceed 2% i.e. 14 hours in a month per ATM. For downtime exceeding 20+14 i.e. 34 hours in the month, penalty at the rate of Rs. 100 per hour will be levied.

2.2 The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied.

The bank has defined Cash Out as non-availability of cash in ATM/CD for dispensation. To align with ADMIN balance, cases of ADMIN balance Rs. 25,000/- out of above will also be considered as "Cash Out" for the purpose of penalty.
If switch receives currency receives "Currency Out" message in respect of all configured /present cassettes in the machine, irrespective of switch/ADMIN balance it will be treated as Cash Out situation. And even if switch/ADMIN balance is available in any of the Machine but physical cash is not available in the Machine it will also be treated as Cash Out situation and will attract penalty.

2.3 The non-maintenance of cleanliness at ATM room and Site upkeep related issues system, will be taken up with the Vendor by the Bank by e- mail or any other. Despite bringing it to the notice of the vendor if the general maintenance of the site remains poor and there is no improvement after three such occasions despite bringing it to the notice of the vendor in writing, per day penalty of Rs. 500/- per ATM for non-maintenance of the site will be charged.

2.4 E_surveillance system should be operational 24*7. A monthly report related to the connectivity/functioning/Sensors of E_surveillance system has to be provided to the Bank. Any uptime of E-surveillance system uptime less than 95% for each ATM monthly as reported or observed by Bank will attract penalty of Rs.500/-. Vendor shall be charged penalty @ Rs.500/ per day (from 3rd day) with cap of Rs. 2000/- for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customers/regulators, whichever is higher. Apart from penalty, vendor will have to reimburse the bank for asset loss incurred by the bank for alert/event not received.

2.5 EJ for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual.

3 Non Payment for Zero Cash Withdrawal hits

3.1 In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.

3.2 Standard exclusions mentioned above will be applicable while considering the Zero hit position.

3.3 Such CD will be excluded from the downtime calculation stipulated for maintaining uptime of 98% and excluded from penalty calculations mentioned above.

3.4 Cap on Penalty as mentioned is not applicable for such Zero hit ATMs.

4 Commissioning the CDs and Operationalizing Services

4.1 On-site and Off-site requirement will be as per Bank's business requirement at the time of implementation of the Project.

4.2 The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP as under:-

- Site completion 35 days for Metro/Urban and 40 days for Rural locations after site handover

4.3 Penalty for Delay in Operationalizing the Services

In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.

Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time.

4.4 Consumables:

Consumables are required to be replenished well before it gets over.
Penalty: Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.

4.5 UAT and requisite certifications of machines to be completed within 75 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 2000/- per day for first 15 days (from 76th day) and thereafter will Rs. 5,000/- per day for next 15 days (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 30 days (from 106th day) that bank may take deemed action including cancellation of the contract.

4.6 E-Surveillance Systems (eSS) should be functional / operational 24x7x365. If any deficiency is observed / found by Bank / Bank's representative, a penalty of Rs 1000/= per instance, per site shall be recovered from the Vendor.

4.7 24 x 7 continuous monitoring of availability of cash in the network of ATMs through Incident Management Tool and ensuring no cash out scenario for any of the ATMs, otherwise penalty will be levied as Rs 1000/-per ATM per instance or penalty imposed by regulatory authority i.e. RBI/GOI/MHA/MOF etc. whichever is higher.

4.8 Handling ATMs without activation of OTC Lock – Rs.500/- per instance. Any technical reason resulting in non-activation of OTC Lock would qualify for waiver only post Bank' approval.

4.9 Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any.

4.10 Shifting of sites approved by Bank should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day, per machine will be recovered. Bank will not make any payment for sites not shifted within stipulated time.

4.11 If Bidder fails to submit reconciliation Certificate as per timeline, then penalty will be levied 1000/-per day.

4.12 The Bidder shall ensure activity cycle for housekeeping & cleaning services for minimum of 2 times per day at each ATM site on daily basis, failing which it shall attract penalty Rs. 200/- per day. If the service is not provided continuously for 3 days, the maximum penalty on account of the above shall be 3% of the monthly billing.

4.13 Counterfeit note loaded in Banks ATMs by cash handling agency – Rs.10,000/- per instance in addition to deduction of equivalent of counterfeit note dispensed per instance. In case of repeat instances being reported, bank will be forced to take necessary action to reduce exposure to concerned cash handling agencies.

5 CAP ON PENALTY

The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD

This Cap is not applicable for the following: -

i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause
ii. Dues recoverable from the Vendor under Clause (Cash Management, Replenishment, Reconciliation (Shortage), cash fraud, fraud due to technical issues (including software/ application/ hardware issues), cash theft loss to the bank and related services) of this RFP.
iii. Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily

EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause

iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the non-availability of camera footage as covered under clause

v. Penalty/loss to bank due to non-compliance of RBI/regulator guidelines will be recovered from Vendor without any cap.

6 CD SITE MANAGEMENT.

1 Vendor either successful bidder or vendor is provided the option to escalate any issue relating to penalty to Deputy General Manager, Central Bank of India, DP&TB Department, Mumbai.

2 THE BANK, at its sole discretion may not levy penalty under this clause, subject to Vendor providing sufficient proof to the satisfaction of the Bank, for non-levying of penalty and a third-party outsourced agency not engaged by Vendor has been proved solely responsible for the downtime.

3 THE BANK reserves the right to review continuation of availing the services including termination of the contract, if necessary, if:

3.1 Vendor or his contractors are found to be indulging in unfair practices / committing frauds.

3.2 The general maintenance of the sites and equipment is poor and there is no improvement to the satisfaction of the Bank despite bringing it to the notice of the Vendor.

3.3 The bank suffers a reputation loss on account of any activity of the Vendor.

3.4 Vendor is declared insolvent.

APPENDIX-16 Local Content for Make in India

(Certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of supplier/service providers other than companies) giving the percentage of local content and details of the location(s) at which the local value addition is made on their letter head with Registration Number with seal.)

Date: _____

To,

Deputy General Manager
Central Bank of India
Digital Payment & Transaction Banking Department
Central Office, Sorabji Bhawan, Fort
Mumbai – 400023

Reg.: .: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

This is to certify that proposed services provided by M/s _____, as per scope of work of this RFP, is having the local content of _____ % as defined in the table below:

Component	Weightage	Locations of Valu addition	Local Content Percentage as per weightage [(Actual percentage of Local Content x A)/100]
ATM/CD	29%		
TIS including AC	27%		
UPS & Batteries 18%	18%		
Network (Router, switch etc.)	13%		
E-surveillance Equipment	13%		
Total 100		-	**Total %age of Local content**

In case of multiple OEMs proposed for any component, percentage of that OEM having lowest local content shall be counted for calculation of total local content percentage.

Also, we certify that all of the above components fall minimum in Class II category or above. (certificate from each OEM to be provided for the same)

Therefore, we certify that we qualify for the following category of the supplier/service provider (tick the appropriate category):

-Class-I Local Supplier/service provider/ -

-Class-II Local Supplier/service provider/

- Non-Local Supplier/service provider.

This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide order No. P-45021/2/2017-PP (BE-II) dated 4th June 2020 & Revision vide order No. P-45021/2/2017-PP (BE-II) issued by Department of Promotion of Industry and

Internal Trade dated 16th September 2020.

Signature of Statutory Auditor/Cost Auditor
Registration Number:
Seal Counter-signed:
UDIN:

Bidder:

-Certified copy of board resolution for appointment of statutory/cost auditor should also be enclosed with the certificate of local content.

-In case local content certificate is not applicable then Bidder need to share the certificate from Statutory Auditor/Cost Auditor for the same.

APPENDIX-17 Affidavit of Self Certification regarding Restriction on Bidders from a Country which shares a Land Border with India (to be provided on Rs. 500/- Stamp Paper)

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Dear Sir,

Reg.: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We, M/s_____ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at _____ (referred to as the "Bidder") are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable

1. "I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that _____ is not from such a country.
2. "I/we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/we certify that _____ is from such a country. I hereby certify that _____ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached]"

   Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of Bank.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our sub-contractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority]"

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Dated this _____ by _____2026

Yours faithfully,

Authorized Signatory
Name:
Designation:
Bidder's Corporate Name:
Address:
Email & Phone No.:

List of documents enclosed:

1. Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable
2. _____
3. _____
4. _____

Annexure 18- Undertaking from Bidder for LUSIS TANGO Switch

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Dear Sir,

Reg.: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We.....(Bidder/OEM), a company incorporated under the companies act.1956 with its
headquarters at ……do hereby confirm that our proposed ……. (ATM make and model) ATM model for this RFP is currently working satisfactory in the (bank name) on LUSIS TANGO Switch.

We undertake that, further requisite certification if any with LUSIS TANGO ATM switch will be acquired within timeline specified (90 days) in the RFP from the date of order.

Date:
Place:
Signature of Authorized Signatory Name of Signatory:
Designation:
Seal of Company
Email ID: Mobile No:

Annexure 19 -Letter of Acceptance
(Letter to the bank on the bidder's letterhead)

Date:

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Dear Sir,

Reg: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

With reference to the above RFP, having examined and understood the instructions, terms and conditions forming part of the RFP, we hereby enclose our offer for the supply of the equipment as detailed in your above referred RFP. We agree to all the terms and conditions mentioned in the RFP. We also submit required information along with documentary evidence in following format:

Parameter			Response
Year of commencement of business for installation of E2E ATMs (certificate enclosed)			
Annual sales Turnover from operations in India	Year 2 (2022-23)		
	Year 3 (2023-24)		
	Year 3 (2024-25)		
Operating Profit	Year 2 (2022-23)		
	Year 3 (2023-24)		
	Year 3 (2024-25)		
No. of support centers	Own		in cities
	Channel partner / system integrator / Franchisees		in cities
No. of E2E ATMs Terminal installed in India			

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the RFP. We also confirm that the offer shall remain valid for 180 days from the date of the offer.

We also understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the offer in full or in part without assigning any reasons whatsoever.

We enclose Demand Draft/Bank Guarantee for Rs .....favoring Central Bank of India and payable at Mumbai, towards bid security, details of the same is as under:

- BG No.:
- Date :
- Name of Issuing Bank:
- BG issue date and Expiry Date: Or
- MSE/Udyog Aadhaar Certificate No.

We hereby declare that all the information & Statements made in this RFP are true and accept that any misinterpretation contained in it may lead to our disqualification. We agree to all terms & conditions of the RFP.

Yours faithfully,

SIGNATURE
(Name & Designation, seal of the firm)

* In case Audited financial Balance, sheet is not available for FY 2024- 25, Provisional Balance sheet certified by CA can be submitted.

Annexure 20 - Certificate from Bank

TO WHOM SO EVER IT MAY CONCERN

In regards to the RFP floated by Central Bank of India, Ref No. --- ----- dated , this is to certify that M/s-__(Name of Bidder) has been managing (number of machine) ATMs/CRMs originally developed by _(OEM name) to our organization as on 31-12-2025 on End to End outsourced model/Total outsourced model on per transaction/per month basis.

The services rendered by the _____ (Name of the bidder) are prompt and satisfactory and there are no adverse observations as regards to the services rendered by the-(Name of Bidder).

Our coordinates for further details in this regard is as under:

Name of Official	
Designation	
Mobile no	
Email Id	
Address	

SIGNATURE

(Name & Designation, seal of the Bank)

Annexure 21 - Bank Guarantee Format for EMD

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Dear Sirs,

In response to your invitation to Request for Proposal (RFP) for Supply, installation and maintenance of 1500 ATMs under End to End Outsourced Model published in newspaper and website, on _____ and subsequent corrigendum/amendments. _____(vendor name) its Registered Office at _____ (hereinafter called the 'Vendor') wishes to respond to the said Request for Proposal (RFP) and submit the proposal for Supply, installation and maintenance of 1500 ATMs under End to End Outsourced Model**.**

Whereas the 'Bidder' having submitted their proposal in response to RFP, We Bank incorporated under the Companies Act 1956 and carrying on the business of banking under the Banking Regulation Act, 1949, having its registered office at and one of its branch office at (hereinafter referred to as the 'Bank' which expression shall, unless repugnant to the context or meaning thereof, includes its successors, administrators, executors and assigns) hereby irrevocably guarantee an amount of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) as bid security as required to be submitted by the 'Vendor' as a condition for participation in the said process of RFP. The Bid Condition for which this guarantee is given is liable to be enforced/ invoked:

1. If a Bidder withdraws its bid during the period of bid validity.
2. If a Bidder makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract**.**
3. if the Successful bidder fails to provide confirmation on the price quoted during reverse auction.
4. In case of shortlisted Bidder does not participate in the reverse auction at least by way of logging in.
5. In case of a successful Bidder, if the Bidder fails:
   (a) To execute Contract within the stipulated time
   (b) To furnish Performance Bank Guarantee as mentioned in the relevant clause herein

We undertake to pay only on receipt of a written demand from you on or before _____ to Central Bank of India the said amount of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) without any reservation, protest, or demur, The said guarantee is liable to be invoked/ enforced on

the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the guaranteed amount only on written demand made by Central Bank of India on or before the expiry of this bank guarantee which shall be conclusive and binding on us irrespective of any dispute or difference raised by the vendor.

Notwithstanding anything contained herein:

1) Our liability under this Bank guarantee shall not exceed Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs)
2) This Bank guarantee shall be valid up to _____and

3) We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before _____

The Bank, through the authorized officer has sets its hand and stamp on this
_____day of _____at _____.

SIGNATURE AND SEAL OF BANK

Annexure 22- Bid Query Format

Bidders have to provide their queries on eligibility criteria, scope of work, terms & conditions etc in excel format as mentioned below. Bidders are requested to categorize their queries under appropriate headings. Bidders are requested to provide a reference of the page number, state the clarification point and the queries/suggestion/deviation that they propose as shown below (all the queries will be entertained in this Microsoft Excel format by e-mail.):

Sl. No.	Page no.	Clause no.	Clause	Query	Bank Response

Queries which are not in the above format will not be answered

Place:
Date:
Signature:
Name and Designation Business Address:

Annexure 23 - Undertaking for Being the OEM
(To be provided by OEM)

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Reg.: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

Sir

We hereby submit the following: -

1. We, M/s_____ are the OEM of _____ (Name of the product/Solution/Hardware), being offered to Central Bank of India Bank through M/s _____ (Bidder's Name), who is our authorized Partner/representative in India for supply of this Product/Solution/Hardware.
2. We, M/s _____have the IP (Intellectual property) rights for the products.
3. We agree to provide services as per the scope of work and technical specifications of this RFP.
4. With reference to the all components/parts/assemble/software used inside the company products/Hardware being quoted by us vide your tender cited above, we hereby undertake that all the components / parts / assembly used inside the company products/Hardware shall be original new components / parts / assembly / software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly are being used or shall be used.
5. In case of default/unable to comply with above at the time of delivery or during implementation, for the IT Hardware including hardware / software already billed, we agree to take back the supplied items without demur, if already supplied and return the money if any paid to us by you in this regard. We also take full responsibility of both Parts & Service SLA as per the content even if there is any defect by our authorized Service Centre / Reseller / SI etc.
6. We take complete Ownership of the complete solution (Hardware & Software) being offered to Bank by M/s_____(Bidder's Name).

Date:
Place:
Yours faithfully
Signature of Authorized Signatory
Name of Signatory:
Dept Email ID: Mobile No:
Seal of Company

Annexure 24– Certificate for Confirmation of MSME
(in Letter head of Chartered Accountant)

Date:

TO WHOMSOEVER IT MAY CONCERN

This is to certify that M/s. _____, having registered office at _____has made an original investment of Rs. _____/- in _____, and Turnover is Rs. _____, as per Audited Balance Sheet as on 31.03.2025. Further we certify that the Company is classified under SME as per MSME Act 2006.

We have checked the books of the accounts of the company and certify that the above information is true and correct.

Chartered Accountant Firm Name

Signature:

Name:

Reg No

VID No

Annexure -25 Undertaking by the Bidder/OEM for Non blacklisting

To,

The Deputy General Manager
Central Bank of India,
Digital Payment & Transaction Banking Department,
1st Flooor, Central Bank Building,
55, M.G. Road, Fort, Mumbai-400023.

Undertaking (To be submitted by all Bidders'/OEM on their letter head)

We _____(Bidder name), hereby undertake that-

- As on date of submission of tender, we are not blacklisted by the Central Government / any of the State Governments / PSUs in India or any Financial Institution in India.
- We also undertake that; we are not involved in any legal case that may affect the solvency / Existence of our firm or in any other way that may affect capability to provide / continue the services to bank.
- We also undertake that; we are neither the member nor the immediate family member of board of the directors of the Bank.

Yours faithfully,

Authorized Signatories
(Name, Designation and Seal of the Company)

Date:

Annexure 26 – Bidder's Financial and operation IT/IS/CS risk assessment and compliance to RBI Master direction on IT outsourcing direction 2023 and outsourcing of Financial services, 2006.

Bidder's Financial Ratios:

i) Financial Ratios

Ref No.	Ratios	Results
a	**Liquidity Ratios:-**	
1	Current Ratios	
2	Quick Assets Ratios	
3	Working Capital	
4	Cash ratios	
b	**Financial Leverages Ratios**	
1	Debt Equity Ratios	
2	Interest Coverage Ratios	
c	**Profitability Ratios :-**	
1	Net Profit Ratios	
2	Net Operating Ratios	
3	Gross Profit Margin Ratios	
4	Return on Equity	
5	Return on Assets Ratios	
6	Return on investment/Net worth Ratios	
d	**Activity Ratios(Efficiency Ratios):-**	
1	Days Sales Outstanding Ratios	
2	Assets Turnover Ratios	

ii) Service Provider Onboarding

Control No	Control Activity	Compliance (YES/NO)
1	Has the service provider undergone a comprehensive critical assessment to gauge the materiality of a potential outsourc engagement?	
2	Has a potential service provider undergone business reputat evaluation based on assessment of their past experience working with counterpart banks to cater to a scope of work simi to the proposed scope of work?	
3	Has the potential service provider undergone political a economic evaluation as part of the due-diligence exercise to ch for viability of the engagement?	
4	Has the financial soundness of the potential service provider b assessed as part of the due-diligence exercise?	
5	Has a cost benefit analysis been conducted as part of the r evaluation of the potential service provider?	

6	Has the service provider received adequate clarity regarding expected outcome from the engagement?	
7	Does the service provider ensure that all security breache incidents at their premises are accurately reported to the ba and RBI?	
8	In case of a relationship with an off-shore service provider, h the service provider ensured that the competent offsh regulators do not obstruct / object to any type of interna external audit conducted either by the bank or any regulat authority in India?	
9	Does the service provider comply with data protection guideli as applicable (e.g. DPDP, GDPR, etc.)?	
10	Does the service provider have sufficient disaster recovery a business continuity procedures and practices?	
11	Is there a documented exit strategy for the service provi relationship?	
12	Whether the service provider is compliant with Master circu on IT Outsourcing?	

iii) Service Provider Evaluation

A	Service Provider Profile	Particulars
1	Name of Service Provider	
2	Address of the Service Provider	
3	Year of Establishment as a Service Provider	
4	Change since inception	
5	Actual business of the Service Provider	
6	Whether Service Provider Complying with Statutory requirements	
7	License under the contract Labor (regulation & Abolition) Act 1970	
8	Registered with Employment authorities for PF, ESIC etc.	
9	Payment of Minimum Wages	
10	Service Tax Number	
11	Pan Number	
B	**Service Provider Evaluation**	
12	Ability to Deliver Services & Meet Performance Standards	

iv) Risk Evaluation

S No.	Risk Evaluation	Compliance
I	**Risk Associated to Service Provider**	
1	Strategic Risk- Whether the Service Provider is carrying out busin according to the processes specified for the same by the bank	
2	Reputation Risk- Whether the service provider is providing gc quality services	
3	Compliance Risk- Whether Service Provider complying with SL confidentiality of information and proper segregating of records a data	
4	Operational Risk- Possibility of frauds/& errors in operations	
5	Exit Risk - Possibility of UBI to wind up operations with the Serv Provider at minimum cost & time (whether the bank has compl control on the outsourced activity)	
6	Concentration/Systematic Risk- Whether service provider provid services to number of Banks	
7	Country Risk - Political, social, legal, climate creating added risk	

Yours faithfully,

Authorized Signatories

(Name, Designation and Seal of the Company)

Date:

Annexure 27- Turnover Certificate

(To be provided by Statutory Auditor/Chartered Accountant on letterhead)

To

Deputy General Manager
Central Bank of India
Transaction Banking Department
Central Office, Sorabji Bhawan, Fort
Mumbai – 400023

Reg.: Request for Proposal (RFP) for Supply, installation and maintenance of 1500 ATMs under End to End Outsourced

This is to certify that M/s_____, a company incorporated under the companies act, 1956 with its headquarters at, _____ has the following Turnover, Operating Profit/Loss and Net worth from its Indian Operations. This information is based on the Audited Financial Statements for 2021-22, 2022-23 and 2023-24.

Financial Year	Turnover (Rs. crore) Profit	Profit Before Tax & Depreciation (Rs. In crore)	Operating Profit/Loss (Rs. Crore)	Tangible Net Worth (Rs. In crore)
2022-23				
2023-24				
2024-25				

Please also submit the final balance sheet/Profit & Loss statement in support of the above list if available.

Date: _____
Place: _____

Signature of CA/Statutory Auditor Name of CA/Statutory Auditor: Designation:
Email Id:
Mobile NO:
Telephone No:
UDIN No:

Annexure 28- 24x7 Remote Management Center

(To be provided by OEM/Bidder)

	The Bidder should have 24x7 Remote Management Centre for support services in Ind	
Sr.No.	Complete Address details with contact Nos.	
1	Address	
	Email	
	Phone	
	Fax	
	Name of Head	
	Designation	
	Cell	
	No. of Team Support Members	
	Whether comply with 3 minu response time?	
	Whether comply with 15 minu resolution/escalation time routine issues?	
	No. of Terminals supported	
	No. of Support Centers in India	
B: Bidder may add if more than one helpdesk support.		
		Signature and Seal of Bidder Date:

Annexure 29- OEM Performance Certificate

(This certificate is to be on the letterhead of Bank)

To

The Deputy General Manager
Central Bank of India
Transaction Banking Department
Central Office, Sorabji Bhawan, Fort
Mumbai – 400023

Dear Sir,

Reg: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

This is to certify that _____ [Name of Vendor/OEM] have successfully deployed _(Numbers) ATMs as on 31/12/2025 which are currently working in India, the details of which are furnished as under:

Name of Bank(s)	ATMs Model	No. of Terminals	During the period	
			From	To

Our coordinates for further details in this regard is as under:

Name of Official	
Designation	
Mobile no	
Email Id	
Address	

This is certified that the above information's are true and correct. _____ [Name of Vendor/OEM] has deployed the above-mentioned Model in our Bank and are working to our satisfaction.

Signature of the Bank with Seal

(Counter singed By Bidder)

ANNEXURE-30 Undertaking for Labour Laws Compliance

To

The Deputy General Manager
Central Bank of India
Transaction Banking Department
Central Office, Sorabji Bhawan, Fort
Mumbai – 400023

Sir

Reg.: RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We, M/s_____ undertake that we comply with all the applicable clauses of Central and State Labour Law of India as on the date of this undertaking and will ensure compliance for the contracted period (also in case of enhancement of the same)

Date:
Place:

Yours faithfully
Signature of Company secretary
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company

Annexure 31– Know Your Employee (KYE) Clause

(Bidder has to submit Undertaking on company letter head as per format given below).

1. We_____(name of the company) hereby confirm that all the Resource (both on-site and off-site) deployed/to be deployed on Bank's project for

   _____

   (Name of the RFP) have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy.

2. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.

3. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, etc) to Bank before deploying officialsin Bank premises for.__(Name of the RFP)."

Signature of Competent Authority with company seal _____

Name of Competent Authority _____
Company / Organization _____
Designation within Company / Organization_____
Date ___

Name of Authorized Representative _____
Designation of Authorized Representative_____
Signature of Authorized Representative _____
Verified above signature
Signature of Competent Authority_____
Date ___

Annexure 32: Undertaking of Information Security from Bidder

Date: -

To

The Deputy General Manager
Central Bank of India
Transaction Banking Department
Central Office, Sorabji Bhawan, Fort
Mumbai – 400023

Sir,

Reg:- RFP for End to End Deployment of ATMs inclusive of Supply/ Installation/ Commissioning, Site preparation (TIS) and Managed Services of 1500 ATM/Cash Dispensers under OPEX Model.

We hereby undertake that the proposed product to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the software being delivered as well as any subsequent versions/modifications done) which may lead to any data leakage/compromise of the server/solution or any cyber security incident in future.

We also undertake that :-

1) The product offered, as part of the contract, does not contain Embedded Malicious Code that would activate procedures to:

   i) Inhibit the desires and designed function of the equipment.
   ii) Cause physical damage to the user or equipment during the exploitation.
   iii) Tap information resident or transient in the equipment/network

2) The firm will be considered to be in breach of the procurement contract, in case physical damage, loss of information or infringements related to copyright and Intellectual Property Right (IPRs) are caused due to activation of any such malicious code in embedded software and any loss occurring due to the above may be recovered from the existing contracts.

3) To ensure that the setup / link provided for updation / downloading / authorisation of licenses either on Banks network or through Internet should be free of any malware / viruses etc. Any damages / losses caused to Bank due to aforesaid shall be passed on to the bidder account.

Yours faithfully,

(Signature of the Bidder with Seal)
Full name and Designation of authorized signatory
Date:

1. Corrigendum points:

SL No	Point	Existing Clause	Revised clause
1	**Clause 3 (Page no 7)**	**EMD(Earnest Money Deposit) :** The Bidder should deposit bid security of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) in the form of a demand draft favoring Central Bank of India, payable at Mumbai, or Bank Guarantee issued from a Scheduled Commercial Bank other than Central Bank of India.	The Bidder should deposit bid security of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) in the form of a demand draft favoring Central Bank of India, payable at Mumbai, or Bank Guarantee issued from a Scheduled Commercial Bank other than Central Bank of India. **Bank shall allow EMD exemption to BIS certified OEMs as per GeM recent guidelines.**
2	**Clause 1.23 XIX (Page no 57)**	**Penalty Preventive Maintenance:** Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause.	Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause. **Bank at its discretion shall consider grace period of 1 month for PM maintenance activity and report.**

3	**Clause 4.3 (Page no 14)**	**Shifting of ATM sites:** Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered.	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. **Bank shall bear cost of Onsite ATMs shifting, only in case of branch shifting, closure or merger. Cost will be decided on mutually agreed terms.**
4	**Timeline (Page no 2)**	Last Date and Time for receipt Bids (Commercial & Technical) 20/02/2026 15:00 Hours	**Extension-Last Date and Time for receipt Bids (Commercial & Technical) 06/03/2026 15:00 Hours**
5	**Point 4.9 (Page no 178)**	Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any	Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any. **Vendor to implement cassette swap activity as per Bank and RBI guidelines and timelines.**

2. Response to Prebid queries

S. No	Page No	Clause No	Clause	Query	Bank's Response
1	2	Earnest Money Deposit	Bid security/ earnest Money of Rs. 11,30,00,000/- (Rupees Eleven Crore Thirty Lakh Only) in the form of Bank Guarantee issued by a Scheduled Bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of Banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the Account No -1122845035 of Central Bank of India (IFSC- CBIN0281067) Nariman Point Branch with narration Tender ref no Tender No.: - GEM/2026/B/7112816 Date: - 14/01/2026 in favour of "Central Bank Of India" and payable at Mumbai.	The stated EMD amount is extremely high and not in-line with other PSU Bank RFPs. Request Bank to reduce the EMD amount to 25,00,000/- (Twenty five lacks) only. We understand that Insurance Surety Bond is well accepted in PSU Bnak RFP process, hence request Bnak to incorporate Insurance Surety Bond in EMD as well as in PBG clause as this is a Government approved financial instrument.	No change
2	8	PERFORMANCE BANK GUARANTEE:	Successful bidder has to furnish Performance Bank Guarantee in Bank's format (Annexure 14) of amount equivalent of 5% of the order value issued by any Scheduled Commercial Bank in India (Other than Central Bank of India), in favor of the Bank within 30 days from the date of Purchase Order. For PBG purpose, order value to be worked out on 120 average successful hits in ratio of 70:30 (Financial/Non-financial) per ATM per day. Performance guarantee should remain valid during the currency of the contract. The guarantee should also contain a claim period of 1 year from the last date of validity period	Request Bank to modify the PBG clause an annual renual basis. We understand that Insurance Surety Bond is well accepted in the industry, hence request Bnak to incorporate Insurance Surety Bond in PBG clause as a Government approved financial instrument. Also, please modify the claim period to for 90 days only.	No change

3	13	3e - Site Implementation Services (SIS) - Off-Site CDs	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	Request Bank to have a rental cap of 10,000/- per site per month, if site rent is beyond 10,000/- bank need to re-imburse the differencial amount.	No change
4	13	PROJECT COMPLETION	The entire activity viz. CD site preparation and delivery, installation & commissioning of CDs is to be completed within 35 days for Metro/Urban and 40 days for Rural/ Semi Urban from the date of confirmation of site by bidder or from the date of complete handing over of the site by the Bank whichever is earlier.	Request Bank to modify the timeline for Semi-Urban & Rural 50 days.	No change
5	14	Penalty for Delay in Operationalizing Services	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	In case of Shifting of sites, the cost to be bourne by the Bank and there is no penalty is applicable.	No change
6	17	5.2.- Compliance of Statutory and other responsibility	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed during the contract period.	Bidder will supply, install, maintain and provide all services based on current advisory/guidelines requirementes by the regulatory body's and NOT able to figure-out any futuristic requirements as such requirements/modifications are unknown to Bidders. Any such future Upgradations to be discussed and bourne by the Bank.	No change. Please refer 1.7.1 (Compliance of all Regulat

					ory Require ment)
7	18	7 - Second, Third and Fourth CD installat ion at one site	In the event of availability of space and the transaction hits / dispense pattern, Bank may place order for installation of second, third and fourth CD at the existing location including that of e gallery. These additional CDs at such location will be required to be installed by the Vendor who has installed the first CD. Bank may at its discretion utilize the space available in ATM cabin for passbook printer, Cash Recycler and other digital services without any cost to the Bank.	Request Bank to modify the clause as follows : Bank may at its discretion utilize the space available in ATM cabin for passbook printer & Cash Deposit Machine (CDM).	No change
8	27	1.3.2.1 4. - FLM and Support SLM Service s:	TATs for attending FLM calls: Metro/Urban ATMs – 2 hrs. from call log time. Semi-Urban & Rural ATMs - 4 hrs. from call log time	Request Bank to modify as follows : Metro/Urban ATMs – 2 hrs. from call log time. Semi-Urban & Rural ATMs - 5 hrs. from call log time	No change
9	30	1.6.1 - Inciden t Manage ment,	The Bidder will be responsible for Online and real time monitoring of ATMs to ensure desired 98% ATM uptime. Bidder should provide remote monitoring tool at Bank's site or site specified by the Bank for observing the health and status of all the ATMs outsourced/deployed by the Bidder.	Request Bank to have 95% uptime.	No change
10	41	1.11	Deinstallation/Dismantling of any e-surveillance equipment's from the site will be done without any additional cost to the Bank.	All shifting, de-installation & re-installation is chargable, request Bank to ammend the same.	No change

11	41	1.12. -	Deployment of Quick Response Team	Such services can be offered at an aditional cost to Bank.	No change
12	42	1.13	Deployment of roaming beat marshal	Such services can be offered at an aditional cost to Bank.	No change
13	44	1.15. - Maintenance / Upgrades	Bidder shall maintain (Hardware/software solution and upgrade the Systems during the Contract Period so that the System shall, at all times during the contract Period, meet or exceed the specifications in the Project Documents and the performance requirements as set forth in this Agreement. Bidder shall, at no cost to the Bank, promptly correct any and all errors, deficiencies and defects in the Systems.	Bidder will supply, install, maintain all equipments and provide all services based on current advisory/guidelines requirementes and NOT able to figure-out any futuristic requirements as any upgrades /modifications are unknown to Bidders. Any such future Upgradations to be discussed and bourne by the Bank.	No change
14	45	1.18. - Switching	Terminal Master Keys generation, MIS reports and other functions that specifically pertain to the ATM Switch will be managed by the Bank. Providing Data Feed from Bank's ATM Switch to the Managed Service Centre of the Vendor also will be responsibility of the Bank. The necessary connectivity and network equipment like router, switches etc., from its Managed Service Centre to Bank's Data Centre at Navi Mumbai will be provided by the Vendor without any additional cost. In the event of Bank shifting its Data Centre / ATM switch to a different location, the Managed Service Centre link migration will be responsibility of the Vendor. The Network connections shall have TLS, IPsec End to End encryptions configured at routers to ensure secure data transmissions and should support AES 256, 3DES, GCM, SHA2 or any latest encryption which bank may ask as per requirement in future during the contract period. Must support TCP/IP, TLS1.3 (down gradable to TLS 1.2), UDP and shall provide required software, if any. If Upgradation required, Bidder need to provide on FOC basis to Bank. Bank will confirm only switch support. All support like License cost, testing, implementation or field rollout will be	In the event of Bank shifting its Data Centre / ATM switch to a different location, the Managed Service Centre link migration will be the charged to Bank additionally by the Vendor and no penalty is acceptable in this case.	No change

			under scope of Bidder only without any additional cost to the Bank		
15	70	Eligibility Criteria	Bidder should be an ISO 9001:2015 /27001:2013/ 20000:2011 certified or equivalent entity.	Bidder should be an ISO 9001:2015, / 27001:2013/ 20000:2011 and PCI DSS certified or equivalent entity.	No change
16	77	2.9. - Bid Preparation and Submission:	Prices quoted by the Bidder shall remain fixed for the period during the terms of contract and for the extended term of such contract and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.	Considering this is a 7 year contract, such revenue model will not be feasible for service provider unless it takes into account impact of inflation considering the deep structural changes due to impact of digital payments that is leading to reduction in no of ATM transactions. Inflation directly impacts the cost of services for the service provider. The CPI rate for India for the last 10 years for the period 2013-2022 has averaged at 5.6% as per actual data (source: Worldbank). We request to implement rate escalation of 5% per year over the discovered per transaction rate to take care of inflation, based on prevailing Consumer Price Index (CPI index). The Bank could take a cut-off date every year for consideration of the prevailing CPI index for applying it for the next year.	No change
17	80	6. Disposal of Old/Damaged/ Vandali	The rates are to be offered under the buy-back arrangement on “as is where is basis”. The quotation should be uniform for the buy-back of ATMs/CDs/ACs/UPS all across geographical locations/types of location ATMs/CDs/ACs/UPS make. All expenditure related to transportation, de-installation, de-grouting (if required) etc. will be borne by the bidder under the buy-back of an old ATMs/CDs/ACs/UPS.	Please share the ageing and present condition of the applicable old assets site wise to enable the Service Provider to provide the quote for buyback of old assets. Request Bank to clarify if the cost of shifting,	No change. Details will be shared with

		zed CDs		transporting and storing old assets will be borne by the Bank to has to be factored in by the service provider in the quote?	successful bidder
18	97	11.2. - SAFETY CODES	Before any demolition work is commenced and also during the process of the work, Bidder should ensure proper safety of site as well as areas adjacent to ATM site, preventive steps for electric cable/apparatus and ensure to avoid risk of Fire or explosion.	Request Bank to provide clear sites else the activity will be chargable to Bank.	No change
19	98	12.1. - Brick Work	Brick Work activity	Request Bank to provide clear sites else the activity will be chargable to Bank.	No change
20	99	13.1. - Timber / Wood	Timber / Wood work activity	Currently all ATM sites are made of Aluminium composite pannel (ACP). Please remove the same.	No change
21	104	Minimum Guarantee for low hits ATMs with 95 % or more Uptime	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	The cost of operations for ATM management has increased significantly in the last few years due to inflation, diesel price increase, cost of additional regulatory compliances etc. Considering this is a 7 year contract, Rs 27,500/- & 35,000/- for Onsite & Offsite respectively, will not be feasible for service provider considering the deep structural changes due to impact of digital payments (specially UPI) that is leading to reduction in no of ATM transactions. The proposed Minimum Guarantee of 100 transactions per Month or Bank to convert the model as Fixed Monthly Rental basis for all 1500 ATMs to discover the best price is requested for	No change

				the entire contract period.	
22	108	25.b. - Replacement of CDs machines with recurring issues:	Vendor should replace such Make and Model of CDs having inherent/ perennial problems with a new CD within two months from the date of issuance of intimation/notice by the Bank.	This is out of industry practice, request Bank to delete the clause.	No change
23	109	27. - FORCE MAJEURE	The Bidder may not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure. For purposes of this Clause, "Force Majeure" means an event beyond the control of the 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, fires, floods and freight embargoes events not foreseeable but does not	Force Majeure to include: "Terrorist attacks, cyber-attacks and breakage or accident to machinery or equipment or any other cause or causes beyond such Party's reasonable control, any other similar unforeseen events like Vandalism to be included."	No change

			include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation. If a Force Majeure situation arises, the Bidder shall promptly notify The Bank in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by The Bank in writing, the Bidder shall continue to perform its 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. However, financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed. Further mere existence of the force majeure situation, by itself is not sufficient to excuse the performance unless such situation actually makes it practically impossible to perform the obligations or the performance is not possible due to operation of law/rules or orders of any competent authority. Notwithstanding above, the decision of The Bank shall be final and binding on the Bidder.		
24	153	24g. - SS pipes railing for ramps	3” dia SS pipes to be provided as railing for the ramp for physically handicapped on both side. Pipes to be anchored to the floor/ground with 6” dia base plates and anchor bolts as required. Pipes to be provided as follows: Two horizontal pipes running at 18” and 36” respectively. Vertical pipes to be provided at min. 2’ spacing.	Request Bank to allow Steel products apart from Stainless Steel for the railing since this is equally durable. Ramp will be made compulsory wherever feasible.	No change

25	153	24h . - Desirable specification	Desirable specifications for ramp. Bidder to make efforts to ensure wherever applicable: - Ramp is constructed with gradient of 1:12 maximum. (in exceptional cases with 1:12 gradient is not possible, 1:8 may be considered) - For every inch (25 mm) above the ground that the ramp rises, provide 12inches (305mm) of ramp length. - The width of the Ramp should be a minimum of 1200 mm (48 inches). - The handles should be placed between 32 inches to 40 inches from the floor level. - The ATM Door should provide a clear opening of 36 inches - A landing space of 60X60 inches after the ramp to allow wheelchair user to open the door and the landing should be slip resistant - In order to facilitate a 180-degree maneuver of the wheelchair a 60-inch diameter space or 60 X 60 inches T-shape clear space should be available	As per RBI & ADA specification, 1:12 slope is required to bulid a Ramp. This is extremely difficult at majority of sites as this needs minimum 12 feet length free space to build a RAMP. We request Bank to give flexibility in Ramp preparation wherever 1:12 slope for the RAMP is not feasible based on approval from Bank.	No change
26	180	APPENDIX-16 Local Content for Make in India	APPENDIX-16 Local Content for Make in India	Local Content Weightage % not clear, kindly reshare the same.	No change. Please refer annexure 16

27	Page No. 7	SECTION – I	Bid Security Declaration should be provided by Bidder The Bidder should deposit bid security of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) in the form of a demand draft favoring Central Bank of India, payable at Mumbai, or Bank Guarantee issued from a Scheduled Commercial Bank other than Central Bank of India. Bank Guarantee should be valid for minimum of 6 months from the last date of submission of bids, as specified in this RFP, with claim period of 3 months.	Bid Security (EMD) value is on very higher side and requesting Bank to relook at it, which should be ideal with other RFPs floated in past by other Banks. We are expecting not to go beyond 1 Cr.	Please refer corrigendum
28	Page No. 10	SECTION III 1. SCOPE OF WORK - 1.1	Networking of CDs i.e. connecting the CDs to the network provided by the bank for ONSITE CDs. Supply and laying of LAN cable from CD/ATM to Banks network device to be arranged by Vendor. The networking should terminate up to the network points in the CD room/nearest point to the CD. The cabling and other I/O points is to be provided in conceal and secured mode. LAN and Power point/socket should be concealed/secured in back room and should not be accessible to customers/public as per regulator guidelines. For OFFSITE CDs Bidder is required to provide suitable network connectivity up to Banks CD Switch (BOTH DC & DR) with adequate Bandwidth with dedicated network. The network connectivity so provided should be from a single Network service provider for any mode of connectivity. However, Bank may consider two network service provided on case-to-case basis. All the networking requirement for Onsite, Off-site and Mobile ATM to be provided by Vendor as per the without any cost to the Bank including LAN cable etc.	Bidder request the Bank that as per standard practice across industry, Laying of LAN cable at Onsite must be provide by the Bank, up to the ATM room including I/O ports.	No change
29	Page No. 11	SECTION III 1. Scope of Work - 1.1	CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.	Requesting the Bank to revise the TAT by 3 working days, post receipt of the disputes	No change

30	Page No. 12	Section III - 1. Oscope of Work - 1.8	The Bank reserves the right to extend the contract upto two years after the expiry of seven years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP	Requesting Bank to consider the contract period of 10 (Ten) years instead of 7 (Seven) years.	No change
31	Page No. 13	Section III - 3. Offsite CDs	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	Requesting Bank to keep a cap of 9,000 per month rental for the offsite CD desired or insisted by the Bank on specific location and the Bank will bear the additional amount by reimbursing the same to the Vendor. Since, rental over an above Rs. 9,000 per month for offsite doesn't stack up the viable business case and restricts bidder to quote competitive rate.	No change
32	Page No .14	Section III- 4.3	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Penalty is on higher side and requesting Bank to reduce it to Rs. 100 per days with maximum cap of 10,000 per ATMs and there has to be exclusion of Bank related pendency, while calculating the same. Moreover, shifting, relocation and TIS cost will be borne by the Bank in case, the new location proposed by the Bank is not viable business proposition for the bidder.	No change
33	Page No. 21	1.2. - 1.2.3	The Bank also may request/advise the Bidder to relocate the ATM to any other location due to administrative exigencies. Under such circumstances Bidder has to bear the cost of Shifting and other misc. expenditure. The relocation should be executed within 30 working days from the date of the approval provided by the Bank, failing which that ATM shall be considered as under downtime from the 31st working day onwards. Partial surrender of ATM or sites will not be allowed.	Any relocation initiated by the Bank due to shifting of Branch or other concern related to the Bank, which is beyond Bidders control then Bank has to bear the cost of Shifting, TIS and other misc. expenditure, as per mutually agreed rate for case to case basis (as quoted by the Bidder's vendor).	No change

34	Page No. 22	SECTION III 1. 1.3.1- 4	ATM EOD must be done at the time of cash loading or alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month. The Bidders should furnish the details of the replenishments made during the month along with the bills for payment.	Bidder request the Bank to consider the minimum cash replenishment/EOD in a month on the basis of locations (M/U/SU/R) and cash limit of the ATM has to be in line with the dispensation trend of the respective ATM.	No change
35	Page No. 26	1.3.2. - 1.3.2.9	Implementation of Hardware level Configuration parameter changes in the current ATM supplied by the Bidder will be without any cost, wherever required / necessitated by Bank/RBI to be done.	Bidder will comply the configuration setting of CD as on date of bid submission. However, the financial implication for any changes/modification in future cannot be envisaged at this stage and we request the Bank for its mutual discussion for an agreed incremental price in future as per the actual quote.	No change
36	Page No. 28	SECTION III 1. - c.	EJ archival and retrieval. Archival and retrieval of images / video footage ATM -wise EJs should be stored in the EJ server of the Bidder at a centralized location for minimum period of 12 months. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. CD -Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. Vendor has to take the Bank confirmation before purging of any EJ related data.	EJ availability should be for 180 days instead of 12 Months, as per the standard practice followed across industry	No change
37	Page No. 29	SECTION III 1.1.3.3- d.	EJ pulling should be done on daily basis and sent to Bank’s Recon Team on T+1 basis. If required, RFP for the Bidder may have to send EJ for failed transactions on near real time basis (Live EJ) to address customer grievance.	Bidder request to the Bank to consider EJ fulfilment on T+1 basis only	No change

38	Page No. 30	SECTION III 1. - 2)	CD-wise EJs should be stored in the EJ server of the Vendor at a centralized location for minimum period of 12 months. Bidder to ensure EJ pulling from the ATM at specified time as per Bank/vendor's specifications. CD -Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ data may be purged by the Bidder after archival of the data by the Bidder and confirmation of the Bank's ATM Cell Head Office.	EJ storage should be for 180 days instead of 12 Months, as per the standard practice followed across industry	No change
39	Page No. 32	1.7 - 17.1 & 17.2	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Center, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard/NPCI etc. requirements as on Go live date at no additional cost to the Bank. Any future compliance issued after go live date and during the contract period will be implemented on mutually agreed terms. Bank reserves the right to close the machine at its discretion for non-compliance of regulatory guidelines. Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.	Bidder will comply with all the existing guidelines of statutory, RBI, IBA and VISA /MasterCard /NPCI etc., as on date of bid submission. However, the financial implication for any future upgrade or changes/modification due to new guidelines in future cannot be envisaged at this stage and we request the Bank for its mutual discussion for an agreed incremental price in future as per the actual quote.	No change

40	Page No. 34	SECTION III 1. Scope of Work 1.8. E-surveillance - 1.8.16	Vendor to Store / preserve Images / Videos for Verification for minimum 180 days at centralized location / Cloud. Vendor to preserve & provide the CCTV footages (images and videos) & ATM's DVSS images for all disputed transaction / vandalism / Theft cases / other cases till they are closed / resolved even beyond the period of 180 days if so required. To provide images and video footages on demand of the Bank. As soon as CCTV images / videos request is received by vendor, they have to mark it as disputed and shall retain it and make it available even beyond 180 days and till the closure of the case. Every month, vendors will inform the Bank about ATM ID wise images / videos retained beyond 180 days and deleted thereof. The TAT for providing images / footages to the Bank is within 1 Calendar Day of receipt of such requests from the Bank.	Requesting Bank to revise the TAT of 3 calendar days instead of 1 calendar day. Since, on multiple occasion pulling of required footages/Images remotely is difficult and OEM engineer required to fetch the same physically by visiting the ATM site. As per the standard process, EJ/CCTV Images/Video can be preserved for 180 days and requirement beyond the same can't be fulfil.	No change
41	Page No. 35	SECTION III 1. 1.8. - 1.8.17	Vendor shall arrange to upload / provide CCTV / DVSS footage(s) to portal / dashboard / Bank/SFTP, as per the TAT (1 Calendar Day) defined above wherever required by the GOI / Bank / Law enforcement agency(ies) / I4C (Indian Cybercrime co-ordination center) etc.	Requesting Bank to revise the TAT of 3 calendar days instead of 1 calendar day. Since, on multiple occasion pulling of required footages/Images remotely I snot possible and OEM engineer required to fetch the same physically by visiting the ATM site.	No change
42	Page No. 35	SECTION III 1. Scope of Work 1.8. E-surveillance - 1.8.16	Vendor to Store / preserve Images / Videos for Verification for minimum 180 days at centralized location / Cloud. Vendor to preserve & provide the CCTV footages (images and videos) & ATM's DVSS images for all disputed transaction / vandalism / Theft cases / other cases till they are closed / resolved even beyond the period of 180 days if so required. To provide images and video footages on demand of the Bank. As soon as CCTV images / videos request is received by vendor, they have to mark it as disputed and shall retain it and make it available even beyond 180 days and till the closure of the case. Every month, vendors will inform the Bank about ATM ID wise images / videos retained beyond 180 days and deleted thereof. The TAT for providing images / footages to the Bank is within 1 Calendar Day of receipt of such requests from the Bank	As per the standard process, EJ/CCTV Images/Video can be preserved for 180 days and requirement beyond the same can't be fulfil.	No change

43	Page No. 39	1. 1.9 - 5	In some sites bank may insist for deployment of caretaker. The cost of caretaker shall be borne by Bidder. Bidder should confirm compliance for care takers like payment of minimum wages, police verification of caretaker etc. Bidder should employ care takers from the private security agency sponsored by the Director as per RBI guidelines. Deployment of care takers shall be sole discretion of the bank.	requesting Bank to define the no, of sites (maximum), where the Bank caretaker deployment expected by the Bank to be managed by the Bidder. This will help Bidders to evaluate the commercial rate, accordingly.	No change
44	Page No. 39	SECTION III 1. Scope of Work 1.8. E-surveillance - 1.8.56	CCTV camera should be provided in main ATM room, outside the ATM room, in the ATM Back room and a hidden Pin Hole Camera at a suitable concealed location inside the main ATM room. All Cameras should be of IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and video in the scenario of dull light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues. •Escalation of calls through SMS / telephone for quick redressal •To provide mutually agreed report to bank. •To provide all information on video footage / images to Bank, Police authorities or any regulatory authorizes. •Implement quick response team to take following actions: •Attend the site within reasonable time ("20 to 30 minutes in metro and urban areas and 30 to 60 minutes in Semi Urban and Rural areas) •To inform police and to take support from them for any untoward incident. •To implement a tested and proven technology solution for Comprehensive Centrally Monitored Electronic Surveillance of ATM installations operated and managed by vendor to detect, deter and avoid theft, burglary, fraudulent transactions, vandalism etc. in & around ATM premises and to detect Intrusion or carrying out unauthorized activity in ATM and around premises •To take reasonable deterrent action for any untoward incident •To support bank or any enforcement agency to deal with an event. •Any other work as per mutual discussion Monitoring of ATMs and other	Requesting Bank to consider the attendance TAT as -60 minutes in metro and urban areas and 90 minutes in Semi Urban and Rural areas	No change

			accessories like UPS, ACS, VSAT etc.		
45	Page No. 47	1.18.2 Off-site CDs - l	The Vendor should carry out necessary configuration changes in the CDs deployed and maintained under the RFP if the Bank decides to carry out design modification and/or application modification to the Banks' ATM network, including modification for the security policy implementation in future. The cost of such configuration modifications should be entirely borne by the Vendor. Bank expects that the configuration, settings, hardening related changes required due to security policy changes or design modifications or implementation and roll out of any functionality shall be done at no additional cost.	Bidder will comply the configuration setting of CD as on date of bid submission. However, the financial implication for any changes/modification in future cannot be envisaged at this stage and we request the Bank for its mutual discussion for an agreed incremental price in future as per actual quote.	No change
46	Page No. 48	1.19 MANAGED SERVICES - 6	Cash shortages/overages as & when noticed during the reconciliation of cash, is to be made good immediately by the BIDDER.	Any shortages can be ascertained post reconciliation by the Bidder and Bank must support share the data like - Switch File / BGL entries / Account Statement of cash issued. Moreover, we request the Bank to share the shortages within 7 days, post submission of CBR by the Bidder, for making this process more robust.	No change
47	Page No. 49	1.20	The ATMs have to be interfaced with Bank's ATM switch. However, the Bank reserves the right to change the switching interface at any point of time. In such cases it will be binding upon the successful Bidder to provide the required support to commission the ATMs with new switching interface without any additional cost to the Bank. Networking / Connectivity shall be provided by successful Bidder, at all Offsite ATMs (installed by Bidder under this RFP) and should be networked, monitored and managed by the vendor.	Bidder can arrange the ATM interfaced with the Bank's existing ATM Switch. However, any cost implication due to commissioning of ATM with new Switching interface due to Bank's decision in future, then the Bank has to bear the overall cost at actuals.	No change

48	Page No. 49	1.20 - 1.20.7 & 1.20.8	The minimum bandwidth in case of VSAT last mile at every location for each ATM should be dedicated 32 Kbps for upload & 32 Kbps for download respectively with 100% concurrency (demand as on today). Also, per ATM bandwidth requirement should match with the day-to-day requirement. If any software or application upgradation demands increase in the bandwidth, the same should be made adequately available to cater to the day-to-day requirements within the contract period without any additional cost to the Bank. Any software or application upgradation or network security requirements or application demands the bandwidth upgradation, the same should be made adequately available at no additional cost to the Bank to cater to the day-today requirement within the contract period.	Requesting the Bank for approving the additional cost of Bandwidth enhancement, as and when required, as per the standard quoted price by the Network Vendor.	No change
49	Page No. 51	1.20 1.20.20 & 1.20.21	For onsite locations, bank will be providing connectivity link including the networking equipment for the On-site ATM to the Switch. The uptime of the onsite network link will be maintained by the Bank. Further, Bank may ask the Bidder to provide separate link where existing Banks network is not feasible or have low bandwidth for ATMs. At such site, Bidder to provide their network equipment's and establish the connectivity without any cost to Bank. Bidder will also provide the ATM connectivity where Bank has its own/leased premise or lease arrangement/transfer from existing landlord is not feasible without any cost to the Bank. At such sites, rent and electricity will be paid by Bank and transactions rate will be payable as per Onsite category to Bidder.	Bidder has no concern in providing VSAT connectivity for Onsite, wherever Bank ask the Bidder to provide separate link due to existing Banks network is not feasible or have low bandwidth for ATMs. However, we request the Bank to bear the Opex monthly actual cost for such arrangement of network connectivity by the Bidder for the onsite **else** transaction rate shall be payable as per offsite category.	No change

50	Page No. 57	Scope of Work 1.23 xix	Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause.	Bidder is requesting the Bank to reconsider the penalty amount to Rs. 500/ATM related to delay in PM and it should be within the defined penalty capping.	Please refer corrigendum
51	Page No. 60	1.25 1.2	THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.	Bank shall review the last three months historical dispense data and consider the maximum dispense for each ATM, in each month and based on the average of these three month's maximum dispense, Bank shall provide cash for three days for respective ATM replenishment.	No change
52	Page No. 60	1.25 1.3 (a)	Administrative Maintenance: - At the time of end of day activity (EOD), CRA will retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required. EOD shall be carried out during the Cash replenishment. However, when deposit function is enabled, EOD shall be done on daily basis except Sundays and Bank holidays	This point is related to Cash Deposit Machine and cash deposit mechanism can not be provided over ATM machine.	No change
53	Page No. 60	1.25 1.3 (e)	Settlement & Vault Reporting: - CRA will prepare end of day activity report and attach JP logs, supervisory counters and admin slips under the signature of CRA’s representative/s performing cash replenishment and submit to Bank next working day. BIDDER will provide cash balance report (CBR), vault closing balance report (VCB) and overage and shortage report (OSR) as per format, mutually agreed, to THE BANK designated linked branch via e- mail.	Need a clarity, since Bank has not demanded Journal Printer in ATM Technical specification. Accordingly, JP logs can't be reported.	No change
54	Page No. 60	1.25 1.7	CRA agency need to do EOD with Admin card only also CBR report and EJ counters hard copy supposed to be submitted on same day or very next day.	Bidder request to revise the clause as - CRA agency need to do EOD with Admin card only also CBR report and EJ counters hard copy supposed to be submitted on same day or very next working day.	No change

55	Page No 61	1.25 - 1.9	CRA Agency should provide true and correct data in CBR report and ensure that there will not be revised CBR.	Requesting Bank to consider 7 (seven) days timeline for any revision in CBR, as per the standard practice followed across industry.	No change
56	Page No. 62	1.26 - 5	Any shortage or loss of cash, whatsoever and for whatever reason shall be made good to the Bank immediately without waiting for admissibility or settlement of the insurance claim. Once the note packets are taken out of Bank's premises the bidder would be responsible for shortage and fake currency if any, noticed subsequently	Bidder request the Bank that each feeder branch must provide a currency sorting machine, through which the CRA will count and verify the currency. Post verification and leaving the Feeder Branch premises, if any fake or soiled notes are found, CRA and the Bidder shall be responsible for the same.	No change
57	Page No. 62	1.26 - 6	Bidder shall provide the portal access for real time update/report of cash management activity like Admin Activity, Cash loading, Cash Offloading and EOD reports without any cost to the Bank.	We request the Bank to remove this clause of cash management activity (like - Admin, Loading, Off-loading of Cash and EOD), as providing real time update/report is not possible from Bidder end. However, its under control of the Bank to fetch the required reports through their switch.	No change
58	Page No. 62	1.26	Factor of safety for cash replenishment will be shared by the bank to successful bidders	Require better clarity on this point, as it will help the bidder to factor its financial implication while working on commercials.	No change
59	Page No. 63	SECTION III 1. Scope of Work 1.26	EOD to be done even if no replenishment scheduled for the day by the CRA. This requirement will be waived only on explicit approvals from the bank.	Bidder request the Bank to consider the minimum cash replenishment/EOD in a month on the basis of locations (M/U/SU/R) and cash limit of the ATM has to be in line with the dispensation trend of the respective ATM.	No change. Please refer point no 1.3 b) page no 60

60	Page No. 63	SECTION III 1. Scope of Work 1.26	Following reports related to Cash Management must be provided by bidder to the Bank on T+1 basis by 1:00 P.M. - Cash Balancing Report (CBR) a. Cash Balancing Report (CBR) b. Cash Reconciliation Report (C3R) c. Additional Loading Report d. Holiday Cash Loading Report e. Cash Out Report f. Daily Loading Report (DLR) g. Daily Cash-in-Vault Report (CVR), for locations where vaulting is approved. h. Cash indent report to be provided to the respective ROs/CO in prescribed format which contains details of previous loading, Vault opening Balance, EOD, cash evacuation and depositing in Bank etc. from the beginning of the month till date of the month for all ATM/BNA under nodal branch from where CRA under specific MS provider is taking cash. i. Cash issuance v/s loading and Cash evacuation v/s deposit monthly report to be provided to the respective ROs in prescribed format	Requesting Bank to revise the timing for submission of reports by 3:00 PM instead of 1:00 PM on T+1 day	No change
61	Page No. 87	3. INSURANCE	It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project. The Vendor is responsible to reimburse the Bank the loss of Cash in transit, cash held in CD/ATM machine, cash held in Vault of CMA/CRA without waiting for settlement of Insurance claim. Such reimbursement should be done within 15 days of the incident. In case the Vendor does not reimburse such amount within 15 days, such cash loss will be recovered from the next payment due by the Bank to the Vendor along with 2% interest per month or part thereof.	Bidder is requesting the Bank to remove Interest part from this clause	No change

62	Page No .88	SECTION-VI TERMS AND CONDITIONS OF THE TENDER - 5	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 7 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP	Bidder will comply to all regulatory compliance as on date of bid submission. However, any future guidelines/advisory requirements cannot be envisaged at this stage and we request the Bank for its mutual discussion for an agreed incremental price in future as per actual quote.	No change
63	Page No. 104	18.2 Minimum Guarantee for low hits ATMs with 95 % or more Uptime.	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	Bidder is considering that this clause of MG will be applicable through out the contract period for all the ATMs. Please confirm. Bidder also require clarification from Bank that 95% uptime shall be consider after exclusions. Also recommend to consider the scenario, wherein, if any ATM not transacting for full month under Force Majeure situation (beyond Bidder control) then that ATM shall be eligible for Minimum Guarantee	No change
64	Page No. 138	Annexure 7 - 11.3	In case any Bidder support required for such task for masking and unmasking of EJ then Bidder will provide support on FOC basis.	Masking and unmasking of EJ is not in Bidder's control and Bank has to take up with their switch vendor to masking or unmasking of required details	No change. Point is self explanatory

65	Page No. 145	Annexure 7 A. - 56	Proposed Solution should be capable of stamping the transaction Information (with masking of Card Number as per PA-DSS) on the images /Video clipping.	Masking and unmasking of EJ is not in Bidder's control and Bank has to take up with their switch vendor to masking or unmasking of required details	No change
66	Page No. 158	Annexure-8a	No. Transactions Day - 84 for Finanacial and 36 for Non-Fiannacial (Total - 120)	Given the expectation of Bank to quote the commercial as per 120 No. transactions day (Fin - 84 & Non-Fin - 36) and looking at the current transaction trend, we request the Bank to increase the Minimum Guarantee to Rs. 55,000 for Offsite and Rs. 38,000 for Onsite.	No change
67	Page No. 176	APPENDIX-15 CD UPTIME & PENALTY 2.	The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied. The bank has defined Cash Out as non-availability of cash in ATM/CD for dispensation. To align with ADMIN balance, cases of ADMIN balance Rs. 25,000/- out of above will also be considered as “Cash Out” for the purpose of penalty. If switch receives currency receives “Currency Out” message in respect of all configured /present cassettes in the machine, irrespective of switch/ADMIN balance it will be treated as Cash Out situation. And even if switch/ADMIN balance is available in any of the Machine but physical cash is not available in the Machine it will also be treated as Cash Out situation and will attract penalty.	The bidder requests the Bank to consider increasing the Admin Balance from INR 25,000/- to INR 50,000/-. The current limit of INR 25,000/- , when distributed across multiple denominations, results in a very low quantity of notes. This leads to frequent instances where notes get stuck in the ATM purge bins due to insufficient volume. Moreover, enhancing the Admin Balance to INR 50,000/- will help maintain adequate note quantity, reduce purge-bin issues, and ensure smoother ATM operations. Bidder also request the Bank to revise the clause as - The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs. 2000 per Machine per incidence will be charged If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 500/- for each 24 hours cycle will also be levied.	No change

68	Page No. 177	APPENDIX-15 CD UPTIME & PENALTY 4.4 Consumales	Consumables are required to be replenished well before it gets over Penalty: Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from the vendor.	Bidder request to revise the clause as - Consumables are required to be replenished well before it gets over Penalty: Rs.500/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.1000/- per incident, for all consumables shall be recovered from the vendor.	No change
69	Page No. 178	APPENDIX-15 5 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD	We request the Bank to revise the penalty cap at 3% of the total monthly revenue of each ATM.	No change
70	NA	NA	Others	To encourage the service performance, Bank must have incentive clause for the ATMs achieving >= 95% availability.	No change
71	NA	NA	Others	Requesting Bank to consider indexation on the final bid price linked with Consumer Price Index (CPI) on an annual basis.	No change
72	NA	NA	Others	Bank shall keep a provision for bidder to increase the quoted per transaction rate through out the contract period, if there is any increase in the interchange rate.	No change

73	7	Section -I	Central Bank of India, a body Corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Central Office at Chandermukhi, Nariman point, Mumbai 400021, (hereinafter referred to as 'the Bank'), invites bids from qualified bidders for RFP for End-to-End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers/ATMs under OPEX model	Considering the value-added benefits of Cash Recycler Machines (CRMs) for banking customers, Public Sector Banks have, in recent years, predominantly deployed CRMs across their networks in place of Cash Dispensers (CDs). Similarly, private banks have adopted policies mandating the installation of CRMs at all new branches, as well as during replacement of CDs upon completion of their lifecycle. In view of these industry practices and the enhanced operational and customer service advantages offered by CRMs, **we request the Bank to consider installing "Cash Recycler Machines (CRMs)" instead of Cash Dispensers (CDs).**	No change
74	8	4	PERFORMANCE BANK GUARANTEE:	Suggested If the the Performance Bank Guarantee is kept for the entire term of the contract then additional claim period of 1 year may be avoided, unlesss the currency of contract in this cluase is defined upto one year prior to Term of the contract.	No change
75	14	4.3	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs.1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	Suggested to keep shifting cost as additional and chargeable mutually.	Please refer corrigendum
76	15	4.5.	Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates.	Beyond 1 years it is suggested to let the cost discussions be mutually decided basis the then situation and commercials	No change

77	21	1.2.3.	The Bank also may request/advise the Bidder to relocate the ATM to any other location due to administrative exigencies. Under such circumstances Bidder has to bear the cost of Shifting and other misc. expenditure. The relocation should be executed within 30 working days from the date of the approval provided by the Bank, failing which that ATM shall be considered as under downtime from the 31st working day onwards. Partial surrender of ATM or sites will not be allowed.	Requested to keep the time lines relaxed as per location and geograpy, also request to keep the cost payabel by the initiater of the request for relocation.	No change
78	96	8	The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensations, costs, charges and expenses arising or accruing from or in respect of any such claim or damages from any sums due or to become due to the Bidder or from the performance bank guarantee submitted by the bidder	Suggested language: The Bank shall with **due opportunity of representation to the bidder** be at liberty and is hereby empowered to deduct the amount of any damages, compensations, costs, charges and expenses arising or accruing from or in respect of any such claim or damages from any sums due or to become due to the Bidder or from the performance bank guarantee submitted by the bidder	No change
79	110	31	If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may consider termination of the contract.	Recommeded to keep a week of 7 days only instead of considering it of 3 days.	No change
80	112	34	Cancellation of Order	Suggestes addition - to let bidder have reasonable opportubity and prior 90 days notice of the Bank's intent. So bidder can arrange for a cure.	No change. Please refer

					clause 35 point no 2 page no 113
81	33	1.8.6.	All Cameras should be IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and videos in all scenarios including dull light, no light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center / dashboard / mobile app of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.	For ATM premises, 2MP camera would be sufficient to cover the this area with clear image quality. Using 8MP (3840 x 2160-pixel resolution) adds unnecessary load on network traffic and storage, which can be avoided with a 2MP (1920 x 1080-pixel resolution) setup while still ensuring reliable monitoring.	No change
82	33	1.8.7.	Detection of Intrusion in the ATM premises or disturbing the installed equipment(s) such as ATM Machines, ACs, UPS & batteries, external signages etc. and all other installed equipment(s) under e-Surveillance. All machines at the ATM sites to have removal, vibration, contact and thermal sensors.	Tamper detection for external signages is not feasible at present due to non-availability of any proven technical solution in the market. We request bank to remove this requirement. While all other equipment such as ATM machines, ACs, UPS, and batteries can be effectively covered with removal, vibration, contact, and thermal sensors as specified.	No change
83	33	1.8.10.	Detection of lingering or unauthorized activity for more than two minutes, motion-based monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors through PIR sensors OR using video analytics from 8 PM to 8 AM.	For motion detector-based alerts, human intervention is necessary for handling. Since site footfall remains high until 11:00 PM and resumes after 6:00 AM, the effectiveness of motion sensor-based monitoring during these hours is reduced due to excessive alert flow. We therefore request the bank to configure the activation window between 11:00 PM and 6:00 AM.	No change

84	34	1.8.14./ 14	At least 10 Hours internal battery Back-up for Alarm Panel, Router, Microphone, Speaker, DVR and all Cameras etc.	Considering the maximum current consumption of the complete e-Surveillance system at approximately 4 Amps/hour, two fully charged batteries can provide backup power for up to 5 hours. We therefore request the bank to incorporate the required changes accordingly.	No change
85	35	1.8.18.	Vendors to provide the facility (Web based as well as Mobile app based) for viewing & downloading the live footages to the authorized Bank officials/representative of CO/RO/ZO/Branches/CC, by selecting ATM ID. For viewing the stored images & footages, option should be provided by entering the ATM ID, Date & Time of images & video footages.	The e-Surveillance solution functions within a secured VPN using a M2M/MPLS SIM network, with command center agents monitoring sites for alert handling. Streaming live video outside the command center would increase network bandwidth load and also introduce potential security vulnerabilities. We therefore request bank to revise the requirement to a live still image for site viewing, while complete video footage can be provided by the vendor upon request	No change
86	36	1.8.30. /3	The Bank may integrate the e-surveillance installed at ATM sites with its own e-surveillance dashboard / solution. The Vendors should cooperate with the integration conforming to Bank's IS policy at no additional cost to the Bank.	We request the bank to share the necessary documentation required for integrating e-Surveillance system with the bank's own e-Surveillance dashboard. The feasibility of integration can be assessed once the relevant details are received from the bank.	No change. Details will be shared with successful bidder
87	37	1.8.41.	An alert must be raised in case someone blocks or tampers with the cash dispenser / cash shutter of the ATM machine to manipulate the cash being dispensed by ATM machine. Whole activity should be recorded as a continuous video.	Currently, there is no available technology to detect tampering or blocking of the cash dispenser. As such, this solution is not feasible at present. We therefore request the bank to remove this clause. However, video evidence will be provided for any such incident.	No change

88	37	1.8.42.	An alert must be raised in case someone tries to disconnect the ATM machine by removing power cables or switching off the ATM machine, etc. Whole activity should be recorded as a continuous video.	Currently, there is no available technology to detect power disconnections. As such, this solution is not feasible at present. We therefore request the bank to remove this clause. However, video evidence will be provided for any such incident.	No change
89	38	1.8.48.	To be able to integrate with the different systems of the Bank, such as Switch, ATM monitoring tool, etc., as per the Bank's requirement, at no extra cost to the Bank.	We request the bank to share the necessary documentation required for integrating e-Surveillance system with the bank's own e-Surveillance dashboard. The feasibility of integration can be assessed once the relevant details are received from the bank.	No change
90	39	1.8.56.	CCTV camera should be provided in main ATM room, outside the ATM room, in the ATM Back room and a hidden Pin Hole Camera at a suitable concealed location inside the main ATM room. All Cameras should be of IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and video in the scenario of dull light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.	For ATM premises, 2MP camera would be sufficient to cover the this area with clear image quality. Using 8MP (3840 x 2160-pixel resolution) adds unnecessary load on network traffic and storage, which can be avoided with a 2MP (1920 x 1080-pixel resolution) setup while still ensuring reliable monitoring.	No change
91	69	Section IV	Bidder should have experience of minimum 3 years in providing the services under outsourced Model/Transaction cost model to Banks in India. Bidder should have installed and maintained minimum 1000 ATMs under CAPE/OPEX modelduring last 5 years as on 31/12/2025 successfully. Bidder will install ATMs from an OEM who has minimum installed base of 1000 ATMs in Banks in India as on 31/12/2025.	We request bank to amend this clause as "Bidder should have experience of minimum 3 years in providing the services under outsourced Model/Transaction cost model to Banks in India. Bidder should have installed and maintained minimum 1000 ATMs under CAPE/OPEX model during last 5 years as on 31/12/2025 successfully. Bidder will install ATMs from an OEM who has minimum installed base of 1000 ATMs/CRMs or 100 ATMs in Banks in India as on 31/12/2025".	No change

92	104	18.2	Minimum Guarantee for low hits ATMs with 95 % or more Uptime. - If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month(without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	We suggest Bank to incraese Minmimum Gurantee for Rs. 35,000/- per month (Without GST) for Onsite locations and Rs. 45,000/- per month (Without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. We also suggest to keep uptime commitment for 90% or more for Minimum gurantee for low hits ATMs	No change
93	157	Annex 8 Point No 65	Supply, installation, testing and commissioning of 1 phase input/output online UPS with required KVA depending upon power supply condition but not less than 2 KVA Trueonline UPS of EMERSON/DB/Hirel/Tritronics/Switching AVO/ Consul/ Numeric make with 8 hrs. Batteries backup on full resisting of ATM network equipment's and one light) 4 KVA ISI marked servo stabilizer Make Auto electric/ Numeric/ Uniline or equivalent. Isolation transformers to be in built in UPS. It is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning 24*7*365	No VAH Mentioned for Battery. Load on UPS to be specified . SCVS range is not mentioned in the requirement. Genreally 160-270 range is included in the UPS hence please specify the range of SCVS. Isolation Xmet rating to be specified	No change
94	20	1.1.14.	Bidder will supply minimum 2KVA UPS of reputed make with 8 hours battery backup on full load. In case there are multiple machine-like CR/SSPBPK at the site 3KVA UPS with 4 hours back to be supplied by the Bidder	The clause mentions supply of minimum 2 kVA UPS with 8 hours battery backup on full load and, in case of multiple CR/SSPBPK machines, 3 kVA UPS with 4 hours backup. Kindly confirm whether the specified backup duration (8 hours / 4 hours) is required at full rated UPS load or at actual site load, which may be lower. Also, please confirm whether battery backup calculations should be considered based on actual connected load at site or as per KVA Rating.	No change

95	43	1.14.1	To monitor the serviceability of UPS, to carry its remote power monitoring and report its functionality state on the mutually agreed format to the MS vendor and the Bank in details	For remote power monitoring and reporting of UPS functionality status, we propose to provide UPS with SNMP-based monitoring capability only. Kindly confirm whether provision of SNMP protocol and relevant MIBs is sufficient, and that development, hosting, and maintenance of centralized monitoring systems or dashboards shall be under the Bank's or third-party vendor's scope.	No change
96			Specification	In RFQ there is no any UPS specification, Kindly Provide Same.	No change. Please refer point no 65 page no 157
97	107	23	WARRANTY/AMC during contract Period	UPS, Battery warranty is not specified in RFP.	No change. Warranty for all requisites products including UPS should be for contract

					period (7 years)
98	157	65.UPS	online UPS with required KVA depending upon power supply condition but not less than 2 KVA	Please confirm the required UPS rating or provide the power supply / connected load details on the UPS	No change
99	157	65.UPS	True online UPS of EMERSON/DB/Hirel/Tritronics/Switching AVO/ Consul/ Numeric make	Specification mentions 'True Online UPS of EMERSON / DB / Hirel / Tritronics / Switching AVO / Consul / Numeric make.Please confirm whether Prostarm make is acceptable	No change. Please refer point no 65 page no 157
100	157	65.UPS	with 8 hrs. Batteries backup on full resisting of ATM network equipment's and one light)	Specification mentions 8 hours battery backup on full load consisting of ATM network equipment and one light. Please confirm the total connected load (in Watts / VA) on the UPS.	No change
101	20	1.1.14	Bidder will supply minimum 2KVA UPS of reputed make with 8 hours battery backup on full load. In case there are multiple machine-like CR/SSPBPK at the site 3KVA UPS with 4 hours back to be supplied by the Bidde	Specification states that the bidder shall supply minimum 2 kVA UPS with 8 hours battery backup on full load, and in case of multiple machines like CR/SSPBPK at site, 3 kVA UPS with 4 hours backup is to be supplied. Please confirm the number of machines to be connected at each site and the corresponding connected load (in Watts/VA) for correct UPS capacity selection	No change

102	19	1.1.9	Installation and maintenance of UPS with minimum 8 hours fast charging SMF / Lithium- ion battery backup.	Specification mentions installation and maintenance of UPS with minimum 8 hours battery backup using SMF / Lithium-ion batteries with fast charging. Please confirm the intended battery technology (SMF or Lithium-ion) and the required battery capacity/charging time.	No change
103	General		Warranty	Plase confirm The warranty for UPS	No change. Warranty for all requisites products including UPS should be for contract period (7 years)
104	33	1.8.6.	All Cameras should be IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and videos in all scenarios including dull light, no light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center / dashboard / mobile app of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.	For ATM premises, 2MP camera would be sufficient to cover the this area with clear image quality. Using 8MP (3840 x 2160-pixel resolution) adds unnecessary load on network traffic and storage, which can be avoided with a 2MP (1920 x 1080-pixel resolution) setup while still ensuring reliable monitoring.	No change

105	33	1.8.7.	Detection of Intrusion in the ATM premises or disturbing the installed equipment(s) such as ATM Machines, ACs, UPS & batteries, external signages etc. and all other installed equipment(s) under e-Surveillance. All machines at the ATM sites to have removal, vibration, contact and thermal sensors.	Tamper detection for external signages is not feasible at present due to non-availability of any proven technical solution in the market. We request bank to remove this requirement. While all other equipment such as ATM machines, ACs, UPS, and batteries can be effectively covered with removal, vibration, contact, and thermal sensors as specified.	No change
106	33	1.8.10.	Detection of lingering or unauthorized activity for more than two minutes, motion-based monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors monitoring 24x7x365 using video analytics. Additionally, monitoring using motion detectors through PIR sensors OR using video analytics from 8 PM to 8 AM.	For motion detector-based alerts, human intervention is necessary for handling. Since site footfall remains high until 11:00 PM and resumes after 6:00 AM, the effectiveness of motion sensor-based monitoring during these hours is reduced due to excessive alert flow. We therefore request the bank to configure the activation window between 11:00 PM and 6:00 AM.	No change
107	34	1.8.14./ 14	At least 10 Hours internal battery Back-up for Alarm Panel, Router, Microphone, Speaker, DVR and all Cameras etc.	Considering the maximum current consumption of the complete e-Surveillance system at approximately 4 Amps/hour, two fully charged batteries can provide backup power for up to 5 hours. We therefore request the bank to incorporate the required changes accordingly.	No change
108	35	1.8.18.	Vendors to provide the facility (Web based as well as Mobile app based) for viewing & downloading the live footages to the authorized Bank officials/representative of CO/RO/ZO/Branches/CC, by selecting ATM ID. For viewing the stored images & footages, option should be provided by entering the ATM ID, Date & Time of images & video footages.	The e-Surveillance solution functions within a secured VPN using a M2M/MPLS SIM network, with command center agents monitoring sites for alert handling. Streaming live video outside the command center would increase network bandwidth load and also introduce potential security vulnerabilities. We therefore request bank to revise the requirement to a live still image for site viewing, while complete video footage can	No change

				be provided by the vendor upon request	
109	36	1.8.30. /3	The Bank may integrate the e-surveillance installed at ATM sites with its own e-surveillance dashboard / solution. The Vendors should cooperate with the integration conforming to Bank's IS policy at no additional cost to the Bank.	We request the bank to share the necessary documentation required for integrating e-Surveillance system with the bank's own e-Surveillance dashboard. The feasibility of integration can be assessed once the relevant details are received from the bank.	No change. Details will be shared with successful bidder
110	37	1.8.41.	An alert must be raised in case someone blocks or tampers with the cash dispenser / cash shutter of the ATM machine to manipulate the cash being dispensed by ATM machine. Whole activity should be recorded as a continuous video.	Currently, there is no available technology to detect tampering or blocking of the cash dispenser. As such, this solution is not feasible at present. We therefore request the bank to remove this clause. However, video evidence will be provided for any such incident.	No change
111	37	1.8.42.	An alert must be raised in case someone tries to disconnect the ATM machine by removing power cables or switching off the ATM machine, etc. Whole activity should be recorded as a continuous video.	Currently, there is no available technology to detect power disconnections. As such, this solution is not feasible at present. We therefore request the bank to remove this clause. However, video evidence will be provided for any such incident.	No change
112	38	1.8.48.	To be able to integrate with the different systems of the Bank, such as Switch, ATM monitoring tool, etc., as per the Bank's requirement, at no extra cost to the Bank.	We request the bank to share the necessary documentation required for integrating e-Surveillance system with the bank's own e-Surveillance dashboard. The feasibility of	No change

				integration can be assessed once the relevant details are received from the bank.	
113	39	1.8.56.	CCTV camera should be provided in main ATM room, outside the ATM room, in the ATM Back room and a hidden Pin Hole Camera at a suitable concealed location inside the main ATM room. All Cameras should be of IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and video in the scenario of dull light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command center of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.	For ATM premises, 2MP camera would be sufficient to cover the this area with clear image quality. Using 8MP (3840 x 2160-pixel resolution) adds unnecessary load on network traffic and storage, which can be avoided with a 2MP (1920 x 1080-pixel resolution) setup while still ensuring reliable monitoring.	No change
114	16	Point 4.16	For offsite locations the selected vendor(s) will have to provide VSAT with sufficient bandwidth not less than 32 kbps and should be upgradable for smooth functioning and other requirement for ATM services as per scope of RFP without any additional cost to bank. Vendor may consider other mode of connectivity than VSAT which is approved Bank's information security policy	As per the clause, the Bank is expecting VSAT connectivity with 32 Kbps bandwidth. However, this appears to contradict Clause No. 1.20.6, where the Bank has specified dual mode connectivity, with VSAT to be preferred only in case other connectivity options are not available. We request clarification on the exact requirement	No change
115	10	Scope of Work	For OFFSITE CDs Bidder is required to provide suitable network connectivity up to Banks CD Switch (BOTH DC & DR) with adequate Bandwidth with dedicated network.	We request the Bank to kindly allow the Network Service Provider to utilize the existing dedicated backhaul connectivity between the Service Provider and the Bank's Data Center (DC) and Disaster Recovery (DR) sites. This arrangement will ensure: - Optimized use of already available secure infrastructure - Faster implementation timelines by avoiding duplication of network resources	No change

116	48	1.20.6	The vendor should provide reliable and uninterrupted connectivity for ATMs. Using any of the last mile like leased line Fiber / Copper, RF, UBR, Dual 4G / 5G SIM {Dual 4G / 5G SIM connectivity should be provided from two different services providers},	Please confirm the per month per SIM data capacity requirement for 4G SIM	No change
117	49	2	1.20.2 The Vendor should provide Integrated Dual Modes of connectivity for each ATM with Primary and Secondary mode of connectivity. The Switchover from Primary to Secondary and vice-verse should be automatic such that no connectivity disruption occurs. Dual Mode connectivity means: - Dual 4G / 5G SIM (from different service providers) with auto switch over between the 2 SIMs OR Broadband (Primary) + 4G / 5G SIM (Secondary) OR 4G / 5G SIM (primary) + Broadband (Secondary) or any other combinations	Request Bank to clarify the definition of Dual Media- can it be single/ Dual 4G/5G as Primary connectivity and VSAT as secondary connectivity	No change
118	49	1.20.7	The minimum bandwidth in case of VSAT last mile at every location for each ATM should be dedicated 32 Kbps for upload & 32 Kbps for download respectively with 100% concurrency (demand as on today). Also, per ATM bandwidth requirement should match with the day-to-day requirement. If any software or application upgradation demands increase in the bandwidth, the same should be made adequately available to cater to the day-to-day requirements within the contract period without any additional cost to the Bank.	Dedicated 32 Kbps for upload & download respectively with 100% concurrency for each ATM . Incase multiple ATMs are deployed at site then the Bandwidth will be multiple of dedicated 32 Kbps for upload & download for seamless operation of the site. Pls confirm	No change. Minimum VSAT bandwidth for each ATM should be dedicated 32 kbps.

119	49	1.20.7	The minimum bandwidth in case of VSAT last mile at every location for each ATM should be dedicated 32 Kbps for upload & 32 Kbps for download respectively with 100% concurrency (demand as on today). Also, per ATM bandwidth requirement should match with the day-to-day requirement. If any software or application upgradation demands increase in the bandwidth, the same should be made adequately available to cater to the day-to-day requirements within the contract period without any additional cost to the Bank.	Since Bank is looking for 7 year contract and during this period Bank may come up with new applications and security requirement which may demand higher Bandwidth per site. To cater this requirement it is required to discover the higher Bandwidth costs like 128Kbps and 256 Kbps. Request Bank to include the same	No change
120	50	1.20.9	Bidder should also arrange for backhaul (from service providers BSNL, Bharti Airtel, Vodafone, TCL, Reliance JIO, Sify, Hughes, Tatanet, Railtel etc.) and other communication devices at bank PR and DR site and also ensure ATMs to Bank's Servers connectivity. Bidder should provide connection between the Services Center and ATM switch with high level security standards like network connectivity through IPSEC / 3DES dedicated servers located at Bidder's end to remotely run special commands, firewall / De Militarized zone (DMZ) and other IP security methods.	Service providers may use the Existing Backhaul links by upgrading the Bandwidth as needed. Pls confirm.	No change. Bidder may use existing bandwidth adhering RFP specifications
121	51	1.20.22	The entire network setup should not be shared to any other customer. It should be end to end private network. Bidder has to comply with the contract Terms for connectivity. If MPLS, VSAT connectivity, the Bidder shall create separate VPN Cloud End to End and ensure the security and confidentiality of the Banks data.	For the 4G/5G connectivity, it should be on Private APN to ensure security and static IP addressing. Also, the 4G/5G SIMs should be without Voice, internet, SMS. Pl add these points for better network security	No change
122	108-109	27	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, fires, floods and freight embargoes events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation	We request bank to include Satellite or transporder failure as a part of force majeure.	No change

123	11	1 Scope of work	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.	Complaince can be done only for the known requirement as on the date of RFP. Any new or revised regulatory/industry requirements should be undertaken on a mutually agreed timeline and at mutually agreed commercial terms, based on actual effort and cost impact. Request Bank to amend this clause	No change. Please refer 1.7.1 (Compliance of all Regulatory Requirement)
124	14	4.2, paragraph 3	UAT and requisite certifications of machines to be completed within 90 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors will Rs. 5,000/- per day (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 15 days (from 106th day) that bank may take deemed action including cancellation of the contract.	Request Bank to allow 120 days for the testing of machine from the date of acceptance of Purchase Order	No change
125	17	5.2	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed **any new guidelines will be followed during the contract period.**	Any such new or revised regulatory/industry requirements should be undertaken on a mutually agreed timeline and at mutually agreed commercial terms, based on actual effort and cost impact. Request Bank to amend this clause	No change. Please refer 1.7.1 (Compliance of all Regulatory Require

					ment)
126	17	5.5	Only those bidders would be considered who provide services in compliance of all criteria provided by the RBI/MHA. Bidder has to comply with theadvisory/guidelines issued by RBI/IBA/GOI as on date of go live and any further modifications and new advisories issued during the contract period will be mutually discussed and implemented at agreed terms.	We request the Bank to consider that compliance should be required **as on the date of bid submission, not the date of go-live.** Bidders prepare their technical and commercial proposals based on the regulatory requirements prevailing at the time of bid submission. Any regulatory/advisory changes issued after bid submission, whether before or after go-live, may materially impact solution scope, timelines, and pricing.	No change
127	18	8	The Vendor shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder.	The relevant sections of the Bank's IT & IS Security Policies applicable to this RFP shall be shared with all bidders at the bid stage to enable assessment of compliance requirements. Any additional requirements introduced after the date of RFP will be mutually discussed and implemented on agreed timelines and commercial terms. Request Bank to amend this clause	No change
128	21	1.3.1	Cash loading, Cash optimization and Cash Forecasting will be the responsibility of the selected Bidder. Any services mentioned under this agreement shall be outsourced to vendor/Subcontractor who are fully complying with the criteria mentioned by RBI/MHA and other regulators time to time.	Any new, revised, or enhanced regulatory or statutory requirement (including those from RBI, MHA, NPCI, GOI, card schemes, or any other regulator) arising after the date of RFP shall be implemented on a change-in-scope basis, with the associated cost impact to be passed on to the Bank on mutually agreed commercial terms and timelines. Request bank to amend this clause	No change
129	24	1.3.1.22	The non-working / worn-out cassettes will be replaced with new ones by the vendor as and when required, without any cost to the bank.	Currency cassette/ Purge bin is a consumable item and shall be replaced by the OEM on chargeable basis. Request Bank to amend this clause	No change

130	26	1.3.2.5	Providing video footage / images of the ATMs sites to the Branch, by way of media provided by bank without any additional cost to the Bank. Images should be provided as and when required. 180 days image data should be made available to the Bank. In case the vendor fails to provide video footage as and when requested any loss to the bank on account of not providing video footage will be recovered from the BIDDER. BIDDERs will share the required images / footages on SFTP as sending on email will have space constraints	Bidder request retention period of the images data to be reduced to 120 days.	No change
131	26	1.3.2.6	The Bidder will be responsible for the maintenance of all ATM/Sites both on-site and off-site and replace all spares/equipment's/materials including consumables. The Bidder to support /repair /replace/maintain all parts of the equipment's mentioned above irrespective of whether the parts are manufactured by the Bidder or outsourced by it.	Consumable items like currency cassette, Purge bin, Safe lock shall be replaced on chargeable basis. Also, break opening of ATM safe due to any reasons, whatsoever, is a chargeable activity and Bank shall pay the charges for the same. Parts damaged due to vandalism/ Short circuit/ poor site infra at site shall be replaced on chargeable basis. We would request Bank to amend this clause	No change
132	26	1.3.2.9	Implementation of Hardware level Configuration parameter changes in the current ATM supplied by the Bidder will be without any cost, wherever required / necessitated by Bank/RBI to be done.	Any hardware-level configuration changes mandated by the Bank, RBI, or any regulator after bid submission will be implemented on mutually agreed timelines, and the cost of such changes will be borne by the Bank based on actuals. Request Bank to amend this clause	No change
133	31	1.6.5 c	If any new customization at Banks switch for the model supplied by the Bidder, Bidder has to bear the cost of customization.	For New customisation required at Bank's switch- all the associated charges shall be paid by the Bank. Request Bank to amend this clause	No change

134	32	1.7.1	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Center, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard/NPCI etc. requirements as on Go live date at no additional cost to the Bank. ***Any future compliance issued after go live date and during the contract period will be implemented on mutually agreed terms.*** Bank reserves the right to close the machine at its discretion for non-compliance of regulatory guidelines.	Request Bank to replicate this clause every where mentioned in this RFP.	No change
135	32	1.7.2	Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.	The initial ICCW rollout including first-time integration with the Bank's existing middleware will be done at no additional cost to the Bank. Any subsequent integration, modification, or re-integration due to middleware/switch upgrades, Bank-initiated changes, or new functionalities introduced after initial integration shall be implemented on mutually agreed timelines and commercial terms. Request Bank to amend clause	No change
136	88	5. BRAND OF CD & CR, MANUFACTURER, MODEL	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 7 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP.	Any upgrades required due to new laws or guidelines that were not in existence at the time of submitting the RFP shall be chargeable to the Bank and implemented within timelines mutually agreed with the Bank. This clause should be modified accordingly.	No change

137	129	16	The bidder or the OEM should have ready model(s) having features of sensing QR code, Biometric Reader, Contactless & Card Reader (stripe & EMV). The bidder should make compatible with bank's requirements.	Machine can display the QR code. Is bank asking us to provide QR code scanner in along with the machine? Request bank to clarify?	No change. Bidder to provide models having stated features
138	130	1.1	Processor specifications	Bank should reconsider these specs and consider the max clock speed that is supported by the processor instead of minimum clock speed. In computing and performance, it is the max clock speed and cache which is important.	No change
139	133	5.3	Should provide necessary certificates/approvals from VISA, Master Card, Amex, Union Pay, Rupay, Discover including TQM(IFM) certificates.	EMV, Rupay & NPCI testing is done by the Bank. Bidder will provide support to the Bank during the EMV, Rupay & NPCI testing. Bidder will provide certificates & compliances related to the HW such as EMVCo L1, L2 and TQM. Request Bank to amend this clause	No change
140	136	7.7	ATM must be capable of performing under extreme conditions. Temperature: 5 degree Celsius to +50-degree Celsius (Without Air Conditioner) Humidity :20 to 80 % (Without Air Conditioner)	Request bank to change this clause as "ATM must be capable of performing under extreme conditions. Temperature: 10 degrees Celsius to 45 degree Celsius (Without Air Conditioner) Humidity :20 to 80 % (Without Air Conditioner)"	No change
141	141	19.8	Geo tagging of the machine should be done to track the location of ATM	Geo tagging requires additional equipments which are not part of the standard ATM HW. Bank is requested to keep this out of the ATM HW scope.	No change. Vendor should provide support for geo

					tagging of ATMs to track ATM locations
142	142	21.7	CDs to be provided with facility which will be required for preserving the last state of the machine in the event of loss of power supply to achieve safeguarding the corruption of ATM Software. CD should have an MCB / Chip / IC / etc., prior to SMPS / POWER Manager to prevent damage to machine due to power fluctuations.	Power fluctuations are handled by SMPS and no such circuit is available. Request Bank to amend this clause	No change
143	145	47	Support for AES 256	Request Bank to modify this requirement to AES-128. To load AES-256 keys,large size RSA would be required. This does not exist, no HSM is able to support this presently. Request Bank to confirm if their HSM supports AES-256?	No change. Vendor to provide AES 256 or higher standard
144	150	10	Signage	Instead of Flex -Fabric word has been used which needs to be revised as Flex	No change
145	150	10	Signage	Warranty offered for flex and coloured vinyl will be 5 years	No change. Vendor should provide requisite product

					s with warranty till contract period (7 years)
146	157	62	Wall Graphic Film	Why can't we use PVC film for wall graphics as in non PVC film maxumum offered warranty is 3 years and offered warranty with PVC film will be 5 years and not 7 years-Kindly change Non PVC to PVC and 7 years to 5 years in warranty reuirement./Approved brand names should also be mentioned.	No change. Vendor should provide requisite products with warranty till contract period (7 years)
147	156	56	ATM Machine Partition	Frosted film - required warranty to be indicated,Approved brand names should also be mentioned.	No change. Frosted film of reputed brand should be deployed with

					warrant y period till conrtact period(7 years)
148	15 6	56	ATM Wrapping	Approved brand names should also be mentioned.	No change. ATM wrappi ng of reputed brand should be deploye d
149	15 6	61	One way vision	Film will be installed from outside if you want white portion to be visible from outsite, This needs to be rectified in tender document.	No change
150	16	4.2	Ensuring that cash is not dispensed for power off /suspected case in EJ in line with the RBI/RFP FOR Deployment of 1500 ATMs OPEX model TENDER No. CO: ATM: 2025-26: XX Page | 17 OEM/NPCI/Master/Visa and any other regulatory guidelines should be certified with Bank's switch, and to be changed from time to time as per requirement. Any loss due to above shall be recovered from the vendor.	Any suspect transaction need to share with Bidder and take agreement before recover these losses	No change

151	22	1.3.1.5	C3R Report along with Switch and Machine Counter must be submitted on T+2 basis to Bank Nodal branches and Central Recon Team by 1:00 PM daily.	There is deviation of clause no. 1.3.1.5 where Bank informed about submission of report at Central recon team whereas in clause no.1.26, end to end recon mentioned. Need clarity that reconciliation is under Bidder scope or under Bank scope	No change
152	22	1.3.1.8.	The Vendor shall be responsible for reconciliation of cash and resolution of all complaints related to ADMIN transactions at the ATM and Vault end. In this regard, vendor shall adhere to the instructions issued by the Bank from time to time in the interest of the Bank, latest instructions issued by RBI vide its letter No. RBI/2018- 19/183 DCM(Plg) No. 2746/10.25.07/2018-19 dated May 14, 2019, and MHA Guidelines for CRAs dated 8th Aug 2018. The Bidder will submit reconciliation certificate twice a month i.e. as on 15th of the month by 18th of the month and after as on 30th /31st by 3rd of the next month.	In case of Reconciliation scope under Bidder, Bank need to provide all supporting documents to perform reconciliation and also need to shared all the disputes with bidder and access of netwrok portals.	No change
153	65	1.26	1.26 RECONCILIATION & SETTELEMENT BIDDER shall provide reconciliation and settlement mechanism pertaining to BIDDER deployed CD transactions. The activity shall be carried out in BIDDER premises. BIDDER shall have the software to provide reconciliation and settlement for all such transactions of CDs. 1. BIDDER shall be responsible for reconciliation of the following transactions: a. CD Cash reconciliation b. CD to Switch reconciliation (EJ to switch) c. Generation of MIS report – Matched & unmatched entries d. Report of un recon entries. e. Cash vault reports	Bank need to provide all required files i.e. switch & to perform the reconciliation and need clarity on recon process & sign off process on monthly deduction	No change

154	89	6Assets such as AC & UPS	vendor(s) will have to unconditionally accept the same for buyback on as is where is basis	What will be the minimum price for buy back of Ac's, UPS & batteries,ATM machines	No change
155	16	point 4.16	For offsite locations the selected vendor(s) will have to provide VSAT with sufficient bandwidth not less than 32 kbps and should be upgradable for smooth functioning and other requirement for ATM services as per scope of RFP without any additional cost to bank. Vendor may consider other mode of connectivity than VSAT which is approved Bank's information security policy	"As per the clause, the Bank is expecting VSAT connectivity with 32 Kbps bandwidth. However, this appears to contradict Clause No. 1.20.6, where the Bank has specified dual mode connectivity, with VSAT to be preferred only in case other connectivity options are not available. We request clarification on the exact requirement	No change
156	10	Scope of Work	For OFFSITE CDs Bidder is required to provide suitable network connectivity up to Banks CD Switch (BOTH DC & DR) with adequate Bandwidth with dedicated network.	We request the Bank to kindly allow the Network Service Provider to utilize the existing dedicated backhaul connectivity between the Service Provider and the Bank's Data Center (DC) and Disaster Recovery (DR) sites. This arrangement will ensure: - Optimized use of already available secure infrastructure - Faster implementation timelines by avoiding duplication of network resources	No change
157	48	1.20.6	The vendor should provide reliable and uninterrupted connectivity for ATMs. Using any of the last mile like leased line Fiber / Copper, RF, UBR, Dual 4G / 5G SIM {Dual 4G / 5G SIM connectivity should be provided from two different services providers},	Please confirm the per month per SIM data capacity requirement for 4G SIM	No change
158	58	B) h.	Verification of Physical cash will be carried out by Branch officials at regular interval along with custodian without any additional cost to the Bank.	The bank to confirm whether the physical cash verification is required at ATM site or CRA vault. Further the cash verification at site is only possibel if the ATM is replenished as add cash.	No change

159	59	C) V.	Bidder to count the cash and then take delivery of cash. Mismatches if any, are to be brought to the knowledge of the concerned at the time of taking delivery of the Cash. Also, Mutilated/Forged/Soiled notes, if any, are to be identified while taking delivery of the cash and be brought to the notice of the concerned.	The bank to provide separate area to conduct the required activities before leaving the bank premises	No change
160	60	1.25 (1.2)	THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.	Request to the bank to exclude the low or No dispense days due to technical issues from the calculation to arrive at the exact dispense from the ATMs which will enable to avoid cash low or cash out instances.	No change
161	60	1.25 (1.3 a)	Administrative Maintenance: - At the time of end of day activity (EOD), CRA will retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required. EOD shall be carried out during the Cash replenishment. However, when deposit function is enabled, EOD shall be done on daily basis except Sundays and Bank holidays.	Need clarity for EODs on Cassette swap ATMs and deposit function	No change
162	60	1.25 (1.3 b)	Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period. However, Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non-submission of EOD report will be recovered from Vendor	Request to the bank to allow alternate EODs on each ATM. As in clause No.1.3.1.4 Bank has mentioned 12 to 15 EODs to be performed.	No change
163	68	Eligibility Criteria Point 1	Certificate from Statutory Auditor or cost auditor of the company or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number and seal, countersigned by bidder and OEM Format Annexure-16 and in Annexure-17 (self-certification)	As we understand from the said clause a certificate from the practicing Chatered Accountant can be furnished.	No change

164	104	18.2	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher.	We would request the bank to have a hybrid model with minimum guarantee + per transaction pricing on the complete network. While the said clause can continue as it is.	No change
165	7	Point No. 3	The Bidder should deposit bid security of Rs. 11,30,00,000/- (Eleven Crore Thirty Lacs) in the form of a demand draft favoring Central Bank of India, payable at Mumbai, or Bank Guarantee issued from a Scheduled Commercial Bank other than Central Bank of India.	As per the industry practice the said EMD value is comparatively high, therefore we request bank to lower the EMD value	Please refer corrigendum
166	13	e	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	The bank to confirm the number of sites where Rs. 35000/- rent needs to be considered as average rent for Off-site where existing sites needs to be continued.	No change
167	17	5.2	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed any new guidelines will be followed during the contract period.	The bidder would ensure the complainces are inline till the PO is issued by the Bank. Any future requirements would be on mutually agreed rates.	No change
168	25	1.3.1.35	If during the Contract period and extensions thereof, an ATM is frequently becoming out of order for technical reasons for more than three times in a month and for two consecutive months, the Bank may ask the Bidder to replace the ATM with another new ATM of same model & make with exactly same technical specifications at no extra cost to the Bank.	The machine getting out of service could be due multiple reasons. Any replacements can be done on mutually agreed rates.	No change

169	32	1.7.2	Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.	We would request to consdier any furutre upgrade / changes to be on mutaully agreeed rates.	No change
170	36	3	The Bank may integrate the e-surveillance installed at ATM sites with its own e-surveillance dashboard / solution. The Vendors should cooperate with the integration conforming to Bank's IS policy at no additional cost to the Bank.	The bank to share the scope to be clear on the current expectation on integration	No change. Details will be shared with successful bidder
171	37	1.8.33	During the currency of the contract, the system should be upgraded at no extra cost to the bank. Any technological upgradation in CCTV, more specifically due to regulatory / administrative requirement, no extra cost to be charged to the bank.	The bidder would ensure the system are inline basis the scope in RFP. Any future requirements would be on mutually agreed rates.	No change
172	39	1.9.5	In some sites bank may insist for deployment of caretaker. The cost of caretaker shall be borne by Bidder. Bidder should confirm compliance for care takers like payment of minimum wages, police verification of caretaker etc. Bidder should employ care takers from the private security agency sponsored by the Director as per RBI guidelines. Deployment of care takers shall be sole discretion of the bank.	While the Bank has mentioned the current contract does not contain Caretaker services. However, we would request the Bank to confirm number to be considered for Caretaker services.	No change
173	47	vii	The bidder shall use existing IP addressing schema being used by the Bank. If at any later date the IP needs to be changed as per Banks requirement the bidder will do so without any extra cost to the Bank.	Any future changes needs to be completed on mutually agreed rates.	No change
174	175	Appendix 15	SERVICE LEVEL & PENALTIES	There are multiple penalties levied under various services. We would request the bank to keep standard penalty with the caping. Request	No change

175	178	5	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD	We would request bank to consider the total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 5% of the total payment. Also include all the other penalties under this caping.	No change
176	2	Submission time	Last Date and Time for receipt Bids (Commercial & Technical) 20/02/2026 15:00 Hours	Request Bank to provide at least two weeks of extension in bid submission post Pre Bid response provided by the bank as the timeline for bid submission is very stringent and commercial working require more time.	**Please refer corrigendum**
177	70	15	Declaration to this effect has to be submitted by the Bidder.Cash Dispenser should be compatible with the Bank's ATM Switch "Lusis Tango provided by FSS", if not certified then certificate to be issued that selected vender will acquire the same within 90 days from the date of order.	Bidder would like to request bank not to insists on a certification from the Switch vendor. OEM will give full support for testing at bank enviroment and complete the process within 90 Days.	No change
178	71	Note. Point nos 3.	Certificate of having successfully installed and Operationalized CD with complete functionality under Tango Switch. If not, declaration to complete the same within 30 days to be submitted.	**(Contradictory clause from the above)** Bidder would like to inform bank Our understanding is that all installation, integration, and functionality testing activities will be undertaken only after issuance of the order and during the implementation phase, once the machine is made live. Accordingly, submitting a certificate or declaration at the RFP stage is not feasible. We propose that the acceptance testing and certification be conducted post order confirmation, in line with standard project execution practices. Request you to kindly consider deleting or suitably modifying this clause Also request bank not to insists on a certification from the Switch vendor. OEM will give full support for testing.	No change

179	13	Site Implementation Services (SIS) 3. Off-Site Cd's Point nos "e"	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35 ,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	The bidder would like to submit that the minimum site rent to be borne by the Vendor capped at **Rs. 35,000 per month** is on the higher side. Request the Bank to kindly revise the Vendor's rent cap to Rs. 15,000 per month, with any amount exceeding the same to be reimbursed by the Bank as per the existing mechanism.	No change
180	178	3 CAP ON PENALTY	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD	Bidder would like to request bank to cap the penalty at 5% of the monthly fees for that ATM.	No change
181	158	ANNEXURE –8 a Bidder to submit the indicative commercial for	Table II Total Cost of Ownership (TCO) calculation	For Onsite transaction Financial/Non Financial bank has asked for Cash Replinishment services from the bidder should the bank decide on doing cash replinishment with its branch personnel during the tenure of the contract bank should have a separate Line item for Bank Managed Onsite.	Please refer Annexure 8a
182	12	Site Implementation Services (d)	Networking arrangements (other than LAN cabling from Branch network switch to ATM) to be provided by Bank.	Being Onsite, request Bank to provide I/O point in the Back Room.	No change

183	13	Site Implementation Service (b)	The Vendor should construct ramp at all feasible locations. The ramp is required to be constructed at Off-site locations by the Vendor adhering to the specifications given	Ramps are possible at sites if allowed by Municipal/Local Authorities. Request Bank not make it a mandatory item as it will hamper site selection.	No change
184	13	Site Implementation Service (l)	Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank	Bidder would like to request bank that if the site selection in feasible to the Bidder and still the bank request to shift the sites then the Shifting cost should be borne by the Bank.	No change
185	13	Site Implementation Service (Offsite - o)	Proper earthing arrangements at Onsite/Offsite will be responsibility of the Bidder.	Earthing at Onsites should be provided by the Bank.	No change
186	14	Penalty for Delay in Operationalizing the Service	In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	1. This penaly should be applicable on reasons applicable to vendor. 2. Penalty to be reduced to Rs 100 per day with maximum cap tp Rs 10K per machine.	No change
187	15	**4.9**	Any loss suffered by the bank due to any malware attack or any other fraudulent method at the ATM (CD) level will be recoverable by the bank from the selected vendor(s).	It this loss is due to vendor related issue then only it should be recovered from the vendor.	No change

188	16	4.13	Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.	If this penalty/fine is due to vendor related issue then only it should be recovered from the vendor.	No change
189	17	6.	Vendors to replenish cash through Cassette Swap Method in terms of RBI's letter No. RBI/2017- 18/DCM (Plg.) No. 3641/10.25.007/ 2017-18 dated April 12, 2018, on Cassette Swap in ATMs.	Implementation of Cassette Swap is subject to readiness of CRA at the location. Request Bank make it an optional requirement as per feasibility of CRA.	No change
190	19	1.1.1	Bank will communicate to the successful Bidder, the number of ATMs required in each city/region/place of zone spread across country	Request Bank to share city-wise list with tentative numbers of CDs for installation with Onsite/Offsite bifurcation. As it will help in the working for commercial bid.	No change. Details will be shared with successful bidder
191	20	1.1.9	1.1.9. Installation and maintenance of UPS with minimum 8 hours fast charging SMF / Lithium- ion battery backup. At locations where electricity availability is erratic, battery backup should be minimum 8 hours or adequate backups. However, it is responsibility of the Vendor to arrange for uninterrupted power supply for ATM functioning. In areas where there is load shedding, the Vendor should arrange for alternate Power supply arrangements like DG set, solar power, etc.	SMF / Lithium- ion batteries backup may vary as per power availability according to the charging requirement, arranging DG/Solar power may be limited subject to the availability of space, material, approval from local authorities, business viability etc., and can be done on best effort basis	No change
192	20	1.1.15	1.1.15. Bidder will also provide Voltage stabilizer for UPS and Isolation Transformer at the site to run the ATM smoothly.	Bidder assume Voltage stabilizer is required only for the sites where there is a voltage fluctuation observed and not mandatory for all sites	No change
193	20	1.1.14	Bidder will supply minimum 2KVA UPS of reputed make with 8 hours battery backup on full load. In case there are multiple machine-like CR/SSPBPK at the site 3KVA UPS with 4 hours back to be supplied by the	UPS provided will be for the CD machine only . Request Bank to arrange dedicated UPS for Other machine like CR/SSPBPK separately.	No change

			Bidder.		
194	21	1.3.1.	Cash Replenishment / Cash Evacuation Services: Cash loading, Cash optimization and Cash Forecasting will be the responsibility of the selected Bidder. Any services mentioned under this agreement shall be outsourced to vendor/Subcontractor who are fully complying with the criteria mentioned by RBI/MHA and other regulators time to time	Bidder would request bank to Share daily feed file and Historic data in Vendor Prescribed Format.	No change
195	21	1.2.1	The Bidder will not transfer or sell or surrender or vacate the site or enter into any contract or order with any other Bank or entity for the site without Bank's prior written permission. The Bank will have the first right of refusal for the site before the Bidder discontinues or terminates the arrangement with the Bank	Ownership of the site is with the Landlord with whom bidder had done the rent agreement for deployment of the machine. Thus Bidder do not have control on the transfer or sale of the property. Request Bank to remove this clause.	No change
196	22	1.3.1.3	Evaluate the cash requirement for every ATM through analysis of past usage trends and current cash status updates	1- Request bank to share daily Feed file in bidder's file format with all basic mandatory fields like for better forecasting. 2- Bidder would not be able to meet bank's expectation to an extent in absence of feed file with all mandatory fields. 3- Also request bank to give 18-24 months historical details	No change. Details will be shared with success ful bidder

197	22	1.3.1.4	ATM EOD must be done at the time of cash loading or alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month.	> Request bank to give exclusion if ATM down, newly taken over, temporary shifting, SLM call logged, vendalism, low dispensing machines (since 15 replenishment is not possible as dispense is low) etc. > There could be possibility loading/EOD skip by bidder due to abnormal/uncontrollable situation, such as riots, force majeure, late cash receipt by bank, far offsites, transportations, area power failure, SLM bank dependency, access restriction, captive sites etc. Bidder would request to give relaxasation on such sites and scenarios. > EOD cannot be possible in Cassette Swap machines. > Replenishment/EOD shall be based on agreed feasibility which can be discussed with Bank prior to takeover.	No change
198	23	1.3.1.15.	Vendor shall ensure that CIT / CRA replenish / evacuate the cash at the ATMs on the "T" day as per vaulting / non-vaulting guidelines mentioned in this RFP.	Bidder would like to inform bank to make the changes in the clause accordingly. For Non vaulting locations - Loading shall be executed on the "T" day. For Vaulting locations - Loading shall be executed on T+1 / subsequent days as per dispense pattern.	No change
199	23	1.3.1.17.	The CRA / CIT of the Vendor shall conduct EOD activity on ATM on daily basis and submit necessary reports. At the time of daily end of day activity, CIT shall retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required.	> The necessary reconciled C3R/MIS reports shall be submitted on T+1 before EOD and pending reports (un-reconclied) shall be submitted on T+2 post validation. > Request bank to share necessary feed file to validate reports such as EOD-to-EOD file in bidder's format.	No change

200	23	1.3.1.17	The CRA / CIT of the Vendor shall conduct EOD activity on ATM on daily basis and submit necessary reports. At the time of daily end of day activity, CIT shall retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required	Request Bank to consider maximum loading count as 10 in a month. In Clause 1.3.1.4 at page no. 22(ATM EOD must be done at the time of cash loading or alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month)	No change
201	26	1.3.2.5	1.3.2.5. Providing video footage / images of the ATMs sites to the Branch, by way of media provided by bank without any additional cost to the Bank. Images should be provided as and when required. 180 days image data should be made available to the Bank. In case the vendor fails to provide video footage as and when requested any loss to the bank on account of not providing video footage will be recovered from the BIDDER. BIDDERs will share the required images / footages on SFTP as sending on email will have space constraints	Providing Video footage/images falls under E-Surveillance scope and not under FLM scope, request Bank to update accordingly under respective services/vendor's scope	No change
202	27	1.3.2.13	1.3.2.13. The Bidder /s shall deploy dedicated resources to monitor the Machine at the Bank's Head Office, Zonal/Regional Offices and any of the office of the Bank in India required by the Bank.	Bidder would request bank to clarify on this requirement as this will have a financial impact. Does bank require the bidder to provide a resourse in bank Office please clarify.	No change. Resources should be provided for coordination and monitoring of ATMs

203	30	1.6 Incident Management	1.6.1 The Bidder will be responsible for Online and real time monitoring of ATMs to ensure desired 98% ATM uptime.	The bidder requests the Bank to consider a revised uptime threshold of 97% for Metro and Urban locations, and 96% for Semi-Urban and Rural locations, after excluding downtime attributable to factors beyond the scope and control of the MSP.	No change
204	39	1.9.5	In some sites bank may insist for deployment of caretaker. The cost of caretaker shall be borne by Bidder	Caretaker deployment should be at mutually agreed terms	No change
205	45	1.18.1 On-site CDs	Networking of On-site CDs to ATM Switch at Bank's DC and DR site will be provided by the Bank through branch LAN Switch and router. The necessary LAN Cabling for the purpose will be done by the vendor from Branch Switch to ATM and should be concealed. In the event of any of the onsite CD getting disconnected vendor shall proactively coordinate with Bank/Network integrator team to troubleshoot.	Bidder recommend to do/maintain the cabling from Branch Switch to ATM room by Bank's own network administrator considering complicated connections at Branch server room and may lead to disruptions in Branch Server/Network. ATM room I/O port to ATM can be managed by MSP.	No change
206	51	1.20.21	Bidder will also provide the ATM connectivity where Bank has its own/leased premise or lease arrangement/transfer from existing landlord is not feasible without any cost to the Bank. At such sites, rent and electricity will be paid by Bank and transactions rate will be payable as per Onsite category to Bidder.	Request Bank to have a separate cost identified of network connectivity for such cases	No change
207	54	1.21.12	1.21.12 The Security monitoring tools of the Bidder shall be extended to these machines without additional costs to bank, wherever required to ensure their safe operations.	Request Bank to provide more clarity on the security Monitoring tool refereed by bank here.	No change
208	55	1,22 First Line Maintenance "c" Housekeeping	(e) Arrange to display publicity materials, banners, posters etc. supplied by the Bank displayed in the sites as per instructions besides replenishing leaflets, brochures etc. Such publicity materials should be delivered at each city by the Bank.	Bank is requested to share number of such activity per year so that bidder can factor the cost. CRAs nowadays may not perform this, a separate may be required for this. Also bank is requested to arrange the material at site, vendor will go and display. Is this required for onsite also or only offsites	No change. Details will be shared with successful bidder

209	57	1.23 /PREVENTIVE MAINTENANCE **Point xix**	Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM -ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause	The bidder would like to submit that the **penalty of Rs. 1,500 per ATM for delay in Preventive Maintenance is on the higher side**. Request the Bank to kindly revise the penalty to **Rs. 200 per ATM per month** and to include this penalty within the overall penalty capping clause.	No change
210	59	(C) IV.	Once cash requirements are assessed, give advance information a day before or at least two hours, to the Cash Feeding Branch/Currency Chest and the approximate time by which the delivery of cash is going to be taken. The cash in any case must be picked up during the business hours of the Branch/office.	> Bidder would send tentative cash requirement on T-1, would request bank to confirm cash availablity at denomination level, then final indent would go on T early morning for cash withdrawal. There might be variation +/-30 to 50% between tentative vs final indent due to abnormal dispense, execution of indented value previous day, CRA failure etc.	No change
211	60	1.2	THE BANK shall provide a maximum of 3 (Three) days Cash based on the previous 2 (Two) months dispense pattern.	> The requirement for each CD may vary based on past and current cash dispense trend. Cash demand/order would be based on cash usage/requirement however this can be discussed mutually. > Conditional service days shall need higher days of cash than regular service ATMs. > Far offsite, ATM down due to technical reasons, drop in dispense due to any reason etc. shall be excluded while finalizing of no. of days cash.	No change

212	60	1.3. (b)	Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period. However, Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non- submission of EOD report will be recovered from Vendor	Bidder would like to inform bank that the Penalty is very high and to change this to Rs.25/-. also bidder would like to inform bank that the necessary reconciled C3R/MIS reports shall be submitted on T+1 before EOD and pending reports (un-reconclied) shall be submitted on T+2 post validation.	No change
213	62	1.26	Bidder shall provide the portal access for real time update/report of cash management activity like Admin Activity, Cash loading, Cash Offloading and EOD reports without any cost to the Bank.	Bidder would like to request bank to remove this clause as all such reporting are not available.	No change
214	63	1.26 18	EOD to be done even if no replenishment scheduled for the day by the CRA. This requirement will be waived only on explicit approvals from the bank	> Request bank to give exclusion if ATM down, newly taken over, temporary shifting, SLM call logged, vendalism, low dispensing machines (since 15 replenishment is not possible as dispense is low) etc. > There could be possibility loading/EOD skip by bidder due to abnormal/uncontrollable situation, such as uncontrollable situations like riots, force majeure, late cash receipt by bank, far offsites, transportations, area power failure, SLM bank dependency, access restriction, captive sites etc. Bidder would request to give relaxasation on such sites and scenarios. > EOD cannot be possible in Cassette Swap machines. > Replenishment/EOD shall be based on agreed feasibility which can be discussed with Bank prior to takeover.	No change

215	63	12	It will be responsibility of the Bidder to reconcile and reverse the suspense CIT entries at respective cash nodal branch within 3 days for all the entries corresponding to cash issued as well as cash unloaded.	Bank needs to shared any suspected entires with bidder on real time so that same can be rectified with cordination with Bank & CRA agency	No change
216	67	5	Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs.2,000/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting.	Bidder would like to inform bank that > If indented machine is non-operational at the time of replenishment then would request to allow vaulting cash (if vault available). > If vault is unavailable then it will be loaded into some other machine. > the penalty for such instance is high and request bank to change the same to Rs.100/- per Instance.	No change
217	67	6	Any Exception to established norms / process of cash vaulting would qualify for deduction at Rs.500/- per instance. e.g.: Date/ Time stamp on CCTV camera incorrect, non-availability of CCTV footage for at least 90 days, Incomplete or non-updating of Vault Register, Dual custodianship not maintained for vault operations, exceptions related to usage of ABC Bank Cash Storage BIN for other bank cash and vice versa, exceptions in key storage or handover between custodians etc. For specific vaults of cash handling agencies with high number of exceptions, bank may issue instructions to stop vaulting of cash until resolution of all exceptions are rectified to the satisfaction of Bank.	Bidder would request bank to look in the penalty as this is too High. Bidder would suggest a penalty of Rs.100/- Per Instance.	No change
218	67	9	Specification for private cash vaults used for holding and overnight vaulting of Bank currency should be as per RBI guidelines. Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs 500/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting	> Bidder would like to inform bank that:- > If indented machine is non-operational at the time of replenishment then would request to allow vaulting cash (if vault available). > If vault is unavailable then it will be loaded into some other machine, approval post banking hours is very difficult form reach perspective > Penalty is very high, request bank to change the same to Rs. 50/- Per instance.	No change

219	84	22	The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies	Request Bank to include rate increase as per CPI(IW). This should be applicable on annual basis.	No change
220	88	5 (BRAND OF CD & CR, MANUFACTURER, MODEL)	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 7 years and extended period	In clause 1.7.1 at page no. 32, Bank had mentioned that cost for future upgrades will be mutually agreed. Request Bank to consider the same throughout the document.	No change

221	90	11	11.1 Successful bidder will comply with the Digital personal data protection Act, 2023 and rules made thereunder and will comply with all privacy and data protection provisions. Further it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information. Web portal will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc. and all sort of security required as per law & practices to be adopted and implemented by bidder. Any breach of this Condition by the bidder shall be deemed to be a material breach of the Contract and the Bidder shall indemnify Bank from the against any costs, losses, damages, proceedings, claims, expenses or demands incurred or suffered by Bank which arise as a result of such breach 11.2 Use of Name/Logo of the Bank: Bidder shall not use for publicity, promotion, or otherwise, any logo, name, trade name, service mark, or trademark or any simulation, abbreviation, or adaptation of the same of the Central Bank of India or any of its affiliate or the name of any Bank's employee or agent, without Bank's prior written express consent. The Bank may withhold such consent, in case so granted by it, in its absolute discretion. Violation thereof shall constitute a material breach of the terms of RFP and shall entitle the Bank to take appropriate actions as available to it in law and the RFP. 11.3 Vendor has to comply with Data protection as well as Data Localisation guidelines of RBI/other regulatory bodies.	The Bank should consider indemnities under one Indemnity provision. The Bidder cannot provide indemnities across the Agreement. It is proposed that the red highlighted to be deleted	No change

222	92	2	2.1 The Bidder shall indemnify the Bank against all claims which may be made against the Bank by any member of the public, or third party in respect of anything which may arise in consequence of the Bidder carrying out the Site Implementation Services and other maintenance services of ATM site shall at its own expense arrange to effect and maintain up to one month after the end of the Term with an office approved by the Bank a policy of insurance in the joint names of the Bank and the Bidder and deposit such policy or policies with the Bank from time to time during the currency of this Agreement. The Bidder shall also indemnify the Bank against all claims which may be made upon the Bank under the Workman's Compensation Act or any other statute in force during the currency of this Agreement or at common law in respect of any employee of the Bidder or any sub-contractor, and shall at its own expenses effect and maintain up to one month after the end of the Term a policy or policies of insurance in the joint names of the Bank and the Bidder as aforesaid. The Bidder shall be responsible for anything that may be excluded from the insurance policies and also for all other damage to any property arising out of the improper provisions of the Site Implementation Services. 2.2 The Bidder shall also indemnify the Bank in respect of any costs, charges or expenses arising out of any claim or proceedings and also in respect of any award of compensation or damage arising there from. The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensation costs, charges and expenses arising from any claims made against the Bank from any sum or sums due or to become due to the Bidder.	Bidder would like to inform bank that this indicates compreshensive insurance the content given is on Indemnity. Since the assset belong to the bidder insurance company will not provide insurance in Joint name request bank to remove the same.	No change

223	96	19	The Bidder hereby indemnifies and agrees to protect and hold the Bank harmless against all claims, losses, costs, damages, expenses, action suits and other proceedings resulting from infringement of any patent, trademark, copyrights etc. or such other statutory infringements in respect of all CDs / Software etc. supplied by the Bidder as per Annexure 12. The Bank undertakes to: (i) give prompt notice to the Bidder concerning the existence of the indemnifiable event. (ii) grant authority to the Bidder to defend or settle any related action or claim; and, (iii) provide, at the Bidder's expense, such information, cooperation and assistance to the Bidder as may be reasonably necessary for the Bidder to defend or settle the claim or action. Bank's failure to give prompt notice shall not constitute a waiver of the Bank's right to indemnification and shall affect the Bidder's indemnification obligations only to the extent that the Bidder's rights are materially prejudiced by such failure or delay. Notwithstanding anything to the contrary set forth herein, (a) The Bank may participate, at its own expense, in any defense and settlement directly or through counsel of its choice, and (b) The Bidder shall not enter into any settlement agreement on terms that would diminish the rights provided to the Bank or increase the obligations assumed by the Bank under this Agreement, without the prior written consent of the Bank. If the Bidder elects not to defend any claim, the Bank shall have the right to defend or settle the claim as it may deem appropriate, at the cost and expense of the Bidder, and shall be entitled to deduct from payments to the Bidder such costs and expenses as may be incurred by the	The Bidder proposes its standard language given below: The Bidder ("Defending Party") will: (i) at its expense, defend the other against any Third Party Claim; and (ii) indemnify the Bank ("Claiming Party") by paying the damages, costs, and attorneys' fees with respect to the Third Party Claim that are either awarded against the Claiming Party in a final, non-appealable court judgment, or required to be paid by the Claiming Party in a settlement of the Third Party Claim that the Defending Party has agreed to in writing. As used in this Section, a "Third Party Claim" means a suit brought against the Claiming Party by a third party to the extent the suit alleges Defending Party's Gross Negligence or Wilful Misconduct resulting into damages arising from (a) personal injury or death, or damage to tangible personal property; (b) the intentional and unauthorized use or disclosure of Confidential Information caused by the Defending Party; or (c) Infringement of Intellectual Property Rights of a third party; (d) violation of laws applicable to the Defending Party. b) The Defending Party's obligations set forth in Section b are subject to the Claiming Party (a) providing the Defending Party prompt written notice that the Third Party Claim has been threatened or brought, whichever is sooner (the "Claim Notice"); (b) providing the Defending Party sole control of the defense and any appeal or settlement (at the Defending Party's discretion) of	No change

			Bank provided however should the amount payable to the Bidder be insufficient to recover the expenses incurred by the Bank, the Bidder shall promptly reimburse the Bank for all costs, expenses, settlement amounts and other damages. The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies. In the event of any loss or damage at a CD for any reason whatsoever, Bidder shall be liable to the Bank for each such event and in respect of each Site at which such event occurs. If the Bank is in a position to recover a part of or the entire amount of loss suffered by the Bank from its insurance claims and provided that the Bidder has reimbursed the Bank of the entire loss, the amount recovered by the Bank from the insurer shall be refunded, without interest to the Bidder. The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of: i. Bank's authorized / bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or P O and/or ii. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or	the Third Party Claim (collectively, "Defense or Settlement"); (c) cooperating with the Defending Party (including providing relevant documentation and information) with respect to the Defense or Settlement; and (d) complying with all court orders. If the Claiming Party's delay in providing the Claim Notice causes detriment to the Defending Party with respect to the defense or resolution of the Third Party Claim, the obligations set forth in Section b will not apply to the Third Party Claim to the extent of such detriment. Notwithstanding any other provision of this Agreement, the Defending Party is not responsible for any fees (including attorneys' fees), expenses, costs, judgments, or awards that are incurred prior to the defending party's receipt of the Claim Notice from the Claiming Party. The Defending Party will have the sole right to select counsel. The Claiming Party may, at its sole expense, engage additional counsel of its choosing for purposes of conferring with the Defending Party's counsel. c) The obligations set forth in this Section will not apply to a Third Party Claim if it is based on, caused by, or results from: (a) the Defending Party's compliance with the Claiming Party's requirements or instructions; (b) the Claiming Party's failure to comply with its obligations under this Agreement; (c) acts or omissions of the Claiming Party or any third parties; or (d) any product or service not provided by Defending	

			iii. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or iv. Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or v. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights and/or vi. Breach of confidentiality obligations of the Bidder contained in this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or vii. Negligence or gross misconduct attributable to the Bidder or its employees, agent or sub - contractors. 2. The Bidder will have to at its own cost and expenses defend or settle any claim against the Bank that the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country where the Deliverables and Services are used, sold or received, provided the Bank: i. Notifies the Bidder in writing; and ii. Cooperates with the Bidder in the defense and settlement of the claims. 3. The Bidder shall compensate the Bank for such direct financial loss suffered by the Bank if the Bidder fails to fix bugs, provide the Modifications / Enhancements / Customization as required by the Bank as	Party to you. d) THIS SECTION SETS FORTH THE DEFENDING PARTY'S ENTIRE OBLIGATIONS, AND THE CLAIMING PARTY'S EXCLUSIVE REMEDIES, WITH RESPECT TO THIRD PARTY CLAIMS. e) LIABILITY CAP. Save and except for (a) above, under no circumstances shall either party be cumulatively liable to the other during the entire term of the agreement for any amount greater than the total fees and charges charged by supplier during the preceding 12 months for the services giving rise to the liability. f) NEITHER PARTY WILL BE LIABLE TO THE OTHER, WHETHER IN AN ACTION IN CONTRACT, TORT, PRODUCT LIABILITY, STRICT LIABILITY, STATUTE, LAW, EQUITY, OR OTHERWISE, ARISING UNDER OR RELATED TO THIS AGREEMENT OR ANY ORDER, FOR: (A) INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES; (B) LOSS OF PROFITS OR REVENUE (OTHER THAN IN AN ACTION BY NCR TO RECOVER AMOUNTS OWED); OR (C) LOSS OF REPUTATION, GOODWILL, TIME, OPPORTUNITY, DATA, OR ACCESS TO DATA. RECOVERY OF PENALTY OR SERVICE CREDITS WILL BE BANK'S SOLE	

			per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank. 4. Additionally, the Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, in case (i) that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or (ii) resulting from infringement of any patent, trade-marks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act,1957 or Information Technology Act, 2000 or any Law, rules, regulation, bylaws, notification time being enforced in respect of all the Hardware, Software and network equipment or other systems supplied by them to the Bank from whatsoever source, provided the Bank notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim however: a) The Bidder has sole control of the defense and all related settlement negotiations. b) the Bank provide the Bidder with the assistance, information and authority reasonably necessary to perform the above and c) Bidder is aware of the rights to make any statements or comments or representations about the claim by Bank or any regulatory authority. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages and compensations.	REMEDY AND SUPPLIER'S SOLE LIABILITY FOR SERVICE LEVEL FAILURE. g) For damages arising out of breach of duty, Bidder's liability is unlimited for bodily injury including death, or damage to tangible property of the Bank to the extent caused by its gross negligence or willful misconduct. Except as mentioned in the previous sentence, under no circumstances shall Bidder be cumulatively liable to the Bank during the entire term of the agreement for any amount greater than the total fees and charges charged by supplier during the preceding 12 months for the services giving rise to the liability. Bank's claim for damages directly resulting from breach of duty by Bidder for which there is no specific remedy available in the Agreement and which the Bidder fails to remedy within a cure period of 30 days, will be made by notice to the Bidder. The Bank will provide necessary satisfactory particulars with necessary evidence, as requested by the Supplier to conclusively assess breach and the estimate of damages. Acceptance of information or evidence should not be an admission of liability on behalf of Bidder. Any dispute about claim or claimed damages by the Bank will be resolved by Dispute Resolution Procedure. h) If a Product/ Equipment supplied by Bidder does not materially conform to its warranty and the Bank gives the Bidder notice during the	

			5. Indemnity would be limited to Court awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would also cover damages, loss or liabilities, compensation suffered by the Bank arising out of claims made by regulatory authorities. 6. The Bank do hereby indemnify the Bidder, and should keep indemnified and hold the Bidder harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including reasonable attorneys' fees) relating to, resulting directly from or in any way arising out of any claim, suit or proceeding brought by third parties against the Bidder as a result of: a) third party infringement claims resulting from unauthorized equipment modification by the Bank or equipment use prohibited by Specifications for Hardware and Software. b) Third-party infringement claims resulting from a breach of Software license terms by the Bank in respect of Software directly supplied by the Bidder.	warranty period, the Bidder will at its discretion correct, repair, or replace the Product, or if applicable re-perform the Service, at no charge to the Bank. If the Bidder is unable to do so within a reasonable time, and the Bank requests a refund in writing within 30 days after Bank's initial notice, the Bidder will refund the purchase price. The Bidder may require return of nonconforming Products prior to issuing a refund. Refunds for nonconforming Annuity Services will not exceed the payment made to Bidder for the then-current billing period. Supplier's liability for warranty claims is conclusively regulated in by this Section.	

224	104	18.2	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher	Request Bank to revise clause as - minimum guarantee of Rs 32,500 /- for Onsites & Rs 45,000 /- for Offsites applicable for sites with more than 90% uptime.	No change
225	108	25. Replacement of CDs machines with recurring issues:	a. Bank will intimate the Vendor/s the locations with CDs having recurring uptime issues (less than 90%) as observed over a period of a continuous period of any three months. b. Vendor should replace such Make and Model of CDs having inherent/ perennial problems with a new CD within two months from the date of issuance of intimation/notice by the Bank.	Bank to review this clause as 3 months is a very less period and uptime may get impacted due to various external factors as well, hence replacement of machines may not help in improving availability in all instances.	No change

226	108	27	The Bidder may not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure. For purposes of this Clause, "Force Majeure" means an event beyond the control of the 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, fires, floods and freight embargoes events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation. If a Force Majeure situation arises, the Bidder shall promptly notify The Bank in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by The Bank in writing, the Bidder shall continue to perform its 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. However, financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed. Further mere existence of the force majeure situation, by itself is not sufficient to excuse the performance unless such situation actually makes it practically impossible to perform the obligations or the performance is not possible due to operation of law/rules or orders of any competent authority. Notwithstanding above, the decision of The Bank shall be final and binding on the Bidder.	The Bidder proposes that the definition of Force Majeure be modified as below: "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, fires, floods and freight embargoes, pandemic, strike or epidemic or events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a..." The last sentence should be deleted as it is onerous.	No change
227	108	25(a)	Bank will intimate the Vendor/s the locations with CDs having recurring uptime issues (less than 90%) as observed over a period of a continuous	This should be applicable if dowtime is due to hardware issues.	No change

			period of any three months.		
228	109	28	In the event of a dispute or difference of any nature whatsoever between bidder and Central Bank of India during the course of the assignment arising as a result of this Agreement, the same will be referred for arbitration before a mutually agreed Sole Arbitrator failing which to a Board of arbitration. This Board will be constituted prior to the commencement of the arbitration and will comprise three arbitrators. Bidder and Central Bank of India will each nominate an arbitrator to the Board and these arbitrators will appoint the third arbitrator, who shall be the presiding Arbitrator. The decision by the arbitrator shall be binding and conclusive upon the parties, or their successors, assigns and trustees and they shall comply with such decision in good faith. Unless the award states otherwise, each of the parties shall bear the costs of arbitration equally. The language of the arbitration shall be in English and Venue of arbitration shall be in Mumbai only. The Arbitration and Conciliation Act, 1996, as amended and in force and any Rules and Schemes framed there under shall govern the arbitration proceedings. This Agreement shall be governed by and construe and enforced in accordance with the laws of India and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Mumbai for resolution of disputes arising out of the subject matter. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find expedient to do so. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will be expected to continue the facilities management services, and the Bank will continue to pay for all products	Bidder would like to inform bank to delete the highlighted lines as it is onerous.	No change

			and services that are accepted by it, provided that all products and services are serving satisfactorily, as per satisfaction of the Bank. The bidder acknowledges that if bidder fails to comply with any of its obligations hereunder, if Bank suffers any or all immediate, irreparable harm for which monetary damages may not be adequate. The bidder agrees that, in addition to all other remedies provided at law or in equity, the Bank shall be entitled to injunctive relief, restraining order, right of recovery, specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the vendor from committing any violation or enforce the performance of the covenants, obligations and representation contained in this Agreement (including RFP/PO). These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.		

229	110	31	The Bidder shall execute the Site Implementation Services, and the Bidder shall not directly or indirectly sub-contract any part of the Site Implementation Services without prior written consent of the Bank and no sub-contracting shall relieve the Bidder from the full and entire responsibility of the performance of the Site Implementation Services. Installation will be treated as incomplete in one/all of the following situations: a. Non-delivery of any component or other services mentioned in the order b. Non-delivery of supporting documentation c. Delivery/Availability, but no installation of the components and/or software d. Non-Integration, System Operational, but unsatisfactory to the Bank e. Non maintenance of services as per RFP. If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may consider termination of the contract	The Bidder proposes its standard language given below: The Liquidated Damages should apply only to delay in the implementation phase. For delayed services after implementation, penalties should apply as per the Service Level Agreement and not liquidated damages. The Bidder therefore proposes that the entire clause be revised and modified as given below: " If the Service Provider fails in installing the Endpoints as per the Project Plan, as per the terms and requirements specified in this RFP, Bank will charge penalty @ 1% of the purchase order value calculated on the billing of the number of Endpoints allotted up to period given in Project Plan, subject to a maximum of the 10% of the purchase order value of the delayed equipment/ ATMs."	No change
230	111	33	(a) Inspection, Audit and Review All OEM/Vendor records with respect to any matters / issues covered under the Tender or subsequent Agreement shall be made available to the Bank at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. Vendor shall permit audit by internal/external auditors of the Bank or RBI	The Bidder proposes change in the clause as below : "Inspection and Audit: No more than once per calendar year, upon reasonable written request to Bidder, Bidder will provide its customer facing compliance package to Bank. Bidder will provide, at Bank's cost, reasonable assistance to the internal and external auditors, accountants, or governmental regulators ("Auditors") during their	No change

			to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/VENDOR outsourced process to identify new outsourcing risks as they arise. The Bidder shall be subject to risk management and security and privacy policies that meet the Bank's standard. In case the Bidder outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank's legal and regulatory obligations. Access to books and records/Audit and Inspection would include: - a) Ensure that the Bank has the ability to access all books, records and information relevant to the outsourced activity available with the VENDOR. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based onapproved request. b) Provide the Bank with right to conduct audits on the VENDOR whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or reviewreportsandfindingmadeontheserviceproviderinconjunctionwiththeservicesperformed for the bank. c) Include clause to allow the reserve bank of India or persons authorized by it to access the bank's documents: records of transactions, and other necessary information given to you, stored or processed by the VENDOR within a reasonable time. This includes information maintained in paper and electronic formats. d) Recognized the right of the reserve bank to cause an inspection to be made of a service provider of the bankanditsbooksandaccountbyoneormoreofitsofficersoremployeesorotherpersons. e) Banks shall at least on an annual basis, review the financial and	review (the "Audit") and will make reasonably available to them Bidder resources knowledgeable about its applicable privacy and security policies and procedures. Bidder will not disclose legally privileged information, confidential information of third parties, or information unrelated to the Products and/ or Program Services. Bank must give Bidder reasonable notice before any audit by the Auditors, and all such activities must be conducted at a mutually agreed time and location. The Auditors will not unreasonably disrupt, delay, or interfere with Bidder's business, and will hold all information disclosed by Bidder and the results of Audit in confidence, reporting to Bank only whether Bidder is in compliance with this Agreement and, if not, in what manner and to what extent. This Section does not provide Bank with the right to conduct Bank's own testing of Bidder systems, including but not limited to penetration testing. Bidder may provide copies of supporting documentation in lieu of providing access to originals."	

			Operational condition of the VENDOR. Bank shall also periodically commission independent audit and expert assessment on the security and controlled environment of the VENDOR. Such assessment and reports on the VENDOR may be performed and prepared by Bank's internal or external auditors, or by agents appointed by the Bank. (b) Monitoring Compliance with Information security best practices may be monitored by periodic Information security audits performed by or on behalf of the Bank and by the RBI. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Service Provider shall afford the Bank's representatives access to the Vendor's facilities, installations, technical resources, Operations, documentation, records, databases and personnel. The Vendor must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited without prior approval /notice to the Vendor. (c) Visitations The Bank shall be entitled to, either by itself or its authorized representative, visit any of the Vendor's premises without prior notice to ensure that data provided by the Bank is not misused. The Vendor shall cooperate with the authorized representative(s) of the Bank and shall provide all information/ documents\required by the Bank.		

231	113	35	1 Termination for Default The Bank, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part: a. if the Successful Bidder fails to deliver any or all of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or If the Successful Bidder fails to perform any other obligation(s) under the contract. b. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a public official in the procurement process or in contract execution; and “fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior to after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and Open competition. c. Bank reserves the right to cancel the entire / unexecuted part of the Contract awarded at any time without assigning appropriate reasons in the event of one or more of the following conditions: i) Undue delay in Implementation / roll out of ATMs beyond the specified periods owing to the reasons attributable to the Vendor. i) Failure to integrate / implement the functionality as per the requirements contained in the RFP document. ii) Discrepancies / non-conformance to RFP terms found in Technical Specifications of CDs. iv) Breaches in the terms and conditions of the RFP / SLA. v) The average availability in three consecutive months of all the CDs taken together is less than 80%. vi) Recurring Zero hits (standard exclusions and reasons attributable to the	Bidder would like to inform bank that the cure period of 30 days in all circumstances mentioned under clause 35 - Termination The right to terminate for convenience should be deleted as it can be detrimental to the huge investments to be made by the Bidder. The Bank should delete the clause on termination for convenience or agree to compensate the Bidder by paying termination compensation that can be mutually agreed.	No change. Please refer clause 35 point no 2 page no 113

			Bank will be excluded) of more than a month at more than 20% of the CDs for a period of 3 consecutive months. vi) The general maintenance of the sites and equipment is poor and there is no improvement despite bringing it to the notice of the vendor by e-mails/other communication means repeatedly. vii) The Vendor repeatedly defaults in payments of site rent, electricity and communication link bills, statutory dues, other sub-contractor's payments etc. ix) Passes a resolution for its voluntary winding up or dissolution or if it is dissolved. The Bidder shall have right to terminate only in the event of winding up of the Bank. Bank will specify the period for remedying any defect. 2. Termination – Key Terms & Conditions The Bankshallbeentitledtoterminatethe agreement at any time by giving notice if the Bidder. a. has a winding up order made against it; or b. has a receiver appointed over all or substantial assets; or c. is or becomes unable to pay its debts as they become due; or d. enters into any arrangement or composition with or for the benefit of its creditors. The Bank shall be entitled to terminate the agreement at any time by giving written notice of ninety (90) days which will be inclusive of cure period of thirty (30) days the in case of default by vendor as stated above. However, it is clarified that the notice should specifically contain that the 90 days period for cancellation is inclusive of cure period of 30 days, if the Vendor fails to cure within 30 days' time the notice for cancellation may become absolute. 3. Termination for Insolvency		

			If the Bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank will have the right, at any time ,to terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the Bidder, providedthatsuchtermination will not prejudice or affect any right of actionor remedy which has accrued or will accrue thereafter to the Bank. In case, the termination occurs before implementation in all the locations in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the Bidder. 4. In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value. 5. In case the contract is terminated then all undisputed payment will be given to vendor, but disputed payment shall be adjusted by way of penalty from invoices or PBG. 4. Consequences of Termination: In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], CENTRAL BANK OF INDIA shall be entitled to impose any such		

			obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the net successor Vendor to take over the obligations of the erstwhile Vendorin relation to the execution/continued execution of the scope of the Contract. In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by CENTRAL BANK OF INDIA, the Vendor herein shall be obliged to provide all such assistance to the net successor Vendor or any other person as may be required and as CENTRAL BANK OF INDIA may specify including training, where the successor(s) is a representative/personnel of CENTRAL BANK OF INDIA to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof. The termination hereof shall not affect any accrued right or liability of either Party nor affect the Operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination. 5. Exit Option and Contract Re-Negotiation a. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions: i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within specified time of receipt of purchase contract. ii. Delay in delivery, performance or implementation of the solution beyond the specified period. iii. Serious discrepancy in functionality to be provided or the performance		

			levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Vendor to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period) b. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security/ Performance Guarantee given by the Vendor. c. The Bank shall have the option of purchasing the equipment from third-party Suppliers, in case such equipment is available at a lower price and the Vendor's offer does not match such lower price. Notwithstanding the foregoing, the Vendor shall continue to have the same obligations as contained in this RFP in relation to such equipment procured from third party suppliers. d. As aforesaid The Bank would procure the equipment from the third party only in the event that the equipment was available at more favourable terms in the industry. e. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services, and the Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving satisfactory, as per satisfaction of the Bank. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration. f. The Bank and the Vendor shall together prepare the Reverse Transition Plan. However, The Bank shall have the sole decision to ascertain whether such Plan has been complied with. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Vendor to The Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance and facility management.		

232	115	36	The Vendor claims and represents that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Bank agrees and acknowledges that save as expressly provided in this RFP, all Intellectual property Rights in relation to the Hardware, Software and Documentation and any adaptations, translations and derivative works thereof whetherprotectable as acopyright, trademark, patent, tradesecretdesignor otherwise, provided by the Vendor during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Vendor or its licensor. The Vendor represents that a separate Agreement is required to be entered into by the Bank with Third-party Vendors either for statutory or proprietary reasons, notwithstanding the Vendor's obligations for performance. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Vendor a right to use at no cost or charge the Hardware or Software licensed to the Bank, solely for the purpose of providing the Services. The Vendor shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Vendor in performing its obligations under this Project. If a third party's claim endangers or disrupts the Bank's use of the Software or Hardware, the Vendorshall at no further expense, charge, fees or costs to the Bank, (i) obtain a license so that the Bank may continue use of the Hardware or Software in accordance with the terms of this tender and subsequent Agreement and the license agreement; or (ii) modify the Software without affecting the functionality of the Hardware or Software in any manner so as to avoid the infringement; or (iii) replace the Hardware or Software with a compatible, functionally equivalent and non-infringing product. All third-party software / service provided by the bidder in the scope of the RFP will be the responsibility of the bidder.	Note to Neville- The language in red to be amended as follows: If a third party's claim endangers or disrupts the Bank's use of the Software or Hardware, the Vendor at it discretion and on commercially reasonable basis, shall either: (i) obtain a license so that the Bank may continue use of the Hardware or Software in accordance with the terms of this tender and subsequent Agreement and the license agreement; or (ii) modify the Software without affecting the functionality of the Hardware or Software in any manner so as to avoid the infringement; or (iii) replace the Hardware or Software with a compatible, functionally equivalent and non-infringing product. If none of the above options are possible then the Vendor shall pay the Bank the total amount paid by the Bank for the infringing software / application after deducting deprection on 5 year straight line method.	No change

			The Bank shall not be held liable for and is absolved of any responsibility or claim/Litigation or penal liability arising out of the use of any third-partysoftware or modules supplied by the Vendor as part of this RFP.		
233	120	46 Statutory and Regulatory Requirements	The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Vendor in the technical response. During the period of warranty / AMC, Bidder / Vendor should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the 7(seven) year contract.	Bidder request bank to chnage the clause as under, "In the event, any regulatory / statutory guidelines or the bank, after the execution of the Agreement, requires changes to the Service, specifications of the ATMs and related assets, upgrades (hardware and software) or results into additional obligations on the Service Provider then both parties shall in good faith, mutually discuss and agree on the changes or additional scope of work including the costs under a change control procedure or by executing an amendment to the Agreement."	No change

234	12 1	48 Bank Propert y	All data or information supplied by the Bank to the bidder in connection with the services being provided by bidder ('the software and Hardware') shall remain the property of the Bank or its licensors. All deliverables to the extent prepared by bidder hereunder for delivery to the Bank ('the Deliverables') shall be the property of the bidder and the bidder shall grant to the Bank a worldwide, non-exclusive, fully paid, royalty-free license to use, display, execute, reproduce, and distribute copies of the Deliverables for its internal use only, to the extent necessary for the intended use of the Deliverables. Except as otherwise provided herein above, if the bidder discloses any data or information to any unauthorized party the bidder agrees to indemnify and hold harmless the Bank against all claims, causes of action, liabilities, losses, damages, costs, and resulting from such disclosure.	Request bank to follow our standard Idemnity. NCR Atleos will defend any suit brought against you alleging that a Product infringes a patent, copyright or trade secret and will pay all costs and damages finally awarded as a result thereof, if you promptly notify NCR of the claim and give NCR reasonably requested information and cooperation and sole authority to defend and settle the claim. In handling the claim, NCR Atleos may obtain for you the right to continue using the Product, or may replace or modify it so that it becomes non-infringing, or, if the foregoing are not reasonably available, NCR Atleos will refund, on a five-year, straight-line, depreciated basis, the purchase price for infringing equipment and license fees paid for infringing software. NCR Atleos is not obligated to indemnify you if the alleged infringement arises from: the use of a Product in connection with goods or services not furnished by NCR Atleos; NCR Atleos 's compliance with your designs, specifications or instructions; or modifications by anyone other than NCR or its subcontractors. This states NCR Atleos 's entire liability for claims of infringement, and your sole remedy against NCR Atleos for such claims.	No change

235	131	2.11	The ATM should be PA-DSS certified	1. It is application running in the ATM that id PCI certified, not the ATM 2. PCI now lists the certified application/s conforming to PCI-SSF standard in the PCI website. No separate certificate is issued. 3. Certified PIN Enrty Device/EPP are listed in the PCI website like the Application SW Thes two points may please be noted by the Bank and accept the relevant references as certificates.	No change
236	143	4	Should be capable of interface through multi-vendor ATM software Agent machine with Bank's Switch Multi-Vendor ATM Central Server.	Please clarify whether Bank has any ATM MVS application that bidder has to integrate in the CD to be supplied or Bank is referring to the Tango Switch	No change. Presently Bank is not having MVS
237	175	SERVICE LEVEL & PENALTIES	1. Uptime Calculation & Standard Exclusions	Request Bank to consider the below factors if any not included in the RFP under exclusions which are beyond MSPs purview, • Force majeure: flood, earthquake, natural calamities and vandalism case • Supervisory mode • In ability of bank's third party vendor to support or meet the SLA • Site not accessible for ATM servicing due to timing/access restrictions • Any downtime beyond the backup hours supported by UPS batteries. • Any ATM being shutdown on daily basis on evening hrs. • Downtime due to Software/MVS & Other	No change

				scheduled maintenance calls • Any Third party component failure where replacement required, • Power failure • software loading, MVS/Solid core issues. • Switch activity/failure, • Access availability issues • Downtime post operating hours as per the guidelines • A maximum of 10hrs per month for performance of supervisory duties, cash loading time, and preventive maintenance • Actual downtime due to cash out on account of delayed cash supply i.e., later than 12PM or non-supply of the cash by the Bank • Events of Force Majeure (Instances of force majeure, Vandalism and delays due to strikes, Bandh, Hartal, Political instability in the region (in such cases, the vendor shall inform and seek Bank's confirmation of its non-liability for penalty) • Core Banking solution host outages • Any downtime which are not attributable to vendor. • Any other cause attributable to Bank's infrastructure • Faults which are not reported through online Switch Feed. Bank Switch doesn't provide feeds for monitoring to Partner. Partner will intimate such instances within a reasonable time (20 min). • Delay by the Bank in proving Terminal Master (TM) keys beyond 30 minutes from the partner	

				engineer visits the site for site installation/servicing of CDs • At the time of collecting cash, the cash replenishment agency will check & accept the CD-Fit currency only and if the branch is unable to give the cash as per the indent and in CD-Fit currency, the cash out instances and resultant CD downtime will be excluded from the calculation of uptime • Downtime due to NFS/issuing Bank network unavailability including but not limited to lease lines/LAN, host connectivity with the Switch or any other devices or due to the downtime of existing ATM leased line downtimes. • Downtime due to scheduled maintenance of Bank's switch • Downtime due to unavoidable delays for service personnel to reach the site on account of unavailability of public transport, road blocks, strikes, riots or natural calamities etc., • Problems caused in rural areas or chronic power deficit area due to power cuts and improper switching OFF/ON of CD after the restoration of power • Downtime due to robbery attempt/vandalism at the site • Downtime caused due to any fraudulent activity which requires investigation.	
238	175	APPENDIX-15	Uptime Calculation & Standard Exclusions	Request Bank to provide exclusion of attending FLM/SLM calls during night time(8pm to 8am) due to security reason & MHA guidelines	No change

239	175	APPENDIX-15	. An uptime of minimum of 98% for each CD for a calendar month (excluding the month in which the CDs is installed) is required	Request Bank to consider uptime of below 95% to impose penalty.	No change
240	176	2.2	The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied. The bank has defined Cash Out as non-availability of cash in ATM/CD for dispensation. To align with ADMIN balance, cases of ADMIN balance Rs. 25,000/- out of above will also be considered as “Cash Out” for the purpose of penalty. If switch receives currency receives “Currency Out” message in respect of all configured /present cassettes in the machine, irrespective of switch/ADMIN balance it will be treated as Cash Out situation. And even if switch/ADMIN balance is available in any of the Machine but physical cash is not available in the Machine it will also be treated as Cash Out situation and will attract penalty.	> Bidder Request Bank to give relaxation for cash out... i. Non-availability of cash as per bidder's cash indent; ii. Non-availability of denominations as per bidder's cash indent; iii. Non-issuance of cash from the cash issuing branch of the bidder as per agreed time for each location; iv. Abnormal increase in cash withdrawals by cardholders, high dispensation from machine; v) Late cash issuancy by bank, i.e. after 11 AM. vi) There should be relaxation for uncontrollable factors, natural disasters & also there could be possibility of loading/EOD skip by bidder/CRA due to abnormal/uncontrollable situation like riots, force meajure, far offsites, transportations, area power failure, SLM bank dependency, access restriction, captive sites, ATM down at the time of loading etc. vii) Far offsite machine, where replenishment couldn't be possible daily, bidder can share such list. > Penalties are too high and request bank to be considerate and change the same to Rs.300/- Per machine.	No change

241	176	2. Penalty for non-maintenance	2.1 Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.	Bidder requests bank to review the penalty clause as the penalty is on very high side and may impact the business viability, request Bank to check for uptime slab wise penalty instead of hourly penalties.	No change
242	178	APPENDIX-15 (4.9)	Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any	Implementation of Cassette Swap is subject to readiness of CRA at the location. Request Bank to remove this clause.	Please refer corrigendum
243	178	4.8	Handling ATMs without activation of OTC Lock – Rs.500/- per instance. Any technical reason resulting in non-activation of OTC Lock would qualify for waiver only post Bank' approval.	Bidder request bank to please rationalise the penalties as there are multiple penalties.	No change
244	178	4.9	Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any	Bidder request bank to please rationalise the penalties as there are multiple penalties.	No change
245	178	4.1	Shifting of sites approved by Bank should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day, per machine will be recovered. Bank will not make any payment for sites not shifted within stipulated time	Bidder request bank to please rationalise the penaties as there are multiple penalties.	No change
246	178	4.11	If Bidder fails to submit reconciliation Certificate as per timeline, then penalty will be levied 1000/-per day	Bidder request bank to please rationalise the penalties as there are multiple penalties.	No change

247	8	4	Successful bidder has to furnish Performance Bank Guarantee in Bank's format (Annexure 14) of amount equivalent of 5% of the order value issued by any Scheduled Commercial Bank in India (Other than Central Bank of India), in favor of the Bank within 30 days from the date of Purchase Order. For PBG purpose, order value to be worked out on 120 average successful hits in ratio of 70:30 (Financial/Non-financial) per ATM per day.	If the fee is intended to be based strictly on actual volumes, we request the Bank to consider: basing the PBG on a reasonable percentage of annual average actual transaction value, or permitting a lower fixed PBG, instead of linking it to an assumed transaction level. Request bank to share last 12 months transaction data (Financial & Non-financial) to calculate the actual PBG value.	No change
248	10	Section III- 1.1	Installation of entire project to be completed within 9 months from the date of acceptance of purchase order in case of single successful vendor executes 100% quantity and 6 months from the date of acceptance of purchase order in case it is allotted to 2 vendors.	We would request to have the timelines for the entire project completion as 12 months from the date of acceptance of Purchase order in case of single successful vendor executes 100% quantity and 10 months from the date of acceptance of purchase order in case it is allotted to 2 vendors. Bidder shall highlight the matter to the Bank if there is delay from the Bank side for delay in site clearance from the zonal or the regional office and penalty shall not be levied on the bidder for such "Bank delay cases". Request Bank to amend this clause accordingly	No change
249	11	1 Scope of work	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.	Complaince can be done only for the known requirement as on the date of RFP. Any new or revised regulatory/industry requirements should be undertaken on a mutually agreed timeline and at mutually agreed commercial terms, based on actual effort and cost impact. Request Bank to amend this clause	No change
250	12	Section III- 1.8	The Bank reserves the right to extend the contract up to two years after the expiry of seven years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	Any extension beyond seven (7) years shall be subject to mutual agreement on commercial terms. Request Bank to amend this clause accordingly	No change

251	13	3. Offsite CDs , point- e	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	If Bank is looking for the competitive pricing, then there shall be a cap of Rs. 20,000/- on the site rental. We would request Bank to amend this clause	No change
252	13	3. Offsite CDs , point- l	Bank may advise vendor for shifting of ATMs and vendor shall do the same without any additional cost to the Bank.	Bank shall pay for the all the expenses including new TIS work, shifting charges, de-installation & re-installation charges. Request Bank to amend this clause	No change
253	14	4,2	At existing sites, *for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 30 days. In case of CD installation only* (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed within 20 days from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later.	Timelines of 30 days is very short,we request the Bank to extend it to a minimum of 45 days.	No change
254	14	4.2, paragraph 3	UAT and requisite certifications of machines to be completed within 90 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors will Rs. 5,000/- per day (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 15 days (from 106th day) that bank may take deemed action including cancellation of the contract.	Request Bank to allow 120 days for the testing of machine from the date of acceptance of Purchase Order	No change

255	15	4.5	Bank may at its discretion depending upon requirement place order/indent for lesser number than what is defined in this RFP and the selected vendor(s) shall have no recourse in the matter. The quantities mentioned in this RFP are only illustrative. Bank will vary quantities as per requirement and the selected vendor(s) shall be bound to accept the same without recourse. ***Bank also reserves the right to place additional order for up to 25% of the quantity specified in this RFP and the selected vendor(s) will be bound to supply the same including required services at the same rates.***	Bank shall clarify on the minimum quantity of the machines to be deployed by the bidder under this RFP.	No change
256	16	4.13	Any penalty/fine or any other such claim by any statutory/regulatory/government authority for not complying with law of the land or guidelines by any such authority or agency imposed on the bank will be recoverable from the selected vendor(s) and the selected vendor(s) shall have no recourse in the matter.	For clarity, “no recourse” should not be interpreted to mean that the Bidder has no right to challenge such penalties. The Bidder reserves the right to contest or demonstrate that such fines or penalties did not arise from the Bidder’s acts or omissions. The clause to be amended accordingly.	No change
257	17	5.2	Vendor should also ensure that in case, RBI, IBA, NPCI, Master card, VISA, EMV company, Central /State govt. /Police authorities or any other law enforcement agency prescribed **any new guidelines will be followed during the contract period.**	Any such new or revised regulatory/industry requirements should be undertaken on a mutually agreed timeline and at mutually agreed commercial terms, based on actual effort and cost impact. Request Bank to amend this clause	No change. Please refer clause 1.7 Compliance of all Regulatory Requirement
258	17	5.3	Any penalty charged to the Bank for noncompliance with any guideline or for non- obtainment of required permissions, licenses by the Vendor will be reimbursed by the Vendor to the bank.	Right of refusal shall be available with the bidder. We would request Bank to amend this clause	No change

259	17	5.5	Only those bidders would be considered who provide services in compliance of all criteria provided by the RBI/MHA. Bidder has to comply with theadvisory/guidelines issued by RBI/IBA/GOI as on date of go live and any further modifications and new advisories issued during the contract period will be mutually discussed and implemented at agreed terms.	We request the Bank to consider that compliance should be required **as on the date of bid submission, not the date of go-live.** Bidders prepare their technical and commercial proposals based on the regulatory requirements prevailing at the time of bid submission. Any regulatory/advisory changes issued after bid submission, whether before or after go-live, may materially impact solution scope, timelines, and pricing.	No change
260	18	8	The Vendor shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder.	The relevant sections of the Bank's IT & IS Security Policies applicable to this RFP shall be shared with all bidders at the bid stage to enable assessment of compliance requirements. Any additional requirements introduced after the date of RFP will be mutually discussed and implemented on agreed timelines and commercial terms. Request Bank to amend this clause	No change
261	21	1.2.3	The Bank also may request/advise the Bidder to relocate the ATM to any other location due to administrative exigencies. ***Under such circumstances Bidder has to bear the cost of Shifting and other misc. expenditure. The relocation should be executed within 30 working days from the date of the approval provided by the Bank, failing which that ATM shall be considered as under downtime from the 31st working day onwards.*** Partial surrender of ATM or sites will not be allowed.	ATM relocation requested by the Bank for administrative reasons shall be carried out at the Bank's cost. Relocation timelines shall be mutually agreed based on site readiness and dependencies. Downtime, if any, shall apply only for delays solely attributable to the Bidder. We would request Bank to amend this clause	No change
262	21	1.3.1	Cash loading, Cash optimization and Cash Forecasting will be the responsibility of the selected Bidder. Any services mentioned under this agreement shall be outsourced to vendor/Subcontractor who are fully complying with the criteria mentioned by RBI/MHA and other regulators time to time.	Any new, revised, or enhanced regulatory or statutory requirement (including those from RBI, MHA, NPCI, GOI, card schemes, or any other regulator) arising after the date of RFP shall be implemented on a change-in-scope basis, with the associated cost impact to be passed on to the Bank on mutually agreed commercial terms and	No change

				timelines. Request bank to amend this clause	
263	21	1.3.1.2	Cash Replenishment Services / Cash Evacuation Services with lockable ***cassettes swap method (mandatory ab-initio)*** for all machines, usage of OTC (One-time Combination) in vault locks of machines ab-initio. Vendors to arrange and maintain (including replacement of faulty ones) for all set(s) of lockable cassettes + reject / retract / counterfeit bins, as and when required, during the entire contract period and extensions thereof.	As the cassette swap activity is dependent on the CRA, it is essential for the CRA to deploy the required infrastructure to support this process. In locations where the CRA has already commenced cassette swap operations, the successful bidder shall carry out cash replenishment strictly as per the cassette swap method. However, in locations where the CRA is unable to provide feasibility for the cassette swap method, the Bank may permit the successful bidder to perform cash loading using the "Add Cash" method. We therefore request the Bank to kindly amend this clause accordingly.	No change
264	22	1.3.1.4	ATM EOD must be done at the time of cash loading on alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month. The Bidders should furnish the details of the replenishments made during the month along with the bills for payment.	There are certain rural locations where the CRA provides feasibility only once/ twice a week. In such cases, it will not be possible for the successful bidder to arrange End-of-Day (EOD)/ Cash loading activity on an alternate-day basis. We therefore request the Bank to kindly allow the successful bidder to perform cash loading and EOD activities once/ twice a week in these rural locations.	No change
265	24	1.3.1.22	The non-working / worn-out cassettes will be replaced with new ones by the vendor as and when required, without any cost to the bank.	Currency cassette/ Purge bin is a consumable item and shall be replaced by the OEM on chargeable basis. Request Bank to amend this clause	No change

266	26	1.3.2.5	Providing video footage / images of the ATMs sites to the Branch, by way of media provided by bank without any additional cost to the Bank. Images should be provided as and when required. 180 days image data should be made available to the Bank. In case the vendor fails to provide video footage as and when requested any loss to the bank on account of not providing video footage will be recovered from the BIDDER. BIDDERs will share the required images / footages on SFTP as sending on email will have space constraints	Bidder request retention period of the images data to be reduced to 120 days.	No change
267	26	1.3.2.6	The Bidder will be responsible for the maintenance of all ATM/Sites both on-site and off-site and replace all spares/equipment's/materials including consumables. The Bidder to support /repair /replace/maintain all parts of the equipment's mentioned above irrespective of whether the parts are manufactured by the Bidder or outsourced by it.	Consumable items like currency cassette, Purge bin, Safe lock shall be replaced on chargeable basis. Also, break opening of ATM safe due to any reasons, whatsoever, is a chargeable activity and Bank shall pay the charges for the same. Parts damaged due to vandalism/ Short circuit/ poor site infra at site shall be replaced on chargeable basis. We would request Bank to amend this clause	No change
268	26	1.3.2.9	Implementation of Hardware level Configuration parameter changes in the current ATM supplied by the Bidder will be without any cost, wherever required / necessitated by Bank/RBI to be done.	Any hardware-level configuration changes mandated by the Bank, RBI, or any regulator after bid submission will be implemented on mutually agreed timelines, and the cost of such changes will be borne by the Bank based on actuals. Request Bank to amend this clause	No change
269	27	1.3.2.13	The Bidder /s shall deploy dedicated resources to monitor the Machine at the Bank's Head Office, Zonal/Regional Offices and any of the office of the Bank in India required by the Bank.	Bidder shall be deploying a dedicated resource at Bank's Head office. However, we would request Bank to clarify the number of resouces (If any) to be deployed by the successful bidder at Bank's Regional/ Zonal offices,	No change. Resources should be provided for coordination

					and monitoring of ATMs
270	28	1.3.3.b & c	Electronic Journal (EJ) Pulling from ATMs and pushing it to the designated server of the Bank on real time basis and daily basis. In exceptional cases it should be on T+1 basis by 1:00 PM daily without fail. In case of Network issue, pulling and submission of EJ through physical visit of ATM engineer (without any cost to the Bank) as per above mentioned timeline	For copying the EJ physically from the ATM is a chargeable activity and engineer visit charges shall be paid by the customer. Request Bank to amend this clause	No change
271	30	1.4 (1)	Providing the EJ pulling software and its installation on CDs as may be required from time to time will be the responsibility of the vendor and will be done free of cost i.e. without any cost to the Bank.	At the time of ATM installation, bidder shall load the EJ agent and connect the machine with EJ server. However, after making the ATM machine live,for any EJ disconnect call, engineer visit charges shall be paid by the customer. Request Bank to amend this clause	No change
272	30	1.5 paragraph 1	In case of shifting of any ATM is required to be carried out from one site to another due to any reason, Bidder will be required to again follow the standard process as mentioned above. No additional cost will be paid by the Bank for the relocation.	Bank shall pay for the all the expenses including new TIS work, shifting charges, de-installation & re-installation charges. Request Bank to amend this clause	No change
273	31	1.6.5 c	If any new customization at Banks switch for the model supplied by the Bidder, Bidder has to bear the cost of customization.	For New customisation required at Bank's switch-all the associated charges shall be paid by the Bank. Request Bank to amend this clause	No change
274	32	1.7.1	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Center, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard/NPCI etc. requirements as on Go live date at no additional cost to the Bank. ***Any future compliance issued after go live date and during the contract period will be implemented on mutually agreed terms.*** Bank reserves right to close machine at its discretion for non-compliance of regulatory guidelines.	Request Bank to replicate this clause everywhere mentioned in this RFP.	No change

275	32	1.7.2	Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.	The initial ICCW rollout including first-time integration with the Bank's existing middleware will be done at no additional cost to the Bank. Any subsequent integration, modification, or re-integration due to middleware/switch upgrades, Bank-initiated changes, or new functionalities introduced after initial integration shall be implemented on mutually agreed timelines and commercial terms. Request Bank to amend this clause	No change
276	39	1.9.5	In some sites bank may insist for deployment of caretaker. The cost of caretaker shall be borne by Bidder. Bidder should confirm compliance for care takers like payment of minimum wages, police verification of caretaker etc. Bidder should employ care takers from the private security agency sponsored by the Director as per RBI guidelines. Deployment of care takers shall be sole discretion of the bank.	Request bank to keep caretaker services out of the scope of this RFP	No change
277	42	1.13.3	To visit and clean the ATMs site, its front entrance area and general surrounding minimum 4 times in a day (Morning / afternoon / evening/night) for ascertaining the cleanliness of the site as per agreed timings and to open and close the shutter of the site as per predetermined shift timings of the ATMs. Shutter activities will be decided as per business requirement of the Bank which may be changed on time-to-time basis	In one of the clause 4.12, Bank has mentioned twice a day cleaning. Request Bank to have the same clause under this point	No change. Please refer point no 4.12 (page any 178).
278	64	3.27	BIDDER will be liable for CD Loss, Cash in ATM, Transit Loss or Vault Loss if such losses directly result: (a) From kidnapping or robbery of employees / representative of BIDDER. (b) Dishonesty, negligence or intentional act by employees or representative of BIDDER (c) Damage to THE BANK's property caused by employees or representative of BIDDER.	we propose to clarify that cash loss in ATM will be attributable to the bidder only if such loss is established to have occurred due to the bidder's or its subcontractors' negligence, fraud, dishonesty, or intentional act. Losses arising from any other reasons including cyber incidents, card fraud, jackpotting,	No change

				third-party actions, network failure, Theft cases or force-majeure should not be attributed to the bidder.	
279	87	3	It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in cassettes of CD/ATM machine, cash held in Vault, the assets of CD, UPS, AC, network equipment's and other infrastructure deployed for implementation of the project. The Vendor is responsible to reimburse the Bank the loss of Cash in transit,cash held in CD/ATM machine, cash held in Vault of CMA/CRA without waiting for settlement of Insurance claim.	Sites where cash loading will be performed by the Bank officials, Insurance for the cash held in the ATM vault shall be taken by the Bank. Request Bank to amend this clause	No change. In case cash loading performed by Bank then only cash insurance will be borne by the Bank.

280	88	5. BRAND OF CD & CR, MANUFACTURER, MODEL	The Bidder is liable to bear the full cost of upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches etc. which require the Hardware or Software of the ATMs to be upgraded. All Such upgrades shall be without any additional cost to the Bank for the entire contract period of 7 years and extended period. Non-compliance of regulatory guidelines as required by Bank on agreed terms shall attract penalty levied by Regulator and entire loss suffered by the bank due to non-compliance will be recovered from Bidder. Therefore, it is recommended that bidders install ATMs with higher configurations than the minimum specifications mentioned in this RFP.	Any upgrades required due to new laws or guidelines that were not in existence at the time of submitting the RFP shall be chargeable to the Bank and implemented within timelines mutually agreed with the Bank. This clause should be modified accordingly.	No change
281	104	18.1	In case the bidder fails to comply with the time schedule stipulated above (Section III clause no 4 Project completion) for any of the new CD installation, a penalty of Rs.1000 per day per CD will be imposed for delay in CD implementation beyond scheduled date maximum up to Rs 1 Lakh per ATM. Also refer Appendix-15	The bidder understands that penalty will be levied only if the delay is caused by the bidder and not for cases where a delay is caused or attributable to the bank, e.g, site approval is not received from the bank. The timeline will start from the date of receipt of approval from the bank for the site where the ATM needs to be deployed .	No change

282	108	26. Preventive maintenance	Preventive Maintenance of ATM machine and related peripheral -batteries, UPS, AC etc. should be conducted once in a quarter to ensure that the ATM is maintained in good Operating condition and the report should be submitted to the Region Office, Zonal Office and Central office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. ***Delay in Preventive Maintenance for each ATM, the penalty will be Rs. 1500/- with no cap will be imposed on the vendor.*** ***Vendor will have to replace damage /worn out components at no additional cost to the bank. Damage due to electrical/voltage problems will not be in the scope of force majeure clause.***	PM penalty of INR 1500/- per CD is very high. We would request Bank to reduce this to Rs. 500/- per machine. Consumable items like currency cassette, Purge bin, Safe lock are consumable items and shall be replaced on chargeable basis. Also, break opening of ATM safe due to any reasons, whatsoever, is a chargeable activity and Bank shall pay the charges for the same. Parts damaged due to vandalism/ Short circuit/ poor site infra at site shall be replaced on chargeable basis. We would request Bank to amend this clause	No change
283	111	32	Notwithstanding anything contained in this RFP document, the Bidder's aggregate liability in connection with obligations undertaken as a part of the project regardlessof the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract.	Since the commercial model is transaction-based, the contract value is not fixed. Liability should therefore be capped at the total fees actually received by the bidder up to the date of claim, rather than 'contract value', which is indeterminate. Request Bank to amend this clause	No change
284	129	16	The bidder or the OEM should have ready model(s) having features of sensing QR code, Biometric Reader, Contactless & Card Reader (stripe & EMV). The bidder should make compatible with bank's requirements.	Machine can display the QR code. Is bank asking us to provide QR code scanner in along with the machine? Request bank to clarify?	No change. Bidder to provide models having stated features

285	130	1.1	Processor specifications	Bank should reconsider these specs and consider the max clock speed that is supported by the processor instead of minimum clock speed. In computing and performance, it is the max clock speed and cache which is important.	No change
286	133	5.3	Should provide necessary certificates/approvals from VISA, Master Card, Amex, Union Pay, Rupay, Discover including TQM(IFM) certificates.	EMV, Rupay & NPCI testing is done by the Bank. Bidder will provide support to the Bank during the EMV, Rupay & NPCI testing. Bidder will provide certificates & compliances related to the HW such as EMVCo L1, L2 and TQM. Request Bank to amend this clause	No change. Vendor to provide necessary certificates
287	136	7.7	ATM must be capable of performing under extreme conditions. Temperature: 5 degree Celsius to +50-degree Celsius (Without Air Conditioner) Humidity :20 to 80 % (Without Air Conditioner)	Request bank to change this clause as "ATM must be capable of performing under extreme conditions. Temperature: 10 degrees Celsius to 45 degree Celsius (Without Air Conditioner) Humidity :20 to 80 % (Without Air Conditioner)"	No change
288	138	11.3	Bidder to coordinate with Bank's Managed Services Vendor for third party software/agent for EJ Pulling & Software/Content Distribution/Screen pushing for ATM. Successful Bidder will ensure to include these software/agent & screens in their customized build (i.e. compatible with bank's Switch) at no extra cost. The Bidder to test the EJ agent with machine software and, customize in build & deploy at terminal without any cost to the Bank. In case any Bidder support required for such task for masking and unmasking of EJ then Bidder will provide support on FOC basis. ATM should be capable of supporting a third-party software agent such as SDMS (Scientific Data Management System)/ Infobase / Radia, etc. In case any modification required in software due to any compatibility issue, Bidder will provide such support without any cost to Bank.	Need clarity on scope of EJ pulling and involvement of Bank's MS vendor in Opex model. Request Bank to clarify	No change. Please refer clause no 1.4 EJ Pulling Services

289	141	19.8	Geo tagging of the machine should be done to track the location of ATM	Geo tagging requires additional equipments which are not part of the standard ATM HW. Bank is requested to keep this out of the ATM HW scope.	No change. Vendor should provide support for geo tagging of ATMs to track ATM locations
290	142	21.7	CDs to be provided with facility which will be required for preserving the last state of the machine in the event of loss of power supply to achieve safeguarding the corruption of ATM Software. CD should have an MCB / Chip / IC / etc., prior to SMPS / POWER Manager to prevent damage to machine due to power fluctuations.	Power fluctuations are handled by SMPS and no such circuit is available. Request Bank to amend this clause	No change. SMPS & related measures to avoid power fluctuations & damage to machine to be provided by bidder

291	145	47	Support for AES 256	Request Bank to modify this requirement to AES-128. To load AES-256 keys,large size RSA would be required. This does not exist, no HSM is able to support this presently. Request Bank to confirm if their HSM supports AES-256?	No change. Vendor to provide AES 256 or higher standard
292	175	1	Following are standard exclusions for calculation of monthly uptime / availability: i. A maximum of 20 hours per month for performance of supervisory duties ii. Bank dependency, actual downtime due to cash out on account of non-supply of cash by the Bank iii. Bank dependency, actual downtime on account of ATM switch downtime which include any planned or scheduled down time of ATM switch by bank. iv. In case of non-availability of connectivity for on-site ATMs for reasons solely attributable to the Bank, where branch connectivity is not available, this exclusion shall be available. v. Core Banking Solution Host outages vi. Any other cause directly affecting the downtime solely attributable to Bank's infrastructure including power outages vii. Lobby or captive ATMs not accessible beyond banking hours viii. Remote Branches – closed due to power or infrastructural issues ix. Closure is enforced by law enforcement / Police authorities x. Any other exclusion agreed by the bank	Force Majeure should also be included in the list of exclusions. Request Bank to amend this clause	No change

293	177	3.1	In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.	Kindly clarify the rationale for withholding monthly payment for a CD that records zero cash-withdrawal hits for 480 hours. Usage levels are entirely dependent on customer footfall, branch operations, cash availability, and Bank-driven factors, none of which fall within the Bidder's control. There are fixed cost associated eith for running the machine and Bank shall pay the charges if machine is available for the customer. Since non-transactions do not constitute a Bidder default, withholding payment amounts to penalizing the Bidder for circumstances beyond its influence.	No change
294	178	5.1	The total Penalty recoverable for downtime that is not maintaining the uptime as per Service Level and cash outs attributable to the Vendor will be capped at 15% of the total payment due to the Vendor for under the Contract for the particular month. Capping will be done at aggregate level for ATMs/CDs, not for each ATM/CD This Cap is not applicable for the following: - i. Recovery from the Vendor of the amount of transaction claim settlement done in the event of non-availability of EJ under Clause ii. Dues recoverable from the Vendor under Clause (Cash Management, Replenishment, Reconciliation (Shortage), cash fraud, fraud due to technical issues (including software/ application/ hardware issues), cash theft loss to the bank and related services) of this RFP. iii. Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period as per clause iv. Recovery from the Vendor for disputed transactions settled / penalty paid due to the non availability of camera footage as covered under clause v. Penalty/loss to bank due to non-compliance of RBI/regulator guidelines will be recovered from Vendor without any cap.	Firstly, the Bidder requests that this penalty cap should apply uniformly to all penalties stipulated in the RFP (irrespective of their nature). We would request Bank to have a cap of 5% for all the penalties to be levied by the Bank (including all the penalties). For clarity, the Bidder requests no carve-outs should apply and an aggregate cap of 5% shall apply to any and all penalties set forth in this RFP, irrespective of the nature of penalties. Please note, the bank has remedies available under the RFP terms for recovering losses contemplated under the carve-outs list.	No change

295	NA	NA	NA (Additional)	In order to maintain consistency—particularly since the term 'day' is used with and without the qualifier 'working' in different parts of the RFP—the Bidder requests inclusion of an interpretation clause clarifying that all references to 'day' or 'days' shall mean 'working days' only	No change
296	10	1. SOW	This RFP invites Bids from the Bidders for RFP for End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers/ ATMs under OPEX Model. Installation means up to the stage of cash live. Installation of entire project to be completed within 9 months from the date of acceptance of purchase order in case of single successful vendor executes 100% quantity and 6 months from the date of acceptance of purchase order in case it is allotted to 2 vendors.	We request bank to consider Project start date once "Testing completed and Signoff given by Bank". **Modified Clause -** This RFP invites Bids from the Bidders for RFP for End to End Deployment of ATMs inclusive of Supply/Installation/commissioning, Site preparation (TIS) and Managed Services of 1500 Cash Dispensers/ ATMs under OPEX Model. Installation means up to the stage of cash live. Installation of entire project to be completed within 9 months from the date of CD Testing completion and Signoff given by Bank.	No change
297	11	1.1	All regulatory/Statutory guidelines issued by RBI/NPCI/Cert-in or any other such agency/organization as regards to ATM infrastructure to be complied with by Bidder.	We request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade physical devices/software/drivers till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.	No change. Please refer 1.7.1 (Compliance of all Regulatory Requirement)

298	11	1.1	The transaction slip should be printed in multilingual (English/Hindi and regional Language) as well CD screens should be in multilingual (English/Hindi and regional Language).	We request bank to consider only English language for transaction slip printing as the translation of English to Hindi or Regional language doesn't have correction meaning. However, as bidder we will print whatever message come from switch. If switch send it in Hindi or Regional language.	No change
299	11	1.1	Vendor should ensure to install and regularly update all security features i.e. antivirus, security solutions, TLS 1.2 or higher anti skimming devices etc.	We request bank to clarify or confirm - The required certificate of all security features will be provided by bank to bidder for updation.	No change. Bank will provide support for testing
300	12	1.8	The Bank reserves the right to extend the contract upto two years after the expiry of seven years at the same rates and the selected vendor will be bound to provide the required services as defined in this RFP.	We agree / accept the contract extension clause however we request bank to consider extension will be done on mutual agreed terms and conditions.	No change
301	12	2. On-site	a.Site will be provided by the Bank i.e. CD room three brick walls. b.The raw electricity connection up to the CD room will be provided by the Bank. c.Payment of electricity bill will be made by the Bank. d.Networking arrangements (other than LAN cabling from Branch network switch to ATM) to be provided by Bank. e.Signage and lollipop will be put up by the Vendor f.Separate earthing will be provided and maintained by Vendor g.Shutter and related infrastructure to be provided by vendor	We request bank to provide On-site with full ready in terms of sites TIS, AC, UPS & Battery etc. The bidder will only provide ATM with one external camera. As the charge payable by bank for On-site per transaction will be 30% less the Off-site per transaction. The investment for On-site under current scope is almost same to Off-site. If bidder need to perform current scope then we request bank to pay 90% of Off-site per transaction.	No change

302	13	e.	Rent for the Offsite Site will be borne by the Vendor. In case of an off-site CD when Bank desires / insists on any specific Site and rent of which is higher than Rs. 35,000 per month, the Bank will bear the additional amount (i.e. monthly amount more than Rs. 35,000) by reimbursing the same to the Vendor. In other words, the minimum rent expected to be borne by the Vendor for any Off-site Site is Rs. 35,000 per month and any excess amount than this will be reimbursed to the Vendor in their monthly billing. However, the selection of such Off-site location is subject to the approval by the respective Zonal Head.	We request bank to consider cap 15,000 monthly minimum rent to be born for offsite which will be proposed / insists / desire by bank. The current cap of 35,000 monthly is not viable for bidder in terms of revenue against the monthly expense.	No change
303	15	4.7	Necessary certification and integration with Switch will be the responsibility of the selected vendor(s) and there will no additional cost to the bank for any such certification and integration. Any certification requirement with any regulatory/statutory/OEM agency will also be the responsibility of the selected vendor(s) at no additional cost to the bank.	We request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade physical devices/software/drivers till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.	No change
304	32	1.7.1	It is the responsibility of the Bidder to change/upgrade/customize the infrastructure at all levels (like software, hardware supplied to Bank, Infrastructure at Management Center, ATM site etc.) for ensuring the compliance to statutory, RBI, IBA and VISA/MasterCard/NPCI etc. requirements as on Go live date at no additional cost to the Bank. Any future compliance issued after go live date and during the contract period will be implemented on mutually agreed terms. Bank reserves the right to close the machine at its discretion for non-compliance of regulatory guidelines.	We request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade physical devices/software/drivers till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.	No change

305	32	1.7.2	Bidder will ensure implementation of ICCW (Interoperable Card less Cash Withdrawal through ATM), Any Modification of this software, hardware, procurement and deployment of various server, Change of Configuration, integration etc. pertaining to ATM for the purpose of rollout / enhance the new functionality including ICCW will be implemented by BIDDER ab-initio at no cost to bank. The Vendor will have to integrate the same with the existing middleware or future middleware without any cost to the Bank.	We request bank to consider Modification of ICCW software under bidder scope as the backend setup like middleware application and hardware has been deployed by banks vendor. **We also request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade ICCW software till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.**	No change
306	41	1.12.1	To attend the site within reasonable time (generally within 15 to 20 minutes in Metro / Urban area, 30 minutes to 40 minutes in Semi Urban / Rural area).	We request bank to consider and provide more time to attend the sites. **Modified Clause -** To attend the site within reasonable time (generally within 2 to 3 Hours in Metro / Urban area, 4 to 6 Hours in Semi Urban / Rural area).	No change
307	44	1.15.1	Bidder shall maintain (Hardware/software solution and upgrade the Systems during the Contract Period so that the System shall, at all times during the contract Period, meet or exceed the specifications in the Project Documents and the performance requirements as set forth in this Agreement. Bidder shall, at no cost to the Bank, promptly correct any and all errors, deficiencies and defects in the Systems.	We request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade physical devices/software/drivers till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.	No change
308	48	12	Vendor should provide connectivity between the monitoring System / managed services center and ATM switch / Bank's DC with high level security standards like network connectivity through IPSEC / 3DES dedicated servers located at Bidder's end to remotely run special commands, firewall / De Militarized zone (DMZ), firewalls and other IP security methods and access control methods. In the event of Bank shifting its Data Centre to a different location, the Managed Service Centre link migration will be responsibility of the Vendor.	We request back to consider this clause scope under bank. Bidder will provide the solution / tool and the backend infra need to be taken care by bank. As the bank would already have backend infra available.	No change

309	49	1.20.8	Any software or application upgradation or network security requirements or application demands the bandwidth upgradation, the same should be made adequately available at no additional cost to the Bank to cater to the day-today requirement within the contract period.	We request bank Bidder cannot predict any future Regulatory compliance which may be issued later in next 7 years. Requesting bank to change this clause as vendor to upgrade physical devices/software/drivers till the submission of bid and any upgrade required after bid submission will be done in mutually agreed cost.	No change
310	57	xix	Preventive Maintenance should be conducted once in a quarter to ensure that the ATM is maintained in good operating condition and the report should be submitted to the Zonal/Regional Office concerned. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. Consolidated report of ATM-ID wise preventive maintenance must be provided to the bank within 2 weeks of end of respective quarter. The details shall interalia include due date of PM and date when done. Vendor shall be liable for penalty @ Rs.1500/- Per ATM, for delay in PM per month. This penalty shall not form part of penalty capping clause.	We request ask to consider the PM will be scheduled at a time convenient to Custodian as the access of vault is with CRA. We also request bank to remove penalty clause for PM as this BLA model and bank is not paying AMC to bidder. However bank want bidder to submit PM report - we request bank to consider softcopy of PM report and the penalty to be applicable after 3 weeks of grace period. The penalty of 500/- Per ATM.	Please refer corrigendum
311	57	xxi	Vendor should share the hardcopy of at least one image each stored by in-built as well as external cameras while submitting the Preventive Maintenance Report.	We request Bank to accept PM FCR soft copies and allow EJ team to pull the images and share copies. The Image of camera is not required as PM proof. The bidder need to maintain uptime to get high transaction.	No change
312	57	xx	Separate earthing will be provided by the Bidder for the CD including onsite CDs and Lobby CDs. The earthing is to be properly maintained by the Bidder. The earthing is to be checked every quarter and submit the reports to the CD link Branch with a copy to the respective Regional Office. Any damage due to faulty earthing will be at the sole risk and responsibility of the selected vendor(s). In case of re-earthing, it is the responsibility of the vendor to do re-earthing without any cost to the Bank.	We request bank to keep earthing for On-site location with bank scope as payment Per-Tx payable to bidder is different between On-Site and Off-site even the MG is also different.	No change
313	57	xxi	Vendor should share the hardcopy of at least one image each stored by in-built as well as external cameras while submitting the Preventive Maintenance Report.	We request bank to remove this clause as this BLA model and payment is link with Per Tx or Uptime. This is not capex tender.	No change

314	88	6.1	The rates are to be offered under the buy-back arrangement on "as is where is basis". The quotation should be uniform for the buy-back of ATMs/CDs/ACs/UPS all across geographical locations/types of location ATMs/CDs/ACs/UPS make. All expenditure related to transportation, de-installation, de-grouting (if required) etc. will be borne by the bidder under the buy-back of an old ATMs/CDs/ACs/UPS.	We request bank to remove this clause from this RFP. These machine are end of life and doesn't have any value. Moreover the old ATM need to be removed by banks existing supplier. However bank force bidder to remove old ATM then no buyback cost to be paid by bidder.	No change
315	104	d	The cost of onsite CD (ATM) shall be 70% of financial transaction of offsite ATM of respective category.	We request bank to consider 90% of financial transaction of off-site ATM as scope of On-site and Off-site are similar only rent & electricity is under bank scope which is in range of 7~8 % of total site cost.	No change
316	105	18.2	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher.	We request bank to consider Mg for Off-site 40000/- and for On-site 33000/-. The cost to run a BLA model site required minimum 45000/- to 50000/- with so much of hard and fast scope and requirement.	No change
317	132	3.3	Alarm sensors for temperature status, seismic or vibration status and chest open status while sending signal / messages to Switch/Management Center.	We request bank to remove this clause from CD specification as this scope comes under E-Surveillance and bidder will install it under ESS.	No change
318	132	4.2	Multi-media dispenser (tickets / coupon / stamps / receipts) with bunch presenter	We request bank to clarify this requirement	No change
319	136	7.1	Total three cameras should be installed (i) One Inbuilt camera (ii) one extendible camera for ATM surveillance and (iii) one near cash slot.	We request bank to consider only 2 cameras as 3rd camera is not required because bidder need to deploy ESS.	No change
320	158	8.a - E	Buy back price Per ATM. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	We request bank to remove this clause from this RFP. These machine are end of life and doesn't have any value. Moreover the old ATM need to be removed by banks existing supplier. However bank force bidder to remove old ATM then no	No change

				buyback cost to be paid by bidder.	
321	158	8.a - F	Buy back price for A/C, UPS and battery set per ATM site. If no rate is quoted, the selected vendor, if decided by bank, shall have to buy back at H1 rate or Bank's Reserve Price, whichever is higher	We request bank to remove this clause from this RFP. These machine are end of life and doesn't have any value. Moreover the old UPS,AC, Battery need to be removed by banks existing supplier. However bank force bidder to remove old ATM then no buyback cost to be paid by bidder.	No change
322	159	8	Bank may deploy any additional machine like ATM, Cash Recyclers, and Passbook Printer etc. at the onsite/offsite locations as per Bank business requirement and feasibility.	We request bank to clarify scope of bidder if bank install any additional ATM, CDM, Passbook Printer etc.. Beyond this tender scope.	No change
323	175	Appexdix-15	Installation of ATM Delivery Channel is of critical importance for the Bank and therefore, it requires uptime availability of 98% calculated on monthly basis for each CD. An uptime of minimum of 98% for each CD for a calendar month (excluding the month in which the CDs is installed) is required.	We request bank to consider 96% uptime as maximum maintain level. 96% uptime good enough as per industry standard	No change
324	1.2	130	16GB DDR4 RAM or higher with scope to increase capacity whenever required Upto16 GB	Requesting bank to change the RAM to 8 GB, since it is sufficient to run the ATM applications efficiently	No change
325	1.3	130	1 X 500 GB SSD or higher SATA HDD (for OS). 1 X 1 TB or higher SATA/e-SATA HDD (for Camera Images). In case, Bank requires primary SSD of 1 TB, the same should be installed without any additional cost to the Bank.	Requesting bank to clarify whether Primary SSD to be 500 GB SSD or 1 TB SSD. Bidder cannot envisage the future requirements and the cost need to be factored by bidder.	No change
326	64	145	Vendor should provide support for face recognition/authentication as per the RBI/DFS/Regulatory guidelines.	Requesting bank to remove this clause as this is not applicable for ATMs as well as there is no face/IRIS recognition device installed in ATM.	No change
327	16	70	The bidder or the OEM should have ready model(s) having features of sensing QR code, Biometric Reader, Contactless & Card Reader (stripe & EMV). The bidder should make compatible with bank's requirements.	Requesting bank to clarify whether Barcode/QR Code reader hardware to be present in ATM or bank request the ICCW functionality under this clause	No change. Bidder to provide

					models having stated features
328	37	1.8.41	An alert must be raised in case someone blocks or tampers with the cash dispenser / cash shutter of the ATM machine to manipulate the cash being dispensed by ATM machine. Whole activity should be recorded as a continuous video	Alerts will not be captured, however recording will be available	No change
329	37	1.8.42	An alert must be raised in case someone tries to disconnect the ATM machine by removing power cables or switching off the ATM machine, etc. Whole activity should be recorded as a continuous video	Alerts will not be captured, however we can still monitor all entries and exits through backroom access.	No change
330	38	1.8.55	Storing video footage for a period of minimum 180 days.	We request bank to consider 90-day recording duration.	No change
331	10	1.1	The Offsite/Onsite site ratio shall be in 50:50 ratios. Bank at its discretion shall alter any quantities and/ or change the ratios of offsite, onsite as per Bank's requirement.	At the onsite location, the backroom may either be situated at the back side of the ATM room or within the branch premises. Accordingly, cables requirements need to be considered based on the confirmed location.	No change
332	10	Scope of Work	For OFFSITE CDs Bidder is required to provide suitable network connectivity up to Banks CD Switch (BOTH DC & DR) with adequate Bandwidth with dedicated network.	We request the Bank to kindly allow the Network Service Provider to utilize the existing dedicated backhaul connectivity between the Service Provider and the Bank's Data Center (DC) and Disaster Recovery (DR) sites. This arrangement will ensure: - Optimized use of already available secure infrastructure - Faster implementation timelines by avoiding duplication of network resources	No change. Existing backhaul connectivity can be utilised, adhering RFP specifications

333	14	1.1	CCTV/E-surveillance system to be provided by bidder. The footage should be provided to the Bank as when required, within two working days from the date of demand. In case of loss incurred by the Bank for non-availability of same, will be recovered from the bill for managed services without giving any notice. Penalty will be Rs.500/ per day (from 3rd day) for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customer/s, whichever is higher.	We request bank to consider - CCTV footage to be provided within 3 working days. The penalty of 100/- will be applicable after 3rd working day of footage demand.	No change
334	14	4.3	The Vendor shall be responsible for Operationalizing all the services stipulated under this RFP. In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per ATM up to 1 lakh maximum per ATM and after that which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	We request bank to consider Exclusion in case the delay is beyond bidder control. The penalty of 100/- per day and max upto 1000/-.	No change
335	17	4.3	Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1 lakh will be recovered.	We request bank to remove penalty clause under shifting clause because the bidder is taking hit of shifting cost and revenue leakage which is huge in nature in any shifting case.	No change
336	21	6.1	Vendors will arrange the cassettes at their own cost for replenishment and evacuation of cash under cassette swap method. Further, vendor will replenish/evacuate the cassettes as per RBI guidelines and at its own risk and responsibility. The bank will not be liable for any loss arising in this regard. The RBI and MHA guidelines applicable should be complied by Vendor	The bidder will perform cassette swap on those ATMs that fall under RBI/IBA cities category.	No change
337	22	1.3.1.4.	1.4 ATM EOD must be done at the time of cash loading or alternative days basis. There should be minimum of 12-15 cash replenishments/EOD in a month. The Bidders should furnish the details of the replenishments made during the month along with the bills for payment.	We request bank to consider - Minimum 8-10, further Required exemption for Long distance sites, non-cash-loading days, ATM downtime, holidays, or access denial will be exempted.	No change
338	23	1.3.1.5.	C3R Report along with Switch and Machine Counter must be submitted on T+2 basis to Bank Nodal branches and Central Recon Team by 1:00 PM daily.	We request bank to consider - long distance need exclusion	No change

339	28	1.3.1.17.	The CRA / CIT of the Vendor shall conduct EOD activity on ATM on daily basis and submit necessary reports. At the time of daily end of day activity, CIT shall retrieve and account for mutilated cash from the divert cassette; replenish receipt tapes, ribbons and print cartridges, if required.	We request bank to consider - Exemption for Long distance sites, non-cash-loading days, ATM downtime, holidays, or access denial will be exempted.	No change
340	29	1.3.3.b	Electronic Journal (EJ) Pulling from ATMs and pushing it to the designated server of the Bank on real time basis and daily basis. In exceptional cases it should be on T+1 basis by 1:00 PM daily without fail. In case of Network issue, pulling and submission of EJ through physical visit of ATM engineer as per above mentioned timeline.	We request bank to consider - Downtime exclusions (force majeure, Bank network failure, switch downtime, power outage) are considered in uptime calculation.	No change
341	57	1.3.3.g	The following penalties shall be applicable for non-performance / delayed performance of EJ related activities due to fault of the vendor(s). Banks' decision in this regard is final and binding to vendor(s). Bank shall levy a penalty of Rs. 500/- per instance in case of:	We request bank to consider Penalty of 50/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
342	63	1.25.1.2.b	Delay in EOD activity of ATM results in reconciliation arrears. Therefore, for delay in daily EOD of ATM, vendor shall pay Rs.100/- per day per ATM for the delayed period. However, Bank may at its discretion consider exceptional cases where EOD is not feasible daily due to genuine reason. Further any penalty paid on account of delay in settling of dispute transactions on account of non- submission of EOD report will be recovered from Vendor	We request bank to consider -Exemption for Long distance sites, non-cash-loading days, ATM downtime, holidays, or access denial will be exempted.	No change
343	63	1.25.18	EOD to be done even if no replenishment scheduled for the day by the CRA. This requirement will be waived only on explicit approvals from the bank.	We request bank to consider - Downtime exclusions (force majeure, Bank network failure, switch downtime, power outage) are considered in uptime calculation.	No change
344	66	1.25.25	Following reports related to Cash Management must be provided by bidder to the Bank on T+1 basis by 1:00 P.M.	We request bank to remove this clause as this not required.	No change

345	67	1.27.3.7	If Bidder fails to submit reconciliation Certificate as per timeline then penalty will be levied 1000/- per day.	We request bank to consider Penalty of 50/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
346	67	1.27.3.9.5	Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs.2,000/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting.	We request bank to provide Required Vaulting approval for Vaulting location and in case force majeure required vaulting approval	No change
347	103	1.27.3.9.9	Specification for private cash vaults used for holding and overnight vaulting of Bank currency should be as per RBI guidelines. Any un-authorized instance of cash vaulting by cash handling agency will be liable for deduction at Rs 500/- per instance. This deduction will not be applicable if the Bidder has provided the bank with prior information on the emergency (if any) that resulted in cash vaulting	We request bank to consider and provide required approval from bank in situations where emergency vaulting occurs outside banking hours and prior intimation is not practically feasible	No change
348	104	18.1.	In case the bidder fails to comply with the time schedule stipulated above (Section III clause no 4 Project completion) for any of the new CD installation, a penalty of Rs.1000 per day per CD will be imposed for delay in CD implementation beyond scheduled date maximum up to Rs 1 Lakh per ATM. Also refer Appendix-15.	We request bank to consider Penalty of 50/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
349	108	18.2.	If the monthly average availability (up time) of the machine is greater than or equal to 95% then for such ATM sites, Bank will pay minimum guarantee i.e. Fixed cost of Rs. 27,500/- per month (without GST) for onsite locations and Rs. 35,000 per month (without GST) for offsite locations or actual invoice amount as per approved rates (without taxes) whichever is higher. Applicable penalty will be recovered from the payable amount. Bank will review the performance of the ATM within 6 to 12 months and underperforming machine to be shifted to the viable location at no additional cost to the bank (Onsite/Offsite).	We request bank to consider - Downtime exclusions (force majeure, Bank network failure, switch downtime, power outage) are considered in uptime calculation.	No change
350	176	2.1	2.1 Penalties will be levied @ Rs 100/- per hour per ATM /CD for any downtime beyond 2 % in a month, after taking into account all the exclusions provided in the above paragraph calculated on a monthly basis.	We request bank to consider - Downtime exclusions (force majeure, Bank network failure, switch downtime, power outage) are considered in uptime calculation.	No change

351	176	2.2	2.2 The Vendor shall be charged penalty for Cash outs in addition to other penalties for each Cash out Incidence, penalty at the rate of Rs.4000 per Machine per incidence will be charged. If cash out position in ATM continues for more than 24 hours then additional penalty of Rs. 1000/- for each 24 hours cycle will also be levied.	We request bank to consider - Maximum Penalty per ATMs - 1000. Required exclusions (force majeure, Bank network failure, switch downtime, power outage, delayed cash withdrawal or denomination constraints from Bank will be excluded.	No change
352	176	2.3	2.3 The non-maintenance of cleanliness at ATM room and Site upkeep related issues system, will be taken up with the Vendor by the Bank by e-mail or any other. Despite bringing it to the notice of the vendor if the general maintenance of the site remains poor and there is no improvement after three such occasions despite bringing it to the notice of the vendor in writing, per day penalty of Rs. 500/- per ATM for non-maintenance of the site will be charged.	We request bank to consider Penalty of 50/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
353	176	2.4	2.4 E_surveillance system should be operational 24*7. A monthly report related to the connectivity/functioning/Sensors of E_surveillance system has to be provided to the Bank. Any uptime of E-surveillance system uptime less than 95% for each ATM monthly as reported or observed by Bank will attract penalty of Rs.500/-. Vendor shall be charged penalty @ Rs.500/ per day (from 3rd day) with cap of Rs. 2000/- for not providing CCTV footage within 2 days (from the date of request by the bank for providing specific ATM CCTV camera footages) or actual compensation paid to the customers/regulators, whichever is higher. Apart from penalty, vendor will have to reimburse the bank for asset loss incurred by the bank for alert/event not received.	We request bank to consider and provide Required exclusion for switch downtime, network failure, or OEM EJ format issues will be excluded from penalties. penalty of Rs.100/-	No change
354	177	2.5	2.5 EJ for all operational ATMs is to be provided on daily on T+1 basis. Any short fall of EJ of 98% per ATM will attract penalty of Rs. 500/- per day. Recurrence of default shall attract increased penalty of Rs. 1000/- per day with penalty cap of Rs. 2000 per ATM. Apart from penalty, amount paid to customer for disputed transaction on account of EJ not provided will be recovered from vendor bill payment, on actual.	We request bank to consider Penalty of 50/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change

355	177	3.1	3.1 In the event of any CD registering Zero Cash withdrawal hits for 480 hours per ATM (need not be on continuous basis) in a month, the Bank shall not release the payment due for that CD for that month.	We request bank to remove this clause as the ATM can be in position not to be functional for some days and function for some days. This BLA model so whatever transaction happen the bidder is liable for getting the payment.	No change
356	177	4.3	4.3 In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above. Shifting of sites approved by banks Central Office should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day machine with maximum cap of Rs. 1,00,000/- will be recovered. Bank will not make any payment for sites not shifted within stipulated time.	We request bank to remove penalty clause under shifting clause because the bidder is taking hit of shifting cost and revenue leakage which is huge in nature in any shifting case.	No change
357	177	4.4	Penalty: Rs.1000/- per incident shall be levied if consumable are not made available within four hour from the time information available in Online Monitoring Solution or complaint lodged by Bank official in this regard. If the incidents are recurring then penalty shall be charged at increase rate of Rs.2000/- per incident, for all consumables shall be recovered from vendor.	We request bank to consider Penalty of 50/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
358	178	4.5	4.5 UAT and requisite certifications of machines to be completed within 75 days from date of acceptance of Purchase Order and in meantime identification of offsite locations and TIS related work should be carried out. Subsequent delay in various testing/certification with bank switch and NPCI/VISA/MASTERCARD/UAT will be penalized, for dependency attributable to successful Vendors at rate of Rs. 2000/- per day for first 15 days (from 76th day) and thereafter will Rs. 5,000/- per day for next 15 days (from 91st day) with maximum up to Rs.1,00,000 per ATM and after 30 days (from 106th day) that bank may take deemed action including cancellation of the contract.	We request bank to consider Penalty of 100/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change

359	178	4.6	4.6 E-Surveillance Systems (eSS) should be functional / operational 24x7x365. If any deficiency is observed / found by Bank / Bank's representative, a penalty of Rs 1000/= per instance, per site shall be recovered from the Vendor.	We request bank to consider Penalty of 100/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
360	178	4.7	4.7 24 x 7 continuous monitoring of availability of cash in the network of ATMs through Incident Management Tool and ensuring no cash out scenario for any of the ATMs, otherwise penalty will be levied as Rs 1000/- per ATM per instance or penalty imposed by regulatory authority i.e. RBI/GOI/MHA/MOF etc. whichever is higher.	We request bank to consider Penalty of 100/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
361	178	4.8	4.8 Handling ATMs without activation of OTC Lock - Rs.500/- per instance. Any technical reason resulting in non-activation of OTC Lock would qualify for waiver only post Bank' approval.	We request bank to consider Penalty of 50/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
362	178	4.9	4.9 Non- compliance of Cassette Swap in ATMs will attract a penalty of Rs.1000/- per incidence maximum up to Rs. 10000/- along with the penalty imposed by the regulatory authorities, if any.	We request bank to consider - Cassette Swap approved in Tier 1 30 cities and required exclusion or non-vaulting and Non Mandate cities of IBA. penalty of Rs. 100/-	No change
363	178	4.10_	4.10 Shifting of sites approved by Bank should be completed by Bidder without any additional cost to the bank within 30 days after date of sanction and thereafter penalty of Rs. 1000/- per day, per machine	We request bank to consider -exclusion required due to landlord approvals, power readiness, or statutory clearances will be excluded from penalty. penalty of Rs. 100/-	No change
364	178	4.11	4.11 If Bidder fails to submit reconciliation Certificate as per timeline, then penalty will be levied 1000/-per day.	We request bank to consider Penalty of 100/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
365	178	4.12	4.12 The Bidder shall ensure activity cycle for housekeeping & cleaning services for minimum of 2 times per day at each ATM site on daily basis, failing which it shall attract penalty Rs. 200/- per day. If the service is not provided continuously for 3 days, the maximum penalty on account of the above shall be 3% of the monthly billing.	We request bank to consider Penalty of 100/- per day. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change

366	178	4.13	4.13 Counterfeit note loaded in Banks ATMs by cash handling agency - Rs.10,000/- per instance in addition to deduction of equivalent of counterfeit note dispensed per instance. In case of repeat instances being reported, bank will be forced to take necessary action to reduce exposure to concerned cash handling agencies.	We request bank to consider Penalty of 100/- per instance. These unreasonable penalties are not curative but punitive in nature and very unreasonable.	No change
367	15	4.8	The selected vendor(s) will be bound by the clauses of this RFP and subsequent SLA and penalties for deficiency of service will be payable as decided by the bank and the selected vendor(s) will have no recourse in the matter.	We suggest that the bidder should be given an opportunity to review the SLA and provide its suggestions in respect of any clauses. Further, the bank should not levy any penalties instead it should have the option of terminating the contract. In any event if the bank is levying any penalty, then the Bank before imposing any penalty shall provide details of the claim along with a detailed notice of such claim together with relevant supporting documents. Further, Bidder should be entitled for a cure period before such penalties are levied. Further, before imposing any penalty the Bank shall provide an advance notice of 15 days to rectify the defect / default, and the penalty shall be imposed only on failure to rectify the default.	No change

368	23	1.3.1.16.	Vendor / CIT shall allow Bank, its authorized representatives, RBI and other regulatory & statutory bodies to conduct vault audits at location where currency vaulting services is provided. Audits shall be conducted by Bank at its own cost during normal business hours. Bank representatives shall carry a letter authorizing them to conduct such audits along with their identity cards, any Bank official without the said authority letter and identity cards shall not be allowed by CIT to conduct audits.	We suggest to add the following appropriately: The Inspection and Audit can be done only after prior intimation of 15 days to the Bidder. The bidder should be responsible only to show the relevant data pertaining to the contract and not otherwise. Further, in case Bank retain any information / data of the Bidder, the Bank/ third party engaged by Bank shall be obliged and shall adhere confidentiality obligations and protect the information / data in the same manner as if Bidder protects Bank's information. Further, there should not be any conflict of interest with the Auditors. The Bank shall ensure such audit personnel shall maintain confidentiality and follow the code of conduct implemented by the bidder if at the premises of the bidder.	No change
369	25	1.3.1.35.	If during the Contract period and extensions thereof, an ATM is frequently becoming out of order for technical reasons for more than three times in a month and for two consecutive months, the Bank may ask the Bidder to replace the ATM with another new ATM of same model & make with exactly same technical specifications at no extra cost to the Bank. The selected Bidder should update / supply / install necessary changes in ATM, if any, due to regulatory compliance, the same should be available at no additional cost to the Bank irrespective whether it being minor or major modifications.	We suggest that Bidder should be given a cure period of 30 days to correct the error/ default before asking the Bidder to replace the ATM.	No change
370	40	1.9.7.	The vendor must ensure that all applicable laws framed by the Central Government, State Government and Local Bodies, including payment of applicable minimum wages and all laws pertaining to contract employees/ labour laws are complied with while providing caretaker services. The vendor will have to execute an indemnity bond in favor of the Bank in this regard	We suggest deletion of the highlighted portion.	No change

371	87	3 (c)	In case of any cash Loss, the Vendor should reimburse the loss amount to the Bank immediately, without waiting for settlement of Insurance claim	We suggest that the reimbursement should be made within 15 days of receiving the settlement of insurance claim.	No change
372	90	11	11. DATA PROTECTION 11.1 Successful bidder will comply with the Digital personal data protection Act, 2023 and rules made thereunder and will comply with all privacy and data protection provisions. Further it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information. Web portal will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc. and all sort of security required as per law & practices to be adopted and implemented by bidder. Any breach of this Condition by the bidder shall be deemed to be a material breach of the Contract and the Bidder shall indemnify Bank from the against any costs, losses, damages, proceedings, claims, expenses or demands incurred or suffered by Bank which arise as a result of such breach 11.2 Use of Name/Logo of the Bank: Bidder shall not use for publicity, promotion, or otherwise, any logo, name, trade name, service mark, or trademark or any simulation, abbreviation, or adaptation of the same of the Central Bank of India or any of its affiliate or the name of any Bank's employee or agent, without Bank's prior written express consent. The Bank may withhold such consent, in case so granted by it, in its absolute discretion. Violation thereof shall constitute a material breach of the terms of RFP and shall entitle the Bank to take appropriate actions as available to it in law and the RFP. 11.3 Vendor has to comply with Data protection as well as Data Localisation guidelines of RBI/other regulatory bodies	We suggest that entire clause shall be made mutual in order to protect rights of the bidder as well.	No change

373	91	1.4	The selected Bidder shall properly safeguard against damage or injury to the public and to any property or thing and shall alone be responsible for any such damage and injury to any person or persons or thing arising in connection with the provision of the Site Implementation Services. The Bidder shall protect, indemnify and hold harmless the Bank against any or all claims for any such injury or damage	The bidder shall only indemnify for actual/proven direct damages, costs etc., subject to the reconciliation process. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. We suggest that the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed 12 months invoicing amount.	No change

374	92	2.1 & 2.2	2.1 The Bidder shall indemnify the Bank against all claims which may be made against the Bank by any member of the public, or third party in respect of anything which may arise in consequence of the Bidder carrying out the Site Implementation Services and other maintenance services of ATM site shall at its own expense arrange to effect and maintain up to one month after the end of the Term with an office approved by the Bank a policy of insurance in the joint names of the Bank and the Bidder and deposit such policy or policies with the Bank from time to time during the currency of this Agreement. The Bidder shall also indemnify the Bank against all claims which may be made upon the Bank under the Workman's Compensation Act or any other statute in force during the currency of this Agreement or at common law in respect of any employee of the Bidder or any sub-contractor, and shall at its own expenses effect and maintain up to one month after the end of the Term a policy or policies of insurance in the joint names of the Bank and the Bidder as aforesaid. The Bidder shall be responsible for anything that may be excluded from the insurance policies and also for all other damage to any property arising out of the improper provisions of the Site Implementation Services. 2.2 2.2 The Bidder shall also indemnify the Bank in respect of any costs, charges or expenses arising out of any claim or proceedings and also in respect of any award of compensation or damage arising there from. The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensation costs, charges and expenses arising from any claims made against the Bank from any sum or sums due or to become due to the Bidder.	The bidder shall only indemnify for actual/proven direct damages, costs etc., subject to the reconciliation process. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. We suggest that the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed 12 months invoicing amount.	No change

375	93	2.1.4.	Bidder shall indemnify the Bank against any possible damage to the building, roads, or members of the public in course of execution of the work	We suggest that the bidder shall only indemnify for direct damages, costs etc., subject to the reconciliation process. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. We suggest that the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the action or negligence by Bank. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed 12 months invoicing amount.	No change
376	94	3.1	3.1 Any authorized representative of the Bank shall at all reasonable times have free access to the works and/or to the workshops, factories or other places where materials are being prepared or constructed for the work and also to any place where the materials are lying or from where they are being obtained, and the Bidder shall give every facility to the Bank or their representatives necessary for inspection and examination and test of the materials and workmanship	We suggest that the Bank should give a prior notice of at least 15 days.	No change
377	95	5.4	5.4 The Bidder shall keep the Bank indemnified against claims if any of the workmen, its employees employed in performing the Site Implementation Services, any other related services and maintenance of ATM site during contract period and all costs and expenses as may be incurred by the Bank in connection with any claim that may be made by any workmen	We suggest that the bidder shall only indemnify for actual/ proven direct damages, costs etc., subject to the reconciliation process. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. We further suggest that the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is	No change

				attributable to the action or negligence by Bank. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed _____ amount.	
378	95	7	The Bidder shall execute the Site Implementation Services, and the Bidder shall not directly or indirectly sub-contract any part of the Site Implementation Services without prior written consent of the Bank and no sub-contracting shall relieve the Bidder from the full and entire responsibility of the performance of the Site Implementation Services	We suggest that bank should be allowed to sub-contract without Bank's permission in cases where the bidder is sub-contracting any part of the services to its subsidiary/is.	No change
379	95	8	The Bidder shall be responsible for all injury to the work or workmen to persons, animals or things and for all damages to the structural and/or decorative part of property which may arise from the Operations or neglect of himself or of any sub-contractor or of any of his or a sub- contractor's employees, whether such injury or damage arise from carelessness, accident or any other cause whatsoever in any way connected with the carrying out of this Site Implementation Services, any other related services and maintenance of site during contract period. The clause shall be held to include inter-alia, any damage to buildings whether immediately adjacent or otherwise, and any damage to roads, streets, foot paths or ways as well as damages caused to the buildings and the Bank and hold harmless in respect of all and any expenses arising from any such injury or damages to persons or property as aforesaid and also in respect of any claim made in respect of injury or damage under any acts of compensation or damage consequent upon such claim. The Bidder shall reinstate all damage of every sort mentioned in this clause, so as to deliver the whole of the Site Implementation services, any other related services and maintenance of ATM site during contract period, complete and perfect in every respect and so as to make good or otherwise satisfy all claims for damages to the property or third parties. The Bidder shall effect the insurance necessary and indemnify the Bank	We suggest that the partition highlighted in red should be deleted. We further suggest that the bidder shall only indemnify for direct damages, costs etc., subject to the reconciliation process. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. We further suggest that the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the action or negligence by Bank. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed 12 months invoicing amount.	No change

			entirely from all responsibility in this respect. The insurance must be placed and must be effected jointly in the name of the Bidder and the Bank and the policy lodged with the latter, The scope of insurance is to include damage or loss to the Site Implementation services itself till this is made over in a complete state. Insurance is compulsory and must be effected from the very initial stage. The Bidder shall also be responsible for anything which may be excluded from damage to any property arising out of incidents, negligence or defective carrying out of the Site Implementation and related maintenance services. The Bank shall be at liberty and is hereby empowered to deduct the amount of any damages, compensations, costs, charges and expenses arising or accruing from or in respect of any such claim or damages from any sums due or to become due to the Bidder or from the performance bank guarantee submitted by the bidder		

380	103	18	The bidder must accept the payment terms proposed by the Bank. The indicative commercial bid submitted by the bidders must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items quoted by the bidder in the price bid against such activity / item	We propose that the Bank should not be allowed to withhold any payment against the any invoices of the bidder. We suggest to add the below clauses: The Bank shall return any incorrect invoice to the Bidder within (three)3 working days of receipt of invoice, After such three (3) working days of receipt of the invoice, the invoice shall be considered correct/proper and Bank shall be obliged to make payments accordingly. Should Bank dispute in good faith all or any portion of the amount due or require any adjustment to the fees, Bank may withhold payment of the disputed amount but shall notify the Bidder in writing of the nature and basis of the dispute and/or adjustment within (three) 3 working days from the date of receipt of the invoice and the accepted amount shall be settled through debit note/credit note. Each party shall use its commercially reasonable and good faith efforts to resolve the dispute prior to the payment due date. In case of any delay for payment of the billed amount more than stipulated period, the interest @ 18% per annum will be levied on the outstanding amount from the date of default until actual realization and if the payments are still not processed for further period in 2 months, the Bidder shall also be entitled to suspend Services and such suspension shall not be termed as breach of the Agreement by the Bidder and could not be held responsible or penalized for Service lapses.	No change

381	105	19	Indemnity	The bidder shall only indemnify for proven direct damages, costs etc. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. In any event, the maximum aggregate liability of the vendor in this clause, shall not exceed 12 amount. We suggest to add below clause suitably: The indemnity Provisions shall be subject to adherence of reconciliation process and limit on liability. Further, the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement. The bidder shall be liable for any third-party IPR infringement claim only if such infringement is solely attributable to the bidder's acts or omission under the agreement. Indemnification Procedure to be followed by the Parties: The indemnification obligations of Bidder for Third Party Claim against the Bank shall be subject to: a) Bank giving prompt notice of the third party	No change

				claim received, reasonable co-operation and assistance as may be required by the Bidder for defending the third party claim; b) allow the bidder to control the defense or settlement of the third party claim by appointing legal counsel of its choice; c) provide required information about the third party claim which is not available with the bidder and required to defend the third party claim and take necessary steps to mitigate or salvage the losses, if possible; and d) comply with the court's order.	

382	108	27	The Bidder may not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of force Majeure. For purposes of this Clause, “Force Majeure” means an event beyond the control of the 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, fires, floods and freight embargoes events not foreseeable but does not include any fault or negligence or carelessness on the part of the bidder, resulting in such a situation. If a Force Majeure situation arises, the Bidder shall promptly notify The Bank in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by The Bank in writing, the Bidder shall continue to perform its 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. However, financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed. Further mere existence of the force majeure situation, by itself is not sufficient to excuse the performance unless such situation actually makes it practically impossible to perform the obligations or the performance is not possible due to operation of law/rules or orders of any competent authority. Notwithstanding above, the decision of The Bank shall be final and binding on the Bidder	The definition of Force Majeure should also be include Strikes and Bandhs. And should also include, notifications issued by governmental or semi-governmental bodies from time to time or any other acts of Government. Further, war request that Bank shall also not withhold any dues payable to Bidder against the services provided due to such cases.	No change

383	109	28	Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find expedient to do so. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will be expected to continue the facilities management services, and the Bank will continue to pay for all products and services that are accepted by it, provided that all products and services are serving satisfactorily, as per satisfaction of the Bank	We suggest deletion of the highlighted portion.	No change

384	110	31	The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operationalization, implementation, acceptance, warranty, maintenance etc.) by the bidder. Installation will be treated as incomplete in one/all of the following situations: a. Non-delivery of any component or other services mentioned in the order b. Non-delivery of supporting documentation c. Delivery/Availability, but no installation of the components and/or software d. Non-Integration, System Operational, but unsatisfactory to the Bank e. Non maintenance of services as per RFP. If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may consider termination of the contract	We suggest deletion of this entire clause.	No change

385	11 1	33	Inspection, Audit and Review, Monitoring & Visitations	We suggest the following to be added suitably in this clause: The Inspection and Audit can be done only after prior intimation of 15 days to the Bidder. The bidder should be responsible only to show the relevant data pertaining to the contract and not otherwise. Further, in case Bank retain any information / data of the Bidder, the Bank/ third party engaged by Bank shall be obliged and shall adhere confidentiality obligations and protect the information / data in the same manner as if Bidder protects Bank's information. Further, there should not be any conflict of interest with the Auditors. The Bank shall ensure such audit personnel shall maintain confidentiality and follow the code of conduct implemented by the bidder if at the premises of the bidder.	No change
386	11 2	34	The Bank reserves its right to cancel the Purchase Order at any time, in the event of delay in project beyond the specified period or non-compliance of the RFP terms or non-fulfillment of RFP functional requirements or severe bugs in the application or proposed system performance is not satisfactory. In addition to the cancellation of Purchase order, the Bank reserves the right to invoke the Bank Guarantee given by the Bidder to recover the damages	We suggest that the Bank shall not cancel the Purchase Order any time as Bidder may suffer huge loss and damage due to such cancellation. We therefore suggest deletion of this clause. Further, prior to invoking Bank Guarantee, the Bank shall provide a curing period of minimum 30 days by issuing cure notice in writing. In case the same is to be retained, then we suggest that a curing period of minimum 30 days should be given to the Bidder before providing notice of cancellation and before invoking Bank Guarantee.	No change

387	113	35	Termination	We suggest that the termination shall be made mutual.	No change
388	115	36	Intellectual Property rights	We suggest that the bidder shall not be liable for any third-party IPR infringement claim if such infringement is not attributable to the bidder's acts or omission under the agreement. In any event, the maximum aggregate liability of the bidder in this clause, shall not exceed _____ amount.	No change
389	116	37	Confidentiality	We propose that the Clause be made mutual in order to protect the confidentiality of the Parties as data shall be shared at both ends.	No change

390	118	39	Nothing herein contained will be construed to imply a joint venture, partnership, principal-agent relationship or co-employment or joint employment between the Bank and Bidder. Bidder, in furnishing services to the Bank hereunder, is acting only as an independent contractor. Bidder does not undertake by this Agreement or otherwise to perform any obligation of the Bank, whether regulatory or contractual, or to assume any responsibility for the Bank's business or operations. The parties agree that, to the fullest extent permitted by applicable law; Bidder has not, and is not, assuming any duty or obligation that the Bank may owe to its customers or any other person. The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In respect of sub-contracts, as applicable – If required by the Bidders, should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that notwithstanding the use of sub- contractors by the Bidder, the Bidder shall be solely responsible for performance of all obligations under the SLA/NDA (Non-Disclosure Agreement) irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform its obligations. The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labour laws for its employees and sub-contractors or as the case may be. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be	We suggest that the highlighted portion should be applicable in case the work is being subcontracted by the bidder to its subsidiary.	No change
391	119	41	Any information considered sensitive must be protected by bidder from unauthorized disclosure, modification or access. Types of sensitive information that will be found on Bank systems which the Service provider may support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc	We suggest that this clause should be made mutual.	No change

392	120	43	In the event if the Bank undergoes any merger, amalgamation, consolidation, or restructuring with any other nationalized bank or Government owned financial entity, the Bank deserves absolute right to: (a) Bank also reserves the right to continue or discontinue the availment of product / services without assigning any reason, in case of its merger or amalgamation and the merged or amalgamated entity shall have the same rights. (b) Require the vendor to integrate, migrate, or align the application, platform, related services, and deliverables with the systems of the merging/amalgamation entity, without any additional cost to the Bank. (c) Terminate this purchase order and / or the associated Agreement, in whole or in part, without any further obligation or liability to the Vendor other than payment for duly completed and accepted deliverables up to the date of termination	We propose to add that within 7 days of the corporate reorganization, consolidation, merger or sale etc., the Bank should inform the Bidder about the same and further, that the bidder's rights under the agreement should not be affected as otherwise the bidder may suffer from grave losses.	No change
393	120	44	The Vendor shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor or existing at any Bank location. The Vendor will have to develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Vendor will have to also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor or existing at any Bank location. The Vendor hereby agrees and confirms that they will disclose, forthwith, instances of security breaches. The Vendor hereby agrees that they will preserve the documents	We suggest that this clause should be made mutual.	No change
394	120	46	Statutory and Regulatory Requirements	We suggest that this clause should be made mutual.	No change

395	12 1	47	Compliance with all applicable laws: Vendor shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. Compliance in obtaining approvals/permissions/licenses: Vendor shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to Company. All necessary compliances relating to the transaction such as disclosure in the returns to be filed, Tax Collected at Source (if applicable) etc. shall be duly undertaken by the supplier and in case of any non-compliance or delayed compliance, the Bank shall have right to recover interest and/or penalty that may be levied including liquidated damages @10 % of the value of supplier.	We suggest deletion of the portion highlighted in red and further, propose that this clause should be made mutual.	No change

			This indemnification is only a remedy for the Bank. Vendor is not absolved from its responsibility of complying with the statutory obligations as specified above		
396	121	48	All data or information supplied by the Bank to the bidder in connection with the services being provided by bidder ('the software and Hardware') shall remain the property of the Bank or its licensors. All deliverables to the extent prepared by bidder hereunder for delivery to the Bank ('the Deliverables') shall be the property of the bidder and the bidder shall grant to the Bank a worldwide, non-exclusive, fully paid, royalty-free license to use, display, execute, reproduce, and distribute copies of the Deliverables for its internal use only, to the extent necessary for the intended use of the Deliverables. Except as otherwise provided herein above, if the bidder discloses any data or information to any unauthorized party the bidder agrees to indemnify and hold harmless the Bank against all claims, causes of action, liabilities, losses, damages, costs, and resulting from such disclosure	The bidder shall only indemnify for proven direct damages, costs etc. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. In any event, the maximum aggregate liability of the bidder in this clause, shall not exceed 12 months invoicing amount. We suggest to add below clause suitably: The indemnity Provisions shall be subject to adherence of reconciliation process and limit on liability. Further, the Bank shall, while making any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement. Indemnification Procedure to be followed by the Parties: The indemnification obligations of Bidder for Third Party Claim against the Bank shall be subject to: a) Bank giving prompt notice of the third party claim received, reasonable co-operation and assistance as may be required by the Bidder for	No change

				defending the third party claim; b) allow the bidder to control the defense or settlement of the third party claim by appointing legal counsel of its choice; c) provide required information about the third party claim which is not available with the bidder and required to defend the third party claim and take necessary steps to mitigate or salvage the losses, if possible; and d) comply with the court's order.	
397	122	49	The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Vendor from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages	We suggest that this clause should be made mutual.	No change
398	165	Annexure 12	Annexure 12 - Letter of Indemnity to be given in the company letterhead	We suggest that the bidder shall only indemnify for proven/actual direct damages, costs etc. Additionally the bidder shall not indemnify the Bank for any indirect or consequential losses. In any event, the maximum aggregate liability of the bidder in this clause, shall not exceed 12 months invoicing amount. We suggest to add below in the annexure suitably: The indemnity Provisions shall be subject to adherence of reconciliation process and limit on liability. Further, the Bank shall, while making	No change

				any indemnity claim, shall provide a detailed notice of such claim together with relevant supporting documents. The Bidder shall not be responsible under indemnity provisions in this Agreement to the extent that loss is attributable to the negligence and/or breach of this Agreement or breach of applicable Laws by the Bank or its employees or for any services that is availed by Bank outside the scope of this Agreement. The bidder shall be liable for any third-party IPR infringement claim if such infringement is solely attributable to the bidder's acts or omission under the agreement. Indemnification Procedure to be followed by the Parties: The indemnification obligations of Bidder for Third Party Claim against the Bank shall be subject to: a) Bank giving prompt notice of the third party claim received, reasonable co-operation and assistance as may be required by the bidder for defending the third party claim; b) allow the bidder to control the defense or settlement of the third party claim by appointing legal counsel of its choice; c) provide required information about the third party claim which is not available with the bidder and required to defend the third party claim and take necessary steps to mitigate or salvage the losses, if possible; and d) comply with the court’s order.	

399	167	4	4. Term: This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease rights to any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof. Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential until it reaches the public domain in the normal course	We suggest to add the following: Notwithstanding the terms of this Clause, the Recipient shall not be required to return or destroy any disclosed information that the Recipient is required to maintain as a matter of law or regulation, or for audit and archival purpose or cannot be returned or destroyed because it is held in electronic back-up/storage files and such destruction is not practicable	No change
400	167	6	6. Return of Confidential Information: Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph	We suggest to add the following: Notwithstanding the terms of this Clause, the Recipient shall not be required to return or destroy any disclosed information that the Recipient is required to maintain as a matter of law or regulation, or for audit and archival purpose or cannot be returned or destroyed because it is held in electronic back-up/storage files and such destruction is not practicable	No change
401	168	11	Indemnity: The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party, its officers, employees, agents or consultants	We suggest deletion of this entire clause.	No change
402	201	Annexure 31	Annexure 31 - Know Your Employee (KYE) Clause 2. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.	We suggest to restrict the liability and hence, add the following: In any event, the maximum aggregate liability of the bidder in this clause, shall not exceed 12 months invoicing amount.	No change

403	149	Vitrified Tiles	skirting shall be 4", flush with plastered and PoP finish of wall with a groove of 6 MM between skirting & Flooring.	Skirting is not applicable as wall will have ACP Paneling	No change
404	150	Main Door	8 mm clear glass door with Central Bank of India Monogram (9") at eye level door size 7'x3'6" with aluminium standard sections of approx. 85-90 mm top and bottom and approx. 83.5 mm vertical and middle members with powder coating and with minimum thickness of sections of 1.5 mm.	Door size should be 7'-0: x 3'-0". Middle member is not required. 3'-6" door will have durability issue.	No change
405	150	Glazing with Toughened Glass	Providing and fixing frameless glazing made of 12mm thick toughened float glass fixed to floor and ceiling with wooden member (inserted in floor and ceiling) including backer rod, hardwood, silicon sealants on joints of glass partition complete as per drawing including sand blasting to glass as per	Frameless galas will have maintenance issue and availability issue in tier 2 tier 3 cities therefore We suggest glass with aluminum frame on all sides.	No change
406	152	Rolling shutter	Supplying and fixing rolling shutters of approved make	For onsite P&F Rolling Shutter under bank scope	No change
407	153	Ramp	Construction of Ramp at ATM location for physically challenged with proper	We request bank to consider - Only where feasible and permission is available	No change
408	154	Front Façade	Sandtex matt texture paint (snowcem) as per the drawing. In case of 12 mm thick granite tiles or 19mm thick granite slab cladding.	We request bank to consider - ACP Cladding will be provided	No change
409	155	OVCD	OVCD enabled to cut main supply with a range of 110V to 290V (configurable) and can withstand voltage fluctuation up to 440V & spike up to 6000V.	We request bank to clarify. We understand that for Onsite Bank will take care.	No change
410	33	1.8.6	All Cameras should be IP Cameras with High Resolution (at least 3840 x 2160-pixel resolution or above) and should be able to record clear images and videos in all scenarios including dull light, no light at ATM site or the bright light from the background. While viewing the site in real time through CCTV surveillance from Command centre / dashboard / mobile app of the vendor, there should be no interruptions due to connectivity / Bandwidth related issues.	1.For ATM areas of 80 sq. ft. or 100 sq. ft, 2MP resolution is appropriate. 2.If we consider 8MP resolution, it will require higher bandwidth, which means broadband connectivity must be planned, as this will not be feasible over SIM. 3.For a setup with 5 cameras at 8MP resolution, the NVR should be considered with 4 SATA or 8 SATA to accommodate the higher storage and cost.	No change

411	34	1.8.14.16	Speakers for playing any pre-recorded messages at the site whenever required by the Bank. Vendor to arrange for creation of any pre-recorded message as desired by Bank.	We request bank to confirm - how many pre-recorded messages are required and specify which messages need to be played?	No change
412	34	1.8.16	Vendor to Store / preserve Images / Videos for Verification for minimum 180 days at centralized location / Cloud. Vendor to preserve & provide the CCTV footages (images and videos) & ATM's DVSS images for all disputed transaction / vandalism / Theft cases / other cases till they are closed / resolved even beyond the period of 180 days if so required.	We request bank to confirm - We understand cloud storage can be done at 1 FPS.	No change
413	152	External paving	Eurocon / Ultra or equivalent exterior paving tiles. Rates include removal/ levelling of existing floor/substrate and cost of bedding materials	Not applicable everywhere due to permission issue	No change
414	152	P.C.C	Providing and laying in position cement concrete of specified grade excluding the cost of centering & shuttering 1:3:6 (1 cement: 3 coarse sand: 6	Not applicable	No change
415	154	MS Grill Partition	Wherever construction of brick wall is not possible, MS grill partition can be made of 16mm MS square bar 3" C/C both ways fixed in 50 x 50 x 6 MS angle at an interval of 3'-0" both ways. The MS grill 236 partition shall be fixed with floor/Wall/Ceiling properly with nut & bolt or welded with existing reinforcement. The partition shall have paneling from both sides as	Not applicable not in scope	No change
416	155	Wall Finish	POP punning on plastered wall surface (any existing paints finish to be	Not Applicable	No change
417	155	RCC Lintel	Providing and erection of RCC lintel with plastering on one side and water	Not Applicable	No change
418	155	P.C.C Filling	Filling Material for raising the floor level	Not Applicable	No change

419	130	1.1	Intel® i5 10th Generation processor or higher with a minimum Clock speed of 3.3 GHz or higher and with minimum 6 MB Cache or higher. GHz in Turbo mode is permitted. Bidder to provide the latest supported version of OS/Patching related software/hardware upgrades without any cost to Bank during contract period. Higher or above is clarified from below examples: 10th generation i5 processor is considered higher. 9th Generation i7 processor is considered higher. 6th or lower Generation i7 processor is not considered higher.	**We would request the bank to modify the clause as:** Intel® i5 **9th ~~10th~~** Generation processor or higher with a minimum Clock speed of 3.3 GHz or higher and with minimum 6 MB Cache or higher. GHz in Turbo mode is permitted. Bidder to provide the latest supported version of OS/Patching related software/hardware upgrades without any cost to Bank during contract period. Higher or above is clarified from below examples: 10th generation i5 processor is considered higher. 9th Generation i7 processor is considered higher. 6th or lower Generation i7 processor is not considered higher. **Justification:** For an ATM application, only limited software packages are loaded, and most of the downloads happen through a switch whenever needed in the transaction. Even during peak load, i.e., when the ATM is transacting, (OEM Native or MVS) CPU utilisation reaches only 30%.	No change
420	141	19.8	Geo tagging of the machine should be done to track the location of ATM	**Requesting the bank to confirm**, this clause does not refer to live tracking of the ATMs. ATM located the latitude and longitude details to be shared with the bank for the location tracking.	No change. Vendor should provide support for geo tagging of ATMs to track

					ATM locations
421	137	9.2	Should be capable of connecting to the existing ATM Switch LUSIS TANGO, using existing device handlers at no additional cost to the Bank. The applicant, if selected, must provide switch certification, only from LUSIS TANGO Switch for the present, at the time of submitting the response to RFP, failing which the Bank reserves the right to disqualify the applicant from further procurement process	**We would request the bank to modify the clause as:** "Should be capable of connecting to the existing ATM Switch LUSIS TANGO, using existing device handlers at no additional cost to the Bank. The applicant, if selected, must provide **certificate from LUSIS TANGO Switch or a Self declaration mentioning names of Scheduled Commercal Bank where the proposed ATM is live under** LUSIS TANGO switch for the present, at the time of submitting the response to RFP, failing which the Bank reserves the right to disqualify the applicant from further procurement process. **Justification:** As per clause9.4, "Certificate from any scheduled commercial bank certifying that the proposed model offered under this RFP is Tech live on its LUSIS TANGO switch with EMV compliance having valid L1 & L2 certificate and working satisfactory.	No change

422	137	9.4	Equipment to be, provided should be certified working on LUSIS TANGO ATM switch with full EMV compliance, should be capable of connecting to the existing ATM switch (LUSIS TANGO) or any other Switch introduced by the Bank in future, using existing device handlers (NDC version 4.0/ D912) at no additional cost to the Bank. One of the following is required to be uploaded: Self-declaration of OEM required along with completion of EMV certification already obtained under Bank's MVS application- If the proposed model of ATM is currently working at CBI with EMV compliance having valid L1 & L2 certificate, or Certificate from any scheduled commercial bank certifying that the proposed model offered under this RFP is Tech live on its LUSIS TANGO switch with EMV compliance having valid L1 & L2 certificate and working satisfactory. Or (a) If the proposed model is not working at CBI or any other Banks in India, Bidder to provide valid L1 & L2 EMV certificates, within a period of 15 days of LOI, to the Bank. Bank may facilitate for the certification with LUSIS TANGO switch, without any additional cost to the Bank. In case of both (b) & (c), since EMV certification is required to be one for the Bank's MVS as L3 application for all the card networks interfaced by Bank, entire testing/certification has to be done without any additional cost to the Bank on top most priority.	We would request the Bank to delete this clause 9.4. **Justification:** This requirement of ATM's compatibility with LUSIS TANGO Switch is covered under clause 9.2 of page 137. This clause 9.4 is relavant if the bank is currently using MVS.	No change
423	4 PROJECT COMPLETION	14	4.2 At existing sites, for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 30 days. In case of CD installation only (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed within 20 days from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later.	**We would request the bank to modify the clause as :** "4.2 At existing sites, for replacement of ATMs TIS work and other procedures for operationalization of new ATMs to be completed within minimum downtime not exceeding 30 days. In case of CD installation only (i.e. without site preparation), the entire activity including delivery and complete installation of CD is to be completed	No change

				within **42** days(**56 Days for Northeast locations**) from the date of acceptance of order irrespective of location, or from the date of complete handing over of the site by the Bank whichever is later."	
424	4.	177	Site completion 35 days for Metro/Urban and 40 days for Rural locations after site handover	**We would request the bank to modify the clause as:** Site completion 49 days for Metro/Urban and 56 days for Rural locations after site handover	No change
425	4.3	177	Penalty for Delay in Operationalizing the Services In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	**We would request the bank to modify the clause as:** Penalty for Delay in Operationalizing the Services In case of delay in making live the CDs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. **500**/- per day per site which will be recovered for delay in Operationalizing / making live the Off-site /On-Site/E galleries CDs beyond the days stipulated as above.	No change
426	130	Annexure 7	TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS)	We request the bank to include a sensor based shutter tampering detection device in the ATM specifications to prevent shutter fraud at the cash exit. If the bank implements this functionality, it will serve as a proactive approach to mitigating shutter-related fraud risks and enhancing ATM security. Currently, a few OEMs have already adopted this solution with positive results. In view of the above, we kindly request you to consider incorporating the sensor based shutter tampering device as a standard requirement in the	No change

				ATM specifications. This measure will significantly strengthen fraud prevention controls and protect both the bank and customers.	
427			1. "NCR Atleos may increase the Fees annually on the anniversary of the Start Date provided that any increase in the Fees rate will be on an annualized aggregate basis, the annual percentage increase in the Consumer Price Index (General – Combined) published by the National Statistical Office (NSO), Ministry of Statistics and Progr+D31amme Implementation, plus 2%. NCR Atleos may also increase the Fees in the event of significant increases in fees of its subcontractors or significant changes in market conditions or government impositions.		No change
428			2. "NCR ATLEOS may charge late fees on unpaid, undisputed amounts. Late fees will be 1.5% per month of the unpaid amount." 3. "If Bank defaults on an undisputed payment obligation and fail to make full payment within ten days after you receive written notice of default, then NCR Atleos, at its option and in addition to any other rights it may have hereunder, may elect to suspend all or part of the Services in whole or in part, without prejudice to any other rights it may have, including to terminate this Agreement under this Section. 4. If NCR Atleos exercises its right to terminate under Section [3] above, NCR Atleos, as its sole and exclusive remedy, will: a. require you deliver the NCR-Owned Program ATMs to the location designated by NCR at your sole cost and expense, with any damage for which you are responsible repaired by NCR at your cost; and+D20 b. require you to pay, as liquidated damages, 35% of the Program Fees payable for the balance of the then current Term ("Termination Fee") within thirty days of the termination date To the extent permitted by law, the above remedies will be deemed cumulative and may be exercised successively or concurrently.		No change

429			5. At the expiration of the Term without further renewal or on your Termination, NCR Atleos may at its sole discretion allow you to (a) purchase the NCR Atleos -Owned Program ATMs at a price agreed by the parties or (b) return them to NCR Atleos, provided you give NCR not less than 90 days prior written notice of which you elect to do. If NCR Atleos agrees to sell and you agree to purchase the NCR Atleos -Owned Program ATMs, NCR Atleos will offer to sell licenses to the Software, as installed on the NCR Atleos -Owned Program ATMs at the expiration, on terms and rates it is then offering to its customer in your market. If Bank and NCR Atleos cannot agree on a price prior to the termination date, Bank will return the NCR Atleos -Owned Program ATMS depending on the circumstances of the Termination.		No change
430			6. All right, title and interest in all Vendor owned ATMs and related assets will at all times remain with Vendor. Bank will only have the right to use the Vendor ATMs and related assets in accordance with the terms of this Agreement which will be subject to Bank's compliance with Bank obligations under the terms of this Agreement. The Vendor ATMs and related assets will remain the personal property of Vendor even if physically attached to real property. At Bank's expense, Bank will protect and defend the title and interest of Vendor and keep the Vendor ATMs and related assets free of all claims and liens other than claims and liens created by or arising through Vendor. Bank agree to take such action, at Bank sole expense, as Vendor reasonably requests, to prevent any third party from acquiring any interest in the Vendor ATMs. Bank will execute and deliver to Vendor such other documents and provide such information as Vendor may reasonably deem necessary to evidence or protect Vendor's interests in the Vendor ATMs and Vendor's rights under this Agreement.		No change

431			7. NCR Atleos may not assign its obligations with respect to this Agreement without your prior written approval which will not be unreasonably withheld. NCR Atleos may use Affiliates, contractors, resellers, or suppliers to act on its behalf without altering NCR Atleos's obligations to you and may assign this Agreement to an Affiliate or to an assignee upon NCR Atleos's entry into a merger, consolidation, or sale of assets transaction. You agree that NCR Atleos may, at any time, without notice to or consent of you, sell, assign, transfer or convey, in whole or in part, its rights and Program Fees but not its obligations under this Agreement to one or more parties (a "Transferee"). Such Transferee may further sell or assign its rights under this Agreement without notice to you. Any such assignment will not in any way release NCR Atleos from liability for performance of its obligations hereunder. You covenant and agree any Transferee will be a financing source only and any assignment by NCR Atleos will not materially change your duties or obligations or materially increase the burden or risk imposed on you. You hereby consent to and will acknowledge such assignment or assignments to any Transferee as will be designated by written notice to you. You further covenant and agree that: (a) any Transferee will have and be entitled to exercise any and all discretions, rights and powers of NCR Atleos under this Agreement in which it has an interest, provided that Transferee will not be obligated to perform or assume any of the obligations of NCR Atleos, including but not limited to the Program Services and various service level agreements, Customer Data or Personal Information obligations; (b) you will pay directly to Transferee all Program Fees, applicable Termination Fee and all other sums due upon receipt of notice of any assignment and of instructions to do so; (c) after an assignment to a Transferee, your obligations hereunder including the obligation to pay the Program Fees, Termination Fee and any and all other amounts payable under this Agreement to Transferee will be absolute and unconditional and will not be subject to any abatement, reduction, recoupment, defense, setoff, or counterclaim available to you against NCR Atleos for any reason whatsoever and you hereby waive any		No change

			related rights and remedies with respect to Transferee; and (d) only one executed counterpart of this Agreement will be marked "Original;" any other executed counterparts will be marked "Non-original" or "Copy." No security interest in any Agreement may be created through the transfer and possession of any counterpart other than the "Original." You may not assign any of your obligations without the consent of NCR Atleos and any applicable Transferee, in such parties' sole discretion, will have approved the assignment. Any purported act lacking such approval is null and void. All costs associated with the assignment will be borne by you. In the event of assignment, you will cooperate in taking all reasonable measures to protect the title of NCR Atleos or Transferee to and in the Program ATMs. No assignment will relieve you of the primary obligations hereunder.		
432	133	4.16	Each cassette should have facility to use onetime lock & key facility	Please clarify bidder to provide Cassette with Lock and Key or Latchable cassette.	No change
433	133	5.1	Smart Card, Chip Card EMVCo Version 4.0 or later, as certified, with supporting EMVCo L1 LOA. On expiry of certificate, it should be replaced with valid certificate at no additional cost to the Bank. In case of certification, Bidder to provide support without any cost to the Bank.	Bidder would like to inform bank that Windows 11 will be ready with EMV.5. bidder would like to inform whether the Bank switch is ready with the same.	No change. Bank will provide support for the testing of Windows 11 with EMV 5

434	134	5.6	Dip Smart Card Reader with anti-skimming device installed and integrated with the card reader of the ATM. Details of the anti- skimming technology / device to be enclosed. The bank is looking for a comprehensive skimming protection solution which achieves the following: - i) Senses unauthorized attachment of any device on the card reader module, ii) Sends the signal to switch and further to the Remote ATM Management Center of the Bidder and Online Monitoring Solution of the Bank, iii) Capable of enabling the switch to put the machine Out of Service as well as block the card reader from accepting any more card insertions. XFS needs to send out error status so that the SNMP/MVS can pick it up and notify the monitoring system. Should be equipped with solution/device for protecting from Deep insert skimming and shimming.	Bank to explain the SNMP part	No change
435	134	5.8	Card reader should be capable of disabling reading the magstripe as and when required by the Bank. If physical visit is required for disablement, Bidder to arrange the same at no additional cost to the Bank.	Bidder would like to inform bank that this disabling of Magstripe should be done at switch end and not at ATM End. Requesting bank to remove this clause.	No change
436	137	9.6	Ability to support multiple NIC to enable multiple connections.	Bidder would like to inform bank that the machine comes with only 1 NIC. Request to delete this clause.	No change. Ability to support one or multiple NIC to enable multiple connections.

437	140	17.3	Bidder to provide RD server license, support & integration free of cost to Bank for the contract period including AMC as mentioned below: 1. Integration with RD service provider 2. Integration of RD with ATM application inconformity with ATM switch. License cost if any including RD maintenance without any additional cost.	Bidder will provide the certified ATM Hardware, request bank to keep the RD server and other requirement our of the scope of this RFP.	No change
438	141	19.8	Geo tagging of the machine should be done to track the location of ATM	Bidder would request bank to remove the same.	No change. Vendor should provide support for geo tagging of ATMs to track ATM locations
439	142	21.7	CDs to be provided with facility which will be required for preserving the last state of the machine in the event of loss of power supply to achieve safeguarding the corruption of ATM Software. CD should have an MCB / Chip / IC / etc., prior to SMPS / POWER Manager to prevent damage to machine due to power fluctuations.	Bidder would like to inform bank that in case of power disruption the LTS feature is available to determine the last state of the machine. This feature has nothing to do with the corruption f ATM Software hence request bank to modify the clause.	No change

440	104	18	Indicative Commercial Prices are to be quoted exclusive of GST (including all other taxes) as per ANNEXURE- 8a of this Document.	Indicative Commercial Prices are to be quoted inclusive of GST (including all other taxes) as per ANNEXURE- 8a of this Document.	No change. Indicative Commercial Prices are to be quoted inclusive of GST (including all other taxes) as per ANNEXURE- 8a of this Document.