Tender Reference Number: CO: DIT: PUR: 16-17:231

Request for Proposal (RFP) for

End to End EFT(ATM) Switch Solution and Debit Card Management System on Outsourced basis under Captive Model

Date: 07th November,2016

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1	INVITATION FOR TENDER OFFERS

1. Invitation for Tender Offer

Central Bank OF India invites proposals (technical and commercial) for Supply, Installation, and Maintenance of Electronic Financial Transaction Switch (EFT [ATM] Switch) solution including services of migration from Electra7.3 Switch on outsourced basis under captive Model basis. The Tender document can be downloaded from the Bank's website.

It is essential that all clarifications / queries / suggestions be submitted to Central Bank of India at the mentioned address at least three working days before the date of the Pre-bid meeting. Vendors, who furnish the Tender Fees of RFP Document before pre-bid meeting, will be eligible to participate in the pre-bid meeting.

Fees for RFP document to be paid in the form of Demand Draft issued by a Scheduled Commercial Bank in favour of "Central Bank of India" payable at Mumbai and the DD should be submitted prior to the pre-bid meeting.

If any vendor chooses not to attend the pre-bid meeting, their queries if any may not be entertained by the Bank. However, they will be allowed to participate in the RFP process and the said fee for RFP document can be submitted along with the "Technical Offer" on or before the prescribed last date of submission of the tender offers.

Earnest Money Deposit must accompany all tender offers. EMD should be submitted along with the "Technical Offer".

Tender offers will be opened in the presence of the bidder's representatives who choose to attend the opening of tender on the specified date, time and place. The representatives are required to carry authorization document of company and identity card for attending the pre-bid meeting and Tender Opening. No separate communication will be sent in this regard.

Technical Specifications, Bill of Material documents, Terms and Conditions and various formats and proforma for submitting the tender offer are described in the tender document and Annexures.

The bank reserves the right to reject any or all the offers.

Dy. General Manager-IT

2	SCHEDULE AND CONTROL SHEET

Tender Reference	CO:DIT:PUR:2016-17:231
Fees for RFP Document (non-refundable) by DD/Banker Cheque only	Rs.5,000/- (Rs. Five Thousand only)
Earnest Money Deposit by Banker Cheque/DD/Bank guarantee	Rs.60,00,000/- (Rs. Sixty Lakhs only)
Availability of RFP document for downloading from the Bank's website	**7th November 2016**
Date, Time and Venue of Pre-bid meeting	15/11/2016 at 15.00 Hrs Central Bank of India, Dept of Information Technology, 3RD Floor, Plot No.26, Sector 11, CBD Belapur, Navi Mumbai–400 614
Last Date, Time and Place for receipts of tender offers	**06/12/2016 latest by 15.00 Hrs** at above mentioned address
Date, Time and Bid Opening	**06/12/2016 latest by 16.00 Hrs** at above mentioned address
Address for Communication	Dy. General Manager - DIT, Central Bank of India, Dept. of Information Technology, 1st Floor, Plot No.26, Sector 11, CBD Belapur, Navi Mumbai – 400 614
Contact Name and Telephone Numbers	Chief Manager-IT, 022-67123656, Senior manager IT 022-67123583
Email Id:	cmitadc@centralbank.co.in,sm1atm@centralbank.co.in smatmswitch@centralbank.co.in, smitpurchase@centralbank.co.in
Website:	www.centralbankofindia.co.in

3	STRUCTURE OF THE RFP

3.1 THE MASTER RFP

This document is the master RFP consisting of:

- An overview of services to be provided by the selected Bidder.
- An overview of the solution architecture, software, hardware and facilities management services required from the Bidder.
- The technical and commercial evaluation methodology which shall be followed to select the successful Bidder. The terms and conditions to which this RFP and the Bidder's responses shall be subjected to.

3.2 ANNEXURE SEEKING RESPONSE FOR EVALUATION

SL NO	ANNEXURE	DESCRIPTION	Check
1	A	Response to eligibility criteria	
2	B	Bidder's Profile	
3	C	COMPLIANCE STATEMENT	
4	D	Details of Switch solution implementations(In case the Bidder is the OEM)	
5	E	Details of Switch solution implementations by the Bidder themselves	
6	F	Technical details of the solution	
7	G	Benchmarking of the offered solution on the proposed hardware.	
8	H	Details of technical support centers	
9	I	Migration plan	
10	J	Customer references	
11	K	Details of the Training and documentation proposed to be provided.	
12	L	Details of 24X7 onsite support & Services and Facility management is to be provided.	
13	M	Migration Experience - Details in respect of following types of migrations is to be provided	
14	N	Compliance of technical requirements	
15	O	Details of transaction simulation plan for Stress Testing.	
16	P	Documents to be submitted	
17	Q	Format for Commercial Bids	
18	R	E Procurement Rule for Reverse Auction	

A detailed set of annexure is provided to the bidder for formulation of responses for evaluation covering sections such as functional requirements, technical requirements, solution architecture requirements, proposed team fitment/ strength, training Bank personnel, etc.

3.3 FORMATS

Formats for documents to be submitted by bidders as part of their technical and commercial bids

4	INTRODUCTION

4.1 BACKGROUND

Central Bank of India is one of the leading nationalized Banks of the country, has a national presence through a widespread network of more than 4600 branches, offices spread across the length and breadth of country. All the bank branches are under Core Banking Solution. It also has a wide network of more than 5300 ATM(s) spread across the country. Bank has completed 104 years of its service to the Nation and its millions of satisfied customers with technology oriented bouquet of user friendly services and in the field of IT we are known for providing new innovative and customer friendly services.

The Bank also has specialized branches catering to the specific needs of Retail customers, Industrial units, corporate clients, Forex dealers, Exporters and Importers, Small Scale Industries and Agricultural sector. The Bank has sponsorship in 3 Regional Rural Banks (RRB).

Bank has implemented Core banking Solution B@ns24 in all its 4600 plus branches, from Tata Consultancy Services Limited. The ATM switch is running on Electra Card Switch. In addition to this, various other systems/platforms are available for applications like Payment Systems, Treasury Operations (TCS), SDR (IBM), Financial Inclusion (Integra Switch), HRMS (PeopleSoft) etc.

Central Bank of India, hereinafter referred to as the Bank, is in process of implementing Supply, Installation, and Maintenance of Electronic Financial Transaction Switch (EFT Switch) solution including services of migration from the existing Electra7.3 Switch. For this purpose the Bank invites Technical and Commercial bids from the switch application service providers who can perform the above activities as per Bank’s requirement under outsourced basis under captive Model as per the commercial format given for a period of 5 years.

The successful bidder would be undertaking various activities as per the scope of the work and related services such as supply of hardware, software and carry out the implementation of the project. Bank desires to bring all its ATM/ EFT switch services and delivery channels under the proposed outsourced basis under captive Model EFT switch model. The successful bidder will be responsible for overall implementation of the entire solution.

Transactions in this document refers to all types of transactions which would be routed via the switch including but not limited to ATM services, POS services, kiosks, e-commerce, debit card, credit card, Mobile Banking etc.

4.2 PURPOSE OF THIS DOCUMENT

The Bank wishes to implement Enterprise-wide Electronic Fund Transfer (EFT) ATM Switch, Switch Management services with the required solution including Debit Card Management Solution and other associated services from reputed entities. Accordingly, the Bank invites Request for Proposal (RFP) from the prospective bidders having proven past experience and competence in deployment of EFT Switch, Switch Management Services, Debit Card Management Services etc. as per the technical and functional specifications provided in this RFP document.

DISCLAIMER:

The information contained in this RFP document or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the Bank, is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of the Bank with respect to the solution requested, this RFP does not claim to include all the information each bidder may require. Each Bidder should conduct their own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where ever necessary obtain independent advice. Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

This is not an offer by the Bank but only an invitation to bid in the selection process initiated by the Bank. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is executed by the duly authorized signatory of the Bank and the Bidder.

5	ELIGIBILITY CRITERIA

This invitation of bid is open to reputed Companies/firms who have proven experience in the field of successful implementation of EFT Switch and fulfil the eligibility criteria as laid down in this document. Please note that the bidders who have an un-satisfactory record in completion of any of earlier contracts with Central Bank of India shall not be eligible for participating in this bid. The eligibility criteria for the bidder are as under –

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1.	The bidder and the participating entity should be a Private/Public Limited Company having legal existence in India for the last 3 years. Certification of incorporation should be submitted.
2.	The proposed Switch Solution should be driving minimum 5000 ATMs including Bunch Note Acceptors / Cash Recyclers. Certificate from customer(s) / copies of POs should be submitted.
3.	The bidder should be providing similar services i.e. EFT ATM Switch services and Debit Card Management System (DCMS) for at least 2 Public/Private sector banks in India out of which one should be a PSU Bank. Certificate of satisfactory working from the respective Bank should be submitted.
4.	The bidder should own ATM Switch License(s) / should have authorization from the application owner / IPR owner, of holding valid license of the proposed outsourced basis under captive Model switch for offering ATM Switching and driving, authorization, transaction processing and all related switching services on end to end basis, on outsourced basis under captive Model platform, as application service provider in India. Copy of License Agreement / Certificate from the Switch Application Owner for such authorisation / MAF from OEM, should be submitted.
5.	In case the solution offered has its End of Life/ Support announced by OEM/principal vendor/IPR owner during contract period, the service provider has to ensure that the same will be supported till the validity of the contract and extension period if any / or replace/upgrade the same on their own cost without any disruption in the ongoing business transactions of the Bank. An undertaking should be submitted.
6.	In case of any acquisition/merger/ takeover of the service provider/solution provider (Switch OEM), it is the successful bidder's responsibility to continue the services during the contract period and serve the extension period as specified in RFP. The OEM of the alternate offered solution should have a minimum of three years of experience in development, design and transaction Switching &Routing. An undertaking should be submitted.
7.	The vendor should be managing at least One Crore debit cards with the Debit Card Management system (DCMS) offered as part of the solution. Certificate from customer(s) should be submitted.

8.	The Proposed model should be PA-DSS certified the environment should be made PCI-DSS compliant Compliance with chip and non-chip based cards specification. Supports EMV & Quick EMV specification for transactions Certificates should be submitted.
9.	The Bidder should have a minimum turnover of Rs. 50 crore (not inclusive of the turnover of associate companies) in each of the last three financial years, 2013-14, 2014-15,2015-16 and should have achieved profit after tax in last three financial years. Audited Financial balance sheets /certificate from auditor are required.
10.	The bidder should have 24x7 operations team with adequate strength and expertise to manage the Proposed captive Model Switch setup at Primary and Disaster Recovery data centres A self-declaration should be provided.
11.	The bidder should have an own support centre in India, with adequate staff trained on the proposed Switch & Debit Card Management system. A self-declaration should be provided
12.	The bidder should have carried out minimum of one successful migration from a different ATM switch solution and Debit Card Management System to the proposed solution, including migration of existing switch customizations for minimum one bank in India. A certificate from the customer should be provided.
13.	The Bidder's ATM Switch which is being offered outsourced basis under captive Model should have currently interfaced with VISA, MasterCard, NPCI and all major interchanges. Necessary certificates should be provided.
14.	The solution must be scalable to 10,000 ATMs, BNAs, CRs, PoS terminals, interface payment gateway with a minimum TPS rate of 200. An undertaking for the same should be submitted.
15.	Bidder should not have been black listed by Central or any State Governments or IBA / any public sector financial Institutions in India as on date submission of bid. An undertaking to this effect must be submitted on their letterhead.
16.	Bidder should not have been declared as NPA by any of the financial institutions in India in the last two years. An undertaking to this effect must be submitted on their letterhead.

Offers received from the Bidders who do not fulfil any part of the eligibility criteria will be rejected.

Attested **<u>Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made</u>**. Central Bank of India reserves the right to verify /evaluate the claims made by the bidder independently. Any decision of Central Bank of India in this regard shall be final, conclusive and binding upon the bidder.

6	REQUIREMENT / SCOPE OF WORK

Bank is looking for a bidder to provide a comprehensive EFT solution, Debit Card Management Solution, seamless migration from existing Electra 7.3 Switch to offered switch, complete maintenance of new EFT Switch and Debit Card Management solution including hardware and software on **<u>Outsourced basis under captive Model</u>** with following facilities/ Services.

<u>STANDARDS:</u>

6.1 All the applications software setup will be provided by the successful Bidder in the solution without any constraint like number of Transactions, Cards, Institutions, interchanges, Devices, application modules, hardware, users, locations viz. DCs/ DRs etc. It will also be applicable for its subsidiaries & sponsored RRBs.

6.2 The Bidders should guarantee availability of support including future upgrades for the solution for a minimum period of 5 years from the date of going live. In case of takeover/amalgamation/merger of bidder, Hardware/Software OEMs, facility management vendor by/with another company, the Service level agreements (SLAs) and other commitments entered into shall be passed on to the new entity without any additional commercials and should submit an undertaking to this effect.

6.3 Bidder to ensure that new Switch solution is compliant to all existing regulatory guidelines of GOI / RBI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007. A self-certificate to this effect should be submitted.

6.4 The new Switch will initially work as an adjunct switch to existing switch. Subsequently all ATMs/POS/Devices/ Interfaces, Card Data, customizations etc. along with all existing functionalities will be migrated to new switch in a phased manner. The present setup is as under –

All the ATMs of different makes of the Bank are connected to the central ATM Electra 7.3 Switch through different connectivity mediums like Leased line,ISDN, VSAT, CDMA etc. Currently the system is on SUN servers at production site with 2Thales HSMs for DC, one for authorization and other as standby. Two HSMs are used for Card production/PIN printing. One HSM is at DR site. The application is Electra (Version 7.3) EFT Switch. Oracle Data Guard is used for replication of data between Production and DR sites. Bank is issuing RuPay, Maestro, MasterCard and VISA cards to its customer. The Debit Card Management Solution is an integral part of Electra 7.3 Switch.

6.5 The new switch will be installed in Bank's Data-Centre and DR sites by the bidder. The site is concurrently maintainable which means that each and every capacity component including elements which are part of the distribution path, can be removed/replaced/serviced on a planned basis without disrupting the ICT capabilities to the End-User. It has protection against most physical events. Necessary Infrastructure like Storage , Backup, Restoration setup, Backup Media , Necessary Software licenses etc are to be provided by the bidder

6.6 Solution should provide like to like DR infrastructure (Replica of production).

6.6.1 DR setup should be in High Availability mode.

6.6.2 Recovery point objective (RPO) should be less than 5 minutes
6.6.3 Recovery time objective (RTO) should be less than 2 hours.
6.6.4 Near real time secured data replication between Production and DR site should be ensured.
6.6.5 The bidder should conduct scheduled / unscheduled DR drills (minimum quarterly)as advised by Bank from time to time and submit report to bank with details of RPO/RTO achieved & any other issue observed
6.6.6 Redundancy at Server/Component/Equipment level. Necessary testing should be carried out quarterly and the reports should be submitted to the Bank. Time for conducting DR Drill is to be synchronized with Banks CBS.

6.7 EFT Switch availability of 99.99% should be assured. The Hardware vendor must also give back-to-back guarantee for system uptime. Vendor should provide appropriate Tool/Portal for monitoring system infrastructure (system, application) for measuring SLA. Monthly SLA report with details of TPS, CPU, memory etc is to be provided by the bidder

6.8 It should support all CD, ATM, BNA, PoS, Cash Recycler and Kiosk machines etc.of leading manufacturers including but not limited to NCR, Diebold, Wincor, Lipi,Perto, Triton, Hitachi, Vortex, Hysoung etc. Future and old Version Support for all ATM drivers for all leading ATM manufacturers.

6.8.1 It should support all latest industry standard ATM protocols like NDC/ NDC+, Diebold emulate 911/912 etc.
6.8.2 Support bio-metric ATMs/devices and respective end to end transactions handling with interface to Biometric Authentication Server, UIDAI, NPCI etc. and any other devices which may be introduced by regulatory authorities from time to time.
6.8.3 Support ATMs for visually impaired persons with voice guidance.
6.8.4 Key download of security keys (TM Keys) on ATM and POS as per Visa/MasterCard/RuPay mandates with the support of dynamic key exchanges based on time, date, transaction volume.
6.8.5 Support for Remote Terminal management like pushing screens, files, voice files, images etc.

6.9 It should support all major POS terminals / Micro ATMs / Hand Held Terminals including but not limited to VeriFone, Lipman, Ingenico, Hypercom, Schlumburger, Gemalto etc.

6.10 It should support Note Acceptance (Single and bunch)/ Cash recycler for all available models of all major BNA / Cash Recycler / ATM / Kiosk manufacturers.

6.11 Solution should support different types of cards like RuPay, MasterCard, Maestro, VISA, Amex, Discover, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards, VirtualCard, Wallet etc for any transaction.

6.12 Solution should support following services at ATMs –

6.12.1 Cash Withdrawal
6.12.2 Balance Inquiry
6.12.3 Mini Statement
6.12.4 Fast Cash
6.12.5 PIN change
6.12.6 Cash/Cheque Deposit
6.12.7 Fund transfer
6.12.8 Bill/ Fee/ Donation/ Tax Payments/ Ticket Booking / Utility Bill Payment
6.12.9 Cheque Services (Request For Cheque Book, Request For Stop Payment, Revoke Stop Payment, Cheque Status Enquiry etc.)
6.12.10 Transaction related queries
6.12.11 MasterCard Money Send/ Visa money transfer

3.12.12 Mobile Number Registration
6.12.13 Multilingual screens
6.12.14 Multilingual printing of receipt
6.12.15 Mobile Banking Enrolment
6.12.16 Card to Card Transfer
6.12.17 Admin card functionality for cash replenishment and other EOD functions.
6.12.18 Personalized screen flow for different card types / holders.
6.12.19 No limitation on number of screens at ATM.
6.12.20 Cash related complaint management for own customers.
6.12.21 AADHAAR Registration ON-US, Issuer and Acquirer modes
6.12.22 Internet Banking Services / Mobile Banking registration
6.12.23 CBI Credit card payment
6.12.24 All NFS / NPCI services including Value Added Services, UPI, BBPS etc.
6.12.25 Dynamic Currency Conversion
6.12.26 Visa Fast Fund
6.12.27 IMT Service
6.12.28Any other service of all major network/interchange required in future should be customisable at no additional cost to the bank

6.13 Solution should also support all standard POS and E-Commerce transactions as an issuer including cash advance.

6.14 Solution should support following interfaces –

6.14.1 MasterCard
6.14.2 VISA
6.14.3 RuPay
6.14.4 All network/interchange across the globe like Discover, JCB etc.
6.14.5 National Financial Switch (NFS)
6.14.6 B@ncs24 Core Banking Solution and Finacle Core Banking Solutionetc.
6.14.7 Bill Aggregators for bill payments e.g,BBPS,
6.14.8 ACS server for MasterCard Secure code, VBV and NPCI PaySecure and other major ACS server.
6.14.9 All major Payment Gateway
6.14.10 UIDIA (Aadhaar) ,UPI, EVC
6.14.11 Onus/Offus POS and E-commerce transaction including cash at POS.
6.14.12 Security Operation Center (SOC) of the Bank.
6.14.13 Interface with existing Switch (Electra 7.3) as initially new switch will work adjunct to the existing switch till all the functionalities are migrated to new Switch.
6.14.14 Interface with ATM managed Services vendor's software for providing feeds of different events of ATMs/CD/BNA/CRs/Kiosks etc. Bidders should provide smooth online real-time feed to all existing vendors and future vendors without any extra cost. The feed to be stored for an agreed time period.
6.14.15 Interface with credit card host Switch.
6.14.16 Interface with Bank's Internet Banking Services and SMS Alert Server.
6.14.17 Interface with IMPS Server
6.14.18 Interface with Bank's Mobile Banking Services
6.14.19 Interface with Bank's Financial Inclusion Switch.
6.14.20 Biometric Authentication Server.
6.14.21 Any other interface required in future should be customisable.
6.14.22Reward Point Programs
6.14.23 All Customisations as on date of PO issuance of the proposed solution need to be carried out by the successful bidder.
6.14.24 Monitoring Solution – Interface with the Bank's Monitoring solution being provided by NCR.

6.14.25 Cash Deposit and Multi-Functional Kiosks.

6.15 The solution should be scalable and flexible to provide new service and interfaces with external parties in future.

6.16 The switch should support web enabled kiosks and Multifunctional Kiosks for Financial/ non-financial, Card based/ non card based transactions. Broadly following services should be supported on Kiosk –

6.16.1 Cash Deposit
6.16.2 Cheque Deposit
6.16.3 Pass Book Printing
6.16.4 Bill payment
6.16.5 E- Ticketing
6.16.6 Other service required in future

6.17 The solution should provide complete card management system to handle Debit Cards, Prepaid cards (EMV, NFC and Magstripe Cards) etc. Card Management system should be part of Switch with online interface of Debit Card Management system for carrying card related activity at bank end. Card embossing, PIN mailer printing; dispatch shall be handled at Bank's side. The bidder is expected to provide initially two staff for Debit Card Management Solution activities as given below from 6.17.1 to 6.17.12.:

6.17.1 Card Issuance
6.17.2 Attaching / removing accounts to a card
6.17.3 Providing card duplication/plastic change and replacement/re-card function
6.17.4 Hardware based secure PIN generation & printing
6.17.5 Generating PIN mailers
6.17.6 Generation of PIN with HSMs
6.17.7 Embossing / Encoding File generation
6.17.8 PIN management / Security
6.17.9 Instant PIN issuance and Card Issuance
6.17.10 Support multiple cards per account, multiple accounts per card as well as single or multiple cards per customer

6.17.11 New BINs/Cards should be added online without bringing down the System / Switch network
6.17.12 On receipt of the card application files from Card personalization vendor the system should automatically pick these files and generate, encrypt and send embossa files back to card personalization vendor and generate/ Print mailers in a secured way.

6.18 Should maintain dedicated MIS server at DC with online replication with their DR server for providing any regular/ adhoc report needed by the bank. The MIS server needs to be online replicated with switch solution provided to Bank, so as to generate any adhoc report on the fly.

6.19 Basic transaction, ATM and system monitoring facility should be the part of the solution. A web interface is required to monitor complete system. The system should support a minimum of 10 concurrent users

6.20 It must all support industry standard message formats (ISO 8583(all versions), XML etc.).

6.21 The solution should comply with all requirements of RuPay / MasterCard/ VISA and all other major interchanges.

6.22 It should provide all industry standard and Bank specific reports in desired format for reconciliation for Bank's current and future need. **Annexure-IV** has the list of reports generated from the current Switch.

6.23 The bidder should provide an integrated solution for both hardware and software and arrange support for hardware directly from the hardware vendor. HSM with failover should be part of the solution at DC and DR. (PIN Printing HSM if required)

6.24 Solution offered should be based on industrial standards. It should have modular architecture and should support, load sharing and fault tolerance for software/ hardware failure.

6.25 Capability to setup separate instances for different Regional Rural Banks sponsored by our Bank / subsidiaries and any other entities that the Bank would like to offer the Switch services.

TRANSACTION:

6.26 The solution should have following switching capabilities –

6.26.1 Support up to 19 digit card number as well up to 17 digit account number for routing including IBAN.

6.26.2 Should support card based/ account based routing to different hosts/ interchanges.

6.26.3 Routing of Card based as well as Non-Card based transactions (card to card/ card to account / account to account / Account to Card etc.)

6.26.4 Routing based on transaction type.

6.26.5 Should support variable length Prefix.

6.26.6 Should support alternate path routing.

6.26.7 Ability to block /unblock different types of transactions based on – Merchant Category Code (MCC) /limit definition/currency/Bin based /Domestic /International / Country / Institution / Card Number based/ interchange/ ATMs / Cash Deposit Machine. Interface for all above functionality should be provided for mobile app,CBS, Internet Banking and other channels etc.

6.26.8 Should support Stand-in processing, Store and Forward (SAF) and Positive Balance File (PBF) upload and transaction authorisation using the same facility. Online replication of balance file on ATM switch server from Host / CBS using tool like Golden Gate etc.

6.26.9 Transaction load balancing and transaction priority across nodes, processes etc. Alert mechanism should be for transaction block to CBI host end.

6.26.10 Support for multiple accounts on a card and multiple cards on an account. Support for different types of account like Saving, Current, Over Draft, Cash Credit etc.

6.26.11 All transactions should be identified by a unique transaction ID generated by the Switch/ATM. GUI based transaction and port monitoring should be available in monitoring tool/Portal.

6.27 Solution should support following authorization/ authentication/ security features/mechanism –

6.27.1 The system should support AES, DES, triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 method of PIN verification. The system should support PIN of variable length. The Switch should support encryption/decryption by interfacing with Host Security Module (HSM) and allMicro ATM/KIOSK Standard

6.27.2 CVV/CVC/CVD, CVV2/CVC2/CVD2 and any other verification code using HSM.

6.27.3 PIN/PAN and PIN/PAD methods of PIN block encryption and decryption.

6.27.4 PIN offset and VISA PVV verification.

6.27.5 ARQC and ARPC

6.27.6 Expiry date

6.27.7 Check Digit

6.27.8 Active/ non active card checking

6.27.9 Limits (Daily/ Weekly/ monthly etc.) setting and checking at Global level, BIN level, Prefix level and Card number level, Product level, Type of Transaction level, online/ offline limits etc.

6.27.10 Option for card holders for personalized limits for different types of transactions.

6.27.11 Support Negative /Positive Bin /Prefix/card list / Hot listed Card.

6.27.12 The application/Environment should be PA DSS / PCI DSS compliant.

6.27.13 Dynamic generation of terminal session key must be available.
6.27.14 The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.
6.27.15 The Switch must be AES /triple DES compliant.
6.27.16 Should support EMV,NFC , RF transactions.
6.27.17 The solution should support secured PIN generation and printing at bank
6.27.18 Solution should have audit logs of each activity on the system.
6.27.19 The system should provide key management (3DES and other latest technologies available).
6.27.20 It should have audit logs of the transaction throughout the system and each transaction should be uniquely identifiable in the system.
6.27.21 Support for MACing - Field/element level.
6.27.22 Dynamic/ Static key exchange with interchanges.
6.27.23 The mode to access the system should be through passwords/smartcards/biometric to ensure that only authorized users gain access. User passwords in the Switch (OS Level, DB Level and Application Level) must be encrypted using industry standard encryption algorithms. It must support complex passwords and bank policy should be implemented
6.27.24 The user rights on the system should be definable up to file/ table/ pages in the file level so that a user can perform only those tasks, which are assigned to him. There should be support for providing different types of rights like read only, write, modify, delete, execute etc.
6.27.25 Should allow configurable enterprise vide password policy like length/ complexity/ validity period/ Max. attempts/ single session per user/ etc.
6.27.26 Should provide audit trail for all user activities and provide exception report.
6.27.27 User login passwords should be transmitted in encrypted as per best industry standard format between client and server to prevent unauthorized access.
6.27.28 All the file/data transfers from/to Switch should be in secured manner.
6.27.29 Solution should support secure/encrypted sessions.
6.27.30 Any other industry standard security requirement

6.28 Switch should support all Interchange, ATM manufacture's error codes, suspected transactions along with the standard handling at switch and should be capable to handle future requirements also.

6.29 Switch should support online addition/ modification of different devices, processes, interfaces etc. without affecting other modules.

6.30 Switch should support different cutover times for different institutions/interchanges.

AVAILABILITY:

6.31 The Bidders should guarantee availability of support for the systems for a minimum period of 5 years. FM Resource to be provided for 24*7 FM services at Bank DC/DR at no additional cost to the bank

6.32 The EFT Switch solution should be scalable for handling 12,000 ATMs, 20,000 POS& Kiosks, 5 Crore cards database and 200 TPS. It may increase and decrease as per bank business requirement.

6.33 Solution should support multicurrency, multi-language, multiple-institutions, multiple-time zones. It should have tools for monitoring the application as well as devices/hardware.

6.34 Should provide tool for developing and centralised deployment of the screens for different makes of ATM.

6.35 Application should be highly scalable, fault tolerant, high availability, parameterizable and customizable as per need of the bank.

6.36 Bidder should provide a portal on intranet for logging of calls of any problems, queries, requirements etc. with complete call tracking and escalation mechanism.

6.37 Successful bidder should provide test setup of the proposed Solution equivalent to primary setup.

6.38 The EFT Switch servers' time should be automatically synchronized in an online manner with the Time source of the Bank.

6.39 It should have transparent and configurable business logic and provide tools for rapid development of new products

6.40 Provide interface for hot listing of cards from Call Center/ Branches / SMS/IVR/other delivery channels.

6.41 Solution should provide comprehensive backup solution containing following facilities–

6.41.1 Able to perform for on-line, off-line and end-of-day back up/ Restoration as per bank requirement.
6.41.2 Should provide Backup & Restore Procedures
6.41.3 Facility of Scheduling and facilities to backup all files at strategic points to facilitate recovery/restart
6.41.4 Facility to list all backup inventory/History Log
6.41.5 Ability to perform complete/incremental backup remotely/ centrally.
6.41.6 Monitoring of backup processes
6.41.7 Response time/ performance of critical application should not be affected due to Backup activity.

6.42 Complete documentation of the solution to be provided to bank including detailed architecture and database structure.

6.43 Intensive training to the Bank team or its appointed team on the products offered to be provided at no cost to the Bank. Training should also include hands on sessions. Training should cover broadly but not limited to following aspects –
6.43.1 Operational Training of 5 days for 20 trainees (in two batches) covering all operational (Backend and Frontend) aspects of the solution at mutually agreed location in India.
6.43.2 Technical Training including SDK and API training of 15 days for 20 trainees covering all modules, parameter setting, configuration, trouble shooting, transactions flow, message formats, customization, interfaces, performance tuning, security controls etc. This training should be provided at mutually agreed location in India.
6.43.3 Training of card related module through Call Centre / Helpdesk / Branches of 1 day for 30 trainees (in two batches). This training to be provided at DIT Belapur.

6.44 All products supplied (hardware/ Software) should have minimum life time of 5 years (both for sales and support). In case any product supplied is announced END OF LIFE/ support/ sunset by OEM during the 5 years of contract period, the vendor has to replace the same with full customization of the new product provided by the same principal vendor at his own cost and material on or before the declared End Of Life Date. The Bank will not incur any expenses on such an occurrence. Also, hardware/software replacements should be done in a planned manner to ensure that no downtime is required on this account.

6.45 The project with all the deliverables covering all the requirements in this RFP including complete migration from present switch to new switch is to be completed as per the timelines given in clause 9 of this RFP. If any requirement mentioned in the scope of work is desired by the bank subsequently, the same shall be configured/ made available by vendor as and when required by the bank without any additional cost within the time to be specified by the Bank.

6.46 The bidder will have to provide 2 offsite technical support staff / facility Management services for handling daily activities related to debit card management system on all working days of the Bank for the contracted period. In case of any exigencies the said staff shall attend to the requirement on any other day also.

6.46.1 Complete maintenance, management, monitoring, troubleshooting, Customer/ Branch/Reconciliation Department Problem resolution, up keep of the complete system. Daily reporting and coordination with bank officials to maintain 99.99% uptime and reporting on system performance capacity and other critical issues.
6.46.2 Escalating the issue to designated department/vendor/authority.
6.46.3 Hotlisting / Blocking of cards on 24 X 7 basis.
6.46.4 ATM, device, station, process, node, host, interchange addition/ deletion/ modification/ monitoring.
6.46.5 Any configuration changes required.
6.46.6 Screen Designing and pushing.
6.46.7 Centralized Content management and pushing on the devices.
6.46.8 Centralized Screen flow changes. ATM Configfile changes.
6.46.9 BIN details addition and updation
6.46.10 Answering Branch/ Customer Queries related to ATMs/ transaction details
6.46.11 Extracting the transaction Files and the files required for Reconciliation to be sent to Reconciliation department as per the existing formats
6.46.12 Providing any MIS required by the Bank.
6.46.13 Cut Over Monitoring
6.46.14 Backup and data restoration management.
6.46.15 DR drill activities.
6.46.16 Any other related activity assigned by the Bank.
6.46.17 Attending Bank's Toll Free Numbers

6.47 Bidder will provide SDK and APIs for development and customization for all the modules in the systems. Testing aids, debuggers, simulators etc. will also be provided by the bidder. Complete documentation along with design document to be provided.

6.48 Source Code/ Escrow arrangement –

6.48.1 Source code for customization done in Switch Solution for CBI will be provided to CBI for unlimited and unfettered use by CBI. Bidder should also provide all related material including but not limited to flow charts, annotations, design documents, schema, development, maintenance and operational tools and all related documentation.
6.48.2 However Switch solution core source code will be kept in escrow arrangement with an agency who has undertaken such exercise with any PSU Bank for which complete information will be provided by the bidder. The total cost quoted by the bidder should include the cost of Escrow Arrangement and the yearly verification and deposit cost for the entire period of engagement.

6.49 Bidder will transfer all Intellectual Property Right on non-exclusive basis for all the customization done for CBI for Switch solution. These IP rights will also be applicable for Bank's subsidiaries & sponsored RRBs.

6.50 For migration no changes should be made at existing different ATMs/devices/ interfaces/ Host / Keys etc. Switch solution should comply with all the requirements of existing ATM/ Devices/ Interfaces/ Host etc.

The Bidder should formulate the Data Migration strategy for all components including surround components and submit the proposal to the Bank along with Technical Bid. The Bidder should complete migration, implementation, parallel run, hand holding and should quote for the data migration and all

testing with internal and external entities in the commercial proposal. The bidder would be fully responsible for all data migration (with zero loss) related activities and the Bank would only facilitate a joint meeting with the existing service providers/vendors/interchange agencies. It would be bidder's responsibility to complete smooth migration to the new system for which all costs and arrangement with existing vendor, wherever needed, shall be factored by the bidder.
Bank will bear no additional cost for the migration process.

6.50.1 For switch replacement, migration of data from old switch to the new switch involves retaining both the card data and customer profiles. The bidder is required to prepare project plan, within the overall specified period of implementation in the RFP,as well as migration plan with the Bank and the progress needs to be shared with the Bank on regular basis as per the frequency required by the Bank. The Bidder should complete the implementation including supply, customization, and deployment of the proposed solution within 180 days (including hardware installation, software implementation, acceptance test, UAT, successful migration and final sign-off etc.) from the date of award of contract, any delay will attract 2% weekly penalty of the TCO. The successful bidder should ensure old data of both the cards as well as the PINs that are associated with the cards are retained and the same are migrated to the new switch. The successful bidder should also ensure no card would be required to be reissued to the old customers. If any card is required to be reissued, it will be at no cost to the Bank. The penalty will be levied as per outage times. They should also ensure mapping of the old data into the new switch is as per the industry standards. All the existing keys used at devices/ATMs/Interchange/HSMs etc. needs to be migrated without any change in new system.

6.50.2 The successful bidder shall migrate Bank specific customisations for all bank's products customised on the existing switch to new switch and undertake maintenance, support for the same at no additional cost to the Bank.

6.50.3 Successful Bidder shall migrate all cards of all types and related data from Bank's existing Card Management System to Card Management System offered by successful bidder, within scope of RFP and at no additional cost to Bank.

6.50.4 All customizations required by the Bank during the project period are to be provide by the bidder within the overall cost quoted. All customisations should be completed and made live within a maximum time frame of one month.

6.50.5Appropriate network connectivity with adequate bandwidth between Bank DC- Bidder DC and Bank DR – Bidder DC and cross connection is integral part of scope of this RFP and should be provided by the successful bidder without any additional cost to Bank.

6.50.6All required networking equipment at DC & DR are to be provided by the successful bidder without any additional cost to Bank.

ADMINISTRATION:

Migration Strategy for Cards

- Establish an interface between old switch and the new switch

- Migrate all cards and PIN data from current switch to the new switch while maintaining the integrity of the card and PIN data.

Data Migration from old switch to new switch

The Bidder will be responsible for migration of the switch data, from the existing switch to the proposed switch. All current functionalities and customizations available currently on Bank's Switch including on front end devices like ATMs will have to be migrated seamlessly by the bidder onto the proposed switch.

The bidder is also responsible for migration of legacy data of existing system as part of the migration activity. It will be the responsibility of the selected bidder to coordinate with Bank's existing Switch vendor for migration of EFT switch data including Card, PIN data and Value Added Services Modules etc. from existing system to the proposed EFT switch with Zero loss and no change in the existing data taxonomy for all transaction processes.

Similarly, administration and end user interfaces should remain unchanged. It would be responsibility of the selected bidder to ensure that migration is accomplished with all the existing conventions and concepts available in the legacy system.

Migration activities shall be divided into three main categories as described below:

The successful bidder shall arrange for carrying out pre-migration and post-migration audit from a third party independent & competent auditor who has conducted a similar audit in a Public / Private Bank. The scope should be approved by the Bank.

- Pre-migration Activities
- Data Extraction and Loading in New Switch
- Post-migration Activities

Pre – Migration Activities

Before migrating data from the Bank's existing switch either automatically or manually, there are certain activities that need to be completed as pre-requisites related to cleaning up existing data. These activities would be identified during the course of the data mapping discussions with the Bank's team.

Successful Bidder should conduct pre-migration audit. If needed BANK may also conduct pre-migration audit for data migration from existing system to new system.

Data Clean up

All the requirements of bringing the source data in the desired, synchronized and integrated form would have to be dealt by data cleaning up exercise. Data migration activities should ensure that the existing data inconsistencies should be brought to a common functional requirement. Missing or incorrect data must be rectified before migration. Taking into consideration the design and customization changes, unique keys for each table would be identified. Mock migration runs would give indication about possible data clean up that needs to be taken up before actual data migration run. Vendor will provide appropriate reports to the Bank in case of duplicate fields if any and make the necessary corrections after approval by the Bank.

Data Extraction and Loading in New switch –

Data required for automatic migration for each module to be discussed and separate documents for each of the modules would be agreed and signed off for that purpose in consultation with the Bank's team. This document would enlist the field to field details in the new switch, their mappings with the existing system fields, and corresponding action on each of them. The successful bidder should carry out loading of the data from the existing switch into new switch.

Post-migration Activities

The data that could not be converted due to reasons like unavailability in the extraction file or due to erroneous source values needs to be manually maintained as a post-migration activity. The data which is defaulted by the conversion programs due to non-availability in the old system might also be required to be enriched and modified later on for any corrections. The successful bidder and the Bank's team will arrive at a consensus on manual migration of a few records based on the volume / number of records.

Successful Bidder should conduct post-migration audit. If required BANK may also conduct post migration activity of the data migration of new System. Also Successful Bidder should conduct audit of the complete system every year from a third party independent & competent auditor who has conducted a similar audit in a Public / Private Bank. The scope should be approved by the Bank. The observations of audit should be shared with the bank and all the open points should be closed in one month from the date of issue raised.

Transition from existing vendor to selected bidder
The selected bidder should migrate the existing EFT switch network including replenishing data assets to their system. Towards this, the following steps need to be taken:

1. Test the new network before deployment with the core banking solution, carry out sample reconciliations and present to Bank for approval on tests and schedule.

2. Establish interfaces with all existing Card Networks such as NFS / RuPay, MasterCard, VISA etc. The necessary certification from card network and other entities shall be completed by the bidder without any additional cost to the Bank.

3. Interface with 9 ATM managed Services vendor's (including MoF vendors) software for providing feeds of different events of ATMs/CD/BNA/CRs etc. Bidders should provide smooth online real time feed to all existing vendors and future vendors without any extra cost. The feed to be stored for an agreed time period atleast 6 months and then archived with proper backup. All logs of ATM switch should be maintained for 10 years and provided as and when bank needs for analysis and dispute resolution etc. Successful vendor should provide the data from archived data within one day of requirement raised by Bank official.

4. Carry out migration of EFT Switch as well as cards, as per schedule – any delays will attract penalty.

5. In case the cards are found to be non-functional at the ATMs due to any reason during the migration, reissuance of such cards shall be the responsibility of the successful bidder.

6. Any financial loss at any stage during migration/testing/make live will be compensated by the successful Bidder.

7. Migration of hot-listed cards details from existing switch to the new vendor's switch including archive data will be the responsibility of the successful bidder.

8. Migration of Verified by Visa (VbV)/3D Secure, PaySecure data from existing switch to the new vendor's switch. Also all the existing system used in existing switch for carrying out ACS (Access control server) transaction should be seamlessly migrated to new system.

9. Migration of Bank specific customisations for bank's products from existing switch to new switch and maintenance, support for the same at no additional cost to the Bank.

10. Successful bidder shall provide the entire Program Management / Project Management for all the activities relating to the scope of services and conduct regular review with the Bank's team to complete the activity in a time bound manner.

6.51 Solution should allow phased migration to mitigate any risk.

6.52 Bidder should provide GUI based front end software for accessing the EFT Switch including DCMS from Desktop/PC.

6.53 There should not be any single point of failure in the entire solution. The entire solution should be configured in high availability mode both at DC and DR with inbuilt redundancy, fault tolerance, multithreaded and Load balancing feature.

6.54 The bidder should keep the Bank's technology team updated at all the stages of the installation and implementation of the proposed solution. The selected Bidder must provide training to Bank's technology team on system fundamentals, operating systems, application software, databases, etc. They should also be trained in fault diagnosis and first line support. The training must enable the Bank's staff to maintain all software related to the EFT Switch with minimal support from the bidder. Bidder must provide complete training plan for EFT Switch. The training must be provided on-site at a location(s) specified by the Bank. Training manuals must be provided along with the software documentation/ manuals complete setup and flow and architectural diagram with complete Documentation. A periodical bulletin of all updates should be shared to Bank's switch team.

6.55 Redundant MIS Server need to be installed and maintained by the bidder for generation of reports as needed by the Bank with online data syncing.

6.56 All the existing customisation and reports should be properly migrated to new proposed switch proposed by the bidder.

6.57 Backup and restoration of the backup should be provided by the bidder, Backup, storage and restoration of data related to the EFT switch and associated services, in a secure and reliable manner need to be implemented by bidder.

6.58 The bidder's representative will be single point of contact for resolving all hardware/software /others issues for the bank.

6.59 The bidder will have to conduct regular DR drills as advised by Bank from time to time (for at least4 times a year) or as advised by RBI/ Settlement Agency/ NPCI, or decided by Bank etc. The bidders support staff should coordinate with all related vendors for smooth DR drill activity. A detailed report is required after every DR Drill in Bank's format. Bank will share the format at the time of finalization of SLA with successful bidder. Successful bidder needs to close all switch related issue raised by Bank team within one week of every DR drill completion.

6.60 The successful bidder should ensure that the technical personnel are available exclusively for the proposed solution. Person involved in the project must have5 years of experience in the field of proposed EFT Switch support and have in-depth knowledge of the solution provided.

The bidder will have to provide mission critical support for both hardware and software for the proposed solution. The mission critical support includes 24X7X365 support with site engineers for hardware and software. The detailed SLAs for EFT Switch and uptime, call response time and other requirements stipulated will be a part of the agreement.

Successful bidder shall ensure to provide the following:-
Service desk:

 Providing technical assistance for logging, troubleshooting and managing the service requests for the EFT switch

 Monitoring, alerting, troubleshooting and resolution of incidents/ problems for the EFT switch network

 Monitoring and alerting on the health of the ATM networks

 Provide technical assistance for logging, troubleshooting and managing card related service requests

Incident Management:

The selected bidder shall establish robust Incident Management process including:
 Provide 24 x 7 support for incident management Provide automated fault detection and resolution

 System to do automatic dispatching to avoid delays and automated messages to field engineers

 System to provide for automatic escalation in case of problem not getting resolved

 Do proactive management of all devices

 Carry out remote resolution before actual dispatch

 Analyse machine performance and suggest improvement

Accounting and Reconciliation:

 Recording and Storage of all transactions pertaining to the Switch and associated services, as described in the RFP as per the requirement of reconciliation team

 MIS reports for all switching and associated activities on a routine basis, and as requested by the bank

 Ability to interface with the Bank's Reconciliation System to provide the reports required by the Bank, in the format as prescribed by the Bank

Information protection:
 Backup, storage and restoration of data related to the EFT switch and associated services, in a secure and reliable manner

 Backup, storage and restoration of configuration data for the EFT switch and associated infrastructure

Backup, storage and restoration of any mission critical data related to the EFT switch and associated services

Fraud detection and protection:
 The Fraud Management System should be configurable, customizable, highly scalable and provide real time fraud monitoring

 The system should have rules to provide basic functionalities to monitor the fraud and risk aspects of the payment transactions for bank issued cards.

 Perform PIN verification, CVV checking, track 1 name matching, and other edit checks, to identify expiring and compromised cards

 Scoring of ongoing transactions, based on the risk ratings, rules based on transactions pattern of the usage of card, velocity check etc. for monitoring & arresting fraud of card transactions, payment networks.

 Generating and responding to alerts based on rules, cardholder profile, and any other logics that detect possible fraudulent activity using the Bank issued cards

 Block card use by country and/or predetermined MCC (Merchant Category Codes) codes

Business Continuity/ Disaster Recovery:

 Implementing and maintaining BCP and the DR readiness (including data replication), for the proposed solution and associated services

 Online Replication of data between the primary and the DR site from the disaster recovery perspective

Compliance and assurance:
 Assisting the Bank in attaining and ensuring ongoing compliance to various regulatory and data privacy requirements

 Addressing relevant threats/ risks identified in a proactive manner and through audit observations

 Providing analysis and MIS for Switch and associated services related data, to demonstrate audit readiness and adherence to the agreed service levels

6.61 The Bank expects that the Bidder to adhere to the Service Levels described in this document. The bidders must submit a self-confirmation that the solution proposed is designed and structured to meet or exceed the service levels.

The SLAs expected for the project can be broadly divided into the following categories:
 Solution set-up
 Switch and transaction processing
 Card management
 Service uptime and performance requirements

All these categories shall be measured for quality, completeness and timeliness as applicable. The bidder must ensure that tools/ solutions required to for automated monitoring and reporting of the service metrics are provisioned as part of the solution offering.

6.62 The Bidder should complete the implementation including supply, customization, and deployment of the proposed solution within **Six months [180 days]**(including hardware installation, software implementation, acceptance test, UAT, successful migration and final sign-off etc.) from the date of award of contract. The implementation shall comprise of system configuration, all present customizations in current switch, pilot implementation, UAT and system roll out. The period of warranty will start from the date of Project Sign-off. The Bank will maintain library of software licenses and related media etc. Source code for the Software specifically developed for the Bank has to be provided by the bidder to the Bank at no cost to the Bank for keeping in the escrow arrangement. The details of the implementation and customization will be decided at the time of finalization of SLA with successful bidder.

It would be the overall responsibility of the selected bidder to ensure smooth and successful migration from the old system to the new system.

6.63 Switch Infrastructure, security infrastructure should be dedicated for CBI and same should not be shared with other Bank infrastructure or instances provided to Central Bank of India should not be accessed ,shared by any other entity not permissible from Bank. Sizing of the last mile link for the infrastructure and back bone link for replication will be the responsibility of the successful bidder. Audit may be conducted as and when required by the Bank.

6.64 The Bidder should have back to back agreement with the switch OEM for any development, support, maintenance, changesetc .

6.65 The Bidder should ensure that all the product licences should be in the name of Central Bank Of India

6.66 The Bidder is required to submit detailed architectural diagram showing the redundancy, replication, security, load balancing etc. to Bank.

6.67 Platform should be state of art with enough head rooms to handle peaks, and successful upgrades and enhancement should be done well in time .

6.68 The successful Bidder should maintain SOC, NOC and ensure security , uptime etc. A complete detail IT infra health and performance report should be submitted to Bank for verification of the same.

PERFORMANCE:

7	HARDWARE SIZING PROJECTION

Bank's Projections for the Hardware sizing –

Year	Number of ATMs	Number of Cards	Per day average transactions
March 2017	6000	4.0 Crores	**13Lacs**
March 2018	6500	4.5 Crores	**14.5Lacs**
March 2019	7000	5.0 Crores	**16Lacs**
March 2020	7500	5.5 Crores	**17Lacs**
March 2021	8000	6.0 Crores	**18Lacs**

The above sizing is indicative it may increase or decrease.

7.1 The data for 180 days should be kept on the Production system and beyond it backup should be provided to Bank reconciliation team for Dispute resolution, reconciliation etc.

7.2 The sizing of the system should be done keeping in mind the projections for March 2021
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7.3 The system should be scalable to handle the load for the projections of March 2021 with incremental increase of 10% yoy.

7.4 Bidder must provide detailed recommendations for the configurations as it deems appropriate for the initial and subsequent years.

7.5 The resource utilization at above projections should not go beyond a maximum of 70%.

7.6 Minimum requirement of Debit Card personalisation and PIN printing is 30,000 per day. However the system should be capable to scale up based on the requirement. The bidder has to provide PIN printing facility at Bank's Location.

8	SYSTEM UPTIME AND PENALTYOUTSOURCED BASIS UNDER CAPTIVE MODEL

System Uptime requirements and penalty – SLA will be monitored through an automated system and may be correlated with interchange logs. System uptime will be calculated as per following criteria –

Criteria	Details	Penalty	Example
Criteria 1	Quarterly uptime of system should be 99.99%.	A flat penalty of Rs 50 Thousand after crossing threshold of 13 minutes (0.01 % of uptime i.e. 1,29,600 minutes in a quarter {90 days * 24 hours * 60 minutes}) and subsequently penalty of Rs. 5,000/- per minute of downtime due to the problem in system (Hardware, software, Network, services etc.) .	System Down for 15 minutes in a quarter. Penalty = Rs. 60,000 {50,000+[2*5,000]}
Criteria 2	Quarterly Decline of transactions due to the problem in system (Hardware, software, Network or services) provided should not be more than 0.01%	A flat penalty of Rs 50 Thousand after crossing threshold of 9000 transactions (0.01 % of i.e. 9,00,00,000 transactions in a quarter {90 days * 10,00,000 transactions per day}) and subsequently penalty of Rs. 5,000/- per 1000 transaction decline due to the problem in system (Hardware, software, Network, services etc.).The transaction count per day is indicative and actual penalty calculation will be based on total transaction in quarter.	Total transactions declined 12000 in a quarter; Penalty = Rs. 65,000/- {50000 + [3 * 5000]}
Criteria 3	ATMs down due to Switch	A penalty of Rs. 20 X Average transactions per day per ATM X No. of Days	No of ATMs down 20; Avg. transactions per ATM 70; No. of days down 2; Penalty = Rs. 2,800/- {Rs. 20 X 70 X 2}

Down time and penalty will be calculated for the unscheduled activity or any failure in service. Scheduled down time will not be part of penalty calculation.

8.1 All penalties will be calculated and applied quarterly independent of each other.

8.2 Formula for calculating the penalties will be as under – for both the category
Total penalty = Criteria 1 penalty + Criteria 2 penalty + Criteria 3 penalty

8.3 Overall cap for all the penalties for a particular year for any issues shall be limited to 20% of the value of the contract for the said year plus 10% of implementation cost quoted under TCO in this RFP.

8.4 The Bidder shall ensure uptime and service quality as defined by the bank above. All penalties will be calculated and charged quarterly independent of each other.

8.5 The Bank reserves the right to recover the penalty amount by any mode such as adjusting from any payments to be made by the Bank to the Bidder for any issue impacting financially to the Bank.

8.6 The successful bidder shall be liable for any financial loss arising out of the malfunction of the Application or any components in the system due to bugs, errors, logics etc. Such losses shall be recovered from the payments due to the successful bidder as per the Limitation of Liability clause.

9	PROJECT TIME LINE

9.1 The project with all the deliverables covering all the requirements in this RFP is to be completed as per the timelines given in this section.

9.2 Project timelines will be divided in following stages –

Stage	Deliverables	Timelines
Stage 1 – Hardware/ Software Delivery and installation	- Delivery and installation of all the Hardware items offered. - Delivery of Software (Application, Database, OS etc) licenses along with object files, source code etc. - Installation of all the software items with latest version and patches.	45 days from placement of PO/ LOI.
Stage 2 –Issuer and Acquirer readiness& DCMS	Necessary implementation, configuration, certification, testing and ready to go live of Issuer and Acquirer transaction should be completed in this phase. -All necessary additional hardware / simulators/ software for certification and stress testing will be arranged by the bidder. Also all customization related activity needs to be taken care.A detailed project plan is expected and needs to be adhered and strictly followed to meet the timeline.	90 days from placement of PO/ LOI.
Stage 3 –. Onus and all customization readiness.	Successful Bidder has to demonstrate all the functionalities / requirements depicted in the scope of work along with all required customization including interfaces with existing switch available at that time. All the interface implementation, configuration, certification, testing and ready to go live should be completed in this phase. UAT and sign off test environment should be arranged by the bidder. Also all customization related activity be completed at the end of this phase for final testing by business teams and sign off.	150 days from placement of PO/ LOI.
Stage4 – UAT signoff in test environment,Production movement.	- Testing of all module/functionalities/ requirements as depicted in scope of work is to be made live. - All data/ interfaces/ devices is to be migrated from old Switch to new Switch - All ATM operations is to be made live on new	180 days from placement of PO/ LOI

	Switch and old switch to be removed. - Bidder to demonstrate fulfilment of all requirements in live environment - DCMS to be made ready.	
Stage 5 – Project Signoff	After completely moving to new ATM Switch functionalities and all ATM operations will be observed for 90 days and problem if any will be reported to bidder. Bidder should provide solution to all the problems without any extra cost to bank.	90 days from the date of making the system live with all functionalities subject to resolution of all issues raised

10	LIQUIDATED DAMAGE

10.1 The bidder has to necessarily comply with time lines as provided in point 9 of this RFP.

10.2 Any delay in completion of stage 1 to 4 as described in point 9 will entail penalty at the rate of 0.1% of the order value per day at each stage separately subject to maximum of 20%, after which Bank reserves the right to cancel the order.No penalty will be levied for delays attributable to the Bank.

10.3 The decision of the bank will be final and binding on the bidder.

10.4 Bank may also exercise the right to cancel the order in whole or part in case delivery/services not affected within stipulated time schedule and in such cases the Bank may cancel the approval of the vendors and take following actions –

Bank shall recover the payment made to the vendor.

Bank shall recover the damages @ of 50% of order value by way of invoking Bank Guarantee.

Bank may also blacklist the vendor.

10.5 Bank is entitled to withhold (deduct) from the purchase price or any other amount, which is due to vendor/supplier from this contract, or any other contract, the amount of Liquidated Damages, if any, as above.

10.6 In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services which Bank may recover by invoking performance Bank guarantee as per clause 12 and 13 and through arbitration for any remainder amount after recovering from performance Bank guarantee. However, the Supplier shall continue performance of the Contract to the extent not terminated.

11	WARRANTY & AMC

11.1 NO Warranty and AMC fees will be paid by the BANK for any deliverable by the successful Bidder during the contract period.

12	PERFORMANCE BANK GUARANTEE

The Bank will require the selected bidder to provide a Performance Bank Guarantee, within 30 days from the date of acceptance of the order or signing of the contract whichever is earlier, for a value equivalent to 10% of the TCO. The Performance Guarantee should be valid for the entire contract period. The Performance Guarantee shall contain a claim period of three months from the last date of validity. The selected bidder shall be responsible for extending the validity date and claim period of the Performance

Guarantee as and when it is due on account of non-completion of the project. In case the selected bidder fails to submit performance bank guarantee within the time stipulated, the bank at its discretion may cancel the order placed on the selected bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to selected bidder's negligence in carrying out the project implementation as per the agreed terms & conditions

13	PAYMENT TERMS

13.1 No Hardware Cost

13.2 All Licence cost will be borne by the Bidder

13.3 Implementation and Migration fees –

- No advance payment will be made.
- 20% payment of the "implementation cost" will be made on successful completion of Stage-2 of the project and sign-off by the Bank
- 20% payment of the "implementation cost" will be made on successful completion of Stage-3 of the project and sign-off by the Bank
- 20% payment of the "implementation cost" will be made on successful completion of Stage-4 of the project and sign-off by the Bank
- 30% payment of the "implementation cost" will be made on successful completion of Stage-5 of the project and sign-off by the Bank
- 10% payment of the "Implementation cost" will be made after one year of successful implementation or on the submission of performance Bank guarantee of equivalent amount for the contract period.

13.4 No AMC Fees will be paid

13.5 No Facility Management Fees will be paid

13.6 Payment for Transaction charges will be made quarterly basis in arrears after recovering applicable penalties as per the terms of the RFP/ SLA.The actual count shall be arrived after completion of reconciliation for both financial, non-financial and DCMS transactions.

13.7 Payment for the support staff for DCMS activity shall be made on Quarterly basis in arrears.

14	TAXES

The prices are inclusive of all Taxes, Statuary levies etc. except Sales Tax/Service Tax/VAT/WCT, Octroi/Entry Tax, which will be paid on actual basis

15	PERMISSION FROM OEM

If the proposal includes equipment or software marketed and/or supported by other companies or individuals, the bidder, as the prime contractor for the delivery, installation and maintenance of the entire system, must declare that they possess the requisite permission / license for the equipment / software from OEM. Also, the bidder must commit to support / repair/ replace / maintain all parts of the Hardware, irrespective of whether the parts are manufactured by the Bidder or outsourced basis under captive Model by them. Back to Back commitment from the OEM should be provided to the Bank. Road permits will not be given / arranged by the

Bank. The supplier has to make his own arrangements to deliver the systems at the destinations. All costs relating to the same will be borne by the bidder.

16	INSURANCE

Bidder will get an Insurance cover for all risks up to the installation of the system or up to 6 months after the delivery of the system (whichever is earlier). The cost of the same will be borne by the successful bidder. Successful bidder has to submit a copy of the insurance policy to the Bank every year.

17	COST OF BIDDING

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

18	BIDDING DOCUMENT

The bidder is expected to examine all instructions, forms, terms & conditions and technical specifications in the Bidding Documents. Submission of bid, not substantially responsive to the Bidding Document in every aspect will be at the bidder's risk and may result in rejection of its bid without any further reference to the bidder.

19	AMENDMENTS OF BIDDING DOCUMENT

19.1 At any time prior to the deadline for submission of bids, the Bank may, for any reason, modify the Bidding Documents through amendments at the sole discretion of the Bank.

19.2 All amendments will be in writing and shall be shall be published on Bank's website. In order to provide prospective Bidders a reasonable time to take the amendments into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids.

20	PERIOD OF VALIDITY

Bids shall remain valid for 180 (One Hundred and eighty) days after the date of bid opening prescribed by the BANK. The BANK holds the rights to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence. In exceptional circumstances, the BANK may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended. A bidder acceding to the request will neither be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its bid security. In any case the bid security of the bidders will be returned after completion of the process.

21	BID CURRENCY

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

22	BIDDING PROCESS(TWO STAGES)

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

1. Technical Bid
2. Commercial Bid

The Technical bid and Commercial bid should be submitted by the bidders separately as per formats provided in 40.1 and 40.2 respectively.

22.1 TECHNICAL BID

TECHNICAL BID should contain the bidder's information and responses to the requirements in the format given in bid document. TECHNICAL BID should not contain any pricing or commercial information at all. The bid shall be signed by the Bidder so as to bind the bidder to the contract. The Eligibility Criteria format should be submitted as part of the Technical Bid.

22.2 COMMERCIAL BID

The bidder should quote the price as per format given in bid document The offer should be all-inclusive the cost of hardware, software, implementation, migration, AMC, training etc. including taxes and other Govt. levies except Sales Tax/Service Tax/VAT/WCT, Octroi / Entry Tax which will be paid on actual basis.

22.3 **The Bidder has to submit hard copies of the Technical and Commercial bids bound and signed with serial numbers including all supporting documents in separate sealed envelopes duly super scribing "Technical Bid" or "Commercial Bid". Both the sealed covers to be again enclosed in a sealed cover which is to be super-scribed as "Tender for End to End EFT ATM Solution on Outsourced basis under captive Model"**

The bid shall be typed and shall be signed by the Bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be indicated by written power of attorney accompanying the Bid. All pages of the bid except un-amended printed literature shall be initiated by the person or persons signing the Bid. Normally the bid shall contain no interlineations, erasures or over writing. In case of exceptional circumstances, the correction should be made by cutting the error and rewriting the corrected word/figure above correction. Such correction shall be initiated by the person or persons signing the bid.

23	SUBMISSION OF BIDS

23.1 The bidders shall duly complete the formats of Bid and the same must be submitted at the mentioned address on or before last date and time for acceptance of online/offline Bids as specified in the Bid document.

23.2 Physical copy of Bid (EMD, Technical Bid, Commercial Bid) along with supporting documents must be received by the Bank at the address specified in "Invitation"not later than the last date and time for receipt of Bid with all supporting documents as specified in the Bid document. In event of the specified date for submission of bids/supporting documents being declared a holiday for the Bank, the bids/supporting documents will be received up to specified time on next working day.

23.3 The Bank may, at its discretion, extend this deadline for submission of Bids by amending the Bid document, in which case all rights and obligations of the Bank and bidders shall remain unchanged as specified in this Bid document.

23.4 The bid as well as all correspondence and documents relating to the bid exchanged by the bidder and the Bank shall be in English language only.

23.5 **CONFLICT OF INTEREST:** The selected bidder shall disclose to BANK in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Vendor or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

23.6**OWNERSHIP AND RETENTION OF DOCUMENTS**

- BANK shall own the documents, prepared by or for the selected bidder arising out of or in connection with the Contract.
- Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by BANK, the selected bidder shall deliver to BANK all documents provided by or originating from BANK and all documents produced by or from or for the selected bidder in the course of performing the Service(s), unless otherwise directed in writing by BANK at no additional cost.
- The selected bidder shall not, without the prior written consent of BANK store, copy, distribute or retain any such Documents.
- The RFP and all supporting documentation/templates are the sole property of Central Bank of India and should NOT be redistributed, either in full or in part thereof, without the prior written consent of the Bank. Violation of this would be a breach of trust and may, interalia cause the Bidder to be irrevocably disqualified. The aforementioned material must be returned to Bank when submitting the proposal, or upon request. In case the Bidder is not interested in responding to the RFP, the RFP documents and any appendices (which are collected directly from Bank, other than through website) must be returned to the Bank immediately.

23.7**General**

23.7.1 The successful bidder must adhere to the Information Security policy of the Bank.
23.7.2 Vendor should adhere to the Regulator's guidelines on these services.
23.7.3 Services mentioned in the scope should be delivered onoutsourced basis under captive Model.
23.7.4 Successful Biddershould sign confidentiality agreement and Non-Disclosure Agreement. Vendor should also provide background check confirmation of their on-site resources assigned to work on this project.
23.7.5 The Vendor shall be fully responsible for any breach of data confidentiality of customer related information. This liability shall be applicable even after the contract expires or gets terminated.
23.7.6 The vendor should have a well-documented BCP and Disaster Recovery Plan and also security and control practices.
23.7.7 The vendor shall provide a non-disclosure and integrity pact.
23.7.8 The vendor should ensure that the due diligence and verification of antecedents of available for scrutiny by the Bank.
23.7.9 The vendor or his employees/personnel engaged by him shall be fully responsible for misuse of the data.
23.7.10 Thevendor shall be responsible for the security of the Logs
23.7.11 The vendor shall disclose security breaches if any to the Bank, without any delay.
23.7.12 Vendor shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced basis under captive Model activity/arrangement made by the Bank.

23.7.13 The successful bidder shall be liable for any financial loss arising out of the malfunction of the Application or any components in the system due to bugs, errors, logics etc. Such losses shall be recovered from the payments due to the successful bidder as per the Limitation of Liability clause.

24	**BID EARNEST MONEY**

24.1 Bidder has to submit the Bid Earnest Money of Rs.60,00,000/- (Rs. Sixty lakhs only). The EMD has to be submitted in the form of Pay Order / Demand Draft / Bank Guarantee favouring “Central Bank of India” payable at Mumbai.

24.2 The Bid Earnest Money will be forfeited in case of:

- Withdrawal of the bid by a bidder after opening of the bid
- Successful bidder not accepting the purchase order

25	RELEASE OF EARNEST MONEY DEPOSIT

25.1 In case of unsuccessful bids, the Earnest Money will be returned to the unsuccessful bidder after completion of the process.

25.2 The Earnest Money Deposit of the successful bidders will be returned on his submission of Performance Bank Guarantee (PBG) as per clause 12 in the RFP.

26	LATE BIDS:-

Any bid/supporting documents received by the Bank after the deadline for submission of bid prescribed by the Bank will be rejected.

27	MODIFICATIONS AND/OR WITHDRAWAL OF BIDS:-

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

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

27.3 In case of the successful bidder, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such bidder shall be deemed as foreclosed.

28	BID OPENING AND EVALUATION

28.1 The bids will be opened in the presence of Bidders/their authorised representative who choose to attend, at the time and date mentioned in Bid document at the address mentioned in Invitation.

28.2 The bidders/their representatives, who are present, shall sign the register evidencing their attendance. In the event of the specified date of bid opening being declared a holiday for Bank, the bids shall be opened at the specified time and place on next working day.

28.3 First of all, the EMD of all bidders will be verified. If any EMD is not found in order, that bidder will be declared ineligible for further participating in the tender process.

28.4 Eligibility

The eligibility of bidder shall be evaluated against the criteria based on the documents submitted. Evaluation of Technical bids shall be carried out of only those bids which are found eligible as per the eligibility criteria.

28.5 Technical Assessment (T)

Technical evaluation will be carried out as per Annexure-III. Once the technical bids received have been evaluated, the bank would short-list the Bidders, who qualify as per eligibility criteria. All requirements mentioned as **"Mandatory"** are required to be demonstrated to be eligible technically. The bank may request further clarifications, presentations etc.

The Bank reserves the right to accept or reject any technology proposed by the bidder without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the bidders. The Bank reserves the right to accept or reject any and all proposals, to revise the RFP, to request one or more re-submissions or clarifications from one or more Vendors, or to cancel the process in part or whole. No Vendor is obligated to respond to or to continue to respond to the RFP. Additionally, Bank reserves the right to alter the requirements, in part or whole, during the RFP process, and without re-issuing the RFP. Each party shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP and subsequent presentations and contract negotiation processes. Bank has every right to award the contract even if only two bids are eligible after technical evaluation.

28.6 Commercial Assessment (L)

Only those vendors who have qualified after Technical Assessment will be eligible for the further participation in the e-Procurement process. The details of e-Procurement process are given in Annexure R. The total cost of ownership for the purpose of evaluation shall be calculated over the contract period of 5 years Bank will award the contract to the successful vendor whose bid has been determined as the Lowest Commercial bid (L1) through the e-Procurement process of this commercial Assessment. At the end of 5 years, the contract may be renegotiated as mutually agreed by both parties. The Vendor shall not add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification.

Bank at its discretion may review per transaction rate during the contract period with successful bidder.

28.7 The RFP responses will be subject to technical and commercial evaluation. After the technical evaluation, the technically qualified vendors will be shortlisted for commercial evaluation.

28.8 The evaluation will take broadly into account following things (The list is indicative only)-

28.8.1. Eligibility Criteria.
28.8.2. Comply with all requirements as depicted in scope of work.
28.8.3.Hardware and software technology provided by the Bidder. The system should provide linear performance scalability, fault-tolerance at every level, automatic failover, as required for mission-critical applications, high energy efficiency, multi-threaded applications, application load balancing, capability of providing 99.99% uptime etc.
28.8.4. Capacity of hardware to sustain the projected volume.
25.8.5. The evaluation will consider whether the bidder has offered a complete system as a project.
28.8.6. Hardware architecture on the basis of internal redundancy, operating system, non stop kernel, multithreading, load balancing, etc.
28.8.7. Experience of the bidder in implementation of EFT Switch solution at Banks.
28.8.8. Experience of the bidder (No. of years) in successful running of offered EFT Switch solution. Size of implementation (both in India and Global) be considered.
28.8.9. Benchmarking of the offered EFT Switch solution in terms of no. of ATMs supported and TPS.
28.8.10. CMMI certification by the bidder, if any.
28.8.11. Financial strength of the bidder like Turnover, Net Profit, Net Worth, Revenue, etc.
28.8.12. Offered Switch application will be evaluated on the basis of scalability, customization to Indian conditions, ease and time taken for customization, security features, ATM monitoring software, Debit card management software, etc. information s
28.8.13. Adequacy of bidder’s support facilities
28.8.14. Additional relevant functionalities provided by the solution.
28.8.15. Migration experience (like migrations from one Switch Solution to another Switch Solution including migration from Electra7.3 Switch Solution)

28.8.16. Migration Strategy. Strategy may be evaluated on the basis of feasibility, Time Frame, Facilities, Stages of migration, Technical resources available for migration exercise, risk involved, dependencies, etc.

28.8.17. Commercials submitted by the bidder

28.9 Bidders will be asked to make technical presentations, if deemed necessary, at the place convenient to the Bank. The place, Date & time will be communicated to the bidder. Also the bidder has to arrange site visit of their DC and DRC during technical evaluation for two or three bank official at bank's cost.

28.10 In commercials total cost of ownership (TCO) for 5 years will be considered.

28.11 The Bidder should arrange reference demonstrations or reference calls or site visits to selected customers or visits to development /support centres or visits for benchmark tests for performance and scalability in vendor's labs, etc. The cost of visiting persons from Bank side will be borne by the Bank.

29	**CLARIFICATIONS OF BIDS:-**

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

30	**PRELIMINARY EXAMINATION:-**

The Bank will examine whether required information has been provided as underlined in the bid document; whether the documents have been properly signed, and whether bids are generally in order. Bids from agents without proper authorization from the manufacturer as per the authorization form, shall be treated as non-responsive and may be out-rightly rejected.

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

31	**BANK'S RIGHT**

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

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

32	**SIGNING OF CONTRACT**

32.1 On the completion of selection process, the Bank will enter into agreement with the selected Bidder for supply, installation, migration from existing switch and maintenance of EFT Switch. The agreement will be based on the bidder's offer document with all its enclosures, modification arising out of negotiation / clarification etc., and will include the following documents: SLAs,Installation, implementation and migration plan identifying the tasks to be completed, the assigned responsibilities, and the scheduled completion dates. Copies of all necessary licenses, certifications, documents, etc.The Bank reserves the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as part of the final contract.

33	GOVERNING LAW AND DISPUTE

33.1 The Bank and the selected Bidder will have to make every effort to resolve amicably by direct informal negotiation between the respective Project managers of the Bank and the selected Bidder, any disagreement or dispute arising between them under or in connection with the Contract.

If, the Bank's Project Manager and the Bidder's Project Manager are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they will have to immediately escalate the dispute to the senior authorized personnel designated by the Bidder and the Bank respectively.

If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the selected Bidder and the Bank, the Bank and the Bidder have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution through formal arbitration.

All questions, claims, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a Sole Arbitrator acceptable to both parties failing which the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who shall act as the presiding arbitrator. The Arbitration and Reconciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings. The cost and expenses of arbitration proceedings will be paid as determined by The Arbitral Tribunal. However the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission or by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on:

i. The business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or

ii. The expiry of five days after posting if sent by registered post with AD.

iii. The business date of receipt, if sent by courier.

This RFP document shall be governed and construed in accordance with the laws of India. Arbitration proceedings shall be held at notified, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.

Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

33.2 JURISDICTION

The jurisdiction of the courts shall be Mumbai.

33.3 NOTICES

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof, or transmitted by pre-paid registered post or courier.

Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

34	VALIDITY OF RATES

The rates will be valid for the entire contracted period, if not revised earlier, on reviewed by the Bank.

35	REVIEW OF RATES

35.1 Vendors have to pass on the benefit of discount/reduction in prices to the Bank voluntarily. In case of failure, Bank reserves the right to terminate the rate contract with immediate effect.

35.2 In case vendor supplies such items at a lower rate to any other organization during the validity period of rate contract with the Bank, vendor will be required to pass on such price benefit voluntarily to the Bank. Vendor will be required to submit an undertaking to this effect.

36	CONTACTING THE BANK

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

37	USE OF CONTRACT DOCUMENT AND INFORMATION

The Vendor shall not, without the Bank's prior written consent, make use of any document or information provided by the Bank in Bid document or otherwise except for purpose of performing contract.

38	PATENTS RIGHTS

38.1 The vendor shall indemnify the Bank against all third party claims of infringement of license rights, patent, trademark or industrial design rights arising from use of the software/ hardware, or any part thereof globally.

38.2 The vendor shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including license rights Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.

38.3 The vendor shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible, including all expenses and court and legal fees.

38.4 The Bank will give notice to the vendor of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

38.5 The vendor shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license to access, replicate and use software (and other software items) provided by the supplier customised based on the Bank's requirement, including-all inventions, designs and marks embodied therein in perpetuity

39	ASSIGNMENT

The Vendor shall not assign to anyone, in whole or in part, it's obligations to perform under the contract, except with the Bank's prior written consent.

40	FORMAT FOR RESPONSE TO RFP

The Bidder is required to respond to the RFP only in the prescribed format. Under no circumstances, the format can be changed, altered and modified. All pages in the bid should be authenticated by a duly authorized signatory of the bidder under seal. Format for response to the RFP is as follows –

40.1 Technical Bid – Should be provided in the format given below –

I. Index
II. Covering letter (Annexure – I)
III. Annexure A to P
IV. Commercial Bid (Annexure – Q) (without price related figures)
V. Performance Bank Guarantee (Annexure – VI)
VI. Letter for Authorized representative.
VII. Letter for acceptance and compliance of all the Terms and Conditions of RFP.
VIII. Valid Demand Draft /Banker's cheque/ Bank Guarantee (Annexure-II) as EMD.
IX. Valid Demand Draft / Banker's cheque as Bid price, if tender document is downloaded from Bank's website.
X. Bidder's Financial Details (audited balance sheets etc.) and other supporting documents, as asked in the RFP.

All Claims made by the bidder will have to be backed by documentary evidence.

Annexure / Documents submitted
Annexure A
Annexure B
Annexure C
Annexure D
Annexure E
Annexure F
Annexure G
Annexure H
Annexure I
Annexure J
Annexure K
Annexure L
Annexure M
Annexure N
Annexure O
Annexure P
Annexure Q
Annexure R

Annexure A- Response to eligibility criteria

Sr. No	Criteria	Yes/No	Expected document	Documentary Proof attached (Yes/No)
5.1.	The bidder and the participating entity should be a Private/Public Limited Company having legal existence in India for the last 3 years.		Certification of incorporation should be submitted.	
5.2.	The proposed Switch Solution should be driving minimum 5000 ATMs including Bunch Note Acceptors / Cash Recyclers.		Certificate from customer(s) / copies of POs should be submitted.	
5.3.	The bidder should be providing similar services i.e. EFT ATM Switch services and Debit Card Management System (DCMS) for at least 2 Public/Private sector banks in India out of which one should be a PSU Bank.		Certificate of satisfactory working from the respective Bank should be submitted.	
5.4.	The bidder should own ATM Switch License(s) / should have authorization from the application owner / IPR owner, of holding valid license of the proposed outsourced basis under captive Model switch for offering ATM Switching and driving, authorization, transaction processing and all related switching services on end to end basis, on outsourced basis under captive Model platform, as application service provider in India.		Copy of Licence Agreement / Certificate from the Switch Application Owner for such authorisation / MAF from OEM, should be submitted.	
5.5.	In case the solution offered has its End of Life / Support announced by OEM/principal		An undertaking to this effect must be submitted on their letterhead.	

	vendor/IPR owner during contract period, the service provider has to ensure that the same will be supported till the validity of the contract and extension period if any / or replace / upgrade the same on their own cost without any disruption in the ongoing business transactions of the Bank.			
5.6.	In case of any acquisition/merger/ takeover of the service provider/solution provider (Switch OEM), it is the successful bidder's responsibility to continue the services during the contract period and serve the extension period as specified in RFP. The OEM of the alternate offered solution should have a minimum of three years of experience in development, design and transaction Switching & Routing.		An undertaking to this effect must be submitted on their letterhead.	
5.7.	The vendor should be managing at least One crore debit cards on outsourced basis under captive Model with the Debit Card Management system (DCMS) offered as part of the solution.		Certificate from customer(s) should be submitted.	
5.8.	The Proposed Outsourced basis under captive Model switch &Outsourced basis under captive Model Debit Card Management system should be • PA-DSS certified • the environment should be PCI-DSS compliant • Compliance with chip and non-chip based cards specification. • Supports EMV & Quick EMV specification for transactions		Certificates should be submitted.	
5.9	The Bidder should have a minimum turnover of Rs. 50 crore (not inclusive of the turnover of associate companies) in each of the last		Audited Financial balance sheets /certificate from auditor are required.	

	three financial years 2012-13, 2013-14 and 2014-15 and should have achieved profit after tax in last three financial years.			
5.10	The bidder should have 24x7 operations team with adequate strength and expertise to manage the Proposed Outsourced basis under captive Model Switch setup at its Primary and Disaster Recovery data centres in India.		A self-declaration should be provided.	
5.11	The bidder should have an own support centre in India, with adequate staff trained on the proposed Switch & Debit Card Management system.		A self-declaration should be provided	
5.12	The bidder should have carried out minimum of one successful migration from a different ATM switch solution and Debit Card Management System to proposed solution, including migration of existing switch customizations for minimum one bank in India.		A certificate from the customer should be provided.	
5.13	The Bidder's ATM Switch which is being offered outsourced basis under captive Model should have currently interfaced with VISA, MasterCard, NPCI and all major interchanges.		Necessary certificates should be provided.	
5.14	The solution must be scalable to 10000 ATMs, BNAs, CRs, PoS terminals, interface payment gateway with a minimum TPS rate of 200.		An undertaking to this effect must be submitted on their letterhead.	
5.15	Bidder should not have been black listed by Central or any State Governments or IBA / any public sector financial Institutions in India as on date submission of bid.		An undertaking to this effect must be submitted on their letterhead.	
5.16	Bidder should not have been declared as NPA by any of the financial institutions in India in the last two years.		An undertaking to this effect must be submitted on their letterhead.	

Signature and Seal of Bidder

Annexure B – Bidder's Profile

Sl No	Description	Response
1	Company Name	
2	Constitution	
3	Date of incorporation	
4	Company Head Office Address	
5	Registered office address	
6	TIN /TAN No.	
7	Contact persons address, telephone number, mobile number, Fax Number, email id. (give atleast 2 contact persons details)	
8	Contact persons address, telephone number, mobile number, Fax Number, email id. (give atleast 2 contact persons details)	
9	Number of year experience in implementation of EFT Switch solution	
10	Whether company has been blacklisted for service deficiency as on date of bid submission. If yes, details thereof.	
11	Turnover, net worth, revenue and net profit/loss for last financial year. Please attach copy of audited balance sheet and P&L account.	
12	CMMI certification Level if any (Copy of the Certificate to be attached)	
13	Name, Designation, Tel No, email of the authorized official submitting the RFP	

Signature and Seal of Bidder

Annexure C – COMPLIANCE STATEMENT

TERMS AND CONDITIONS COMPLIANCE DECLARATION

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

TECHNICAL/ Scope of Work COMPLIANCE

We certify that the systems/services offered by us for tender conforms to the Technical specifications/ requirements /scope of work (Clause 6 in the RFP) stipulated by you with the following deviations List of deviations 1) 2) 3) 4) (If left blank it will be construed that there is no deviation) .

Signature and Seal of Bidder

Annexure D – Details of Switch solution implementations(In case the Bidder is the OEM)

Sl No.	Description	Response
1.	Number of Implementation in Banks In India	
2.	Name of Banks where the offered solution is implemented (Documentary proof of the same is to be provided)	

Signature and Seal of Bidder

Annexure E – Details of Switch solution implementations by the Bidder themselves

Sl No.	Description	Response
1.	Number of Implementation in Banks In India	
2.	Name of Banks where implemented (Documentary proof of the same is to be provided)	
3.	Following details required for one largest implementation (In terms of number of ATMs and peak TPS handled) (Documentary proof of the same is to be provided) (In India) – Name of the Bank/ Institution Customer Reference Details Number of ATMs directly connected to Switch. Maximum transactions handled per day. Peak TPS handled Facilities provided Details of hardware/ software/ HSM/ OS/ Database implemented.	
4.	Bidders experience (number of years) in implementation of offered EFT Switch solution in India	

Signature and Seal of Bidder

Annexure F –
Technical details of the solution Offered

Sl No.	Description	Response
1.	Whether support all the requirements given in RFP document.	
2.	List the deviations (If any)	
3.	Additional functionalities provided by the Solution over & above the requirements in RFP	
4.	Hardware system details (Complete BOM is to be provided) with Rack Details	
5.	Operating System details	
6.	Application architecture (Complete application architecture should be explained including scalability, customization to India conditions, Ease and time taken for customization, security features etc.)	
7.	Hardware Architecture (Complete hardware architecture should be explained)	
8.	Details of all applications proposed to be offered including ATM monitoring Software, Debit card management software.	
9.	Database details (Licensing pattern and licensing calculation should also be provided) (Number of licenses required should be same as quoted in commercial bid)	
10.	HSM details	
11.	Message formats supported	
12.	Key management details	
13.	Additional Devices supported over and above the requirements in RFP	
14.	Monitoring tool details	
15.	SDK and API details	
16.	Scalability of Hardware (Scalability of hardware like max number of CPUs/ Memory/ Disks supported)	
17.	Any other additional information	

All the information should be provided for the solution offered only. All additional facilities (Other than required in RFP document) described in this annexure will have to be provided by the Bidder as part of the solution (If Selected) within the commercials offered by the bidder.

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Annexure G –

Benchmarking of the offered solution on the proposed hardware.

Sl No.	Description	Response
1.	Maximum Transaction per second supported	
2.	Maximum number ATM/devices supported	
3.	Date of the benchmark test	
4.	Company by which benchmark done	
5.	Company by which the same is audited	
6.	Hardware / software used for benchmark test	

Benchmark test report duly audited by reputed third party consultant/ firms to be provided.

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Annexure H –

Details of technical support centers – For Software

For Software

Sl No.	Description	Response
1.	Location of Centers	
2.	Area of operation of each center	
3.	Number of support engineers at each center	

For Hardware

Sl No.	Description	Response
1.	Location of Centers	
2.	Area of operation of each center	
3.	Number of support engineers at each center	

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Annexure I – Migration plan-

Bidder to submit the detailed migration plan highlighting time frame of each important milestones, pert chart, dependencies, risks involved, facilities, technical people strength for migration, etc.

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Annexure J –

Customer reference – Provide at least one customer references with following details

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

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Annexure K –
Details of the Training and documentation proposed to be provided.

- Bidder to provide details of proposed training and documentation of the offered solution

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Annexure L:
Details of 24X7 offsite support & Services and Facility management is to be provided.

- Details of offsite support & services are to be provided.
- Details of Facility management are to be provided.
- Clear breakup of number of resources to be provided.

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Annexure M –

Migration Experience - Details in respect of following types of migrations is to be provided –
a. From Electra7.3 to any solution
b. From any solution to any solution
c. From any solution to offered solution
d. From Electra7.3 to offered solution

Sl No.	Description	Response
1.	Number of migrations	
2.	Following details required for each migration – - Name of Bank/ Institution - Number of ATMs migrated Time taken for migration - Strategy adopted for migration. - Other details of migration - Reference details	

(If Electra7.3 solution is proposed then above details in respect of up gradation done by the Bidder is to be provided)

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Annexure N –

Compliance of technical requirements – All the items mentioned as "Mandatory" are to be satisfied by bidder to qualify technically. The items mentioned "Customisable" should be delivered / complied during the implementation phase by the successful bidder.

S.No	Requirements/ Scope of Work	Mandatory / Customisable	Details/ Remark/ Required documents (If any)
1	**General**		
2	6.1 All the applications software setup will be provided by the successful Bidder in the solution without any constraint like number of Transactions, institutions, interchanges, Devices, application modules, hardware, users, locations viz. DCs/ DRs etc. It will also be applicable for its subsidiaries & sponsored RRBs.	Mandatory	
3	6.2 The Bidders should guarantee availability of support including future upgrades for the solution for a minimum period of 5 years from the date of going live. In case of takeover/amalgamation/merger of bidder, Hardware/Software OEMs, facility management vendor by/with another company, the Service level agreements (SLAs) and other commitments entered into shall be passed on to the new entity without any additional commercials and should submit an undertaking to this effect.	Mandatory	
4	6.3 Bidder to ensure that new Switch solution is compliant to all existing regulatory guidelines of GOI / RBI and also adheres to requirements of IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007. A self-certificate to this effect should be submitted.	Mandatory	
5	6.4 The new Switch will initially work as an adjunct switch to existing switch. Subsequently all ATMs/POS/Devices/ Interfaces, Card Data, customizations etc. along with all existing functionalities will be migrated to new switch in a phased manner.	Mandatory	
6	6.5 The new switch will be installed in successful bidder's Data-Centre and DR sites. The Primary and DR setups should be outsourced basis under captive Model at Tier-3 or higher Data-Centre. (Rated-3/Tier-3*: Concurrently Maintainable Site Infrastructure: A data center which has redundant capacity components and multiple independent distribution paths serving the computer equipment. Typically, only one distribution path serves the computer equipment at any time. The site is concurrently maintainable which means that each and every capacity component including elements which are part of the distribution path, can be removed/replaced/serviced on a planned basis without disrupting the ICT capabilities to the End-User. It has protection against most physical events.)	Mandatory	
7	**6.6 Solution should provide like to like DR infrastructure (Replica of production).**		
8	6.6.1 DR setup should be in High Availability mode.	Customisable	
9	6.6.2 Recovery point objective (RPO) should be less than 5 minutes	Customisable	
10	6.6.3 Recovery time objective (RTO) should be less than 2 hours.	Customisable	

11	6.6.4 Near real time secured data replication between Production and DR site should be ensured.	Mandatory	
12	6.6.5 The bidder should conduct scheduled / unscheduled DR drills (minimum quarterly) as advised by Bank from time to time.	Customisable	
13	6.7 EFT Switch availability of 99.99% should be assured. The Hardware vendor must also give back-to-back guarantee for system uptime.	Mandatory	
14	6.8 It should support all CD, ATM, BNA, PoS , Cash Recycler and Kiosk machines etc. of leading manufacturers including but not limited to NCR, Diebold, Wincor, Lipi, Perto, Triton, Hitachi, Vortex, Hysoung etc. Future and old Version Support for all ATM drivers for all leading ATM manufacturers.	Mandatory	
15	6.8.1 It should support all industry standard ATM protocols like NDC/ NDC+, Diebold emulate 911/912 etc.	Mandatory	
16	6.8.2 Support bio-metric ATMs/devices and respective end to end transactions handling with interface to Biometric Authentication Server, UIDAI, NPCI etc. and any other devices which may be introduced by regulatory authorities from time to time.	Customisable	
17	6.8.3 Support ATMs for visually impaired persons with voice guidance.	Mandatory	
18	6.8.4 Key download of security keys (TM Keys) on ATM and POS as per Visa/MasterCard/RuPay mandates with the support of dynamic key exchanges based on time, date, transaction volume.	Customisable	
19	6.8.5 Support for Terminal management like pushing screens, files, voice files, images etc.	Customisable	
20	6.9 It should support all major POS terminals / Micro ATMs / Hand Held Terminals including but not limited to VeriFone, Lipman, Ingenico, Hypercom, Schlumburger, Gemalto etc.	Customisable	
21	6.10 It should support Note Acceptance (Single and bunch)/ Cash recycler for all available models of all major BNA / Cash Recycler / ATM / Kiosk manufacturers.	Mandatory	
22	6.11 Solution should support different types of cards like RuPay, MasterCard, Maestro, VISA, Amex, proprietary cards, prepaid cards, credit cards, EMV (Chip & PIN) Cards, Smart Cards, Virtual Card, Wallet etc.	Mandatory	
23	**6.12 Solution should support following services at ATMs –**	Mandatory	
24	6.12.1 Cash Withdrawal	Mandatory	
25	6.12.2 Balance Inquiry	Mandatory	
26	6.12.3 Mini Statement	Mandatory	
27	6.12.4 Fast Cash	Mandatory	
28	6.12.5 PIN change	Mandatory	
29	6.12.6 Cash/Cheque Deposit	Customisable	
30	6.12.7 Fund transfer	Customisable	
31	6.12.8 Bill/ Fee/ Donation/ Tax Payments/ Ticket Booking / Utility Bill Payment	Customisable	
32	6.12.9 Cheque Services (Request For Cheque Book, Request For Stop Payment, Revoke Stop Payment, Cheque Status Enquiry etc.)	Customisable	

33	6.12.10 Transaction related queries	Mandatory	
34	6.12.11 MasterCard Money Send/ Visa money transfer	Customisable	
35	3.12.12 Mobile Number Registration	Customisable	
36	6.12.13 Multilingual screens	Mandatory	
37	6.12.14 Multilingual printing of receipt	Mandatory	
38	6.12.15 Mobile Banking Enrolment	Customisable	
39	6.12.16 Card to Card Transfer	Customisable	
40	6.12.17 Admin card functionality for cash replenishment and other EOD functions.	Mandatory	
41	6.12.18 Personalized screen flow for different card types / holders.	Customisable	
42	6.12.19 No limitation on number of screens at ATM.	Customisable	
43	6.12.20 Cash related complaint management for own customers.	Customisable	
44	6.12.21 AADHAAR Registration ON-US, Issuer and Acquirer modes	Customisable	
45	6.12.22 Internet Banking Services / Mobile Banking registration	Customisable	
46	6.12.23 CBI Credit card payment	Customisable	
47	6.12.24 All NFS / NPCI services including Value Added Services, UPI, BBPS etc.	Customisable	
48	6.12.25 Dynamic Currency Conversion	Customisable	
49	6.12.26 Visa Fast Fund	Customisable	
50	6.12.27 Any other service of all major network/interchange required in future should be customisable at no additional cost to the bank	Customisable	
51	6.13 Solution should also support all standard POS and E-Commerce transactions as an issuer including cash advance.	Mandatory	
52	**6.14 Solution should support following interfaces –**		
53	6.14.1 MasterCard	Mandatory	
54	6.14.2 VISA	Mandatory	
55	6.14.3 RuPay	Mandatory	
56	6.14.4 All network/interchange across the globe.	Customisable	
57	6.14.5 National Financial Switch (NFS)	Mandatory	
58	6.14.6 B@ncs24 Core Banking Solution and Finacle Core Banking Solution	Customisa	

		ble	
59	6.14.7 Bill Aggregators for bill payments	Customisable	
60	6.14.8 ACS server for MasterCard Secure code, VBV and NPCI PaySecure and other major ACS server.	Customisable	
61	6.14.9 All major Payment Gateway	Customisable	
62	6.14.10 UIDIA (Aadhaar)	Customisable	
63	6.14.11 Onus / Offus POS and E-commerce transaction including cash at POS.	Customisable	
64	6.14.12 Security Operation Center (SOC) of the Bank.	Customisable	
65	6.14.13 Interface with existing Switch (Electra 7.3) as initially new switch will work adjunct to the existing switch till all the functionalities are migrated to new Switch.	Customisable	
66	6.14.14 Interface with ATM managed Services vendor's software for providing feeds of different events of ATMs/CD/BNA/CRs etc. Bidders should provide smooth online real time feed to all existing vendors and future vendors without any extra cost. The feed to be stored for an agreed time period.	Mandatory	
67	6.14.15 Interface with credit card host Switch.	Customisable	
68	6.14.16 Interface with Bank's Internet Banking Services and SMS Alert Server.	Customisable	
69	6.14.17 Interface with IMPS Server	Customisable	
70	6.14.18 Interface with Bank's Mobile Banking Services	Customisable	
71	6.14.19 Interface with Bank's Financial Inclusion Switch.	Customisable	
72	6.14.20 Biometric Authentication Server.	Customisable	
73	6.14.21 Any other interface required in future should be customisable.	Customisable	
74	6.14.22 Reward Point Programs	Customisable	
75	6.14.23 All Customisations as on date of PO issuance of the proposed solution need to be carried out by the successful bidder.	Customisable	
76	6.14.24 Monitoring Solution – Interface with the Bank's Monitoring solution being provided by NCR.	Customisable	
77	6.14.25 Cash Deposit and Multi-Functional Kiosks.	Customisable	
78	6.15 The solution should be scalable and flexible to provide new service and interfaces with external parties in future.	Mandatory	
79	**6.16 The switch should support web enabled kiosks and Multifunctional Kiosks for Financial/ non-financial, Card based/ non card based transactions. Broadly following services should be supported on Kiosk –**		
80	6.16.1 Cash Deposit	Customisable	
81	6.16.2 Cheque Deposit	Customisable	
82	6.16.3 Pass Book Printing	Customisa	

		ble	
83	6.16.4 Bill payment	Customisable	
84	6.16.5 E- Ticketing	Customisable	
85	6.16.6 Other service required in future	Customisable	
86	**6.17 The solution should provide complete card management system to handle Debit Cards, Prepaid cards (EMV, NFC and Magstripe Cards) etc. Card Management system should be part of Switch with online interface of Debit Card Management system for carrying card related activity at bank end. Card embossing, PIN mailer printing; dispatch shall be handled at Bank's side. The bidder is expected to provide initially two staff for Debit Card Management Solution activities as given below from 6.17.1 to 6.17.12.:**		
87	6.17.1 Card Issuance	Mandatory	
88	6.17.2 Attaching / removing accounts to a card	Mandatory	
89	6.17.3 Providing card duplication/plastic change and replacement/re-card function	Mandatory	
90	6.17.4 Hardware based secure PIN generation & printing	Mandatory	
91	6.17.5 Generating PIN mailers	Mandatory	
92	6.17.6 Generation of PIN with HSMs	Mandatory	
93	6.17.7 Embossing / Encoding File generation	Mandatory	
94	6.17.8 PIN management / Security	Mandatory	
95	6.17.9 Instant PIN issuance and Card Issuance	Mandatory	
96	6.17.10 Support multiple cards per account, multiple accounts per card as well as single or multiple cards per customer	Mandatory	
97	6.17.11 New BINs/Cards should be added online <u>without bringing down the System / Switch network</u>	Customisable	
98	6.17.12 On receipt of the card application files from Card personalization vendor the system should automatically pick these files and generate, encrypt and send embossa files back to card personalization vendor and generate/ Print mailers in a secured way.	Mandatory	
99	6.18 Should maintain dedicated MIS server at bidders DC with online replication with their DR server for providing any adhoc report needed by the bank. The MIS server needs to be online replicated with switch solution provided to Bank, so as to generate any adhoc report on the fly.	Mandatory	
100	6.19 Basic transaction, ATM and system monitoring facility should be the part of the solution. A web interface is required to monitor complete system. The system should support a minimum of 10 concurrent users	Mandatory	
101	6.20 It must support industry standard message formats (ISO 8583(all versions), XML etc.).	Mandatory	
102	6.21 The solution should comply with all requirements of RuPay / MasterCard/ VISA and all other major interchanges.	Mandatory	

103	6.22 It should provide all industry standard and Bank specific reports in desired format for reconciliation for Bank's current and future need.	Customisable	
104	6.23 The bidder should provide an integrated solution for both hardware and software and arrange support for hardware directly from the hardware vendor. HSM with failover should be part of the solution at DC and DR.	Mandatory	
105	6.24 Solution offered should be based on industrial standards. It should have modular architecture and should support, load sharing and fault tolerance for software/ hardware failure.	Mandatory	
106	6.25 Capability to setup separate instances for different Regional Rural Banks sponsored by our Bank / subsidiaries and any other entities that the Bank would like to offer the Switch services.	Mandatory	
107	**6.26 The solution should have following switching capabilities –**		
108	6.26.1 Support up to 19 digit card number as well up to 17 digit account number for routing including IBAN.	Mandatory	
109	6.26.2 Should support card based/ account based routing to different hosts/ interchanges.	Mandatory	
110	6.26.3 Routing of Card based as well as Non-Card based transactions (card to card/ card to account / account to account / Account to Card etc.)	Mandatory	
111	6.26.4 Routing based on transaction type.	Mandatory	
112	6.26.5 Should support variable length Prefix.	Customisable	
113	6.26.6 Should support alternate path routing.	Customisable	
114	6.26.7 Ability to block /unblock different types of transactions based on – Merchant Category Code (MCC) /Bin based /Domestic /International / Country / Institution / Card Number based/ interchange/ ATMs / Cash Deposit Machine.	Mandatory	
115	6.26.8 Should support Stand-in processing, Store and Forward (SAF) and Positive Balance File (PBF) upload and transaction authorisation using the same facility. Online replication of balance file on ATM switch server from Host / CBS using tool like Golden Gate etc.	Mandatory	
116	6.26.9 Transaction load balancing and transaction priority across nodes, processes etc.	Mandatory	
117	6.26.10 Support for multiple accounts on a card and multiple cards on an account. Support for different types of account like Saving, Current, Over Draft, Cash Credit etc.	Mandatory	
118	6.26.11 All transactions should be identified by a unique transaction ID generated by the Switch/ATM.	Mandatory	
119	**6.27 Solution should support following authorization/ authentication/ security features/ mechanism –**		
120	6.27.1 The system should support AES, DES, triple DES, IBM 3624/ ANSI X 9.9/ ISO 9654 method of PIN verification. The system should support PIN of variable length. The Switch should support encryption/decryption by interfacing with Host Security Module (HSM) and all Micro ATM/KIOSK Standard	Mandatory	
121	6.27.2 CVV/CVC/CVD, CVV2/CVC2/CVD2 and any other verification code using HSM.	Mandatory	
122	6.27.3 PIN/PAN and PIN/PAD methods of PIN block encryption and decryption.	Mandatory	
123	6.27.4 PIN offset and VISA PVV verification.	Mandatory	
124	6.27.5 ARQC and ARPC	Mandatory	

125	6.27.6 Expiry date	Mandatory	
126	6.27.7 Check Digit	Mandatory	
127	6.27.8 Active/ non active card checking	Mandatory	
128	6.27.9 Limits (Daily/ Weekly/ monthly etc.) setting and checking at Global level, BIN level, Prefix level and Card number level, Product level, Type of Transaction level, online/ offline limits etc.	Mandatory	
129	6.27.10 Option for card holders for personalized limits for different types of transactions.	Customisable	
130	6.27.11 Support Negative /Positive Bin /Prefix/card list / Hot listed Card.	Mandatory	
131	6.27.12 The application/Environment should be PA DSS / PCI DSS compliant.	Customisable	
132	6.27.13 Dynamic generation of terminal session key must be available.	Mandatory	
133	6.27.14 The system should maintain a record of the users who have accessed the system, resources used and actions performed along with security violations.	Mandatory	
134	6.27.15 The Switch must be AES /triple DES compliant.	Mandatory	
135	6.27.16 Should support EMV, NFC transactions.	Mandatory	
136	6.27.17 The solution should support secured PIN generation and printing.	Mandatory	
137	6.27.18 Solution should have audit logs of each activity on the system.	Mandatory	
138	6.27.19 The system should provide key management (3DES and other technologies available).	Mandatory	
139	6.27.20 It should have audit logs of the transaction throughout the system and each transaction should be uniquely identifiable in the system.	Mandatory	
140	6.27.21 Support for MACing - Field/element level.	Customisable	
141	6.27.22 Dynamic/ Static key exchange with interchanges.	Customisable	
142	6.27.23 The mode to access the system should be through passwords/smartcards/biometric to ensure that only authorized users gain access. User passwords in the Switch (OS Level, DB Level and Application Level) must be encrypted using industry standard encryption algorithms. It must support complex passwords.	Mandatory	
143	6.27.24 The user rights on the system should be definable up to file/ table/ pages in the file level so that a user can perform only those tasks, which are assigned to him. There should be support for providing different types of rights like read only, write, modify, delete, execute etc.	Mandatory	
144	6.27.25 Should allow configurable enterprise vide password policy like length/ complexity/ validity period/ Max. attempts/ single session per user/ etc.	Mandatory	
145	6.27.26 Should provide audit trail for all user activities and provide exception report.	Mandatory	
146	6.27.27 User login passwords should be transmitted in encrypted as per best industry standard format between client and server to prevent unauthorized access.	Mandatory	
147	6.27.28 All the file/data transfers from/to Switch should be in secured manner.	Mandator	

		y	
148	6.27.29 Solution should support secure/encrypted sessions.	Mandatory	
149	6.27.30 Any other industry standard security requirement	Customisable	
150	6.28 Switch should support all Interchange, ATM manufacture's error codes, suspected transactions along with the standard handling at switch and should be capable to handle future requirements also.	Mandatory	
151	6.29 Switch should support online addition/ modification of different devices, processes, interfaces etc. without affecting other modules.	Customisable	
152	**6.30 Switch should support different cutover times for different institutions/interchanges.**	Customisable	
153	6.31 The Bidders should guarantee availability of support for the systems for a minimum period of 5 years.	Mandatory	
154	6.32 The EFT Switch solution should be scalable for handling 10,000 ATMs, 20,000 POS & Kiosks, 5 Crore cards database and 200 TPS.	Customisable	
155	6.33 Solution should support multicurrency, multi-language, multiple-institutions, multiple-time zones. It should have tools for monitoring the application as well as devices/hardware.	Mandatory	
156	6.34 Should provide tool for developing and centralised deployment of the screens for different makes of ATM.	Mandatory	
157	6.35 Application should be highly scalable, fault tolerant, high availability, parameterizable and customizable as per need of the bank.	Customisable	
158	6.36 Bidder should provide a portal for logging of calls of any problems, queries, requirements etc. with complete call tracking and escalation mechanism.	Mandatory	
159	6.37 Successful bidder should provide test setup of the proposed Solution equivalent to primary setup. The setup should have facility to test multiple functionalities parallely.	Mandatory	
160	6.38 The EFT Switch servers' time should be automatically synchronized in an online manner with the Time source of the Bank.	Customisable	
161	6.39 It should have transparent and configurable business logic and provide tools for rapid development of new products	Customisable	
162	6.40 Provide interface for hot listing of cards from Call Center/ Branches / other delivery channels.	Mandatory	
163	**6.41 Solution should provide comprehensive backup solution containing following facilities–**		
164	6.41.1 Able to perform for on-line, off-line and end-of-day back up/ Restoration as per bank requirement.	Customisable	
165	6.41.2 Should provide Backup & Restore Procedures	Customisable	
166	6.41.3 Facility of Scheduling and facilities to backup all files at strategic points to facilitate recovery/restart	Customisable	
167	6.41.4 Facility to list all backup inventory/History Log	Customisable	
168	6.41.5 Ability to perform complete/incremental backup remotely/ centrally.	Customisable	
169	6.41.6 Monitoring of backup processes	Customisable	
170	6.41.7 Response time/ performance of critical application should not be affected due to Backup activity.	Mandatory	
171	6.42 Complete documentation of the solution to be provided including detailed	Customisa	

	architecture and database structure.	ble	
172	**6.43 Intensive training to the Bank team on the products offered to be provided at no cost to the Bank. Training should also include hands on sessions. Training should cover broadly but not limited to following aspects –**		
173	6.43.1 Operational Training of 5 days for 20 trainees (in two batches) covering all operational (Backend and Frontend) aspects of the solution at mutually agreed location in India.	Mandatory	
174	6.43.2 Technical Training including SDK and API training of 15 days for 20 trainees covering all modules, parameter setting, configuration, trouble shooting, transactions flow, message formats, customization, interfaces, performance tuning, security controls etc. This training should be provided at mutually agreed location in India.	Mandatory	
175	6.43.3 Training of card related module through Call Centre / Helpdesk / Branches of 1 day for 30 trainees (in two batches). This training to be provided at DIT Belapur.	Mandatory	
176	6.44 All products supplied (hardware/ Software) should have minimum life time of 5 years (both for sales and support). In case any product supplied is announced END OF LIFE/ support/ sunset by OEM during the 5 years of contract period, the vendor has to replace the same with full customization of the new product provided by the same principal vendor at his own cost and material on or before the declared End Of Life Date. The Bank will not incur any expenses on such an occurrence. Also, hardware/software replacements should be done in a planned manner to ensure that no downtime is required on this account.	Mandatory	
177	6.45 The project with all the deliverables covering all the requirements in this RFP including complete migration from present switch to new switch is to be completed as per the timelines given in clause 9 of this RFP. If any requirement mentioned in the scope of work is desired by the bank subsequently, the same shall be configured/ made available by vendor as and when required by the bank without any additional cost within the time to be specified by the Bank.	Mandatory	
178	**6.46 The bidder will have to provide 2 offsite technical support staff for handling daily activities related to debit card management system on all working days of the Bank for the contracted period. In case of any exigencies the said staff shall attend to the requirement on any other day also.**	Mandatory	
179	6.46.1 Complete maintenance, management, monitoring, troubleshooting, Customer/ Branch/ Reconciliation Department Problem resolution, up keep of the complete system. Daily reporting and coordination with bank officials to maintain 99.99% uptime and reporting on system performance capacity and other critical issues.	Mandatory	
180	6.46.2 Escalating the issue to designated department/vendor/authority.	Mandatory	
181	6.46.3 Hotlisting / Blocking of cards on 24 X 7 basis.	Mandatory	
182	6.46.4 ATM, device, station, process, node, host, interchange addition/ deletion/ modification/ monitoring.	Mandatory	
183	6.46.5 Any configuration changes required.	Customisable	
184	6.46.6 Screen Designing and pushing.	Customisable	
185	6.46.7 Centralized Content management and pushing on the devices.	Customisable	
186	6.46.8 Centralized Screen flow changes. ATM Configfile changes.	Mandatory	
187	6.46.9 BIN details addition and updation	Mandatory	

188	6.46.10 Answering Branch/ Customer Queries related to ATMs/ transaction details	Mandatory	
189	6.46.11 Extracting the transaction Files and the files required for Reconciliation to be sent to Reconciliation department as per the existing formats	Mandatory	
190	6.46.12 Providing any MIS required by the Bank.	Mandatory	
191	6.46.13 Cut Over Monitoring	Mandatory	
192	6.46.14 Backup and data restoration management.	Mandatory	
193	6.46.15 DR drill activities.	Mandatory	
194	6.46.16 Any other related activity assigned by the Bank.	Customisable	
195	6.46.17 Attending Bank's Toll Free Numbers		
196	6.47 Bidder will provide SDK and APIs for development and customization for all the modules in the systems. Testing aids, debuggers, simulators etc. will also be provided by the bidder. Complete documentation along with design document to be provided.	Customisable	
197	**6.48 Source Code/ Escrow arrangement –**		
198	6.48.1 Source code for customization done in Switch Solution for CBI will be provided to CBI for unlimited and unfettered use by CBI. Bidder should also provide all related material including but not limited to flow charts, annotations, design documents, schema, development, maintenance and operational tools and all related documentation.	Mandatory	
199	6.48.2 However Switch solution core source code will be kept in escrow arrangement with an agency who has undertaken such exercise with any PSU Bank for which complete information will be provided by the bidder. The total cost quoted by the bidder should include the cost of Escrow Arrangement and the yearly verification and deposit cost for the entire period of engagement.	Mandatory	
200	6.49 Bidder will transfer all Intellectual Property Right on non-exclusive basis for all the customization done for CBI for Switch solution. These IP rights will also be applicable for Bank's subsidiaries & sponsored RRBs.	Mandatory	
201	6.50 For migration no changes should be made at existing different ATMs/devices/ interfaces / Host / Keys etc. Switch solution should comply with all the requirements of existing ATM/ Devices/ Interfaces/ Host etc. The Bidder should formulate the Data Migration strategy for all components including surround components and submit the proposal to the Bank along with Technical Bid. The Bidder should complete migration, implementation, parallel run, hand holding and should quote for the data migration and all testing with internal and external entities in the commercial proposal. The bidder would be fully responsible for all data migration (with zero loss) related activities and the Bank would only facilitate a joint meeting with the existing service providers/vendors/interchange agencies.	Mandatory	

202	6.50.1 For switch replacement, migration of data from old switch to the new switch involves retaining both the card data and customer profiles. The bidder is required to prepare project plan, within the overall specified period of implementation in the RFP, as well as migration plan with the Bank and the progress needs to be shared with the Bank on regular basis as per the frequency required by the Bank. The Bidder should complete the implementation including supply, customization, and deployment of the proposed solution within 270 days (including hardware installation, software implementation, acceptance test, UAT, successful migration and final sign-off etc.) from the date of award of contract, any delay will attract 2% weekly penalty of the TCO. The successful bidder should ensure old data of both the cards as well as the PINs that are associated with the cards are retained and the same are migrated to the new switch. The successful bidder should also ensure no card would be required to be reissued to the old customers. If any card is required to be reissued, it will be at no cost to the Bank. The penalty will be levied as per outage times. They should also ensure mapping of the old data into the new switch is as per the industry standards. All the existing keys used at devices/ATMs/Interchange/HSMs etc. needs to be migrated without any change in new system.	Mandatory	
203	6.50.2 The successful bidder shall migrate Bank specific customisations for all bank's products customised on the existing switch to new switch and undertake maintenance, support for the same at no additional cost to the Bank.	Customisable	
204	6.50.3 Successful Bidder shall migrate all cards of all types and related data from Bank's existing Card Management System to Card Management System offered by successful bidder, within scope of RFP and at no additional cost to Bank.	Mandatory	
205	6.50.4 For any new customizations timeline has to be provided. Any delay in the delivery will attract penalty of 2% of the cost of the module on weekly basis from the purchase order date for customizations whose agreed man days is less than 50.	Customisable	
206	6.50.5 The bidder has to arrange site visit of their DC and DRC during technical evaluation for two or three bank official at bank's cost.	Customisable	
207	6.50.6 Appropriate network connectivity with adequate bandwidth between Bank DC- Bidder DC and Bank DR – Bidder DC and cross connection is integral part of scope of this RFP and should be provided by the successful bidder without any additional cost to Bank.	Mandatory	
208	6.50.7 All required networking equipment at DC & DR are to be provided by the successful bidder without any additional cost to Bank.	Mandatory	
209	**Transition from existing vendor to selected bidder**		
210	6.51 Solution should allow phased migration to mitigate any risk.	Mandatory	
211	6.52 Bidder should provide GUI based front end software for accessing the EFT Switch from Desktop/PC.	Mandatory	
212	6.53 There should not be any single point of failure in the entire solution. The entire solution should be configured in high availability mode both at DC and DR with inbuilt redundancy, fault tolerance, multithreaded and Load balancing feature.	Mandatory	
213	6.54 The bidder should keep the Bank's technology team updated at all the stages of the installation and implementation of the proposed solution. The selected Bidder must provide training to Bank's technology team on system fundamentals, operating systems, application software, databases, etc. They should also be trained in fault diagnosis and first line support. The training must enable the Bank's staff to maintain all software related to the EFT Switch with minimal support from the bidder. Bidder must provide complete training plan for EFT Switch. The training must be provided on-site at a location(s) specified by the Bank. Training manuals must be provided along with the software documentation/ manuals complete setup and flow and architectural diagram with complete Documentation. A periodical bulletin of all updates should be shared to Bank's switch team.	Mandatory	

214	6.55 Redundant MIS Server need to be installed and maintained by the bidder for generation of reports as needed by the Bank with online data syncing.	Customisable	
215	6.56 All the existing customisation and reports should be properly migrated to new proposed switch proposed by the bidder.	Customisable	
216	6.57 Backup and restoration of the backup should be provided by the bidder, Backup, storage and restoration of data related to the EFT switch and associated services, in a secure and reliable manner need to be implemented by bidder.	Mandatory	
217	6.58 The bidder's representative will be single point of contact for resolving all hardware/software /others issues for the bank.	Mandatory	
218	6.59 The bidder will have to conduct regular DR drills as advised by Bank from time to time (for at least 4 times a year) or as advised by RBI/ Settlement Agency/ NPCI, or decided by Bank etc. The bidders support staff should coordinate with all related vendors for smooth DR drill activity. A detailed report is required after every DR Drill in Bank's format. Bank will share the format at the time of finalization of SLA with successful bidder. Successful bidder needs to close all switch related issue raised by Bank team within one week of every DR drill completion.	Mandatory	
219	6.60 The successful bidder should ensure that the technical personnel are available exclusively for the proposed solution. Person involved in the project must have 5 years of experience in the field of proposed EFT Switch support and have in-depth knowledge of the solution provided. The bidder will have to provide mission critical support for both hardware and software for the proposed solution. The mission critical support includes 24X7X365 support with site engineers for hardware and software. The detailed SLAs for EFT Switch and uptime, call response time and other requirements stipulated will be a part of the agreement.	Customisable	

Signature and Seal of Bidder

Annexure O -

Details of transaction simulation plan for Stress Testing.

- Details of transaction simulation plan for doing Stress testing of offered solution.

Signature and Seal of Bidder

Annexure P

Documents to be submitted:

Sl No.	Document	Page from	Page to
1	Documents as defined in Annexure C for eligibility criteria		
2	Back to Back		

	commitmentfrom Hardware vendor for system uptime		
3	PCI DSS/ PA DSS certificate		
4	Earnest Money Deposit		
5	Declaration/OEM Commitment as per clause 15 of RFP		

Signature and Seal of Bidder

Annexure Q:

40.2 **Format for Commercial Bids**

Total cost of ownership calculation – under Outsourced basis under captive Model for 5yrs

S.No.	Particulars	Unit Cost	Quantity	Total Amount= Unit Cost *Quantity(inRs.)
1	Financial Transaction Cost as per Scope defined in RFPover the contract period of five years (*) (15,00,000*365*5)	Per Transaction Cost	274 Crore	[A]
2	Non-Financial Transaction Cost as per Scope defined in RFP over the contract period of five years (*)	Per Transaction Cost	274 Crore	[B]
3	Cost of one time Implementation and migration from Electra 7.3.(Bidder has to coordinate with the existing vendor for any support and timely completion		1	[C]
4	Customization Cost per person day	Per person day Cost	1000 days	[D]
5	Per Person Per Month Cost of dedicated resource for 5 years for DCMS at Bank's premises. This requirement is for card management and pin printing at card department of central bank of India .apart from this adequate nos. of resources for smooth functioning of ATM switch solution at Bank DC/DRC as per SLA. Clear breakup of number of resources should be provided.		2 persons *60 months	[E]
	TCO (A + B+ C + D + E)			

1 The quantity mentioned is only for the purpose of calculation of TCO to arrive at the L1 vendor. Actual number may vary which the vendor has to support at the same rate quoted in the bid. The actual count shall be arrived after completion of reconciliation for both financial, non-financial and DCMS transactions..
2. Bidders to strictly quote in the format and for periods as mentioned above.
3. No counter condition/assumption in response to commercial bid will be accepted. Bank reserves the right to reject such bid
4. The price quoted by the bidder should be inclusive of the cost of customization for the features which are stated as Customization required by the bidder.
5. Customisation cost – Per person day cost for Bank's any future customization requirements which is not part of original requirement as given in RFP is to be provided.
6. The efforts being put in for customization should be justified by the vendor through the FPA (functional point analysis) method and approved by Bank's internal effort estimation committee.
7. No minimum transactions can be assured; transaction will be paid on actuals. The total transaction given in the TCO is only indicative, it may increase or decrease.
8. Network termination at vendor end for all ATMs will be borne by the successful bidder, if applicable.
9. Cost of 200 person days per year should be provided free of cost for customizations.

Annexure R: Guidelines, Terms & Conditions and Process Flow for E-procurement Auction

E-Procurement Rules for Reverse Auction

1. The Bidder is required to submit the indicative price exclusive of taxes, Octroi & Entry tax; in a separate sealed cover envelope. Any Bidder, whose technical bid has not been found acceptable, will be entitled to take back the unopened envelope containing indicative price. For the purpose of arriving at Start Bid price the Bank will take into cognizance the indicative rates offered by the Technically Qualified Bidders in which process the Bidder will not be involved. There would however be no compulsion on the part of the Bank to accept the indicative prices as Bench Mark for determining the Start Bid price and the Bank may at its discretion use any other process / methodology to determine the Start Bid Price without having to disclose the basis to the Bidders.

2. A reverse auction event will be carried out by an agency appointed by the Bank, among the Technically Qualified Bidders, for providing opportunities to the Bidders to bid dynamically. At the end of reverse auction process, the lowest bidder (L1) in reverse auction process will be identified.

3. In case the lowest bidder fails to honour their commitment given during reverse auction event, action as deemed fit shall be taken.

Reverse Auction Event Information

The short listed Bidders after the technical evaluation stage will participate in the reverse auction conducted by an agency appointed by the Bank.

Date for Reverse Auction training: Will be informed after Technical Evaluation of bids.

Date and time of reverse auction: Will be informed after Technical Evaluation of bids.

Terms & Conditions of Reverse Auction

1. TRAINING: An agency appointed by the Bank will conduct adequate training to the technically qualified Bidders on the bidding process. The Bidder has to participate in the training at their own cost.

2. LOG IN NAME & PASSWORD: Each technically qualified Bidder will be assigned a Unique User Name & Password by the agency appointed by the Bank. The Bidders are requested to change the Password and edit the information in the Registration Page after the receipt of initial Password from the agency appointed by the Bank. All bids made from the Login ID given to the Bidder will be deemed to have been made by the Bidder.

3. BIDS PLACED BY BIDDER: The bid of the Bidder will be taken to be an offer to sell. Bids once made by the Bidder cannot be cancelled. The Bidder is bound to sell the material as mentioned above at the price that they bid.

4. LOWEST BID OF BIDDER: In case the Bidder submits more than one bid, the lowest bid will be considered as the Bidder’s final offer to sell

5. AUCTION TYPE: The Bidders will be able to view the rank of different Bidders. The Bidder will not be able to view the current lowest price on the portal.

6. VISIBLITY TO BIDDER: The Bidder shall be able to view the following on his screen along with the necessary fields:

- Rank of other Bidders
- Rank of the Bidder

7. MASKED NAMES: The original names of the Bidders shall be masked in the Reverse Auction and they shall be given dummy names. After the completion of the Reverse Auction event, the agency appointed by the Bank shall submit the Report to CBI with the original names displayed.

8. GENERAL TERMS & CONDITIONS: Bidders are required to read the “Terms and Conditions” section of the auctions site (of the agency concerned, using the Login IDs and passwords given to them.

9. OTHER TERMS & CONDITIONS:

- The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other Bidders
- The Bidder shall not divulge either his Bids or any other exclusive details of CBI to any other party.
- CBI’s decision on award of Contract shall be final and binding on all the Bidders.
- CBI can decide to extend, reschedule or cancel any Auction. Any changes made by CBI after the first posting will have to be accepted if the Bidder continues to access the site after that time.
- CBI and the agency shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
- CBI and the agency are not responsible for any damages, including damages that result from, but are not limited to negligence. The agency will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

N.B.

- All the Bidders are required to submit the Reverse auction process compliance Form after the training program duly signed to CBI. After the receipt of the Agreement Form, Log in ID & Password shall be allotted to the Technically Qualified Bidders.
-

Auction Format	ENGLISH REVERSE NO TIES AUCTION There is only 1 Bidder at a particular position / rank, which means 1 L1, 1 L2 & so on. The criteria followed here is of Price only. So, the Bidder who quotes the lowest Price is declared as the winner of the Auction. A Bidder here can revise his bids. The revised price should be lower than the L-1 price at that point of time.
Bidding Process and Timeline	You should complete the following steps: Participate in the training Program for bidding by the agency appointed by the Bank on the dates mentioned in this document You should be prepared with competitive price quotes on the day of the bidding event. Participate in the online bidding event.
Start bid price	Start bid price is the upper/ ceiling price of the contract value fixed by CBI for the reverse auction event. Bidders can bid only lower than the start bid price. Start bid price shall be available to the Bidders during the start of the auction on the auction site.

Bid Decrement	Bid Decrement is the fixed amount by which, or by multiples of which, the next bid value can be decreased. Bid Decrement shall be available to the Bidders during the start of the auction on the auction site.
Bid Price in reverse auction	Kindly mention the bid price basis i.e. the price quoted in the reverse Auction shall be lump sum exclusive of all taxes.
Auto Bids:	Auto Bid function shall be disabled during the e- procurement auction
Auction Duration	The auction will be of 1 hour duration. In case there is a bid by any Bidder within 5 minutes of closing of the auction, the auction will be extended by another 5 minutes. Such extension will be allowed to continue till no quote is placed within 5 minutes of the last quote or 30 minutes whichever is lower. In any event the auction process deems to have concluded by 90 minutes from the start of the auction. Auto-bid feature will be disabled from the start time of bidding. This feature will be explained during training.
Price Bid evaluation and award of purchase order	❑ At the end of reverse auction process, L1 of Reverse Auction will be identified. ❑ CBI reserves the right to reject any or all the bids without assigning any reason whatsoever.

The above terms and conditions are acceptable to us.

Seal of the Bidder Signature of the Bidder

41	CONTRACT PERIOD

The contract period will be for a period of Five Years from the date of Agreement. The selected bidder needs to execute a **Service Level Agreement (SLA)** with the BANK covering all terms and conditions of this RFP. SLA will cover performance and availability of the solution deployed for EFT solution. The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving three months' notice without assigning any reasons thereof. Any offer falling short of the contract validity period (Five Years from the date of Agreement) is liable for rejection. The contract period may be extended by another Five years at the sole discretion of the Bank and satisfactory performance of the solution.

42	PLACING THE ORDER

Orders for "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" shall be placed by the Central Office of the Bank. The vendor shall give acceptance within 7 days from the date of receipt of the purchase order. If the acceptance is not received within 7 days then it will be presumed as accepted. The implementation period is counted accordingly.

Bank has right to cancel the order if the same is not accepted by the bidder within a period of 7 days from the date of purchase order, otherwise it will be considered as accepted. However, Bank has the right to cancel the order, if the same is not accepted within 7 days from the date of receipt of the order.

Non Payment of Professional Fees: If any of the items/activities as mentioned in the price bid are not taken up by the Bank during the course of this assignment, the Bank will not pay the professional fees quoted by the vendor in the Price Bid against such activity/item.

43	AUDIT BY THIRD PARTY

Bank at its discretion may appoint third party for auditing the activities of onsite/offsite services and operations of entire services provided to the Bank.

44	ORDER CANCELLATION (TERMINATION)

BANK reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the BANK under the following circumstances:-

44.1 The selected bidder commits a breach of any of the terms and conditions of the bid.
44.2 The bidder goes into liquidation, voluntarily or otherwise.
44.3 An attachment is levied or continues to be levied for a period of seven days upon effects of the bid.
44.4 If the selected bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit the bid security as liquidated damages for the delay.
44.5 If deductions on account of liquidated damages exceeds more than 10% of the total contract price.
44.6 After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, BANK reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which BANK may have to incur in executing the balance contract. This clause is applicable, if for any reason, the contract is cancelled.
44.7 BANK reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking the bank guarantee under this contract.

45	CONSEQUENCES OF TERMINATION

45.1 In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the selected bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

45.2 In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by BANK, the selected bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as BANK may specify including training, where the successor(s) is a representative/personnel of BANK to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.

a) Nothing herein shall restrict the right of BANK to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to BANK under law or otherwise.

b) The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

45	FORCE MAJEURE

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or BANK as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:

a. Natural phenomenon, including but not limited to floods, droughts, earthquakes and epidemics

b. Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos

c. Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The bidder or BANK shall not be liable for delay in performing his/her obligations resulting from any force majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions relating to indemnity, confidentiality survive termination of the contract.

46	CONFIDENTIALITY

The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder has also to agree:

- To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by BANK;

- To only make copies as specifically authorized by the prior written consent of BANK and with the same confidential or proprietary notices as may be printed or displayed on the original;
- To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and
- To treat all Information as Confidential Information.

47	NON-TRANSFERABLE OFFER

This Request for Proposal (RFP) is not transferable. Only the bidder who has purchased this document in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process.

48	PRELIMINARY SCRUTINY

BANK will scrutinize the offers/bids to determine whether they are complete, whether any errors have been made in the offer/bid, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule.

BANK may, at its discretion, waive any minor non-conformity or any minor irregularity in an offer/bid. This shall be final, conclusive and binding on all bidders and BANK reserves the right for such waivers.

49	NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER/BID

BANK shall be under no obligation to accept the lowest or any other offer received in response to this offer notice and shall be entitled to reject any or all offers without assigning any reason whatsoever. BANK has the right to re-issue tender/bid. BANK reserves the right to make any changes in the terms and conditions of purchase that will be informed to all bidders. BANK will not be obliged to meet and have discussions with any bidder, and/or to listen to any representations once their offer/bid is rejected. Any decision of BANK in this regard shall be final, conclusive and binding upon the bidder.

The selected bidder shall preserve all documents provided by or originating from BANK and all documents produced by or from or for the bidder in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of BANK in this regard.

50	OTHER TERMS & CONDITIONS

50.1 Bidder shall not charge any fee to the Bank for certification of new makes and models of machines.
50.2 The Hardware OEMs should give back to back guarantee for the uptime.
50.3 There shall be no single point of failure in the entire setup of DC and DR
50.4Successful bidder should arrange for simulators of respective interchanges for testing.
50.5Integration with the Bank’s FRM solution should be done without any additional cost to the Bank.

Annexure – I

(Tender offer forwarding letter)

Tender Reference No.: ____

Date:

Deputy General Manager-DIT
Central Bank of India
Plot No 26, Sector 11,
CBD Belapur, Navi Mumbai - 400614.

Dear Sir/Madam,

Sub: Your RFP for "End to End EFTATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model"

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model"** as mentioned in the RFP document forming Technical as well as Commercial Bidsbeing part of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the Bank we undertake to commence **End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model** and as per your purchase orders.

In the event of our selection by the Bank for undertaking **End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**, we will submit a Performance Guarantee for a sum equivalent to 10% of the project cost for a period of Five years effective from the month of execution of Service Level Agreement in favour of the BANK.

We agree to abide by the terms and conditions of this tender offer till 180 days from the date of opening of the bid and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

We enclose the following Demand Drafts:

1. DD/Banker's Cheque No. xxxxxx dated xxxxxx for Rs. 5000/- (Rupees Five Thousand only) as Cost of RFP Document &
2. DD/Pay order No. xxxxxx dated xxxxxx for Rs. 60,00,000/- (Rupees Sixty lakhs only) as EMD .

Dated this ___day of ______2016

Signature: ______________________________

(In the Capacity of) _______________________

Duly authorized to sign the tender offer for and on behalf of

Annexure - II

Format for Bank Guarantee

BANK GUARANTEE

TO

____

____

____

Whereas _____________________ having its registered office at __________________________________ (hereinafter called "the Bidder") has to submit its bid dated ____________ for the supply and installation of Computer Hardware, Software and Peripherals as specified in Schedule of requirement against Tender Reference NO._____________________________(hereinafter called "the Tender")

KNOW ALL MEN by these presents that we ________________________ having our Corporate Office at ________________ (hereinafter called "the Bank") are bound to Central Bank of India, (hereinafter called "The Purchaser") in the sum of Rs.__________ (Rupees _____________________ only) for which payment well and truly to be made to the Purchaser, the Bank binds itself, its successors and assigns by these presents.

The conditions of this obligation are:

1. If the Bidder withdraws their Bid during the period of Bid validity specified in the Tender: OR
2. If the Bidder, having been notified of the acceptance of its Bid by the Purchaser during the period of Bid validity -
    a. Fails or refuse to execute the Contract or the Agreement/Forms as required OR
    b. Fails or refuse to furnish the Performance Security, in accordance with the instruction to Bidder.

We, ____ under take to pay to the Purchaser up to an amount of Rs.____________(Rupees _______________________ only) upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it owing to the occurrence of anyone or both of two conditions specifying occurred condition or conditions.

Notwithstanding anything contained hereinabove;

1. Our liability under this Bank Guarantee shall not exceed Rs.___________ (Rupees ______________ only)
2. This Bank Guarantee shall be valid up to ____________
3. We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before ____________. After which the bank shall be discharged from its liabilities.
4. Date this -------------------- day of ------------------ 2016 at ----------

For and on behalf of -------------------------- Bank.

sd/- --

Annexure-III

FORMAT FOR PERFORMANCE BANK GUARANTEE

TO,

CENTRAL BANK OF INDIA
MUMBAI
-----------------.

In consideration of M/s Central Bank of India having Registered Office at Chandermukhi Building, Nariman Point, Mumbai 400 021 (hereinafter referred to as "Purchaser") having agreed to purchase "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" (hereinafter referred to as "Goods") from M/s ---------------------------- (hereinafter referred to as "Contractor") on the terms and conditions contained in their agreement/purchase order No------- dt.------------ (hereinafter referred to as the "Contract") subject to the contractor furnishing a Bank Guarantee to the purchaser as to the due performance of the "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**", as per the terms and conditions of the said contract, to be supplied by the contractor and also guaranteeing the maintenance, by the contractor, of the "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" as per the terms and conditions of the said contract;

1) We, -------------------------- (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time upto -------------------- any money or moneys not exceeding a total sum of Rs---------(Rupees-----------only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or would be caused to or suffered by the purchaser by reason of failure of "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" to perform as per the said contract, and also failure of the contractor to maintain the "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" and systems as per the terms and conditions of the said contract.

2) Notwithstanding anything to the contrary, the decision of the purchaser as to whether "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the "**End to End EFT ATM Switch Solution and Debit Card Management System on Outsourced basis under captive Model**" and systems as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding not withstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.

3) This Guarantee shall expire on ----------------; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e --------- (this date should be date of expiry of Guarantee).

4) The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

5) In order to give full effect to the Guarantee herein contained you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety-ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.

6) The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.

7) The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.

8) This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.

9) Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.

10) Notwithstanding anything contained herein:-

i) Our liability under this Bank Guarantee shall not exceed Rs--------(Rupees---------only);
ii) This Bank Guarantee shall be valid up to ---------------------; and
iii) We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before -----------------(date of expiry of Guarantee).

11) The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this -------------------- day of ------------------ 2016 at ----------

For and on behalf of -------------------------- Bank.

sd/- ---

Annexure-IV

List of reports generated from current Switch:

S.No.	Report Title	Report Type
1	VENDOR WISE ADMIN REPORT	Daily
2	SUCCESSFUL ATM TXN	Daily
3	TATA ATM STATUS	Daily-1 Times (12:00 AM)
4	TATA ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
5	TATA ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
6	FSS ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
7	FSS ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
8	AGS ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
9	AGS ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
10	FIS ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
11	FIS ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
12	PRIZM ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
13	PRIZM ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
14	MPHASIS ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
15	MPHASIS ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
16	EPS ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
17	EPS ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
18	DIEBOLD ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
19	DIEBOLD ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
20	NCR ATM STATUS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
21	NCR ATM COUNTERS	Daily-7 Times (6:00 / 10:00 / 12:00/14:00/ 16:00/18:00 / 21:00)
22	ATM_BAL.REP_ACCURA	Daily
23	ATM_BAL.REP_CISB	Daily
24	ATM_BAL.REP_DBOLD	Daily
25	ATM_BAL.REP_FSS	Daily
26	ATM_BAL.REP_AGS	Daily
27	ATM_BAL.REP_FIS	Daily
28	ATM_BAL.REP_MPHASIS	Daily
29	ATM_BAL.REP_NCR	Daily

30	ATM_BAL.REP_PRISM	Daily
31	ATM_BAL.REP_dieboldDBO	Daily
32	ATM_LIST	Daily
33	OPTICASH FSS	Daily
34	OPTICASH DBOLD	Daily
35	LOYALTY	Daily
36	IBR / ZIP	Daily
37	PG_REJ / ZIP	Daily
38	SWT_FILE / ZIP	Daily
39	CASH_REP / ZIP	Daily
40	DASHBOARD / ZIP	Daily
41	TXNS_FSS_ALL_ATMS / ZIP	Daily
42	NO_TXN_FSS_ATM	Daily
43	NO_TXN_TATA_ATM	Daily
44	ACQ VISA	ON DEMAND
45	ACQ NFS	ON DEMAND
46	ISSUER NFS	ON DEMAND
47	ACQ MDS	Daily
48	ATM_CHK_STAT_REQ / ZIP	Daily
49	BRN_CHK_STAT_REQ / ZIP	Daily
50	AMALGAMATED ATM WISE / ZIP	ON DEMAND
51	AMALGAMATED BRANCH WISE /ZIP	ON DEMAND
52	ATM SUMMARY / ZIP	ON DEMAND
53	ATMCWD	ON DEMAND
54	BRANCHCWD	ON DEMAND
55	EXCEPTION / ZIP	Daily
56	DR_Status /ZIP	Daily
57	Friday Report	Weekly
58	RBI	Monthly
59	ATM ALL Transactions - TCBIL	Monthly
60	ATM ALL Transactions - FSS	Monthly
61	MDS	Quarterly
62	VISA	Quarterly
63	EOD Balance File	Daily
64	Card Hotlisted Details	Daily
65	VISA QOC	Quarterly
66	MCI QMR	Quarterly
67	INSURANCE REPORT	Monthly
68	PLATINUM CARD REPORT	Monthly
69	RUPAY MIS	Weekly
70	ATM_BILLING_REPORT	Monthly
71	DEBIT CARD AUDIT REPORT	Monthly
72	ACTIVATED RUPAY CARDS UNDER PMJDY SCHEME	Weekly
73	PERSONALIZED CARD PRODUCTION/MACHINE FILE GENERATION	Daily

74	RECARD PRODUCTION/MACHINE FILE GENERATION	Daily
75	PGN FILE UPLOAD	Daily
76	UPLOAD REPORTS	Daily
77	CARD DUMP	Daily
78	MISSING MACHINE FILE CONFIRMATION	Daily
79	RRB CARD PRODUCTION	Daily
80	RRB CARD PRODUCTION REPORT	Daily
81	ATM Down Report	Daily Twice

*********************************THE END************************************