

*Request for Proposal (RFP)*

**Request for Proposal  
(RFP) For supply of  
Automated Teller Machines  
(ATMs)**

Last Date for Submission : 17.02.2025

Date of Opening : 20.02.2025

**GeneralManager**

The Tirur Urban Co-operative Bank Ltd.

Head Office, Head Office Building, City Junction, Tirur

Contact:0494 2635903

## **Introduction**

The Tirur Urban Co-operative Bank Limited (TUCB) is a Kerala based Urban Co-operative Bank working since 1916. The TUCB is having 13 branches in Tirur Taluk in Malappuram District. The TUCB Ltd. offers a full range of financial products and services in Tirur Taluk including deposit acceptance, loan disbursement and Locker facility etc.

In order to expand its ATM network, the Bank intends to install ATMs on the terms and conditions mentioned below:

## **General Instructions**

### **Contacting the Bank**

Any effort by a bidder to influence the Bank in evaluation of the bid, bid comparison or contract award decision may result in the rejection of the bidder's bid. Bank's decision will be final and without prejudice and will be binding on all parties.

### **Purchaser's right to accept or reject any bid or all bids**

The Purchaser reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the purchaser's action.

The purchaser is not bound to accept lowest or any bid received.

The purchaser reserves the right to accept or reject any technology proposed by the vendor.

The purchaser reserves the right to select one or more than one vendor keeping in view its requirements.

### **Scope of work**

1. The scope of work is to supply new and latest technology ATM with specifications as mentioned in Annexure-"A".

2. The Complete Maintenance of ATM will be the responsibility of the bidder.
3. The bidder shall quote rates combining together the cost of ATM and also the complete maintenance of each ATM.
4. At the time of handing over the ATM, all the components of ATM shall be brand new and in proper working condition.

### **Specifications of ATM**

The specifications of ATM as per annexure "A".

### **Period of Validity**

Bids shall remain valid for a period of one year from the date of bid opening prescribed by the Bank. A bid valid for shorter period shall be rejected by the Bank as non-responsive.

### **Bid currency**

The prices in the bid document shall be expressed in Indian Rupees only.

### **Bidding Process (Two Stages)**

For the purpose of the present job, a two stage bidding process will be followed. The response to the present tender will be submitted in two parts:

Technical Bid (Part-I)

Commercial Bid (Part-II)

The bidder will have to submit the technical bid and commercial proposal of the bids separately, duly super scribing "For Supply and Installation of ATM" and "Technical Bid" or "Commercial Bid" as the case may be.

### **Technical Bid**

Technical bid will contain the bidder's information in the format given in bid document. Technical bid will not contain any pricing or commercial information at all.

The bid shall be typed or neatly written in indelible ink and shall be signed by the bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be indicated by a written power of attorney accompanying the bid.

All pages of the bid except un-amended printed literature shall be initialed by the persons(s) signing the bid.

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The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case corrections shall be initialed by the person(s) signing the bid.

### **Commercial Bid**

The bidder should quote the price as per part-II.

### **Submission of Bids**

The bidder shall duly sign two parts of the Bid (Technical & Commercial) & send through the following email address:

[mail@tirururbanbank.com](mailto:mail@tirururbanbank.com)

cbs@tirururbanbank.com

The bidder shall submit bids in two separate document clearly mentioning the title of the bid i.e commercial and technical bids.

### **Deadline for submission of bids**

Bids must be received by the Bank at the email address specified in the bid document not later than the specified date and time mentioned in the bid document.

The Bank may at its discretion extend the deadline for submission of bids by amending the bid documents in which case all rights and obligations of the Bank and the bidders, previously subject to the dead line, will thereafter be subject to the deadline extended.

### **Late Bids**

Any bid received by the Bank after the deadline for submission of bids will be rejected or returned unopened to the bidders, if so desired.

### **Modifications and/or withdrawal of bids**

Bids once received will be treated as final and no modification will be permitted. No correspondence in this regard will be entertained.

No bidder shall be allowed to withdraw the bid after the deadline for submission of bids.

In case of the successful bidder, he will not be allowed to withdraw/back out from the bid commitments.

### **Bid opening and evaluation**

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In the first stage only "Technical Bid" will be opened and evaluated. Those bidders satisfying the technical requirement as determined by the bank and accepting the terms and conditions of this document shall be shortlisted.

In the second stage, the commercial bid of only those bidders, whose technical bids are shortlisted, will be opened. The Bank reserves right to accept or reject any technology proposed by the bidder without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the bidders.

### **Evaluation criteria**

The bidder shall meet all specifications mentioned in annexure-A. Bid not complying with laid down specifications shall be out rightly rejected.

Bids shall be normally finalized on the basis of lowest price quoted by the bidders

### **Eligibility Criteria**

Companies within India which are eligible to do business in India under relevant Indian Laws as in force at the time of bidding should fulfill the eligibility conditions subject to the condition that vendor should be OEM/authorized distributor.

In case of authorized partner, manufacturer's authorization form must be provided. The production unit/factory of the OEM should be ISO 9001:2008 certified.

The bidder should have minimum turnover of average 2 crore for the last 3 years. The bidder should have positive net worth and registered company in India under Company Act, 1956.

The bidder/OEM must have executed at least three orders in different commercial banks/Cooperative Bank in India with minimum 50 installations each.

The bidder/OEM should be in a position to provide direct on-site support for at least three years and should have support office in the area of jurisdiction of the State.

The bidder must not be blacklisted by any Govt. PSU or PSB during last three years.

The bidder/company should be in profit for the last three financial years as per audited balance sheet.

### **Clarifications of Bids**

To assist in the examination for evaluation and comparison of bids the Bank may, at its discretion, ask the bidder of clarification. The response should be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

### **Preliminary Examination**

The Bank will examine the commercial bids to determine whether they are complete, whether any computational errors have been made, whether required information has been provided as underlined in the bid document, whether the documents have been properly signed, and whether bids are generally in order. Bids from agents without authorization from the manufacture as per the authorization from, shall be treated as non-responsive and will be out rightly rejected.

Arithmetic errors will be rectified on the following basis. If there is discrepancy between unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is discrepancy between words and figures, the amount in the words will prevail. The bid determined as not substantially responsive will be rejected by Bank.

### **Signing of Contract**

The successful bidder shall be required to enter into an agreement with TUCB within seven days of the award of the tender or within such extended period as may be specified by the Bank, on the basis of tender document. The tender of the successful bidder, the letter of acceptance and such other terms and conditions as may be determined by the bank. The agreement will be valid for 6 years from the date of signing of agreement unless terminated by the bank before that date.

### **Governing Law and Disputes**

All disputes or differences what so ever arising between the parties out of or in relation to the construction, meaning and operation or effect of this tender document or breach there of shall be settled amicably. If however the parties are not able to solve them amicably, in that event, the same shall be referred to the arbitrator of bank and the decision of the arbitrator will be final and binding on the parties.

During the arbitrations proceedings the vendor shall continue to work under the contract unless otherwise directed in writing by the bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator is obtained.

### **Supply- Terms and Conditions**

#### **Validity of Rates**

The rates will be valid for a period of 5 years, if not revised earlier, on review by the Bank. The vendor will also provide the latest model of ATM available on the date of order. The vendor will pass on the purchaser, the benefit of discounts if any announced during any period in respect of orders placed during that period.

### **Use of Contract Document and Information**

The vendor shall not, without the Banks prior written consent, make use of any document or information provided by the Bank in bid document or otherwise except for purpose of performing contract.

### **Assignment**

The vendor shall not assign to anyone, in whole or in part, its obligations to perform under the contract, except with the Bank are prior written consent.

### **Delay/Defect in the Vendor's Performance**

The performance of the vendor shall be judged based on the time taken for supply and installation of the solution after placement of order.

Any defect or delay in providing the supply and service as mentioned above shall attract penalty as mutually agreed.

### **Acceptance of Order**

Bank has a right to cancel the order if the same is not accepted within a period of 5 days from the date of the order.

### **Rates**

The rates should be exclusive of GST. Price of ATM and applicable GST should be separately shown.

### **Delivery Period**

The equipment is to be delivered and installed within 4-6 weeks from the date of order. The Bank reserves the right to cancel the order in case delivery is not affected within the stipulated time.

### **Acceptance Test**

The system is subject to an acceptance test. Vendor has to arrange one Engineer at the site at the date and time mentioned by the Bank to assist in the acceptance test.

### **Placing the Order by the Concerned Offices**

The vendor/s shall be finalized centrally at the Head Office.

The vendor/s has to coordinate with branch office personally for delivery and installation.

The bank may assign the order in complete or in part on the rates approved for the same. If the bank decides to give the order only for one product/service, the bank reserves the right to procure another product/service from another vendor for the said project.

The date on which the complete system is delivered will be taken as the date of

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delivery. In case of part delivery, the date of last of items delivered will be taken as the date of delivery.

#### **Warranty**

All products should be quoted with one year comprehensive on-site warranty and Five years AMC.

#### **Annual Maintenance Contract**

The vendor should also quote separately for AMC from the date of expiry of warranty. AMC would cover all components without any exception except consumable.

#### **Payment Terms:**

- ❖ 90% payment shall be released after successful installation of ATM at a specific site/location mentioned in the purchase order.
- ❖ Balance 10% payment shall be released after expiry of warranty.

#### **Delay/Defect in the Vendor's Performance**

The performance of the vendor shall be judged on the time taken for supply and installation of the solution after placement of order. The entire activity is to be completed within 4-6 weeks' time from the date of order or the time period specified, if any, by bank in the order.

Any defect or delay in providing the supply and service as mentioned Above shall attract penalty @ ₹2000.00 per day.

## **Technical Bid**

The technical bid should mention the specifications and the warranty of the product offered.

### **Technical specifications**

#### **Annexure-A**

##### 1 Automated Teller Machine Specifications



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Sr. No.	Basic Common Configuration of the ATM	Compliance(Yes/No)	Higher configuration, if any	Remarks
<b>1</b>	<b>Front Cash Loading facility</b>			
<b>1.1</b>	<b><u>Operator Panel / consumer screen</u></b> for updating the cash counter, FLM activities etc. ATM should have supervisory Menu which provides an interface for day to day operations.			
<b>2</b>	<b><u>Customer Interface:</u></b>			
<b>2.1</b>	15”LCD Display with 8 functional display keys with Braille decals (FDKs) with privacy filter and Trilingual Screen support.			
<b>2.2</b>	ATMs to be enabled with Voice Guidance with Text-to- Speech fully fledged voice guidance solution for the visually impaired persons. This should be in line with IBA/Govt of India guidelines for enabling visually impaired persons to transact at ATMs. ATM should have support for Text to Speech or any in built feature through which visually impaired is guided for all ATM transactions which a normal person does at ATMs. The visually impaired person should be able to hear account balance and should also be able to Do cash withdrawals for any amount.			
<b>2.3</b>	Rugged spill proof Triple DES compliant 16 key Alphanumeric key pad with secured. Encrypting key board with polycarbonate /stainless steel (EPP pin pads) keys. Should comply to latest PCI3.0 of above standards and 3DES double length keys for protecting The PIN data.			
<b>2.4</b>	PIN PAD with support for remote key management and should be Braille enabled.			
<b>2.5</b>	There should be provision for Pin shield or recessed pin pad for pin security.			
<b>2.6</b>	ATM 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.			
<b>2.7</b>	Should be capable of supporting Multilingual screen			
<b>2.8</b>	ATM should be fitted with a Rear view mirror so that customers are able to see what is happening behind him while he/she enters PIN(shoulder surfing).			
<b>3</b>	<b><u>Card Reader:</u></b>			

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<b>3.1</b>	<b>Hybrid Dip Smart Card Reader: Smart Card Reader with media entry indicator having capability to read magnetic stripe &amp; smart card chip(EMVv4.3 or higher standard compliant)with Level2 approved terminal resident application.</b>			
<b>3.2</b>	ATM should have capability for transactions of all types of cards like MasterCard, Maestro, Visa, AMEX, RuPay and all other types of cards Currently being used.			
<b>4</b>	<b><u>Specification Receipt printer</u></b>			
<b>4.1</b>	40 column graphics Thermal Printer for trouble free receipt printing			
<b>4.2</b>	Machine should print customer slip in English and regional languages. ( EP needs to ensure that the printer driver/firmware supports multiple font printing.)			
<b>4.3</b>	The Printer must be able to cut the paper and push the receipt out of slot provided on the ATM fascia. Capable of auto paper Loading and cutting			
<b>5</b>	<b><u>Cash Dispenser Module:</u></b>			
<b>5.1</b>	4 Pick Module (2 x Double Pick Module)with 4 currency cassettes configuration and 1(one) removable divert/purge BIN(cassette) with lock & key capable of shutting automatically then removed from the ATM.			
<b>5.2</b>	Friction Pick / Vacuum technology presenting mechanism with retract and purge facility for left over notes by the customer. (Cash retraction as of now is disabled in our ATMs. However, the ATMs should be capable to been abled for cash Retraction if so desired by the Bank in future on free of cost basis)			
<b>5.3</b>	Minimum capacity of cassette should be 2000 notes. Currency cassettes to support all denominations. Minimum Currency dispensing capacity of 40 Currency note per cycle.			
<b>5.4</b>	Minimum of dispensing/sacking speed of 5 notes per second			
<b>5.5</b>	Indication/Sound for proper insertion of currency cassette			

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<b>5.6</b>	Capable of Multi currency dispensing. All cassettes to Be capable of dispensing all prevalent currency notes like Rs.100/- Rs.200/-Rs.500/- etc			
<b>6</b>	<b><u>Electronic &amp; hardware Platform:</u></b>			
<b>6.1</b>	Intel Pentium i3 or higher with a minimum clock speed of 2.5 GHz of higher, 4 MB Cache or above and minimum 8 GB DDRIII Ram.			
<b>6.2</b>	A minimum of 4 USB ports with 2 of the USB ports in front			
<b>6.3</b>	2 HDDs (including one HDD for DVR System)of a minimum capacity of 500GB And above.			
<b>6.4</b>	1 Ethernet port			
<b>6.5</b>	Battery Backup for BIOS			
<b>7</b>	<b><u>Currency Chest:</u></b>			
<b>7.1</b>	Terminal should be able to change automatically to Supervisory /Maintenance/Out-Of- Service mode, 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.			
<b>7.2</b>	Dual Combination Electronic Lock of 6+6digits with One Time Combination (OTC)and code generation and audit trail capabilities of reputed companies only. Factory set Passwords to be changed at the time of installation of ATM and Certified to this effect in the ATM Installation Certificate.			
<b>7.3</b>	UL 291 Level 1/CEN 1 Certified Secure Chest or higher			
<b>8</b>	<b><u>Security:</u></b>			

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<p><b>8.1</b></p>	<p>Basic alarm sensors with dual combination lock to monitor the following and sending signals/messages to Switch/ Management Centre.                  §Chest door status                  §Thermal status                  §Vibration status                  (ATM should have alarm system with sensors capable of monitoring the above status and having capability to send signals/messages/alerts in case of Chest Door Open status/thermal status/vibration status)</p>			
<p><b>8.2</b></p>	<p>Triple DES chip with encryption /verification/validation software. Should support AES without any additional hardware. Apart from Triple DES encrypted communication EPP, communication from all other devices/components of ATM should also be encrypted triple DES enabled.</p>			
<p><b>8.3</b></p>	<p>ATM should be pre-installed with whitelisting application solutions. All bidders must provide White listing solution with following features-</p> <ol style="list-style-type: none"> <li>1) The solution must ensure that only "whitelisted" applications run on the ATM</li> <li>2) The solution must prevent the Execution of any non whitelisted files on the machine</li> </ol>			

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8.4	<p>Card reader should have a comprehensive Anti Skimming solution with following capabilities/features:</p> <ol style="list-style-type: none"> <li>1) Sense any foreign material/device/attachment in surround ofthe card reader and send message/signalto switch and to the Remote ATM Monitoring Solution(ESQ) deployed by the Bank which takes feed from Switch</li> <li>2) Should be able to send signal to Switch to put ATM out of service and block the card reader from accepting any more card insertions</li> <li>3) Block the card reader entry to the card reader slot when such suspicious activity happens</li> <li>4) It should also have the provision to sense any suspicious anti-cloning activity attempted through insertion of wire or similar mechanism in the ATM machine(Bidder to submit complete Details of Anti-Skimming Device)</li> </ol>			
8.5	Application should be PCI PA- DSS compliant as on date of supply.			
8.6	ATM should have dynamic windows password ATM Windows OS should be configured to work in a locked down /restricted mode (with non admin rights).			
8.7	ATM should have Unique Key per Terminal (UKPT) for both the keys. (UKPT, a key management scheme where each ATM needs to have a Unique key for encrypting data, needs to be implemented on all ATMs.)			
8.8	All keys should be TDES double length keys to secure critical data during Transmission and storage.			
8.9	Primary HDD Encryption enabled or Not			
9	<b>Multimedia Features:</b>			
9.1	ATM should support multimedia features like Audio Guidance, Video (withMPEG-4 full motion video support) etc			
9.2	Machines to be enabled with Voice guidance with Text to speech full-fledged voice guidance solution. This should be as per IBA guidelines.			
10	<b>Digital Video Surveillance System:</b>			

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<b>10.1</b>	ATM should be integrated with a digital video surveillance system with a primary camera(Portrait, face camera)and should be capable to capture image of the customer approaching and performing Transactions at the ATM.			
<b>10.2</b>	Solution should be able to store the images / video in a digital format for minimum 3 months at an average of 400 Transactions per day.			
<b>10.3</b>	Separate Hard Disk for DVR recording (500GB) and above.			
<b>10.4</b>	Solution must provide an interface to browse, search And archive the stored video/images on hard disk or external media.			
<b>10.5</b>	Solution must be able to capture & stamp the transaction information on the video/images			
<b>10.6</b>	Super impose date, time and transaction data on to the Recorded video/ images			
<b>10.7</b>	<b>The solution's health must be capable of monitoring from the ATM Switch (Sarvatra) of the Bank.</b>			
<b>10.8</b>	The solution must have a search facility to locate an image/event by date & time, Card No, Transaction Reference No.			
<b>10.9</b>	Support motion detection recording: Video Surveillance System should be able to start recording/capturing images immediately in the event of any movement/motion taking place in the ATM room, Apart from normal recording at the time of transactions.			
<b>10.10</b>	Support water marking for Image/video authentication			
<b>10.11</b>	The solution must not degrade the performance of ATM, e.g. speed of normal transaction.			
<b>10.12</b>	Pilfer proof camera with a minimum resolution of 640X480.The image quality Should be good and clear enough to assist in establishing identity.			
<b>10.13</b>	Solution must be capable to take necessary backup of stored image and retrieval the same at any point of time			

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<b>11</b>	<b><u>Software &amp; OS:</u></b>			
<b>11.1</b>	Windows 10 or above with applicable/ Linux with latest service packs.			
<b>11.2</b>	ATM should be preloaded with CEN3.0 compliant XFS software and should be capable of running multi vendor software without any hardware / operating system changes.			
<b>11.3</b>	Software for interface between ATM and Sarvatra Switch for online ATM operations.			
<b>11.4</b>	Vendor to provide hardened operating system blocking all unwanted ports and applications. Nomalware, viruses, worms, Trojans			
<b>12</b>	<b><u>Electronic Journaling Module(EJ)</u></b>			
<b>12.1</b>	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 of Bank's Managed Services/other Vendors during the time of installation without any extra cost to the bank. EJ Software will be provided by bank/Managed Services vendor of the Bank.			
<b>13</b>	<b><u>Biometric Functionality and Biometric Scanner</u></b>			
<b>13.1</b>	ATM to support card based (PIN based) transactions and Bio-Metric(multiple Finger minutiae) transaction functionality that is compatible with AEPS & Aadhaar.			
<b>13.2</b>	Secure Biometric scanner that supplies the finger print data to the ATMs witch in 800 byte ANSI-INCITS378-2004 Template sin Hex. The Biometric Scanner should be of good quality capable of accepting finger scans in			
<b>14</b>	<b><u>Communication &amp; Connectivity</u></b>			
<b>14.1</b>	Machine should have capability to connect to any type of Ethernet network switch(Presently Bank has Sarvatra Switch.)			
<b>14.2</b>	Should have Network Interface Card10/100Mbps			
<b>14.3</b>	Should connect to the existing Switches using NDC or DDC device handler.			

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<b>14.4</b>	ATM must support TCP/IP/SSL/TLS/ Macing.			
<b>15</b>	<b><u>OtherFeatures</u></b>			
<b>15.1</b>	Should be operational in wide range of temperatures between at least 10-30°Cand humidity conditions ranging at least from 20 to 70 RH.			
<b>15.2</b>	Able to provide RP low massages to Sarvatra Switch/Management Centre.			
<b>15.3</b>	ATM model should be certified for To Sarvatra Switch.(Bidder to provide requisite certificate)			

Note:(i)No additional charges shall be paid for EMV testing. All ATMs should be EMV card compliant.

(ii) All ATM should comply with control measures for ATMs prescribed by RBI vide circular RBI/2017-18/206 DBS(CO).CSITE/BC.5/31.01.015/2017-18 dated 21 June2018oranyothermodification required by the RBI in future.

(iii) ATMs deployed should comply with RBI, IBA, EMV, NPCI/NFS guidelines. If any new guidelines are issued by these organizations, the bidder/vendor shall arrange for its compliance / up gradation. The Bank desires to install ATMs with the latest technologies. The Bidder is liable to upgrading the Hardware, Software (including Operating System) for any future Operating System Patch, Operating System Upgrade, security patches, Regulatory compliances etc. which require the Hardware or Software of the endpoint to be upgraded during the warranty/AMC period.