



**Alternate Channels Department
Dhanlaxmi Bank Limited
Thrissur**

Request for Proposal

**Outsourcing And Managed Services
Of
ATM & Cash Recyclers**

RFP No: AC/ RFP/ 2019-20/ 001

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Dhanlaxmi Bank reserves the right to reject any or all the responses to RFPs / Bids received in response to this RFP at any stage without assigning any reason whatsoever and without being liable for any loss/injury that Bidder might suffer due to such reason. The decision of Dhanlaxmi Bank shall be final, conclusive and binding on all the parties directly or indirectly connected with the bidding process.

It may be noted that notice regarding corrigenda, addendums, amendments, time-extensions, clarifications, response to bidders’ queries etc., if any to RFP, will not be published through any advertisement in newspapers or any other media. Prospective bidders shall regularly visit Bank’s website for any changes / development in relation to this RFP.

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1. Introduction

Incorporated in November 1927 by a group of ambitious entrepreneurs, Dhanlaxmi Bank Ltd, here in after known as “DLB” is headquartered at Thrissur, Kerala. Became a Scheduled Commercial Bank in the year 1977; and offers comprehensive range of banking and financial services. Its extensive nationwide presence has set the stage for an era of unprecedented growth. Dhanlaxmi Bank Ltd is one of the leading private banks in India.

Bank has state of the art Data Centre (Hosted - DC) at Bangalore and Disaster Recovery site at Thrissur, Kerala. Bank has implemented Core Banking Solution (CBS) in all the branches.

2. Requirement

Bank intends to revamp its ATM network across India through an outsourced operational Expenditure Model (OPEX model). This will comprise of onsite and offsite ATMs and Cash Recycler Machines (CR). The estimated breakup of Onsite and Offsite shall be finalized during the roll out phase depending on the bank’s requirement. The scope, as on date, is approximately 200 numbers including ATMs and Cash Recycler Machines (CR) for a contract period of 60 months.

Through this RFP the Bank wants to invite proposals from leading outsourced service providers in the country. Through this document, the banks team has tried to outline the broad and widely used industry norms in deploying ATMs /CRs on an outsourced basis. It is an opportunity for experienced industry players to showcase their core capabilities and innovation in different areas of ATMs /CRs deployment like technology, design and execution.

These ATMs /CRs will be networked / connected to the existing ATM Switch (Hosted Switch) of the Bank. This Request for Proposal (RFP) is to invite proposals from eligible bidders (referred to as Bidder / Bidders in this document) for providing ATM /CR roll out and managed services of ATMs /CRs on an outsource basis. The bidders selected for award of the contract after due completion of the evaluation process are referred to as Vendor/s in this document.

Each & every section & subsection of the Scope of Work requires a response from the proposer. Applicants must format the responses in the same sequence as outlined in the Scope of Work. Any part which is not responded to should clearly state the reason for not doing so. The proposer should use this document as a reference point and should feel free to expand it within the scope of ATM /CR deployments. The bank expects the proposer to support all its claims with relevant data which should be appended to the proposal document as annexure.

Note: At the end, the proposer must summarize the scope of work it intends to take up (clearly mentioning scope which is not applicable) and commercial quotes as per details.

3. Scope of Work

Presently the Bank has deployed 346 ATMs. Through this RFP, the bank intends to evaluate implementing latest generation ATMs /CRs supporting latest technologies and payment processing capabilities complying to various regulatory guidelines, business requirement specified by bank on time to time basis and for effectively managing the ATM/CR deployment including monitoring services, ATMs /CRs managing & service processes, site implementation, surveillance etc. based on the proposals it receives from the leading outsourced players in the country. A brief scope of work is given below and the bank would appreciate proposer to expand the scope in areas wherever applicable. Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished.

3.1. ATM /CR procurement, installation and maintenance

- Bidder is responsible for procurement, installation and maintenance of ATMs & CRs as per the Technical Specifications mentioned in this RFP document.
- The ATMs /CRs are required to be deployed across the length and breadth of the country as per Bank's business requirement.
- The ATMs / CRs should be maintained by the Vendor for the contract for a period of 5 years.
- The Bidder shall take the AMC of the ATMs /CRs deployed from the OEM or its authorized dealers for a period not less than 5 years to cover the entire contract period.
- The ATMs/ CRs deployed should be compatible with the Bank's switch. Presently the Bank is having a hosted switch setup from FIS (IST).
- Bidder shall ensure that customization, testing, and certification if any is completed with the switch, the card network providers etc prior to the deployment of ATMs/CRs for Card based and Card-less transaction.
- Bidder should provide all new ATMs / CRs (not refurbished) with biometric functionality compliant with UIDAI standard and should conform to latest EMV standards.
- Bidder should provide the VI feature at each ATM which will enable visually challenged person to operate ATM machine independently for Cash Withdrawal, Balance Enquiry and PIN change operations. The same shall be applicable for CRs also.
- ATMs/ CRs deployed should comply with RBI, IBA, EMV, VISA, MASTER, NPCI guidelines etc as on the date of tender Submission. If any new guidelines are issued by these organisations and by the bank, the bidder / vendor shall arrange for its compliance / upgrade and the vendor to bear the cost.
- ATM / CR deployment is inclusive of all the related accessories like UPS, ATM software, Air Conditioners, VSAT, Networking equipments etc and the interiors of the lobby.

3.2. Centralized Electronic Journal (EJ) Pulling / software distribution:

- Providing the EJ pulling software and its installation on ATMs /CRs as may be required from time to time will be the responsibility of the bidder / vendor and will be done free of cost i.e. without any cost to the Bank. The ATMs / CRs deployed should be compatible with the EJ pulling software agents such as Tranxit/ SDMS/ Radia/ Infobase etc. and /or with any other EJ pulling agent that may be deployed from time to time.
- The Vendor should have the facility to extract Electronic Journals of all transactions carried out at each ATM / CR, to the Server at centralized Managed Service Centre.
- ATM /CR 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 Machines at specified time as per Bank/vendor's specifications. ATM /CR wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. ATM /CR wise EJ data should be made available for a minimum period of twelve months. The EJ data may be purged by the Bidder after seeking confirmation of the Bank, after taking necessary Backup and handing over this backup to Bank's Team.
- The Vendor needs to provide EJ viewer facility to the Bank.
- 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 the transaction claim including penalty if any from the vendor even though JP (Journal Print) is provided to the Cash providing branch.
- EJ pulling should be done on daily basis and sent to Bank's ATM Cell on T+1 basis. The process of extracting and sending EJ to Bank's ATM Reconciliation Cell.
 - i. The EJ's will be pulled each day between 00:00 Hrs and 07:00 Hrs. for the previous day through automated schedules configured for daily EJ pulling at the server.
 - ii. The EJ's which cannot be retrieved through the automated schedules shall be retrieved and delivered to Bank's ATM Cell on next day before 1.00 p.m.
 - iii. Customer transactions will take precedence over the EJ pulling process and if a transaction occurs while EJ is being pulled the EJ process will be stopped to complete the transaction. The remaining part of the EJ will be pulled after the transaction is completed.

3.3. Content Management

- Vendor should provide Software and Screen distribution from central location to different ATMs/ CRs rolled out under the tender to facilitate individual configuration and screen displays. Bidder shall mention the number of screens the machines can display
- Facility for remote loading of ATM /CR screens and Software distribution should be available including provision of software for such facilities and the activity should be carried out as per the Bank's requirement by the bidder/vendor free of cost. The Bank will not provide any software/agent for the same nor pay for these agents separately.

- The Bank will provide the ATM /CR screens which have to be loaded in the ATMs/CRs. Similarly, the Vendor is also required to remove or replace the screens based on the instructions of the bank at no additional cost to the Bank.
- The screen distribution should be platform independent – should support the Operating Systems in the ATMs /CRs deployed and any future OS upgrades during the period of the contract.
- The system adopted should be capable of distributing screens at ATMs/ CRs connected using all network technologies like VSATs, leased lines/MPLS, CDMA, RF, Wifi etc.
- The solution should support PCX, GIF, MPEG, FLC, FLI and other audio / video file formats.
- The solution should be capable of centralized distribution of screen at scheduled and ad hoc basis to specific machines. If Bank desires to perform a major revamp of the Screens and rollout of the same necessitates site visit for deployment of the same, the Vendor shall not charge any additional fees/ charges for this activity if such requirement arises thrice in a year during Contract period.
- The solution should be capable of centralized distribution of software upgrades and patches to the ATMs /CRs
- The solution should be capable of centralized distribution of antivirus patches to the ATMs /CRs.
- The solution should be capable of distributing screens at specified ATMs /CRs also.
- The solution should be capable of performing rollback if the ATMs /CRs need to be brought to the previous state.
- All necessary hardware / software etc. shall be the provided by the bidder for screen distribution.
- The bidder shall provide the MIS/Reports conforming the download of screens, files & patches.

3.4. Network Connectivity for ATMs /CRs

Dedicated backhaul connectivity with back up arrangement between the Primary & Backup Managed centre of the bidder and the Data Centre & Disaster Recovery Centre of the Bank shall be provided by the Bidder at no extra cost to the Bank. In the event of Bank shifting its DC/DR to another location the vendor will be responsible for the backhaul link migration without any downtime and cost to the Bank.

- The backhaul link each of 2mbps of higher as per the requirement between Network service provider's Hub/NOC, to Bank's DC & DR Centre should be configured with end to end encryption using technologies like IP Sec, 3DES or any higher encryption standards.
- A backup link of 2 mbps or higher to the Primary Backhaul links from an alternate network service provider with end-to-end IP Sec/3DES or any higher version should also be provided.
- Bidder should provide, install and maintain dedicated redundant routers and other network equipment's at Bank's DC and at DR site and at the vendors Hub/NOC. This

should be done in consultation with Bank's Networking Department and all the equipments installed shall be under proper warranty and AMC support. The Primary and Secondary links should be terminated on separate routers for redundancy.

- The Vendor should allocate dedicated IP addressing scheme in co-ordination with Bank's Networking Department/ System integrator of the Bank. Vendor may have to configure NAT in the gateway router which will be kept in Bank DC and DR Site. The router deployed shall be capable and scalable to implement the technologies mentioned above.
- The proposed networking plan with all technology details should be enclosed with the Technical Bid.
- The Vendor is required to undertake all the up-gradation / installation of Operating System patches as and when required to the network equipment. The Vendor should ensure that their network equipment's installed at Bank's end and at DRC are on dual power supply. All Network equipment at remote locations as well at Bank DC, and DR Site should be IPv6 compliant. Bank will reject the equipment and Vendor will have to replace the equipment at any point to time in case the network equipment's deployed by the Vendor are not IPv6 compliant.
- The Network should adhere to the following security aspects:
 - i. Strong Authentication.
 - ii. IPSec tunnel for the traffic from ATMs /CRs to bank DC (Karnataka) and DR (Kerala), as advised by the Bank for data confidentiality.
 - iii. 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 bank ATM Network and other systems/networks at the Hub/NOC.
- The Bank reserves the right to conduct post-implementation audits of the Network to ensure that the security controls are in place.
- The Vendor should carry out necessary configuration changes in the ATMs /CRs 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. Any changes upgrades or modifications on account of regulatory prescriptions shall be 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 should be done at no additional cost.
- Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished.
- **Network for On-site ATMs /CRs**
- Networking of On-site ATMs /CRs to Bank's DC and DR site will be provided by the Bank through the Banks Network. The necessary LAN Cabling from the branch LAN Switch and router till the I/O port in the On-site ATM /CR lobby shall be provided by Bank.

• Network for Off-site ATMs /CRs

- All the Off-site ATMs /CRs should be networked by the bidder / vendor to Banks ATM Switch / Bank's Data Centre and Disaster Recovery Centre through the backhaul link.
- The vendor should provide reliable and uninterrupted connectivity for offsite ATMs/CRs using leased line/ MPLS / VSAT. Technologies like CDMA, WiMax, 4G etc. also will 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 ATMs/CRs and for delivering the services. Vendor should ensure that all the transactions carried on the ATM/CR are processed seamlessly.

3.5. Monitoring of ATMs/CRs, Managed Service Centre, Monitoring Tool and Incident Management (IM) Services

The vendor should have Managed Service centre with adequate technology, monitoring tools, incident management tools, human resources to monitor the ATMs /CRs deployed. These services will be part of the contract. The Bank shall provide standard Data Feed from Bank's ATM Switch to the Vendor. The necessary connectivity from its Managed Service Centre to Bank's ATM Switch Centre (Hosted) shall be arranged and monitored by the Vendor. In the event of Bank shifting its Data Centre / ATM switch centre to a different location, the link migration will be responsibility of the Vendor.

- Bank will be responsible for providing Switch Data Feed to the vendor for the purpose of monitoring and managing the ATMs/ CRs deployed by the Vendor. The bidder may also propose solution to drive the ATMs /CRs from their switch/facility and to route the transaction to the Bank's ATM switch (Hosted) for transaction processing for efficiently managing the ATM services.
- Managed Service Centre should be owned by the Bidder and should be located in India.
- Managed Service Centre should have highly redundant infrastructure and scalability with disaster recovery facility to cater to the needs of managing Bank's required number of ATMs/CRs.
- Vendor should provide the facility of managing and sending the OTC to the custodians of ATMs/CRs including the Bank personnel for opening the ATM / CR cash vault; a mobile app is preferred for the facility else in the form of SMS to the registered mobile numbers.
- Vendor should provide Managed Service using knowledgeable and skilled personnel.
- Vendor should provide at least two human resource having relevant experience and knowledge at Bank's onsite location (ATM Cell of the Bank) to co-ordinate and manage the services centrally including holidays to ensure the uptime of the ATM services.
- Vendor should provide dedicated network connection between their monitoring System / managed services centre and Bank's ATM switch centre with high level security standards like IPSEC / 3DES. 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.
- Vendor should have centralized Monitoring System and should deploy sophisticated and standard Monitoring tool for monitoring the ATMs /CRs rolled out both proactively and

reactively capable to provide remote analysis, reviewing hardware performance and provide resolution of the ATM related problem on 24 X 7 basis from Managed Services Centre. The monitoring tool should have fully functional web based console/portal to monitor, manage and track the services with ease.

- The Vendor should provide access to the Monitoring Tool to the members of Bank's ATM Monitoring team. The Monitoring Tool should have the facility to provide online status of the ATMs /CRs deployed, allow the bank team to generate reports providing the list of each ATMs /CRs which was down on a particular day with the time from which the ATMs /CRs went down to the time by which the ATMs /CRs was up and running, the reason for the downtime, call logged time with the FLM/SLM status and details of the support vendor. The report should provide each incidence of downtime for ATMs /CRs as a separate row. The Bank Team should be able to generate the report on a daily/monthly or quarterly basis as the need be & as and when there is a requirement from the Bank.
- The Monitoring tool access to the Bank team should also have all the mentioned facility to view the list of ATMs/CRs which are down at any particular point with reason for down time and to generate all type of reports.
- The Vendor should have an Incident Management (IM) system deployed to manage the ATMs /CRs and should have the following features: -
 - a) When an incident occurs at ATMs /CRs – which can be due to complete outage of ATMs /CRs, a component failure, performance related issues, alerts & warnings from ATMs /CRs or related third party problems (FLM, Cash, network etc.), a trouble ticket should be automatically generated and logged, detailing the type of problem, with time of occurrence and other details.
 - b) IM should be capable of carrying out activities manually or automatically for managing the ATMs /CRs such as call logging, raising the ticket, fault segregation, call transfer, call escalation, and follow up till satisfactory closure of ticket. It should be ensured that the downtime should be restricted to the least minimum.
 - c) IM tool should be capable of processing all the status codes generated by ATMs /CRs and initiate appropriate action/escalations.
 - d) IM tool should be capable of capturing even minor link fluctuations and reports generated should capture downtimes.
 - e) Forecasting optimum requirements of cash in ATMs /CRs and advising the Cash management agency and the Bank for the ATMs / CRs managed by the Bank personnel.
 - f) Trouble shooting and providing wide ranging MIS for each ATM/ CR for meaningful analysis of performance over a period. Each ATM should be analysed on daily basis in terms of the performance and other related issues affecting customer service and monthly report on the performance and action taken with respect to each issue to be submitted to the ATM Cell of the Bank
 - g) Call progress monitoring, escalation and call closure on rectification without manual intervention.
 - h) 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.
 - i) IM Services should also manage the coordination of incidents that require both single and multiple third-party dispatches. For all equipment's (UPS, Software on ATM /

CR, PC, hardware in ATM /CR, Air Conditioners, VSATs, terrestrial lines or any other communication media, Networking equipment's, ATM/CR security and surveillance systems installed inside and outside the ATM/CR, e-surveillance and other sensors installed in the locations etc. For all other third-party component's problems, which requires field visit, the call shall be dispatched to the respective third party agency and should be tracked to closure.

- j) It is responsibility of the Vendor 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/CR availability.
- k) IM should have a fully functional web based console/portal facility to track the status of the incident at various stages to its closure and the access to the same should be provided to the Bank staff. A Mobile App based facility similar to the web based console is also preferred to have a real time monitoring and tracking.
- l) The Monitoring Tool and Incident management tool should have the facility for tracking the call/problem status and progress at various stages and the access to the same shall be provided to Bank.
- m) Bidder should provide report detailing performance of the ATMs /CRs channel with segregation of faults on pre agreed criteria.
- n) Bidder should provide all statutory, regulatory and adhoc MIS reports, Executive Information as required by the Bank in the desired format and subsequent changes to the reports as suggested by the Bank.
- o) Vendor should arrange for an in-person meeting every quarter to assess the performance of service rendered. The personnel from R&M, vendor management, Service team (SAM) etc should participate in the meeting.

3.6. Central Help Desk for ATM /CR fault reporting and queries

- Bidder should provide a help desk (including telephone numbers, emails, etc.) that provides a single point of contact manned by expert personnel for all service teams / managing multiple parties involved in resolving ATM /CR issues and related problems.
- Facility for sending automated email and SMS alerts to various stakeholders including branch staff regarding the ATM/CR problems/ issues with facility to send messages based on the escalation levels defined.
- The Central help desk should be customized to cater to the Bank's requirements to provide necessary status updates, reports and monitoring facilities.
- The Vendor should maintain complete confidentiality in the matters related to ATM / CR as they deal with the financial / customer data pertaining to the Bank.

3.7. First Level Maintenance (FLM)

The Vendor should attend to the following matters as standard FLM Services calls:

- Clearing Paper Jam of JP roll and Receipt Printer roll
- Removal or clearing of currency jams and captured cards.
- Supply and Replenishment of consumables such as JP Paper, Receipt paper, etc. without any quantitative limit.
- Basic remedial maintenance which consists of servicing obvious items that will

prevent a repeat or subsequent FLM call.

- Site maintenance, maintaining environmental conditions and Cleaning work as mentioned in of Scope of Work
- Machine resets, CIT caused errors and other reasonable requests.
- Replacement of defective LAN cables
- Taking back up of camera images and maintaining proper register of the backup taken for DVSS with acknowledgement from the approved staffs of the Bank.
- Vendor should provide FLM services on 24 X 7 X 365 basis.
- Generally for Onsite location Cash Loading / Replenishment and FLM of ATMs shall be done by Bank but in CR and in some exceptional cases of ATMs the same shall be awarded to the vendor.

3.8. Consumable Stationery Replenishment

- Bidder should provide and replenish the consumable like paper for receipt printer and printer ribbon without any quantitative limit.
- The buffer stock of these paper rolls should be maintained at ATM /CR site.
- If Thermal Paper used for Receipt / JP, it should have the quality to retain the print at least for one-year period.
- Bidder should provide the Bank's branding details on the backside of RP receipt at no extra cost to Bank.

3.9. Second Level Maintenance (SLM)

The Bidder or its authorized business partner to provide 24 x 7 supports with necessary tools / systems / knowledge base to help field staff for quick resolution for 98.5% uptime on a monthly basis for the ATM/CR deployed. The Software and Hardware maintenance and support should be taken from the OEM or its authorized service partner. The Vendor should provide Maintenance Services during the period of contract for ATM, CR, UPS, AC, Communication Equipment's, Surveillance Systems, Electrical Fittings and other site infrastructure at no extra cost to the Bank.

The Bidder or its authorized business partner should have sufficient spare locations, which is used for storing critical spare parts. Spares shall be replaced whenever required for problem resolution so as to ensure availability of the ATMs/CRs. The spare replaced should be original spares form the OEM. The spares shall be new or should carry certificate for quality testing from the OEM so as to ensure permanent problem resolution.

Preventive Maintenance (PM) should be conducted once in a quarter to ensure that the ATM/CR is maintained in good operating condition and the detailed report should be submitted to the ATM cell of the Bank. Preventive Maintenance may be scheduled at a time convenient to Bank i.e. it should not affect the customer service. To assist on this; an online portal shall be provided to the branches for confirming the PM and engineer visit so as to have a centralised report monitoring.

The products deployed should be under comprehensive AMC support and it will be the responsibility of the vendor to replace all or any required parts/spares for making the

respective unit operational irrespective of whether the part to be replaced is consumable category or not. All spare replacement should be done by the vendor at no extra cost to the Bank. If any particular machine is frequently becoming out of order due to mechanical/repeating faults for more than three times in a month and for two consecutive months, the Bank may ask the vendor to replace the machine and vendor should replace the machine with another new machine with same configuration or higher configuration immediately which is acceptable to bank without demur at no extra cost to the Bank. Mechanical faults cover machine down due to faulty parts.

3.10. Cash Management, replenishment and related services

Vendor should provide Cash Management and Cash Replenishment Services at the ATMs/CRs rolled out under this RFP as part of the Managed Services. Under this service, the Bidder should undertake replenishment and removal of adequate cash as often as necessary to ensure that the Customer Service offered by the ATM /CR is not disrupted on account of cash outage etc. The replenishment process, inter alia, would include

- Receiving cash from a designated Currency Chest/Feeder branch of the Bank,
- Conducting the ADMIN transaction at ATM,
- Performing End of Day (EOD) and
- Providing the Cash Balance Report in the specific format as required by the Bank; an online portal also to be provided for viewing the reports in real time.
- Any other activity related to the process.

Cash Management Services include monitoring and managing the availability of Cash in the network of ATMs. Cash Balances at ATM cassette shall be provided by the Bank's switch at a frequency of every 2 hours by e-mail to Managed Service Centre of the Vendor for the purpose of Cash Planning. It is clarified that the Cash balances file will be in the same format as being currently provided to Bank's existing ATM Managed Services Vendors by the Bank. It is responsibility of the Vendor to monitor and manage Cash Out incidences from its Managed Service Centre using Monitoring Tool.

Vendor should conduct Cash forecasting exercise for ATMs rolled out based on analysis of the Cash dispensation pattern of each ATM/CR and suggesting limits for replenishment and its periodicity to the Bank and managing festive and seasonal requirements.

Vendor should send cash Indent to the cash feeder branch by Day "0" (Day prior to the cash is required to be supplied by the Bank to the CMA Agency) for Vaulting of Cash and Replenishment of cash.

Every alternate days & based on the requirement the cash should be removed and replenished as per the cash dispensing/ deposit pattern of the CRs.

Provision of Cash for replenishment

- Bank shall provide ATM FIT cash for replenishing the ATMs.

- The Bank will designate Branches called as Cash Feeder Branch for providing Cash for replenishing the ATMs.
- Vendor / CMA should pick up Cash from branches designated by the Bank.
- Cash provided by the Bank should be used only for replenishment of Dhanlaxmi Bank ATMs / CRs.
- Cash loading is to be done using Add Cash method. Bank will provide Admin Cards to the Vendor. The Cash Agency should use the Admin Card without fail. In case of non-usage of Admin Card, Bank's Reconciliation Team will not be held liable for any error in Reconciliation or settlement of claims. Any loss under the circumstances will be recovered from the Vendor.
- The Vendor may undertake Cash Management Services or authorize a third-party Cash Management Agency (CMA) for the same. Vendor should obtain prior approval of the Bank before appointing any agency as CMA. Copies of the agreements entered into by the Service Provider with their CMA agencies shall be made available with the bank.
- The Vendor shall be fully responsible for the actions and integrity of the persons employed to carry out the function of cash replenishment.
- The CMA should have Cash Vaulting facility at major cities and use secure armored cash vehicles for pickup and delivery as per the regulatory and government guidelines.
- The CMA appointed by the vendor shall comply with the MHA Guidelines and other regulatory guidelines enforced time to time.
- The amount of cash picked up and replenished during a day must be squared off on the same day in the absence of vaulting facility, and residual amount if any, must be deposited with the bank.
- Vendor should submit covering letter duly attesting the photo list, signatures of the custodians and signatures of the authorized signatories representing the CMA Agency to the Cash Issuing Branch. Vendor should also e-mail the scanned copies of the letter with all documents to the ATM Cell of the Bank with CC to the Cash issuing branch.
- CMA should perform End of Day (EOD) operation and generate Cash Balance Report (CBR) every alternate day and as & when required like to handle transaction disputes, priority sites etc. The CBR to be submitted to the Bank on the same day. The CBR should contain the following: -

Individual ATM data

- Opening Cash
- Cash replenished, denomination wise
- Cash Dispensed, denomination wise
- Overage
- Shortage
- Cash in the Divert Bin,
- Closing Cash
- EOD Time

Vault data in different sheet

- Last Successful Transaction
 - Cash in the Vaults of Service Provider or their agents.
 - Cash Taken from the Cash Feeder Branch
 - Cash Replenished in all ATMs covered by the vault
 - Closing Balance in Vault
 - Opening Cash
 - Cash replenished
 - Cash Dispensed
 - Overage
 - Shortage
 - Cash in the Facilitation Centre/ Vaults of Service Provider or their agents.
 - Cash in the Divert Bin,
 - Closing Cash
 - EOD Time
- CMA should perform physical ATM/CR Cash Balancing on each occasion of Cash Replenishment, cash removal.
 - Cash replenishment details should be sent to ATM cell at Bank on the same day basis along with the consolidated CBR report which also needs to be submitted on the same day basis to ATM cell, HO. If the CBR for a particular EOD is not submitted as stipulated and the Bank is required to settle any claim, such amount will be recovered from the Vendor.
- a) The Bank’s reconciliation team will do the reconciliation within the days as fixed by the Bank in receipt of the CBR from the Vendor. Upon reconciliation, if any difference is observed the same will be intimated to the Vendor. The Vendor should attend the same within 1 working day of reporting the difference. If the service provider does not respond by the 2nd working day, the difference amount will be recovered from the Service Provider on 3rd working day. The reconciliation of the CR will be the responsibility of the vendor. In case of any loss to the Bank on account of wrong reconciliation and accepting non-acceptable currency notes, the loss shall be made good to the bank by the Bidder within 7 days of intimation by the Bank.
- b) Bank team will settle claims based on the reconciliation and the EJ. In case of no excess/overage available and a transaction are clearly failed, Bank will pay the claim amount to the customer and recover the said amount from payment due to the Vendor.
- In case of doubtful transactions, the Bank team will send the same to the Vendor asking for confirmation on the status of the transaction. The Vendor is expected to reply within 2 working days of receipt of email from bank on such cases. Based on the reply received from the vendor, Bank will settle or reject the claim.
 - In case of claim received for acquirer transactions, if the confirmation is not received within 2 working days, then the Bank will pay the claim to the concerned bank. If there is no excess/ overage to adjust this claim, such amount will be recovered from the Vendor.
 - In case of On-Us transactions, if the Vendor takes time to analyze the status of transaction resulting in delay in settlement of claim beyond 7 working days and any

Penalty is incurred by the Bank for delayed settlement of claim as per RBI norms, the amount along with penalty will be recovered from the Vendor.

- In case of any claim, where bank is not able to settle the claim within 7 working days as no EOD has happened till 5 days from receipt of claim, the amount of claim will be recovered from the Vendor if no excess is found upon reconciliation unless the transaction is clearly successful as per EJ.
- Any transaction which is not printed in the EJ will be treated as failed transaction and the same will be recovered from the ATM Vendor if no excess is available upon reconciliation.
- In case, it is found that the ATM has not dispensed the transaction amount within the standard Cash Dispensation time stipulated by each Network and the next customer collects the cash, then the transaction amount will be recovered from the ATM Vendor.
- The Vendor should submit any other report that may be required by the Bank from time to time.
- CMA should undertake updating of Transaction Journal through Admin Cards.
- CMA should clear Reject bin / divert bin
- Cash Indent will be prepared by Vendor & sent to the CMA Agency as well as to Bank
- Forecasting of Cash requirement for ATMs/CRs should be based on past dispense and average dispense of that ATM/CR. However, Cash indent/ replenishment at an ATM/CR should not exceed the quantum of cash envisaged to be required for maximum up to 2 days and holidays.
- Bidder should ensure that the Overnight Vaulting limits are not breached and a daily monitoring is done as per the cash limit set by the Bank.
- Bidder should to produce detail indent hard copy while obtaining cash from Bank. Subsequently Vendor will provide Cash withdrawal Slip / Cheque to Bank for posting necessary entries.
- Vendor/CMA should count the Cash and also flip through the bundles before accepting the Cash from Feeder Branch.
- The Vendor shall be liable for any shortage of cash and counterfeit notes found in the ATMs/CRs. Any such shortage must be made good by the Vendor within 4 working days.
- Vendor should provide Vault Declaration to the Bank on regular basis. Before adding new vault to the scope under this RFP the vault shall be inspected and approved by the Bank.
- Bank reserves the right to conduct surprise inspection of the Cash held in ATM /Vault of the Vendor/ CMA. Such inspection will be carried out by Bank's officials having identity proof and letter authorizing the officials. Prior notice of such inspection will not be given to the Vendor/CMA.
- Generally for Onsite location Cash Loading / Replenishment and FLM shall be done by Bank but in CR and in some exceptional cases the same shall be awarded to the vendor.

3.11. Insurance of Cash in ATM/CR, Cash in Transit and Cash in Vault

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 ATM/CR 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 ATM/CR.

- Vendor should submit copy of Cash insurance cover to the Bank as and when requested by the Bank.
- In case of any cash Loss, the Vendor should reimburse the loss amount to the Bank immediately, without waiting for settlement of Insurance claim.
- The insurance of cash in the ATMs managed by the Bank (cash replenishment performed by Bank staff) shall be responsibility of the Bank
- In case, an Ombudsman Office, Legal Authority, Arbitration Panel or any such offices, call for CCTV footage from the Bank regarding a dispute on non-dispensation case or for fraudulent transactions, if the ATM Vendor is unable to provide the same during the time frame stipulated by the authorized office due to any reason and if the case is awarded against the Bank, the transaction amount and any penalty amount levied will be recovered from the Vendor.

3.12. Site Implementation(SIS) / Total Implementation Services (TIS)

3.12.1. On-site ATM /CR

The On-site ATMs / CRs will be installed at the Bank's branch locations. Following is the responsibility of the vendor and the Bank for on-site locations.

- Site will be provided by the Bank i.e. ATM room with shutter.
- The electricity connection up to the ATM room will be provided by the Bank.
- Proper earthing arrangements will be responsibility of the Bank.
- Payment of electricity bill will be made by the Bank.
- Networking arrangements will be done by the Bank including LAN Cabling (till the I/O port) up to the ATM room.
- All other interior work as per the branding standards of the Bank including the Signage and lollipop needs to be put up by the Vendor as part of the SIS/TIS service. This Interiors include ACs and other infrastructure as mentioned in the Technical and Functional specifications referred in the RFP
- Expenses for On-site ATM relocation if desired by the Bank will be borne by the Bank.

For Onsite locations Bank is responsible for timely payment of Rent, Electricity bills, applicable taxes, executing lease deed, expenses towards lease deed and any other required/ necessary expenses.

3.12.2. Off- Site ATM /CR

The Off-site ATMs /CRs will be installed at locations specified by the Bank based on the Bank's business requirement. Bidder/Vendor shall conduct site identification exercise on request from the Bank and shall help to identify suitable site in the vicinity of locations desired by the Bank. Following is the responsibility of the vendor and the Bank for off-site

locations.

- Site will be provided by the Bank i.e. ATM room with shutter.
 - The electricity connection will be provided by the site owner / Land Lord.
 - Proper earthing arrangements and electrical circuits will be responsibility of the Vendor.
 - Payment of electricity bill should be made by the Vendor before the due date. Penalty will be imposed for the downtime due to power failure /disconnection on account of non payment of electricity charges.
 - Networking arrangements will be responsibility of the Vendor.
 - Signage and lollipop will be put up by the Vendor
 - Generally Cash Loading / Replenishment and FLM shall be assigned to the Vendor but in exceptional cases the same shall be taken care by the Bank.
 - Bank will be responsible for executing the rent agreement with the site owner and payment of the rent.
 - All other interior work as per the branding standards of the Bank including the Signage and lollipop needs to be put up by the Vendor as part of the SIS/TIS service. The Interiors include ACs and other infrastructure as mentioned in the Technical and Functional specifications referred in the RFP.
 - Expenses for Off-site ATM relocation if desired by the Bank will be borne by the Bank. On relocation of site, it will be the responsibility of the vendor to handover the site to the site owner in the same status as it was provided initially to the bank (site condition before starting the interior work). It shall be the responsibility of the vendor to rectify any damage to the site due to drilling hole for cable routing, partitioning, nailing, grouting etc.
 - Periodic updating of operating system/software or changes in ATMs/CRs to align with the instruction of any regulator is the responsibility of the vendor.
-
- 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 by IBA / RBI guidelines.
 - Though Bank shall enter into lease agreement/ownership for the site roof rights, in case of VSAT installation/solar panel installation shall be done by the Vendor
 - Vendor is responsible for timely payment of Electricity bills, all applicable taxes and any other required / necessary expenses as per the scope.
 - The Vendor should ensure to provide all the services related to ATM/ CR as per the Bank's location preference and requirement.

Any licenses/authorizations required for installation of ATM/CR at selected site shall be arranged by Bank in the name of the Bank.

Bidder would be responsible for Site preparation as per the specifications. The Site Work Specifications applicable to both On-site and Off-site ATMs are given as Annexure I

3.12.3. UPS Requirement

It is the responsibility of the Vendor to arrange for uninterrupted power supply for ATM/CR functioning. Vendor should install and maintain online UPS system with adequate ratings which can provide minimum 6 hours battery backup in case of a power failure. In areas where there is a probability of power failure for more than 8 hours in a day, the Vendor should arrange for UPS with minimum 8 hours battery backup. Any rectification on the UPS to be attended immediately on the same date of reporting and any issues related to the backup duration to be resolved within three days of reporting (replacement of UPS/Battery to ensure the availability of the mentioned battery backup) Penalty will be imposed for non rectification beyond the mentioned TAT.

3.12.4. Air Conditioner

Vendor should install and maintain 2 nos. of split type Air-conditioners of adequate capacity with timer and stabilizer from reputed brands and having a good service network across the country. The Air conditioner should be connected through appropriate timer circuits so that the ACs works in 4 hours interval. The vendor should replace the non-repairable units with new ones within the contract period without any additional cost to the Bank.

3.12.5. UPS, AC and other Maintenance

The Vendor needs to have tie-ups arrangements with OEM or their authorised service providers for Annual Maintenance contract of UPS, Air Conditioners or any other pertinent item under this RFP. All issues reported should be attended and rectified within 48 hours from the reporting time. Penalty will be imposed for non rectification beyond the mentioned TAT. If any particular unit is frequently becoming out of order due to mechanical/repeating faults, it shall be replaced by the vendor within 7 days of reporting.

3.13. Site Maintenance and Cleaning services (applicable for both on-site and off-site locations)

The Vendor should ensure maintaining the ambience of ATM/CR site. The site should be stain free and dust free. Vendor should undertake the following site maintenance activities: -

- Cleaning and mopping the entire site twice in a day.
- Cleaning includes flooring, glass door, laminates, ceiling, ATM /CR machine, AC fins, dusting the other fixtures in ATM/CR room.
- Electrical and lighting maintenance like replacing lights, tubes, bulbs, holders, electrical switches, starters, chokes, etc. as and when required. The problems with the lights including replacements should be rectified within 4 hours.
- All lights within the ATM/CR room and outside like Backlit signage, Glow sign boards and all other lights should be functioning.
- Signage repairs / replacements and earthing checks at both Onsite & Off-site locations
- General maintenance of UPS, AC units, flooring, ceiling, Leakage / Seepage, replacement and maintenance of Door closures, lights, etc.
- Pest control services at least once in a quarter.
- Other than the routine cleaning services the vendor should do deep cleaning of the ATM /CR site with proper supervision to ensure that the site ambience is maintained.

- A report on the site maintenance status to be submitted every month to the anchor branch / ATM cell of the bank in a prescribed format with bank branch seal.

Deep cleaning shall be done once in two months compulsory and also as and when requested by the Bank.

Bank officials will inspect the site a least once in a month. The vendor should repair; replace the defective / non-functioning furniture, fittings and equipment within two days from the official communication to the Vendor. Upload the Photos /videos of site on a monthly basis in the online portal with access to the Bank.

3.14. Compliance of Statutory and other responsibility

The Vendor should ensure that statutory, regulatory and all other guidelines from time to time are complied with respect to the ATM related activities carried out by the vendor as part of the contract like cash in transit, cash held in vaulting, cash loading in ATM, CIT vehicle specification and other requirements, security guard requirements for CIT etc.

- 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.
- Vendor should also ensure to comply with RBI/ IBA/ Central /State govt. /MHA/ Police authorities or any other law enforcement agency any new guidelines prescribed, during the contract period, without any extra cost to Bank.
- 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.
- In the event of seizure of Bank's cash for noncompliance 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.
- Periodic updation of ATM/CR operating system, software, kernel, security patches etc during the contract period so as to align with the instructions of any regulator, Bank, and any releases by the OEMs shall be responsibility of the vendor. A report on patches applied / updated should be shared on a monthly basis to the ATM Cell of the Bank.

3.15. E-Surveillance of ATM /CR and the Site

- Bidder should provide Online Camera monitoring on a 24X7 basis at the ATM /CR using centralised monitoring and storage system.
- Bidder should provide supervisory visits to the sites at least once a day.
- Bidder should provide complete surveillance solution at all ATM/CR site including cameras (minimum 2 high resolution camera with night vision capability per site), sensors, alarms, burglar alarms, hooters, panic button, DVR, centralized monitoring etc. The e-surveillance solution shall comply with the direction and guidelines from the regulator and other civic authorities.

- Auto image snapshot at E-Surveillance for all alerts and video recording for any attempted break-in.
- In case of any police enquiry, if the vendor is not able to provide the CCTV recording for any reason, then the liability, responsibility, legal action on such claims will be that of the vendor.
- Bidder should provide access to the E-Surveillance Monitoring portal/console to the ATM cell of the Bank.

3.16. Single Point of Contact

Vendor should act as single point of contact for all activities even if the said activities are outsourced, subcontracted to a third-party.

3.17. MIS Report

Vendor should submit periodic reports pertaining to the performance of ATMs /CDMs, site maintenance, cash management and other work carried out by the vendor as part of the contract as per the format required by the Bank. Bank should also have the facility to download the MIS reports in real time mode from the online portal.

3.18. Summarized Scope of Work for ATMs /CRs

Site Description	Onsite location	Offsite location
<i>Site identification, feasibility and selection</i>	Bank	Bank /Service Provider
<i>Site rentals and agreement</i>	Bank	Bank
<i>House Keeping Services</i>	Service Provider	Service Provider
<i>Electricity charges</i>	Bank	Service Provider
<i>Marketing material and collaterals display and replenishment</i>	Service Provider	Service Provider
<i>Shifting of ATM & related assets</i>	Service Provider	Service Provider
Assets ownership & deployment		
<i>Cash Dispenser (ATM)</i>	Service Provider	Service Provider
<i>Air-conditioners (1 Ton 2 units)</i>	Service Provider	Service Provider
<i>UPS + Battery (1 KVA with 4 hrs backup)</i>	Service Provider	Service Provider
<i>Network Connectivity (VSAT / ATMMA / RF / LL)</i>	Bank	Service Provider
<i>Site Surveillance solution</i>	Service Provider	Service Provider
<i>AMC_ ATM & Other related assets in scope</i>	Service Provider	Service Provider
<i>TIS and site maintenance services including Signage / Lollipop</i>	Service Provider	Service Provider
<i>Insurance for Cash -in-transit, Cash-in-vault</i>	Service Provider	Service Provider
<i>Insurance for Cash-in-ATM</i>	Service Provider	Service Provider
<i>Insurance of assets in scope</i>	Service Provider	Service Provider
Technology services		
<i>ATM spec details like Screen display, Card reader, Cash dispenser, Cassettes etc</i>	Service Provider	Service Provider
<i>Operating System version & licence</i>	Service Provider	Service Provider
<i>Transaction processing</i>	Bank	Bank

<i>Acquired transaction routing to respective interchanges</i>	Bank	Bank
<i>Cash indenting, Cash forecasting</i>	Service Provider	Service Provider
<i>ATM Monitoring, Incident Management, Help Desk</i>	Service Provider	Service Provider
<i>Alert / motion based monitoring</i>	Service Provider	Service Provider
<i>EJ Pulling, Transaction images (ATM inbuilt camera) & Content download</i>	Service Provider	Service Provider
<i>Online portal access for CBR submission</i>	Service Provider	Service Provider
<i>Online portal access for ATM monitoring, Service call, R&M issues</i>	Service Provider	Service Provider
<i>Daily CBR & VCB report from CRA/CIT/Branch managed sites</i>	Service Provider	Service Provider
<i>Vault verification certificate (Feeder branches)</i>	Service Provider	Service Provider
<i>Reconciliation</i>	Bank	Bank
<i>Settlement and customer dispute handling</i>	Bank	Bank
<i>Daily EJ- Switch reconciliation</i>	Service Provider	Service Provider
<i>Vendor management & Co-ordination (AC, UPS, VSAT, CCTV surveillance)</i>	Service Provider	Service Provider
<i>MIS, ATM Up time & other related reports defined by Bank</i>	Service Provider	Service Provider
RBI Control measures like :		
<i>1. Terminal security solutions</i>	Service Provider	Service Provider
<i>2. White Listing</i>	Service Provider	Service Provider
<i>3. BIOS password</i>	Service Provider	Service Provider
<i>4. USB control</i>	Service Provider	Service Provider
<i>5. Time based Admin access</i>	Service Provider	Service Provider
<i>6. Anti Skimming solutions</i>	Service Provider	Service Provider
<i>7. Latest patches of the operating system and other software's applied</i>	Service Provider	Service Provider
Field Managed services		
<i>Cash replenishment</i>	Bank / Service Provider	Bank/ Service Provider
<i>First line maintenance</i>	Bank/ Service Provider	Bank/ Service Provider
<i>Second line maintenance of Assets in scope</i>	Service Provider	Service Provider
<i>Availability of spares at hub locations</i>	Service Provider	Service Provider
<i>ATM and other asset consumables (stocking & replenishment)</i>	Service Provider	Service Provider
<i>Provision of ATM fit currency (from designated cash points)</i>	Bank	Bank
<i>HSK monitoring/ Deep cleaning /Health checkup of related assets</i>	Service Provider	Service Provider
Networking		
<i>Service Provider to Bank / Switch connectivity – DC & DR (Leased Line)</i>	Service Provider	Service Provider
<i>Backhaul - VSAT SP to Bank's DC & DR</i>	Service Provider	Service Provider
E Surveillance		
<i>CCTV Indoor Camera & related assets like 4 channel DVR (180 Days backup)</i>	Service Provider	Service Provider
<i>Sensor/ Hooter</i>	Service Provider	Service Provider
Penalty Clause _ Service / R&M / HSK related issue	Service Provider	Service Provider

4. Eligibility Criteria for Bidders

SR.	Criteria	Documents to be submitted
1.	Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for a period of at least three years as on 31/03/2019.	Copy of the Certificate of Incorporation for all bidders. Certificate of Commencement of Business in case of Public Ltd companies.
2.	Bidder should have installed and maintained minimum 1,000 ATMs/ATMs as on 31/03/2019 successfully over a period of last 3 years for at least 3 Banks.	Supported by reference letter from Banks. The Bank reserves the right to inspect such installations while evaluating the Technical Bid.
3.	Bidder should be currently performing Managed Services for minimum 1000 ATMs/ATMs (as on 31/03/2019) for Public / Private Sector Banks. Managed Services include the following deliverables: i. Cash Management Services ii. Centralized EJ pulling iii. FLM iv. SLM	Supported by reference letter from Banks.
4.	The Bidder should have its owned Managed Services Centre operational in India. The Managed Service Centre must be performing managed services of ATMs including but not limited to 24 X 7 monitoring, call escalation, FLM, SLM, replacing consumables, housekeeping, EJ pulling, cash forecasting and cash replacement etc. for at least 1000 ATMs as on 31/03/2019.	Please provide following details: - i. Location / address of the Managed Service Centre. ii. Copy of certifications for the same if any. iii. No. of ATMs managed by the center. iv. Name of the Monitoring tool used (whether in house developed or procured a standardized tool) v. If the Managed Service Centre is owned by the Bidder, the Bidder should submit document stating bank wise details of the No. of ATMs managed and classification of Services provided / handled by the centralized Managed Service Centre.
5.	Minimum annual turnover out of ATM/ Cash Deposit Machine related Indian operations should not be less than Rs. 100 Crores in each of the last three financial years (2016-17, 2017-18 and 2018-19) as per audited financial statements.	Audited Financial statements to be submitted. In case of unaudited Financial Statement for the year 2018-19, provisional Financial Statements certified by the statutory auditor should be enclosed.
6.	Bidder should have maintained Positive Net worth during the last three financial years i.e	Audited Financial statements to be submitted. In case of unaudited Financial

	2016-17, 2017-18 and 2018-19	Statement for the year 2018-19, provisional Financial Statements certified by the statutory auditor should be enclosed.
7.	Bidders and /or their franchisees should have presence at minimum 50 cities / districts spread across all States with support offices.	List of service centres with complete address and contact details to be provided.
8.	Bidder should have a business continuation plan in place.	Documentary Proof with copy of Plan.
9.	Bidder should not have been blacklisted by any PSU Bank / IBA/RBI during the last five years.	Self- declaration

Instruction to bidders

- The Bidder shall bear all the costs associated with the preparation and submission of their bid.
- Bidder should submit the bid strictly as per RFP failing which bid will be rejected as non- responsive.
- Bank may, at its discretion, extend the deadline for submission of bids.

5. Bidding process

A two stage bidding process will be followed. The response to the RFP shall be submitted in two parts:

- a) Technical bid
- b) Commercial bid.

Technical Bid shall contain all the supporting documents regarding eligibility criteria, scope of work, Technical aspects, Compliance statement and Terms & Conditions etc. mentioned in the RFP. Only those bidders confirming compliance to all the terms & conditions of RFP document shall be short-listed for commercial stage.

Bank reserves right to normalize the commercial bids based on total cost of ownership for 5 years as per prices offered in the commercial bid form. The Commercial Bids of the technically qualified vendors will only be considered for Commercial Bid evaluation. Time, Date and venue of meeting will be informed to technically empanelled vendors.

This RFP is not an offer by the Bank, but an invitation for bidders“ response. No Contractual obligation whatsoever shall arise from this RFP process unless and until a formal contract is signed and executed by the authorized signatories of the Bank and the Bidder.

Bidders are requested to submit the Technical Bid and Commercial Bid in separate envelopes. The Bids shall be in submitted in sealed cover and the cover shall be super scribed with “Offer for End to End ATM Outsourcing and Managed Services”. The cover should contain the eligibility details, technical offer and commercial offer in separate

closed envelopes. The soft copy of the eligibility details and technical offer may be send through email to the officials specified in *section 33 Clarifications Regarding RFP Document*. The commercial bid shall be submitted in the format annexed as Annexure III

6. Modification of bids & contacting the Bank

- Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the deadline for submission of bids.
- 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 bidders bid. Bank decision will be final and without prejudice and will be binding on all parties.
- No Bidder shall contact the Bank on any matter relating to its Bid, once after technical evaluation is over and from the time of opening of Price Bid to the time the Contract is awarded. Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, bid comparison or contract award may result in the rejection of the Bidder's Bid.

7. Terms & Conditions of the bidding firms

The bidding firms are not allowed to impose their own terms and conditions to the bid and if submitted will not be considered as forming part of their bids. The bidders are advised to clearly specify the deviations, in case terms and conditions of the contract applicable to this invitation of tender are not acceptable to them.

8. Clarification on RFP

Bidder requiring any clarification pertaining to the RFP Document may seek the same from the Bank in writing at the address mentioned in or by e-mail as indicated in Invitation to Bid. E-mail is considered as one of the valid mode of communication.

9. Amendment of RFP / Bidding Document

At any time prior to the deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective Bidders, may modify the Bidding Document, by issuing Corrigendum.

Corrigendum will be put up on the Bank's Website along with the RFP document and will be binding on all Bidders.

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 a reasonable period as decided by the Bank for the submission of Bids.

10. Conformity to Eligibility Criteria

The Bank will scrutinise the Bids to determine whether they are complete as to the submission of required formats, documents, and reference letters. The documents have been properly signed, and the Bids are generally in order.

Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.

The Bank will examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria contained in RFP.

The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid. The Bank will determine responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the criteria and terms and conditions of the RFP without non-compliance, deviations or reservations to the terms and conditions.

Besides the eligibility criteria, the Bank reserves the right to consider track record of the Bidder in managing its existing ATMs /CRs where the Bidder is the Managed Service Provider. The experience of the Bank with respect to the deployment and management of the ATMs by the Bidder may also be considered while evaluating eligibility of the Bidder.

11. Technical Evaluation

The Bank reserves the right to evaluate the bids on technical & functional parameters including visit to inspect live site/s of the bidder, interact with the banks whose reference letters are submitted. The technical bids will be evaluated inter alia on the basis of the following key criteria:

- Certifications from Bank's ATM Switch for the ATM/CR makes and models proposed by the Bidders.
- Ability of the proposed ATMs /CRs to meet functional (transactional) requirements outlined in this document.
- Compliance of the Make and Models of ATMs /CRs proposed with technical specifications laid down in the RFP
- Availability of Managed Services Centre owned by the Bidder or Bidder having Confirmed arrangements with the Managed Service Centre Service Provider.
- Scalability and capacity of the Managed Service Centre to take additional ATMs /CRs with its Business Continuity Plan.
- Bidder and its subcontractor's support facilities
- Bidder's experience / expertise with respect to the delivery of Scope of work laid down in the RFP

Bank reserves the right to waive any of the Technical and Functional Specification during technical evaluation if in the Bank's Opinion it is found to be minor/deviation or acceptable deviation. **The technical and functional specification details are annexed as Annexure II.** During evaluation of the Bids, the Bank, at its discretion, may ask the Bidder for clarification of its Bid. The request for clarification and the response shall be in writing, and no change in the prices or substance of the Bid shall be sought, offered or permitted.

12. Bank's right To Accept Any Bid and to reject any or All Bids.

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 contract of award, 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.

It will be purely under the discretion of the Bank with its empanelled body to identify the bidder for the ATM managed services and post identification of the same; Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award of the contract.

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

13. Signing of Contract

Upon receiving notification of award of contract / Letter of Intent the selected bidder/s should within 15 days shall sign the contract. Signing of the Contract Form will constitute formation of the Contract till the Service Level Agreement is executed between the Bank and the Vendor.

Failure of the successful Bidder to sign the contract and return it to the Bank within 15 days from the acceptance of notification /Letter of Intent shall constitute sufficient grounds for the annulment of the award.

14. Publicity

Any publicity by the Vendor in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank. The ATM /CR sites shall contain publicity material of the Bank and display important information to the customers. No third-party advertising including that of Vendor shall be allowed at ATM /CR sites.

15. Insurance

It is the sole responsibility of the Vendor to obtain adequate insurance cover for the Cash in transit, cash held in ATM/CR machine, cash held in Vault, the ATMs/CRs, UPS, AC 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 ATM machine, cash held in Vault

of CMA without waiting for settlement of Insurance claim. The Vendor is responsible for rectifying /refurbishing any issues at sites due to any mishap and make the site operational within a reasonable time accepted by the Bank at no additional cost to the Bank. The vendor should take sufficient insurance coverage for the same.

16. Service Level Agreement

The selected Vendor/s shall enter into Service Level Agreement, containing all the Scope, Terms and Conditions based on the RFP including confidentiality, non-disclosure, IPR related clauses, with the Bank for a contract period of 5 years from the date of execution.

17. Use of Contract Documents and Information

The Vendor shall not, without the Bank's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Vendor in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.

The Vendor shall not, without the Bank's prior written consent, make use of any document or information for purposes of performing the Contract.

Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Vendor's performance under the Contract, if so required by the Bank.

18. Patent Rights

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Vendor shall act expeditiously to extinguish such claim. If the Vendor fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Vendor shall be responsible for the compensation to claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Vendor of such claim, if it is made, without delay. The Vendor shall indemnify the Bank against all third-party claims.

19. Inspection

The Bank reserves the right to carry out inspection by a team of Bank officials, of any of the existing live installations of the Vendor referred to in the Technical Bid or demand a demonstration of the solution proposed on a representative model in bidder's office.

Nothing stated hereinabove shall in any way release the Vendor of any obligations under this contract.

20. Uptime Calculation

Uptime is calculated as accessibility / availability of the ATMs/CRs for all types of transactions supported on the ATM/CR. 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/CR including generation of the receipt on completion of transaction, dispensing of cash of all denomination for which ATM/CR is configured.

Installation of ATM Delivery Channel is of critical importance for the Bank and therefore the vendor shall complete the implementations of the ATMs/CRs as per the contract within 2 months from the signing of the agreement.

Following will be Standard Exclusions while calculating availability:

- a) A maximum of 10 hours per month for performance of Supervisory duties and preventive maintenance, time taken for activity replenishment of Cash at ATM/CR
- b) Bank dependency, actual downtime due to Cash Out on account of non-supply of cash by the Bank.
- c) Bank dependency, actual downtime on account of ATM Switch downtime
- d) force majeure cases
- e) In case of non-availability of connectivity for onsite ATMs/ CRs
- f) Core Banking Solution Host outages
- g) Any other cause attributable to Bank's infrastructure
- h) ATM /CR Sites Accessibility issues such as – access not being allowed to Sites for reasons beyond the control of the Vendor. For example, access to captive Sites after working hours, Access to sites in sensitive / prohibited areas etc., as mutually agreed between Parties.
- i) Delay by the Bank in proving Terminal Master (TM) Keys.

For the purpose of calculation of uptime, an ATM /CR 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/CR. However, an ATM/CR which is dispensing cash successfully will be treated as functioning even though non-financial transactions are not happening.

21. Penalty For Non-Maintenance Of Up-Time

Penalty shall be imposed to the vendor if the availability of 98.5% calculated on a monthly basis (post applicable exclusions for Downtime) per ATM /CR is not ensured. The Centre-wise penalty will be levied as under:

Sl No.	Instance	Frequency	Reference	Penalty
1	Cash Out	Per Instance Per ATM/ CR	0-24 hrs	<p>Either the daily average revenue generated through the ATM /CR or Rs.1000 whichever is higher</p> <p>(The daily average revenue generated = average hits per day x Rs 12.5 (on us and off us trnx))</p>
2	ATM /CR is out of receipt paper, or any consumables	Per Instance Per ATM/CR	100%	Rs 100
3	ATM /CR Down time (Unscheduled)	Over the network per month	Below 98.5 %	Rs 1000
			Below 96 %	Rs 2000
4	ATM /CR Down and not attended (Includes FLM, SLM of all the equipments require to make the ATM /CR operational)	Per Instance Per ATM/CR	0-2 Hrs	Nil
			2-6 Hrs	Rs 200
			6-12 Hrs	Rs 400
			12-18 Hrs	Rs 600
			18- 24 Hrs	Rs 800
			Above 24 Hrs	<p>Either the daily average revenue generated through the ATM /CR or Rs.1000 whichever is higher</p> <p>(The daily average revenue generated = average hits per day x Rs 12.5 (on us and off us trnx))</p>
5	ATM/CR continuously down and not rectified (Includes all the equipments required to make the ATM /CR operational)	Per Instance Per ATM/CR	Continuously down for more than 48 hours	<p>Either the daily average revenue generated through the ATM /CR or Rs.1000 whichever is higher</p> <p>(The daily average revenue generated = average hits per day x Rs 12.5 (on us and off us trnx))</p>

6	Non-functional of CCTV Surveillance & Online monitoring	Per instance	100%	Rs 500 per day per site
7	Pinhole /Inbuilt Camera not working	Per instance	100%	Value of Transaction
8	Issue highlighted for HSK by Bank	Assessed Monthly	0-12 Hrs	Nil
			12-24 Hrs	Rs 100
			Above 24 Hrs	Rs 200
9	ATM/CR recon related to dispute management	Per instance	100%	Value of Transaction + compensation /penalty amount to be paid to customer due to delayed resolution as per RBI specified TAT Actual amount + Rs 100 per day for every day exceeding 3 days where the revert has not been received from vendor and
10	EJ not available for disputed Transaction	Per instance	100%	Value of Transaction
11	Collaterals (Mandatory stickers , Posters etc) provided by bank should be rolled out at all the ATM/CR sites within 15 days	Assessed fortnightly	100%	Rs 100
12	ATM / CR down due to non- payment of Electricity charges	Per Instance	100%	Rs.5000/-

Penalty of Rs 1000 per instance shall be imposed for non-availability of currency of any denominations configured i.e. any cassette getting empty (for reason not attributable to the Bank) There will be no exclusions (other than standard exclusions) in this regard.

22.Non-Payment for Zero Cash Withdrawal hits

In the event of any ATM/CR registering Zero Cash withdrawal hits for 15 days (need not be on continuous basis) in a month for reason not attributable to the Bank, the Bank shall not release the payment due for that ATM/CR for that month.

- Standard exclusions mentioned will be applicable while considering the Zero hit position.
- Such ATM will be excluded from the downtime calculation stipulated for maintaining uptime of 98.5 % and excluded from penalty calculations.

23. Commissioning the ATMs and Operationalising Services

It is required that all the ATMs / CRs are rolled out by the agreed dates. The On-site locations and Off-site ATM's /CRs expected numbers shall be finalized at the implementation phase of the Project. The Bank reserves the right at the time of award of contract to increase or decrease, the quantity of goods & services originally specified without any change in price or other terms and conditions.

The Vendor shall be responsible for end-to-end installation and operationalising all the services stipulated under this RFP within 60 days from the date of awarding the contract. The Bidder shall ensure proper Grouting of the machines as part of installation activity without any additional cost to the Bank.

Penalty for Delay in Operationalising the Services

In case of delay in making live the ATMs/CRs beyond the days stipulated above, the Vendor shall be charged penalty at Rs. 1000/- per day which will be recovered for delay in operationalising / making live the Off-site and On-Site ATMs/CRs beyond the days stipulated as above.

24. Takeover of assets on Expiry of the Contract Period

The Banks may take over all the assets deployed based on this RFP including the ATM/CR, UPS, ACs and VSAT, site interior/infrastructure at an aggregate value of Rs. 1,000/- per site at the end of the contract period. Taxes related to transfer of fixed assets, if any, will be paid by the Bank separately.

To facilitate the takeover, the Vendor should maintain proper records of the assets deployed, the Vendor should undertake the following: -

- The Vendor should maintain proper records at its office for all the assets dedicated to the Bank's ATM network. The Bank reserves the right to audit such fixed assets register through its internal/external auditors.
- The site, for all practical purposes, belongs to the Bank. The vendor will, therefore not transfer or sale or surrender or vacate the site or enter into any contract or order with any other bank/entity for the site without Bank's permission. The bank will also have the first right of refusal for the site before the vendor discontinues or terminates the agreement with the Bank.
- Upon conclusion of the contract period/termination of the contract, the Vendor will be responsible to provide a smooth transition plan including all efforts to transfer/assignment of service contracts for continuation of services of (i) caretaker (ii) cash management (iii) Maintenance of ATM/CR, UPS, AC, and other equipment (iv) Maintenance & Upkeep of ATM Sites etc.

- The Vendor should ensure that assets of ATM/ CR, UPS, AC, deployed are free of all encumbrances for the Bank to take over on expiry of the Contract.

25. Termination of Contract

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:

- Undue delay in Implementation of the Project beyond the specified periods owing to the Vendor.
- Non-satisfactory performance of the Vendor in managing the services of ATMs after implementation / installation.
- Failure to integrate / implement the project as per the requirements of the Bank.
- Serious discrepancies noted in the implementation of the project
- Breaches in the terms and conditions of the Order.
- The average availability in three consecutive months of 80% of the total ATMs/CRs taken together is less than 90%.
- The general maintenance of the sites and equipment is poor and there is no improvement despite bringing it to the notice of the vendor.
- The Vendor repeatedly defaults in payments of site electricity and communication bills, statutory dues, other subcontractors, caretaker wages, etc.
- The vendor becomes bankrupt / insolvent. In this event, 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 of breach of contract on part of the Vendor the Bank shall serve notice of breach on the other party. The party committing the breach shall, within 90 days of service of such notice take adequate steps to remedy the breach, failing which the affected party may enforce performance in accordance with applicable clauses of the Agreement.

Upon breach of contract and after the expiry of the notice period, if the Vendor fails to improve the performance and/or, does not take steps to remedy the breach, the Bank will be compelled to initiate takeover of assets. Under such circumstances following will be applicable:

- The value payable by the Bank to the Vendor will be depreciated amount of the fixed assets like ATM/CR machine, UPS, AC, VSAT, etc. as on the date of notice. The applicable rate of depreciation would be @20% p.a. for the invoice value of fixed assets inclusive of taxes, calculated on straight line method. (However, the Vendor may apply its own depreciation rate and method for maintaining its books of accounts internally).

26. Force Majeure

The Vendor or the Bank shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the Vendor or the bank, i.e. Force Majeure. For the purpose of this clause, “Force Majeure” shall mean an event beyond the control of the parties, due to or as a result of or caused by act of God, wars, insurrections, riots, earth quake and fire, revolutions, floods, epidemics, quarantine restrictions, trade embargos, declared general strikes in relevant industries, satellite failure, act of Govt. of India, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the Vendor shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable alternative means for performance affected by the event of Force Majeure.

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 180 days month, the Bank and the Vendor shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Vendor.

27. Jurisdiction

All disputes would be subject to Indian laws and jurisdiction and settled at courts in Kochi.

28. Audit

The bank at its discretion shall audit cash in vault, cash in ATMs /CRs, the software, services of the Vendor by its internal/external auditors. The Vendor is required to facilitate the same at no additional cost.

The Bank, RBI, auditors (both internal or external), and other authorities engaged by the Bank and/or RBI shall be authorized to make inquiries and audit, the Vendor’s compliance with the provisions of this Service Level Agreement (pursuant to the award of contract under this RFP) and the Vendor agrees to provide the Bank with such information and access for audit as requested for by the Bank, RBI, auditors both internal or external, engaged by the Bank and/or RBI and/or any regulatory or statutory authority. At all times the Bank, RBI, auditors (both internal and external), and other authorities engaged by the Bank and/or RBI shall have the right to inspect the premises, managed service centre of the third party if it is outsourced by the Vendor (if the Vendor does not own it), books and records of the Vendor directly or through its representatives. Vendor’s records with respect to the matters covered by the Service Level Agreement shall be made available to the Bank or its designees, to audit, examine and make excerpts or transcripts of all relevant data. Vendor is aware that any

failure to permit inspection may result in RBI imposing fine/ penalty and all such amounts shall be paid by the Vendor.

29. Indemnity

The Vendor shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from any actions of the employees or sub-contractors, agents of the Vendor.

The Vendor shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of all the hardware and software used by them.

Any loss/damage/costs suffered by the Bank on account of any third-party liability attributable directly to the equipment's deployed by the Vendor and/or its Services shall be borne / reimbursed by the Vendor. The Bank disclaims any liability or responsibility in this regard. In addition to the above, if any wrong or fraudulent withdrawal is found to be effected, attributable to the software/hardware of the ATMs and/or any other equipment of the Vendor, the Vendor shall be liable for the direct consequences thereof.

30. Compliance with Statutory and Regulatory Provisions

It shall be the sole responsibility of the Vendor to comply with all statutory and regulatory provisions while delivering / undertaking the services mentioned in this RFP without any additional cost to the Bank.

31. Taxes and Duties

The Vendor shall be entirely responsible for all applicable taxes, duties, levies, charges, license fees, road permits, etc. in connection with delivery of products at site including incidental services and commissioning.

Income / Corporate Taxes in India:

The Vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price bid by the Bidder shall include all such taxes in the contract price.

Tax deduction at Source:

Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Vendor. The remittance of

amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations in force. Nothing in the Contract shall relieve the Vendor from his responsibility to pay any tax that may be levied in India on income and profits made by the Vendor in respect of this contract.

32. Clarifications Regarding RFP Document

Before bidding, the bidders are requested to carefully examine the RFP Document and the terms and conditions specified therein. In case the bidders require any clarification on this RFP, the query may be sent to e-mail addresses: harish.m@dhanbank.co.in and manojt@dhanbank.co.in

33. Important dates and details

RFP No. and date	RFP No: AC/ RFP/ 2019-20/ 001
Brief Description of the RFP	Outsourcing and Managed Services of ATM & Cash Recyclers
Bank’s Address for Communication & Submission of Bid	Head –Alternate Channels, Dhanlaxmi Bank, Kochu Bhavan , First Floor, M.G. Road, Thrissur Kerala – 680004
e-mail for Submission of Tender	manojt@dhanbank.co.in , harish.m@dhanbank.co.in
Contact Details	Manoj T, Alternate Channels, Dhanlaxmi Bank, Kochu Bhavan , First Floor, M.G. Road, Thrissur Kerala – 680004 Ph: +91 487 2383105 ,9539001677
Date of Issue	04/07/2019
Last date of submission of any queries, clarifications etc.	17/07/2019 ,05:00PM
Last Date of submission of RFP response as soft copy	24/07/2019

34. Annexure

Annexure I

Item Description
<p><u>1. FLOORING</u> Vitrified tiles for flooring (only). Laying of Tiles for steps and Raisers/Ramp depending on the site conditions</p>
<p><u>2. FALSE CEILING</u> Providing and fixing suspended false ceiling with necessary framework (Armstrong type False ceiling)</p>
<p><u>3. PAINTING</u> - Providing & applying 2 coats of enamel paint to the existing Rolling Shutters and emulsion paints with putty finish for lobby area.</p>
<p><u>4. FIXED GLAZING</u> Providing and fixing external fixed glazing comprising of 6-8 mm clear glass covered with aluminium sections and clip with black colour mat finish powder coated. (Make: Modifloat, Saint Gobain, Asahi) Transparent froster film on glass.</p>
<p><u>5. MAIN DOOR</u> Providing and fixing glass door of 6-8 mm clear glass with floor spring & rubber weather strip. (Modifloat/ Saint Gobain glass)</p>
<p><u>6. PANELLING</u> Panelling at entrance and walls to 7ft. / 8 ft. height made of 1.5" x 1" Aluminium box section with 5mm ISO Aluminium Composite Panel. Exterior Panelling of shutter with 3 mm Aluminium Composite Sheet with trap door and all accessories.</p>
<p><u>7. PARTITION</u> Providing and fixing of 1.5"x1" Aluminium Box Section partition with 5 mm Aluminium Composite panel / sheet lapped on front side and back side (only where backroom is available) with 8 MM thick plywood finished with white colour enamel paint. Providing and fixing of flush Door with teak wood louvers, and necessary accessories.</p>
<p><u>8. GROUTING</u> 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.</p>
<p><u>9. SIGNAGE and LOLLIPOP</u> Signage and Lollipop of appropriate Size. (3M Make)</p>

Vendor shall be responsible for Electrical work at ATM/CR site as per the specifications

Item Description
<p>1. ELECTRICALS: Flame Retardant Low Smoke (FRLS) wires of (Finolex / R.R.Kabel /Anchor/Havell's /Polycab) make are to be used. 4.0 sq. mm wires are to be provided from main supply and air-conditioner power supply, with earth wires of size 2.5 sq mm. 2 Nos Metal clad with 20A MCB for Aircons 2.5 sq mm wires are to be provided for UPS supply circuits, lighting circuits and board light supply with 1.50sq. mm. earth wire. 20 Amps metal clad plug and socket DB is to be provided for input and output supply of UPS 15A Cable tops, cables for input and output to and from UPS Unit.2 Nos. Metal clad with 20A MCB for UPS input and Output, Providing and fixing modular type switches/ sockets of make Legard, Mossaic/ M.K India wrap around/ Schneider Electric / Anchor – Ave, Woods / Havell's – Crab Tree. 6 Nos light points comprising of 6A Single switch for CFL and LED lights</p>
<p>2. MAIN CABLING: Providing & laying of 10 Sq. mm. UG cable from ATM main DB to panel board.</p>
<p>3. EARTHING for Off-site ATM - Supply & installation of 500 x 500 x 5mm copper plate earthing with 2.5 m long 500mm dia ' B ' class G.I. Pipe with No. 8 copper wire from the bottom of pipe to top clamp and perforated holes, cast iron funnel with wire gauze on top of watering arrangement, electrode buried in alternative layers of Salt / Charcoal providing double clamp arrangement on top using fastened to the earth electrode with suitable brass bolt and nut as required including masonry chamber construction. - P/f of 6 Sq mm PVC insulated copper wire with proper conducting from earth pit to UPS</p>
<p>4. DATA CABLING: Cat - 6 Cable wiring with I / O socket in PVC pipe with proper conduit. Additional Cat 6 cable is required on same root as backup. VSAT Cable conduit: - Cable to be conduit in flexible pipe with proper clamping from ODU to IDU</p>
<p>5. ACCESSORIES: - Stainless steel Dust Bin -1 for waste papers - Soft Board for displaying notices- 1 no, - Mandatory Notices, stickers and decal - Fire Extinguisher-1 No., 2 kg. ABC type - Burglar Alarm- 1 No, - Door Mat 1 nos.</p>

Annexure II
TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS)

S No.	Minimum specification required
1.	TYPE OF ATM:
1.1	Lobby Model with front replenishment with in-built fully functional for plug and play BANK specific and UIDAI compliant Biometric solution (Biometric KIT certified by STQC/UIDAI) with full functionality for Visual Impaired persons, EMV functionality, Aadhaar Functionality and with Anti-Skimming devices from initial stage.
1.2	The ATMs should have provision for grouting i.e. bolting the same with the ground and the vendor to supply the ATM with required accessories for grouting/ bolting the same with the floor.
1.3	The ATM Must be fitted with rat mesh/ vendor to guarantee that ATM is free from rat menace.
1.4	The ATM must be configurable to suit different site requirements and must be capable of performing under extreme conditions. Room Temperature: 5 to 45 degree Celsius; Humidity: 5 to 95.
1.5	101 Keys Keyboard (optional): By default, keyboard should be disabled.
2.	ATM SAFE:
2.1	The safe must conform to the UL-291 Level 1 or CEN L Certified Secure Chest standards or higher latest standards steel body cabinet (certificate to be attached). The safe must have dual combination electronic lock with one-time combination password (OTC) facility so that dual control can be implemented.
2.2	Dual combination electronic lock of 6+6 digits with one-time combination (OTC) and code generation, audit trail capabilities of reputed companies only. Default set password shall be changed at the time of installation of ATM and certified to this effect in ATM installation report.
3.	ATM Alarms:
3.1	The ATM must have alarm system with sensors capable to monitor the following: Chest Door Status, Duress Status, Temperature status, Vibration status, and Burglary Alarm. There must be a mechanism by which these alarms can be connected to a hooter, LED indicators, kept away from the ATMs.
4.	TERMINAL PROCESSOR OF THE ATM:
	The terminal processor must have the following configurations:
4.1	Intel Core i3 with 3.0 Ghz 4 th Generation Processor with minimum 3 MB Cache or above with support throughout the life cycle of machine. (Agreement)
4.2	Intel Chipset with Intel/OEM Motherboard with support throughout the life cycle of machine.
4.3	Plug and Play Flash BIOS – BIOS should be protected through layer(s) of protection against unauthorized booting and access to ATM hard disk.
4.4	8 GB RAM or higher (Upgradable to 16 GB)
4.5	One 500GB or higher SATA 6.0 Gb/s HDD for OS 500GB or higher SATA 6.0 Gb/s HDD for Camera Images (Two individual 500GB IDE/SATA HDD required out of which One should be Surveillance Related and shall be configured for storage of images)
4.6	3 or more USB ports with min 2 accessible from front side, onboard audio – By

S No.	Minimum specification required
	default all USB ports should be disabled.
4.7	<p>Multi-tasking Real Time Operating System and software to control all activities of the ATM. Linux/ Microsoft Windows 10 or higher with latest Service pack. OS to be hardened to allow only the required services/ports and block all other services/ports to prevent all external virus attacks on the ATMs with support & upgrade throughout the term of the contract. The Vendor is responsible to upgrade the OS of ATMs to higher version before expiry of extended support of OS OEM (Windows 10 in case of Microsoft) at no additional cost during both warranty and AMC period. Further, the Vendor should ensure that on up-gradation, there should be no disruptions of service and no performance related issues faced.</p> <p>*If Vendor does not have the readiness for deploying machines with Microsoft Windows 10 or higher, Microsoft Windows 7 maybe provided which later be upgraded to Microsoft Windows 10 or higher (as per Bank's discretion) without any charges to Bank.</p>
4.8	<p>OS hardening and firewall. ATMs should be adequately hardened, and only white listed essential services should be running and activated in the system. The cash retraction feature should be disabled ab-initio as per regulatory guidelines. The vendor shall provide the list of white listed services / programs /files etc to the Bank and should be able to fine tune the white listing based on the requirement from the Bank Information Security department.</p>
4.9	<p>ATM should be pre-installed with latest licensed Antivirus Solution with latest patches/signatures. In case Bank decides to implement a centralized anti-virus solution, the vendor shall ensure the ATM integration with the same without any additional cost to Bank.</p>
4.10	<p>Must have all necessary hardware and software, required to control the activities of the ATM.</p>
4.11	<p>DVD Writer with latest specification and with controller card (Minimum 8x).</p>
4.12	<p>MPEG full motion video with voice guidance support to play both MPEG and WAV sound files. Internal Speakers required</p>
4.13	<p>Software support to MPEG full motion video as part of the multimedia capability on the ATM/Cash dispenser.</p>
4.14	<p>In-built SMPS to work on 230 V 50 Hz power supply. Support input voltage of 230 V AC/ 50 Hz with $\pm 5\%$, variation.</p>
4.15	<p>In-built cut off circuit/ isolator/ spike/ surge protector to protect ATM SMPS and other critical parts viz. mother board, hard disk etc. from sudden spikes in current/ voltage from UPS/ Raw power supply.</p>
4.16	<p>The ATM should have Triple DES Encryption which is RuPay/ VISA/ MASTERCARD/ AMEX compliant. It should have remote key download, TRIPLE DES chip with encryption and validation software. Should support AES without any additional hardware.</p>
4.17	<p>10/100/1000 Mbps Speed Lan Card (IPV 6 Compliant)</p>
4.18	<p>Keyboards: Rugged spill proof Triple DES enabled with polycarbonate tactile/ stainless steel 16 key alpha/numeric (EPP PIN pads) Keys. EPP Keypad to be PCI version 4.0 or later compliant, Supporting Remote Key Management loading feature, Access For All (AFA) Standards, Physical Protection as per 'PIN</p>

S No.	Minimum specification required
	<p>Protection Principles and Techniques” (PIN Shield) and approved Algorithm(s) for PIN Encryption. Support advanced Encryption Standard in future without any additional hardware. The PIN PAD should also support tamper resistant security module which enables automatic destruction of secret keys in case of attempt to interfere with the encryption system.</p> <p>All ATMs should have PIN pad shields covering all three sides to avoid shoulder surfing or capture by the external camera. Above requirements are mandatory to implement for new ATMs to be deployed by BANKs and good to have to be implemented on ATMs wherever possible.</p> <p>Keyboard/ Pin Entry Device (PED) MUST be Braille enabled so that visually impaired persons can also be able to operate without any difficulty (as per RFP) and have passed testing by Payment Card Industry (PCI), RuPay, Visa and MasterCard recognized laboratory and approved by PCI, VISA, MasterCard, RuPay and all major payment gateways.</p>
4.19	EPP shield/protector be provided for safeguarding EPP from damage by miscreants
4.20	Capable of Voice guidance to customer and slot for connecting head phone, PIN and finger print authentication (UIDAI Compliant). Capable of Voice guidance to customers in multiple languages including English, Hindi and regional languages etc. Audio/WAV files for voice guidance functionality to be provided by the selected vendor in consultation with the Bank at no additional cost.
4.21	Auto run facility should be disabled.
5.	DISPLAY UNIT ON ATM:
5.1	Color LCR/LATM/LED screen of minimum 15” or higher along with Touch or Touch with FDK Screen with privacy filter and multilingual Screen support.
6.	DISPENSER:
6.1	Vacuum/ Friction Pick technology of international standards.
6.2	The dispenser should be a multi-media dispenser capable of dispensing currency, travellers’ cheques, coupons, stamps, travellers cheque, vouchers tickets etc.
6.3	The dispenser should be capable of handling soiled but issuable and mixed currencies as well as retract and purge capability with cash retraction disabled currently.
6.5	<p>The dispenser should have four active currency cassettes with 4 pickup or 4 high modules to handle different denominations.</p> <p>All currency cassettes should be capable of dispensing INR 10/-, INR 20/-, INR 50/-, INR 100/-, INR 200/-, INR 500/-, and INR 2000/- or higher denomination. It should be possible to program the denominations. The dispenser should have Additional Divert Cassette for rejected notes. Vendor should update the software to support all new variants of currency notes as well as new denominations, if any, issued subsequently without any extra cost to the Bank during the contract period.</p>
6.6	The currency Cassette shall be standard/ convenience type with external sealing (lock and key). Cassettes key should be different from hood keys and unique to one machine only. (Spare set of keys also to be provided by OEM). If required, locks should be replaceable without requirement of changing the cassette.

S No.	Minimum specification required
6.7	The dispenser should have the mechanism to take back the currency and transport it to the divert cassette if the customer does not collect it but be disabled for time being.
6.8	Currency dispensing capacity for dispensing 40 or above notes at a time. Vendor to mention dispensing capacity for each dispenses. Presenter type is required.
6.9	Currency holding capacity should not be less than 2500 notes per cassette.
6.10	Video/ audio or suitable indication / signal to confirm proper insertion of cassette is to be provided.
6.11	The ATM must be able to give a Medium/ low indication for the dispenser cassette.
6.12	Currency cassettes must have a tamper indicator or unique key.
	Cassettes/ Purge Bins/ Reject Bins should have defined self-life of Three (03) years.
7.	CARD READER: HYBRID DIP TYPE
7.1	The card reader should be capable of reading tracks one, two and three as per ISO standard or RuPay/ Master/ Visa Card format.
7.2	Card Reader (DIP Type) must be Hybrid Card Reader. Latest EMV 4.0 or above compliant & functional. Capable of reading Smart card, Chip card/HYCO card as well as card with magnetic encoding. Conforming to RuPay, VISA, Amex and MasterCard standards.
7.3	Conformance to VISA card EMV's latest specification; mention the version readiness for both the levels, Level 1 (for Card reader Hardware) & Level 2 (for Application Software). It will be responsibility of the vendor to ensure the conformance to VISA / Mastercard / Rupay Card EMV's latest specification mention the version readiness for both the levels, Level 1 and Level 2 including Application software. ATMs should be ready for using EMV chip cards. Re-certification of Level 1 & Level 2 should be in time to transact the ATMs on the Go Live so as that there isn't a lapse because of the certifications.
7.4	Software/ firmware with license for using smart card on ATM.
7.5	Design of ATM offered in this RFP should have proven track record of skimming & malware attack proof and should be capable of providing comprehensive skimming & malware injection protection. (OEM's catalogue with enlarged Front view of ATM should be enclosed with the bid.) Bank may check the track record of skimming & malware attack incidents happened in India and abroad through its own resources/third party audit/ STQC teams.
7.6	Dip Card Reader with anti-skimming device installed with the ATMs. Details of the anti-skimming technology/ device to be enclosed. The device should be capable of providing comprehensive skimming protection solution which achieves the following objectives :- (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 Centre of the Service Provider/Bank (iii) Capable of enabling the Switch and/or Remote ATM Management Centre to put the machine Out-of-Service as well as block the card reader from accepting any more card insertions.

S No.	Minimum specification required
8.	RECEIPT PRINTER ON THE ATM:
8.1	40 column or better standard Thermal/ Dot Matrix printer to print various information pertaining to the transactions executed by the customer.
8.2	The printer must be able to cut the paper and push the receipt out of a slot provided on the ATM fascia.
8.3	The printer supports multilingual customer receipt printing as per customers choice of language.
9.	JOURNAL PRINTER ON THE ATM:
9.1	ATM should have hardware and software capability for installing and operationalizing 40 column or better Dot Matrix Journal Printer/ Thermal Printer to print audit trail. If journal printer runs out of paper or gets jammed or becomes non- functional, ATM should not function.
9.2	There should be low media warning for items viz. bills, journal rolls, consumer receipts etc.
9.3	ATM must be enabled for electronic journal with low warning feature.
9.4	Provision to store transaction details in the hard disk; retrieve data from the hard disk in the format required at any point of time.
10	Remote Status indicator - ATMs should have remote status indicators for
10.1	Low paper
10.2	Low currency
10.3	Divert bin Full
10.4	ATM out of service
10.5	Paper jam in printers
10.6	Printer fatal
10.7	Currency Jam
10.8	DVS system down indicators
11.	CAPABILITIES OF ATM SOFTWARE:
11.1	The ATM application software should enable the ATM to function when hooked to a network and should support all the features that are ATM related switch functionality.
11.2	The application should have powerful real time features based on customer-initiated transaction and logging for audit trail.
11.3	The application software should support the facility to change PIN at the ATM by the customers after verifying the existing PIN.
11.4	The ATM quoted should provide for MAC'ing , which involves appending of a checksum to messages (as per ANSI X 9.9 standards)
11.5	Support to Open Account Relationship (OAR) in networked environment is to be provided. (Linking one card with multiple accounts)
11.6	The ATM should have the capability to talk on-line to the host computer system having total branch banking software singly or through the network switch established for the purpose. The ATM should be networked to the ATM Switch or any other switch by using standard Device Handler i.e. NDC, DDC as and when BIS comes up with an alternate Indian Standards device handler the vendor must provide upgrade to this

S No.	Minimum specification required
	standard free of charge for BANK and the switch provider. ATM should be able to interface centralized monitoring system to monitor the health of ATM.
11.7	The ATM should support checking transactions for Hot cards, Warm cards, Expired cards, Skimmed cards, Account type, Service restriction, mode (on-line/off-line) etc.
11.8	Capability to extract transaction details in the format required in electronic media
11.9	ATM should support industry standard 3rd software agent loaded for the purpose of monitoring, configuring, software up gradation/ EJ Pulling distribution, content distribution etc. from a central site.
11.10	Whenever the Chest door is opened, message has to be sent to the ATM Switch for records.
11.11	The ATM software should be capable to support the Biometric card from initial stage and prompt for the finger scan and the scanned image to be sent to verification server for authentication and revert the message to the switch for further transaction. The biometric transactions should be supported by voice guidance system.
11.12	Digital Video Surveillance System: ATMs with pinhole high resolution camera with IR/night vision installed inside the machine with motion detection capability. The images captured by the cameras should be recorded in the additional hard disc in the ATM allotted only for capturing of the camera images.
11.12.1	Solution should be able to store Minimum 6 months of video images at an average of 300 transactions per day in the hard disc at any point of time.
11.12.2	Software should be provided for remote viewing of the images stored in the video surveillance system hard disk or external media. Facility to take necessary back up of the stored images and retrieval of the same at any point of time.
11.12.3	Solution must be able to capture, and stamp superimpose the date, time and transaction information on the recorded images.
11.12.4	The hardware should be integrated with the ATM.
11.12.5	The solution must have a search facility to locate an image /event by date & time, card no, transaction reference no and ATM ID.
11.12.6	Must be enabled for motion detection image capturing
11.12.7	Support water marking for Image authentication
11.12.8	The solution must not degrade the performance of ATM , e.g. speed of normal transaction
11.12.9	ATM should support Bank’s terminal security solution without any additional cost to the Bank.
11.13	To be capable of Bar code reader
11.14	The ATM should be preloaded with CEN XFS 3.0 or higher compliant layer and should be capable of running multi vendor software without any hardware changes
12.	PROTOCOLS SUPPORTED BY ATM:
12.1	The ATM must support TCP/IP protocols on leased line, ISDN, CDMA, FWP and VSAT Network.
12.2	Support for Very Small Aperture Transmission (VSAT), CDMA, GPRS, GSM, Fixed Wireless Phone (FWP) connectivity.

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12.3	Should have network interface card 10/100/1000 Mbps Speed (IP V6 compliant)
13.	Security features
13.1	ATMs Should have all standard security features, Triple Data Encryption Standard (TDES), industry approved Key Management practices, approved Encrypting Pin Pads (EPPs) and should be Triple DES compliant. ATM must comply ‘PIN Protection Principles and Techniques’ and approved Algorithm(s) for PIN Encryption.
13.2	Support AES (Advanced Encryption Standards) in future
13.3	There should be a two User IDs and password, one having admin rights and another with restrictive access so that unauthorized persons should not be able to get access to the system admin/ BIOS. The Operating System should have the provision for parameterization to log critical changes & incidents for monitoring purposes.
13.4	The password must meet the minimum length and upper case and lower case as per security policy defined.
13.5	Dispenser Encryption: Host-based Encryption should be available between dispenser H/W and Core application and should be configured from the network layer all the way up to the application layer against known and unknown malicious attacks.
13.6	Support Remote Key Management
13.7	Setting of BIOS password at the time of installation.
13.8	Hard disk should be encrypted at the time of installation.
14.	GENERAL:
14.1	ATM should be modular in design and upgradeable to take care of: Expansion of services, Technology changes.
14.2	ATM should offer multilingual display capability on the customer interface terminal besides English. Minimum requirement is English, Hindi and regional language where the ATM is installed.
14.3	The vendors should assist the BANK in UPS sizing, site preparation and should certify the site including power and data cabling for readiness and installation of ATM.
14.4	The color of the ATMs should be rust proof standard color.
14.5	Access Lock (Optional) – The system should limit ATM access to a user defined list of Bank Identification Number (BIN) encoded on each Card. The system should allow only listed BIN numbers to gain access to the ATM lobby and reject all the other cards. The system should be capable of having multiple BIN numbers. The BIN numbers stored should not be erased at the time of power failures and fluctuations.
14.6	ATM should support MPEG full motion video and audio.
14.7	ATM to support MPEG full motion video and audio. The vendor to load the voice/ audio/ multimedia files provided by OBC.
14.8	All ATMs should have rear mirrors covering majority area of the ATM site.

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15.	Biometric Kit: ATMs supplied by the Vendor should have functionality to for Biometric functions and have the capacity to be integrated with the Bank's Biometric solution and UIDAI/STQC certified solution without any additional cost to the Bank.
16.	The Biometric Kit with industry standard latest version of scanner and thumb/ finger print scanner software.
17.	The ATM should have functionality required for illiterate persons. Multilingual screen support and capable of Voice Guidance.
17.1	The Biometric ATM shall be integrated with the BANKs proposed biometric solution.
17.2	Complete Biometric Kit including scanner, Audio Jack should be as per STQC standards.
17.3	EMV Certifications
17.4	Owns a valid Level 1 and Level 2 letter of approval from EMV Co
18	EMV application kernel must be most recent as listed on EMV Co website.
18.1	The machine should have a valid Terminal Quality Management (TQM) label
18.2	Should have a valid PCI pin Transaction Security approval number.
18.3	All ATMs should also be fully EMV (Europay Master, Visa, AMEX) certified and enabled including having requisite latest hardware and pre-installed EMV software. Chip (EMV v 4.0 standard compliant). Vendor to submit EMV Certificate.
18.4	AADHAAR based transaction validation
18.5	The Machine has a STQC certified biometric scanner for AADHAAR based transaction validation.
19	The machine has all the relevant software as certified by UIDAI required for AADHAAR based validations.
19.1	Visual Impaired kit for the ATMs
19.2	ATMs installed should be Braille keypads for persons with visual impairment.
20	ATMs should include Braille-enabled function keys and guide labels for other functionalities, such as card reader, reader, receipt, cash dispenser.
20.1	Cash presenter for ease in collecting cash Personalized headphone jack with voice control features
20.2	Voice guidance facility of Talking ATM as per RFP.
20.3	Ergonomic design for easy accessibility
20.4	NFC and QR code-based solutions on ATMs
20.5	ATM model which has capability to be upgraded, hardware and software wise, as the case maybe, if desired by the Bank in future for transactions through Contact less cards/ NFC or for integration of QR code scanner for transactions through QR codes from mobile phones/other devices.
21.	NFC on ATMs - ATMs should have capability for up-gradation at a future date for enabling transactions through Contact less cards or NFC cards which only needed to be waved close to the card reader and enter PIN to operate, so that it act as deterrent against any kind of skimming where data from the card is copied and

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	misused.
21.1	QR Code on ATMs - ATMs should also have capability to integrate QR code scanner ready for future requirements of scanning QR code from mobile phones by simply attaching a reader.
21.2	Other Extended Features
21.3	Applicant/ Vendor to integrate – where required – the alarm sensors of the Cash dispenser to the branch siren/hooter without any additional cost to Bank.
22.	Vendor to confirm ability to demonstrate proof of concept about Cash Dispenser software being capable of supporting all the applications currently developed for the Bank such as Cash Dispenser Locator, Railway ticketing, Campus fees payment, Mobile Recharge & other Utility Bill Payments. Applicant/ Vendor to confirm ability to demonstrate. ATMs should have capability and vendor should confirm their ability to demonstrate Proof of Concept (POC). During the term of the contract, Vendor may be asked to demonstrate the capability for support of applications developed by the Bank.
22.1	Cash Dispenser should have Integrated Power Management Solution. The Cash dispenser 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 functionality must be controllable remotely.
22.2	Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution. Machine should be capable of centrally downloading Software/ Patches upgrades and idle screen and content distribution.
22.3	Color Branding as per Bank's requirement.
22.4	Bank's designed stickers have to be affixed on the fascia at the time of installation at no cost to the Bank.
23	Security Solutions
23.1	Secure the ATM BIOS to only allow boot from the primary hard disk. BIOS editing must be password protected.
23.2	Deploy a network authentication based hard disk encryption solution.
23.3	Time based authentication.
23.4	Remove unused services and applications. Application white listing
23.5	Communications encryption (TLS encryption or VPN).Anti-virus mechanism with active white listing
23.6	Regular patching process for Operating System & ALL software installed.
23.7	Protected communications to the dispenser of the ATM.
23.8	Establish a firewall in ATM.
23.9	Define different accounts for different user privileges. The application should run in a locked down account with minimum privileges.
24	ATM should have protection from Pests, Rats, rodents etc starting from the date of delivery till the life of the machines. Vendor shall replace the machine/ damaged part during the life of the ATMs in case of any loss due to Pests, Rats, rodents etc. Bank will not entertain any claim of any part damaged by Pests, Rats, rodents etc.

S No.	Minimum specification required

Functional Specifications for Cash Recyclers in a nutshell

S No.	In addition to the specifications mentioned for ATMs, the CR should have the additional minimum specifications /requirement
	Functional Specifications
1	Cash Recyclers should be able to accept/dispense minimum Rs.50, Rs.100, Rs.200, Rs.500 and Rs.2000 denominations notes.
2	Cash Recyclers should also verify the genuineness of the notes online while accepting currency notes from depositing in accounts.
3	Cash Recyclers should have the capability of impounding the counterfeit currency.
4	Cash Recyclers should accept Bulk cash deposit module with facility to recognize genuine currency of multiple denominations and accept at least 200 notes at one go.
5	Cash Recyclers should have Capacity of notes storage up to 10,000 notes with four storage cassettes and each cassette should have capacity of minimum 2500 notes.
6	Cash Recyclers should have capabilities to accept the deposits using any Bank’s Debit / Credit cards and without cards also.
7	Cash Recyclers, in terms of cash transactions should support both cash deposit and Cash Withdrawals with recycling capabilities.
8	Cash Recyclers should be able to perform all the normal and value added services like balance Inquiry, Pin Change, mini statement printing etc., without any charge or up gradation.
9	All cassettes of the Cash Recyclers or part should be configurable for cash Deposit and withdrawals.
10	It should be possible for Cassette Configuration to be assigned individual denomination-wise or to have more than one or all denominations per cassette.
11	Cash Recyclers should have pilfer proof camera at the cash accepting/dispensing slots and be able to capture the images at the time of accepting and dispensing the cash.
12	Customisation to display screens in graphic mode in any language (Hindi, English and the local language like Gujarati, Marathi, Punjabi, Tamil, Malayalam, Telugu, Kannada, Oriya, Bengali etc..) and also for touch screen format for all transactions undertaken on Cash Recyclers.
13	Cash Recyclers should recognize the chip card/Biometric cards and accordingly display the screen/voice prompts.
14	Should support <ol style="list-style-type: none"> 1. Transfer of Funds between two accounts. 2. Account enquiries 3. Account Statement Printing 4. Cheque Book Requisitioning 5. PIN change facility 6. Facility for utility bill payments 7. Facility to top-up mobile phones 8. Admin functions for Cash , reconciliation 9. Card to card transfers 10. Creation / renewal of Term deposits 11. Updation of mobile number 12. Product cross sale, tax payments etc 13. contactless card transactions

S No.	In addition to the specifications mentioned for ATMs, the CR should have the additional minimum specifications /requirement
15	Facility to support all Visa/Master/RuPay/Diners/AMEX etc. Transaction
16	Transaction Detail/ Receipt Printing with following details: 1. Device ID, Date and Time 2. Location Code (Alphanumeric) 3. Card no 4. Account No. 5. Transaction SL No. 6. Amount
17	Provision to add further functions easily and also to disable any of the functions as per Bank's requirements
18	Should support MPEG full motion video
19	Should have the diagnostic tools for <ul style="list-style-type: none"> • monitoring cash position and ATM status • giving comprehensive error reporting including DVSS & Alarm
20	Should be capable of <ol style="list-style-type: none"> 1.maintaining audit trail with date and time stamp for each transaction 2. recognizing and differentiating between the cardholders of own Bank and other Banks. 3. Audio guidance in all the three languages. (The required WAV files to be provided by the vendor) 4.both pin based and biometric authorization of transaction
21	MIS Reports All Deposit Transactions All Dispense Transaction Denomination -wise Cash Balance Report Counterfeit Notes detected Soiled / Non-issuable Notes Transactions where deposit accepted but transaction failed Transaction successful but currency returned Reconciliation reports Admin function reports Cash Recycler should have Note number tagging and traceability to account with appropriate MIS report as per Bank's requirement.
22	The reconciliation of Cash Recycler is the responsibility of the vendor
23	Vendor should update the software to support all new variants of currency notes as well as new denominations, if any, issued subsequently without any extra cost to the Bank during the contract period. Vendor should undertake to upgrade the counterfeit currency detecting software minimum once in six months.
24	In case the Cash Recycler accepts counterfeit notes, the incident will be reported to the bidder and bidder has to make good for the loss immediately and rectified.
25	The Cash Recyclers should be upgradeable to support any additional services that Bank may introduce at later date at no extra cost to the Bank, if hardware changes are not required.
26	CRs should have protection from Pests, Rats, rodents etc starting from the date of delivery till the life of the machines. Vendor shall replace the machine/ damaged part during the life of the CRs in case of any loss due to Pests, Rats, rodents etc. Bank will not entertain any claim of any part damaged by Pests, Rats, rodents etc.

**Annexure III
Format for submitting the Commercial Bid**

ATM Managed Service Opex Model				
Particulars	Onsite location		Offsite location	
	Branch Managed Site	CRA Managed Site	Branch Managed Site	CRA Managed Site
Model /Make				
Agreement Tenure	60 months	60 months	60 months	60 months
Minimum No. of ATM terminals	200 (including Onsite & Offsite locations)			
Managed Service Charges per month per ATM (in Rs) inclusive of MHA guidelines for CIT, Cassette Swapping, OTC etc				
Approximate No of C R terminals	50 (including Onsite & Offsite locations)			
Managed Service Charges per month per CR (in Rs) inclusive of MHA guidelines for CIT, Cassette Swapping, OTC etc				