

Ref: APCOB/IT/2024-25

Date: 30.01.2025



**The Andhra Pradesh
State Cooperative Bank Ltd.**

(A State Partnered Scheduled Bank)

HO: #27-29-28, NTR Sahakara Bhavan, Governorpet,
Vijayawada, NTR District - 520002

Rupay Cards Dept., ☎: 0866-2429062, ✉: rupaycards@apcob.org



REQUEST FOR PROPOSAL

*Invitation of Bids for " Financial Inclusion Services with Acquiring Sponsor Bank
for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro
ATMs & TABs ".*



ANDHRA PRADESH STATE COOPERATIVE BANK LIMITED

NTR Sahakara Bhavan, Governorpet, Besant Road

Vijayawada - 520002

Date: 20/01/2025

Bids are invited for " *Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*".

The details of tender are as under.

1. The tender documents are available on our website www.apcob.org (for reference only) and same can be downloaded.
2. **INDICATIVE CRITICAL DATE SHEET**

Application fee INR (Non-Refundable)	Rs.10,000/- (Rupees Ten thousand Only)
EMD (Refundable)	Rs.50,000/- (Rupees Fifty thousand Only)
Bid Submission Start Date	30.01.2025
Bid Submission End Date	07.02.2025
Bid open date	10.02.2025
Point of Contact for Bid Submission	B Dinesh Kumar, DGM (IT) The Andhra Pradesh State Cooperative Bank Limited NTR Sahakara Bhavan, Governorpet, Besant Road, Vijayawada - 520002 dineshb@apcob.org rupaycards@apcob.org Ph no: 7729996722
Address for Tender Submission	The Andhra Pradesh State Cooperative Bank Limited, NTR Sahakara Bhavan, Governorpet, Vijayawada - 520002
Technical Clarifications	B Ramachandraiah, CTO/CGM (IT) ramachandraiahb@apcob.org rupaycards@apcob.org +91 9951904488



3. Bids shall be submitted only at APCOB communication address. Tenderers/Contractors are advised to follow the instructions provided on indicative critical date sheet.
4. Not more than one tender shall be submitted by one contractor or contractors having business relationship. Under no circumstance will father and his son(s) or other close relations who have business relationship with one another (i.e., when one or more partner(s)/director(s) are common) be allowed to tender for the same contract as separate competitors. A breach of this condition will render the tenders of both parties liable to rejection.
5. Tenderer who has downloaded the tender from the APCOB's website www.apcob.org (for reference only) shall not modify the tender form including downloaded price bid template in any manner. In case if the same is found to be tampered/ modified in any manner, tender will be completely rejected and APPLICATION FEE would be forfeited and tenderer is liable to be banned from doing business with APCOB.
6. Intending tenderers are advised to visit again APCOB website www.apcob.org at least one day prior to closing date of submission of tender for any corrigendum/ addendum/ amendment.

APPLICATION FEE & EMD

1. Application fee & EMD are to be deposited through DD in favor of APCOB payable at Vijayawada. Bidders are required to submit the instruments of APPLICATION FEE & EMD along with tender document.
2. The hard copy of original instruments in respect of EMD & application fee should be put in envelope duly sealed must be enclosed with tender. The application fee shall be non-refundable.
3. Bids will be opened as per date/time as mentioned in the Tender Critical Date Sheet.

Submission of Tender

All the pages of bid being submitted must be sequentially numbered by the bidder irrespective of nature of content of the documents before submitting.

The offers submitted by Telegram/Fax/email shall not be considered. No correspondence will be entertained in this matter.

SEARCHING FOR TENDER DOCUMENTS

1. Bidders can log on to APCOB website www.apcob.org and search for tenders under Tenders tab.
2. Once the bidders have selected the tenders they are interested in, they may download the required documents/tender schedules.



3. The bidder should make a note of the point of contact assigned to each tender, in case they want to obtain any clarification/ help from the Helpdesk.

PREPARATION OF BIDS

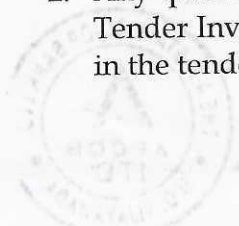
1. Bidder should take into account any corrigendum published on the tender document before submitting their bids.
2. Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
3. Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document/ schedule.

SUBMISSION OF BIDS

1. Bidder should submit well in advance for bid submission so that they can avoid last minute hurry. Bidder will be responsible for any delay due to other issues.
2. The bidder has to sign and put seal the required bid documents one by one as indicated in the tender document.
3. Bidder has to pay the tender fee / APPLICATION FEE as applicable and enter details of the instrument.
4. Bidder should prepare the APPLICATION FEE as per the instructions specified in the tender document. The original should be enclosed with tender.
5. Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. The Price bid format is to be downloaded and to be filled by all the bidders. If the format is found to be modified by the bidder, the bid will be rejected.

ASSISTANCE TO BIDDERS

1. Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.
2. Any queries relating to the technical clarifications should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.



REQUEST FOR PROPOSAL

Objective:

This RFP (Request for Proposal) is issued as a request for "Selection of an agency for Providing *Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*. For MicroATM device specifications refer to Annexure-1 & for TAB device specifications refer to Annexure-2.

1.THE CLIENT - APCOB

The Deputy General Manager (ITD), APCOB, Vijayawada-520002 invites sealed tenders for *Invitation of Bids for Providing Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*.

Technical bid and Financial bid should be submitted in separate covers and super scribed as Technical bid for "*Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*" and Financial bid for "*Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*", and DDs should be submitted along with Technical bid.

2.DEFINITIONS

"**Applicable Law**" - means all relevant laws in force and effect as of date hereof and which may be promulgated or brought into force and effect hereinafter in India, including judgments, decrees, injunctions, writs or orders of court, as may be in force and effect during the subsistence of this Tender Document.

"**Bid Document**" - shall mean the document submitted by the bidder, pursuant to understanding and agreeing with the terms and conditions set out in this Tender Document.

"**APCOB**"- The Andhra Pradesh State Cooperative Bank Ltd.,

"**DCCB**" - District Cooperative Central Bank Ltd.,

3.DISCLAIMER

The information contained in this bid document or subsequently provided to Bidder(s), whether verbally or in documentary or any other form by or on behalf of APCOB is provided to Investors/Bidder(s) on the terms and conditions set out in this document and such other terms and conditions subject



to which such information is provided. By acceptance of this tender document, the recipient further agrees that this tender document may not be distributed, reproduced or used for any other purpose than selection of a company for "*Invitation of Bids for Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATMs & TABs*".

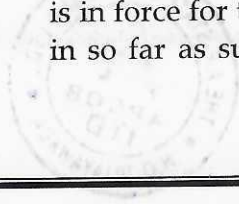
The recipient agrees that it will cause its Directors, Partners, officers, employees and representatives and any other parties who provide services to the recipient to use the tender document for the purposes in the manner stated above. APCOB does not make any representation or warranty expressed or implied, as to the accuracy, authenticity, timeliness and/or completeness of the information contained in this tender document. Each Bidder should, therefore, conduct its own investigations and analysis and should check the accuracy, adequacy, correctness, reliability and completeness of the assumptions, assessments, statements and information contained in this tender document.

The APCOB also accept no liability of any nature whether resulting from negligence or otherwise howsoever caused arising from reliance of any Bidder upon the statements contained in this tender document. APCOB may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in this tender document. The issue of this tender document does not imply that APCOB is bound to select a Bidder and APCOB reserves the right to reject all or any of the Bidders or Bids without assigning any reason whatsoever.

4. INTERPRETATION

In this Tender Document, unless the context otherwise requires,

- a. For the purpose of this Tender Document, where the context so admits:
 - i. The singular shall be deemed to include the plural and vice versa.
 - ii. Masculine gender shall be deemed to include the feminine gender and References to a "person" if any shall, where the context so admits, include references to natural persons, partnership firms, companies, bodies, corporate and associations, whether incorporated or not or any other organization or entity including any governmental or political subdivision, ministry, department or agency thereof;
- b. References to Clauses, Recitals or Schedules are references to clauses and recitals of and schedules to the Contract and the Tender Document. The Schedules, annexure and addendums shall form an integral part of this Contract.
- c. Any reference herein to a statutory provision shall include such provision, as is in force for the time being and as from time to time, amended or re-enacted in so far as such amendment or re-enactment is capable of applying to any



transactions covered by this Contract. Any references to an enactment include references to any subordinate legislation made under that enactment and any amendment to, or replacement of, that enactment or subordinate legislation. Any references to a rule or procedure include references to any amendment or replacement of that rule or procedure.

- d. The headings and sub-headings are inserted for convenience only and shall Document. References to the word "include" and "including" shall be construed without limitation. Any reference today shall mean a reference to a calendar day including Saturday and Sunday.

5.DUE DILIGENCE

The Bidder is expected to and shall be deemed to have examined all instructions, forms, terms and specifications in this Tender Document. The Bid should be precise, complete and in the prescribed format as per the requirement of the Tender Document. Failure to furnish all information required by the Tender Document or submission of a bid not responsive to the Tender Document in every respect will be at the bidder's risk and may result in rejection of the bid. APCOB shall at its sole discretion be entitled to determine the adequacy /sufficiency of the information provided by the bidder.

6.COST OF BIDDING

The Bidder shall bear all costs associated with the preparation and submission of its bid and APCOB shall in no event or circumstance be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

7.SCOPE OF WORK

The broad scope of work is given below:-

Provide Financial Inclusion Services with Acquiring Sponsor Bank for Primary Agriculture Cooperative Societies Across Andhra Pradesh for Micro ATM & TAB.

The bank is launching a financial inclusion initiative to extend banking services to unbanked and underserved areas, including rural, semi-urban, urban, and metro regions across Andhra Pradesh. This effort, which focuses on financial inclusion in Primary Agricultural Cooperative Societies (PACS), will involve establishing biometric-supported Micro-ATMs and Tablets setup at Primary Agricultural Cooperative Societies (PACS). These PACS will act as accessible touchpoints for customers in regions where access to banking services is limited, with a particular focus on providing remittance facilities for farmers through affiliated DCCBs. All the services required shall be through third party sponsor



bank [Phase-I] and shall be through the affiliated DCCBs/APCOB once concerned DCCBs/APCOB are live with the required facility/license [Phase-II].

The number of touchpoints and Centre's may be adjusted based on the bank's requirements, coverage needs, business demands, or other unforeseen factors. This flexibility allows the bank to efficiently allocate resources and adapt to varying needs across different regions. These Micro-ATMs and Tablets setup will be dedicated solely to banking and other legally permissible services, ensuring they are used exclusively for their intended purpose.

PACS will be responsible for operating these micro-ATMs and Tablets, handling transactions, and delivering essential banking services to local communities, serving as the primary point of contact for customers. This role is key to bridging the gap between the bank and unbanked populations. The scope of services provided through these PACS will broadly include:

TMS(Terminal Management System)

The Bidder should provide software / Portal/ Module to the Bank for monitoring and Management (MDM)/ Terminal Management System (TMS) of the devices as per Bank's requirement. The MDM/TMS solution should allow for remote management of terminals, including software updates, Over-the-Air (OTA) updates, patch managements, remote key updates, system health checks and other relevant updates to ensure optimal device performance.

Services:

a. Bharat Bill Payment System (BBPS)

b. Micro ATM Onus Transactions:

- Balance Enquiry
- Mini Statement
- Cash Withdrawal
- Fund Transfer

c. Micro ATM Acquiring Transactions:

- Cash Deposit
- Balance Enquiry
- Cash Withdrawal
- Fund Transfer

d. Micro ATM QR Code Withdrawal



e. Financial Inclusion Solution through AePS (Onus & Offus):

- Cash Withdrawal
- Balance Enquiry
- Cash Deposit
- Fund Transfer

f. UPI Dynamic QR Collections

g. Account opening through eKYC

This initiative is a vital step towards achieving financial inclusion in PACS across Andhra Pradesh, making banking services more accessible to those in underserved areas.

PACS Management Platform

1. Access Channel

For strong security in the Financial Inclusion solution, access channels must incorporate logical, role-based access control and channel-level encryption. This encryption safeguards data during transmission, ensuring sensitive information remains secure, confidential, and protected against unauthorized access and breaches.

2. Transmission Security

Data transmission security must include SSL/TLS protocols for strong encryption, protecting information as it moves between systems. Mandatory source IP whitelisting further secures access, allowing only authorized IP addresses and blocking unauthorized or potentially harmful sources.

3. Transaction Pre- processing

For secure and accurate transaction processing, custom rules and checks should be applied at the pre-processing stage to meet specific business and regulatory standards. Proc-code checks are essential to verify transaction code validity, preventing errors and fraud. Additionally, comprehensive transaction logging must be in place to support audits and facilitate the detection and investigation of any suspicious activities.

4. Transaction Processing

- i. PACS Secretary: This involves verifying the identity of PACS and their secretary before processing transactions. By using strong authentication methods, such as multi-factor authentication, the system can ensure that only authorized PACS can initiate transactions, reducing the risk of fraud.



- ii. Transaction Authorization: This step involves validating and approving transactions based on predefined criteria and rules.
- iii. Transaction Processing: Once authenticated and authorized, transactions are processed efficiently and accurately to the relevant accounts and records, ensuring that all financial data is correctly recorded and maintained.
- iv. Audit Trails & Alerts: Maintaining comprehensive audit trails is crucial for tracking all transaction activities. These logs provide a detailed record of each step in the transaction process, facilitating audits and investigations.

5. Database Security

1. Secure Logging: All database activities should be logged securely to maintain an accurate and tamper-proof record of access and changes. Secure logging helps in monitoring database usage, detecting unauthorized access, and facilitating audits and investigations.
2. Masking of Sensitive Information: Sensitive data, such as personal identification numbers, financial details, and other confidential information, should be masked.
3. Backup and Control: Regular backups of the database should be performed to ensure data integrity and availability in case of data loss or corruption and strict control measures should be in place to manage access to backup data, ensuring that only authorized personnel can handle and restore backups.

6. Data Centre Security

1. Highly Redundant Architecture: The data center should be designed with redundancy at every level, including power supplies, network connections, and hardware components. This redundancy ensures that if one component fails, others can take over without any disruption to services, thereby maintaining continuous availability.
2. 24x7 Monitoring: Continuous monitoring of the data center is essential to detect and respond to any issues in real-time. Should have monitoring tools and having a dedicated team that can promptly address any anomalies or security threats, ensuring the data center operates smoothly around the clock.
3. PCI DSS and BCP Certified Infrastructure: The data center infrastructure must comply with the Payment Card Industry Data Security Standard (PCI DSS) to ensure the secure handling of payment card information. Additionally, it should be certified for Business Continuity Planning (BCP), which ensures that there are robust plans in place to maintain operations during and after a disaster, minimizing downtime and data loss.

PACS Management Module

A. PACS Onboarding



PACS onboarding, whether conducted individually or in bulk, is a critical process that ensures the legitimacy and compliance of PACS touchpoints.

- i. PACS and PACS Secretary KYC (Know Your Customer) Management: This allows verifies the identity of PACS and its staff through comprehensive checks, ensuring they meet regulatory requirements.
- ii. PAN (Permanent Account Number) Verification: This crucial step confirms the PACS and its staff tax identification, ensuring the accuracy and validity of their PAN.
- iii. eKYC (Electronic Know Your Customer): This allows for the digital verification of identity documents, making the process faster and more efficient.
- iv. Physical KYC: In cases where digital verification is not possible, physical KYC involves in-person verification of documents.

B. Lifecycle Management

Lifecycle management for PACS involves several critical functions to ensure smooth operations and compliance. These functions include the ability to Enable, Disable, Block, and Unblock PACS as needed. This flexibility allows for effective management of their activities, ensuring that only authorized and compliant individuals are active at any given time.

PACS Hierarchy Management is another essential aspect, which involves organizing PACS into a structured hierarchy. This helps in better oversight and management of PACS activities, ensuring that each level of the hierarchy is properly monitored and controlled.

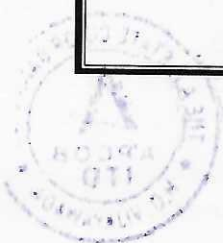
Additionally, PACS Whitelisting with NPCI (National Payments Corporation of India) is crucial for ensuring that only verified and trusted PACS are allowed to participate in the payment ecosystem. This process involves verifying PACS against NPCI's standards and adding them to a whitelist, thereby enhancing the security and reliability of transactions.

Together, these processes ensure a robust and secure framework for managing PACS and PACS, promoting trust and efficiency in the financial ecosystem.

C. PACS Servicing

PACS servicing is a crucial aspect of maintaining a smooth and efficient business operation. It should include several key features:

- i. PACS Notifications and Call Back: Keeping PACS informed through timely notifications about transactions, updates, and other important information is essential. Additionally, providing a call-back service ensures that PACS



- can easily reach support for any issues or queries, enhancing their overall experience.
- ii. UDIR (Unique Device Identification Registration): This feature helps in tracking and managing the devices used by PACS, ensuring that only authorized devices are used for transactions. It adds an extra layer of security and helps in preventing fraud.
 - iii. Refund and Chargeback Management: Efficient handling of refunds and chargebacks is vital for maintaining trust and satisfaction among PACSs. This involves processing refund requests promptly and managing chargebacks effectively to resolve disputes and ensure fair outcomes.
 - iv. Together, these features ensure that PACS receive comprehensive support and service, fostering a reliable and trustworthy business environment.

D. Reporting & MIS

Effective reporting and Management Information Systems (MIS) are essential for comprehensive PACS servicing. These systems should be capable of generating detailed PACS-wise transaction reports, providing insights into each PACS's transaction history and performance. Additionally, generating PACS statements is crucial for summarizing their financial activities over a specific period, helping them keep track of their earnings and expenses.

To enhance convenience and accessibility, there should be a provision to deliver these reports via email or SFTP (Secure File Transfer Protocol). This ensures that PACS receive their reports in a timely and secure manner, allowing them to access and review their financial data whenever needed. These features collectively contribute to a robust reporting system, supporting better financial management and decision-making for PACSs.

E. Integration Capability

Integration capabilities are crucial for seamless PACS onboarding and management. Utilizing API (Application Programming Interface) or SDK (Software Development Kit) based integration allows for efficient and flexible connectivity between different systems. This ensures that PACS can easily integrate their platforms with the service provider's systems, facilitating smooth data exchange and operational efficiency.

Additionally, a PACS Self-Service Portal is an invaluable tool that empowers PACS to manage their accounts independently. Through this portal, PACS can perform various tasks such as updating their information, viewing transaction histories, generating reports, and managing their services without needing direct support. This not only enhances the user experience but also reduces the



operational load on support teams, leading to a more streamlined and efficient service delivery.

While we will initially onboard through a third-party Acquiring Sponsor Bank to operationalize the devices, please note that once APCOB or DCCBs goes live on AePS & other payment channels, it will be imperative to handle the integration and execute the necessary configurations to establish APCOB or concerned DCCBs as the sponsor bank across all applicable channels at a subsequent stage.

F. Transaction Capabilities

Transaction capabilities are essential for providing PACS with comprehensive financial services. These capabilities should include:

- i. **Balance Check and Statement:** PACS need the ability to check their account balances and generate statements to keep track of their financial status and transactions.
- ii. **VPA (Virtual Payment Address) Based Collect Request:** This feature allows PACS to request payments using a VPA, making the process of collecting payments more streamlined and efficient.
- iii. **Log Intent & QR/Intent Based Payments:** Enabling PACS to log payment intents and use QR codes or intent-based payments enhances the flexibility and convenience of transactions. This is particularly useful for in-person and online payments, providing a seamless payment experience.
- iv. **Check Transaction Status:** Providing real-time updates on the status of transactions helps PACS stay informed about their payment processes, ensuring transparency and trust.

G. Utility Services

Utility services for PACS should encompass several key features to enhance their operational efficiency and security:

- i. **PACS Whitelisting with NPCI:** This process ensures that only verified and trusted PACS are allowed to participate in the payment ecosystem. By whitelisting PACS with the National Payments Corporation of India (NPCI), the system enhances security and reduces the risk of fraudulent activities.
- ii. **Static/Dynamic/Signed QR Code Issuance:** Providing PACS with the ability to generate static, dynamic, and signed QR codes is crucial for facilitating various types of transactions. Static QR codes are fixed and can be used repeatedly, while dynamic QR codes can be customized for each transaction, offering greater flexibility. Signed QR codes add an extra layer of security by ensuring the authenticity of the transaction.



H. Settlement and Payouts

Settlement and payout services for PACS should include several key features to ensure efficient and transparent financial operations:

- i. **Fee/Charging Module:** This module allows for the calculation and application of various fees associated with transactions. It ensures that PACS are aware of any charges incurred and can manage their finances accordingly. This transparency helps in building trust and maintaining clear financial records.
- ii. **Real-Time/Deferred Settlement Payout:** Offering both real-time and deferred settlement options provides flexibility to PACSs. Real-time settlements allow PACS to receive funds immediately after a transaction, which is crucial for maintaining cash flow. Deferred settlements, on the other hand, can be scheduled for a later time, providing PACS with the ability to manage their funds according to their business needs.

Note: Solution/Module provided by bidder should be customizable as per banks requirements without any additional cost.

8. CLARIFICATION ON BID DOCUMENTS:

All prospective bidders requiring any clarification on the bid documents may request/forward their clarifications/queries to the Point of contact of APCOB, before the last date of seeking clarifications. Copies of consolidated queries of bidders and response of APCOB will be issued by APCOB as addendum in the website, only if the clarifications requested for, are considered appropriate by APCOB.

9. PRE-QUALIFICATION CRITERIA

S. No.	Criteria	Required Documents
1.	The bidder should be a company registered in India under the Indian Companies Act 1956/2013 or a partnership or a society constituted under the Societies Registration Act 1860 or sole proprietor firm with their registered office in India for the last five years as on 31st March, 2024.	<ul style="list-style-type: none">• Copy of valid Certificate of Registration, partnership deed etc. attested by Company Secretary/ authorized signatory should be submitted by the bidder.• Copy of PAN card attested by authorized signatory should be submitted by the bidder.



2.	The bidder should have valid TIN/ Services Tax/GSTN registration.	Copy of valid Certificate of registration attested by authorized signatory should be submitted by the bidder.
3.	The bidder should not be barred or black-listed by any central/ state govt. departments/ organizations/ PSUs for any reason on the date of bid submission.	As self-declaration certificate from the authorized signatory should be submitted by the bidder.
4.	The bidder should have a technical support office in operation in Andhra Pradesh or Telangana and support centers manned with qualified staff.	Copy of address proof of office premises in Andhra Pradesh or Telangana attested by authorized signatory should be submitted by the bidder. The bidder which is not having a customer care/toll free number may provide an undertaking on its letter head duly signed by the authorized signatory to the effect that the same shall be obtained immediately in case the bidder is declared L1 and awarded the contract.
5.	The Bidder must be the Original Software Developer (OSD) or an authorized representative of the OSD in India. If the OSD is directly participating in the tender process, their authorized representative will not be allowed to participate in the same tender.	OSD or authorized representative, to submit a letter of authorization.
6.	APPLICATION FEE - Rs. 10,000/- (Rupees Ten thousand only), and EMD - (Rs. 50,000/- (Rupees Ten thousand only)	Demand Draft (DD) or Bank Pay order in favor of "The Andhra Pradesh State Cooperative Bank Ltd.," payable at Vijayawada.
7.	TMS (Terminal Management System) for MicroATM & TAB devices.	A self-declaration certificate should be submitted with the authorized signatory, confirming that bidder will be providing TMS services as per the scope.

Note: Above criteria's are mandatory and any deviations will be rejected outright.



9.1 Criteria for allotment of marks:

S No	Criteria	Required Documents	Max Marks allotment
1.	The proposed Financial Inclusion solution must be successfully implemented and operational in at least three Scheduled Banks/NBFCs	Document Proof Purchase order/ Invoice Copy /Satisfactory Letter	5
2	The proposed Financial Inclusion solution must be successfully implemented and operational in at least 1000 terminals	Document Proof Purchase order/ Invoice Copy /Satisfactory Letter	5
3.	The bidder should have a minimum average annual turnover of Rs. 50 lakhs in last three financial Years.	Attested audited copies of bidder's annual reports for the last three financial years along with a certificate from a practicing Chartered Accountant on his letter head confirming annual turnover & average annual turnover during these financial years should be submitted by the bidder.	5
4	Timelines for making both devices live in production moment with all functionalities as per scope (Max 4 weeks)	Bidder should submit self-declaration certificate with authorized signatory about making devices(MicroATM & TAB) operational as per the scope mentioned along with timelines	15
5	Scope of work	Refer to scope of work- services (Demo to be provided at the time of financial bid evaluation)	70
Total Marks			100

Note: Marks will be awarded proportionately to only of those bidders qualifying in Pre-qualification evaluation.



9.2 FINANCIAL BID EVALUATION:

The financial bid would be opened only of those bidders qualifying in Pre-qualification evaluation. Financial Bid should contain the total amount for services mentioned in the scope. The prices quoted shall be exclusive of taxes.

9.3 FINAL EVALUATION OF THE BID:

1. Final evaluation is done based on QCBS method with 60:40 weightages to technical and financial bids respectively.
2. The bidder obtaining highest combined score shall be considered as successful bidder and contract shall be awarded to the successful bidder.
3. For working out the final evaluated score, APCOB will use the QCBS method.
4. The final Evaluated Bid Score (B) will be calculated for each bid, using the following formula in order to have a comprehensive assessment of the financial bid and the technical bid:

$$B = (C_{low}/C) \times 100 \times X + (T/T_{high}) \times 100 \times Y$$

where,

C	=	Evaluated financial Bid Price of the bidder
C _{low}	=	The lowest of the evaluated financial bid prices among the responsive bids
T	=	The total marks obtained by the bidder against technical bid
T _{high}	=	The highest mark scored against technical bid criteria among all responsive bids
X	=	0.4 (The weightage for financial bid is 40 %)
Y	=	0.6 (The weightage for technical bid is 60%)

- The Evaluated Bid Score (B) shall be considered up to two decimal places.
- Contract shall be awarded to the bidder with the highest Evaluated Bid Score (B).
- In the event of two or more bids having the same highest Evaluated Bid Score (B), the bid scoring the highest marks against 'Quality' criteria will be recommended for award of contract. Even if there is a tie, 'draw of lots' will be resorted to arrive at the recommended bidder.



10.SPECIAL TERMS AND CONDITIONS

- APCOB shall reserve the right to verify the operation and performance of project by the bidder and the bidder shall permit APCOB to do so. The APCOB will evaluate the information submitted by the bidder with regard to bidder's capacity. The bidder cannot subcontract the work at any stage without prior written approval from the APCOB.
- APCOB shall reserve all rights to negotiate the L1 bidder for finalizing the price and the job would be awarded to the L1 bidder after final negotiations, as per the criteria defined in the item rate BoQ/tender document.
- Rates quoted in the item rate BoQ should be valid for the complete contract period as no changes in the price bid would be considered at a later stage.
- The bidder cannot make any amendment in the Technical Bid /Commercial Bid; neither can he impose any condition. All such bids will be rejected at the discretion of APCOB.
- The rates quoted in the price bid will be inclusive of all taxes, fees, levies etc.
- The agency will submit the invoice supported by complete description of work and rate payable as per job order. Further the invoice should also be supported with detail of documents serial/date wise, with hard/soft copies without duplication containing exact number of pages.
- The invoice should contain PAN No., GST No., Job Order no. and address of the bidder when the payment has to be made.
- Resolution time: The response time of bidder to attend any complaint upon receipt of the complaint/ information from the user should not be more than twenty-four hours, any deviations Penalty will be imposed.
- The successful bidder is required to deploy their team at a central location for L1 support, if required team should visit concerned PACS for issue resolution.

11.PROCESSING FEE

- i. The Application fee is non-refundable.
- ii. The EMD is non-interest bearing.
- iii. The bidder who submits UDYAM certificate will be exempted from EMD.
- iv. The successful bidders EMD will be discharged upon expiry of "Offer Validity Period" or upon receiving of Performance Guarantee. EMD of unsuccessful bidders shall be refunded after finalization of Tender.
- v. The EMD will be forfeited:



- a. If a bidder withdraws his bid during the period of validity or in case of a successful bidder, if the bidder fails to sign the contract in accordance with terms and conditions.
- b. If a bidder fails to submit Performance report during the period of validity.

12. UNDERTAKING

An undertaking from the Bidder stating the compliance with all the conditions of the Contract and Technical Specifications of the Bidding Document will be required, since no deviation will be acceptable to APCOB.

13. BID PRICES

- I. The price i.e., offer must be made by the intending bidder covering all important points mentioned in the bid format. The financial offer may be submitted keeping in view the terms and conditions of this bid document and site conditions.
- II. The bidder shall include payment of all dues such as taxes & other statutory dues, not specifically mentioned in the specification but essential for successful completion of work. The bidder shall not be eligible for any extra charges in respect of such payments. Though not mentioned in the bid document extra charges if any shall be paid by the bidder only.
- III. All liabilities, whatsoever, on account of copy rights or any other reason, if any, shall be borne by the bidder.

14. PAYMENT TERMS:

Bank' Standard payment terms are only applicable. 25% advance will be paid against one time implementation cost after competition of POC. Remaining 75% will be release against successful installation & implementation of product/ Application in all the devices.

Note: Payments shall be made as applicable to concerned phase.

15. PERIOD OF VALIDITY OF BID

I. Validity Period:

Bids shall remain valid for 180 days after the date of bid opening prescribed by APCOB; APCOB holds the right to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence.

II. Extension of Period of Validity



In exceptional circumstances, APCOB may solicit the Bidder's consent to an extension of the period of validity. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder shall be unconditional. A Bidder granting extension of validity will not be permitted to modify his technical or commercial bid.

III. Amendment of RFP

At any time prior to the deadline for submission of proposal, APCOB may, for any reason, whether at its own initiative or in response to clarifications requested by an Applicant, modify the RFP document and it will be notified.

16. MODIFICATIONS/ SUBSTITUTIONS/ WITHDRAWAL OF PROPOSALS

No proposal shall be modified, substituted, withdrawn by the applicant after the proposal due date. Any alteration/ modification in the proposal or additional information or material supplied subsequent to the proposal due date, unless the same has been expressly sought for by the authority, shall be disregarded.

17. ACCEPTANCE & WITHDRAWALS

The right of final acceptance of the tender is entirely vested with APCOB who reserves the right to accept or reject any or all of the tenders in full or in parts without assigning any reason whatsoever. There is no obligation on the part of APCOB to communicate with rejected Bidders. After acceptance of the tender by APCOB, the Bidder shall have no right to withdraw his tender, or claim higher price.

18. APCOB'S DECISION TO BE FINAL

The final decision would be based on the technical capacity and pricing. APCOB does not bind itself in selecting the firm offering lowest prices alone. The tender shall be submitted neatly and all corrections, over -typing shall be attested with seal and full signature. APCOB reserves the right to not to accept lowest price, to reject any or all the tenders without assigning any reason. Tendering/Subsequent award of job shall not in any way entitle the vendor to have any exclusive rights and privileges.

19. AWARD CRITERIA

- I. Preliminary Scrutiny: APCOB will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. APCOB may, at its discretion, waive any minor nonconformity or any minor



irregularity in an offer. This shall be binding on all Bidders and APCOB reserves the right for such waivers.

- II. The quote received will be first evaluated for completeness and responsiveness. Only those bids which are found to be responsive, will be considered for technical evaluation, those bids which are technically qualified will be considered for financial bid opening. Non-responsive/non-complete bids shall be summarily rejected and no communication of the same will be obligatory on the part of APCOB.

20.Liquidated Damages:

The Application with required channels is to be installed within 4 weeks from the date of receipt of communication from the Bank. Bank reserves the right to charge penalty for delayed deliveries at the rate of 0.50% of bid value per week without prejudice to its other rights, if not delivered as per the agreed terms & conditions of delivery schedule as per Bid submitted. The penalty may be increased to 1% per week for the delay beyond 2 weeks from the stipulated delivery date. Once the maximum deduction of 20% is reached, the bank may consider termination of the agreement. In case the selected bidder fails to provide the solution, the any advance amount paid will be recovered.

21.SLA/Penalties:

The vendor shall guarantee 24 x 7 available for the Application and maintain an uptime of 99.00%.

The "Application downtime" means Application not available to the user for reasons which are attributable to the vendor. "Percentage Downtime" will be arrived by calculating the total downtime of the application during the quarter month expressed as a percentage of total available time in the quarter, i.e., no. of days x 24 hours. For example, if the total downtime of an Application works out to 50 hours during April - June quarter, then the percentage downtime shall be calculated as follows:

$$50 \times 100 / (24 \times 91) = 2.29\%$$

The Bank will not rely only on the vendor's report but will also cross-check the data through independent verification from other sources and Bank's decision will be binding.

For failure to ensure minimum availability on quarterly basis, the penalty will be levied per quarter of the charges payable. Penalties for the deficiency in services during AMC period will be recovered from the charges payable to the bidder.

22.TAXES AND DUTIES



The prices (including all taxes, duties etc.) quoted in the bid shall hold good and shall be binding on the bidder, notwithstanding any increase in the prices of materials and labor or in the freights or levy of other charges whatsoever and the bidder shall not be entitled to claim any increase over the rates quoted by him during the period of currency of the contract except taxes and duties as introduced/ modified by Govt. from time to time if any within the period from last date of bid submission to the original completion date of the Contract. Reimbursement of any new tax or variation of existing tax, introduced during last date of bid submission to the original completion date of the Contract shall be paid in actual on submission of documentary evidence.

The extended period of Contract for the purpose shall only be considered on merit.

23. NOTIFICATION OF AWARD & SIGNING OF CONTRACT WITH PURCHASER

The Bidder whose Bid has been accepted shall be notified of the award by APCOB, by registered letter, fax or by official mail. The Bidder shall acknowledge in writing, the receipt of the Letter of Indenter Notification of award of work and shall send his acceptance to enter into the Contract within three (3) days from the receipt of the Letter of Intent notification of work award. Bidder shall also enter into the agreement with APCOB within 7 days of acceptance.

24. EXPENSES FOR THE CONTRACT

All incidental expenses of the execution of the contract/ agreement shall be borne solely by the successful bidder and such amount shall not be refunded to the successful bidder by the APCOB.

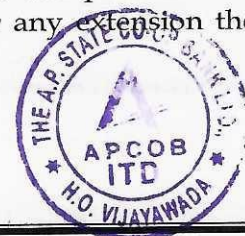
25. FAILURE TO ABIDE BY THE CONTRACT

The conditions stipulated in the contract shall be strictly adhered to and violation of any of these conditions shall entail immediate termination of the contract without prejudice to the rights of APCOB.

26. TERMINATION FOR DEFAULT

The bank may, without prejudice to any other remedy for breach of contract, by written notice of default, sent to the contractor, terminate this contract in whole.

- a. If the contractor fails to deliver any or all of the goods and perform services within the time period(s) specified in the contract, or any extension thereof granted by the bank.



- b. If the contractor fails to perform any obligation(s) under the contract.
- c. If the contractor, in either of the above circumstances, does not remedy his failure within a period of 15 days (or such longer period as the purchaser may authorize in writing) after receipt of the default notice from the bank.

27. GOVERNING LAW

Any Disagreement or dispute arising between them under or in connection with the contract. Either party may require that the dispute be referred for resolution to the formal mechanisms and may refer the same within 30 days from the date of failure of negotiations to the Arbitrator in accordance the provisions of the Arbitration and conciliation Act, 1996. The jurisdiction of the settlement of the disputes shall be Vijayawada, Andhra Pradesh State only.

28. SUBMISSION OF BIDS

Bid should be submitted only by

- a. Bidder who has downloaded the tender from the APCOB Website and shall not tamper/modify the tender form including downloaded price bid template in any manner. In case if the same is found to be tampered/modified in any manner, tender will be completely rejected and EMD would be forfeited and bidder is liable to be banned from doing business with APCOB.
- b. Bidders are advised to visit again APCOB website at least 1 day prior to closing date of submission of tender for any corrigendum/ addendum/ amendment.
- c. The offers submitted by Telegram/Fax/email shall not be considered. No correspondence will be entertained in this matter.

Signing and Submission of Tender

Participation in the Tendering process implies giving consent to all the terms, conditions and other requirements contained in any part of the Tender document.

The Tender shall be typed or written in indelible ink as instructed in respective parts and shall be signed by the vendor or person or persons duly authorized to bind the vendor to the Contract. The person or persons signing the Tenders shall initial all pages of the Tenders.

Any interlineations, erasures, or overwriting shall be valid if only they are authenticated by full signature of the person signing the Tenders.

Proposals for Technical Bid and Commercial Bid are to be sealed in separate envelopes and submitted to the address given below. All the envelopes must be super-scribed with the following information:



- Type of Offer
- Due Date
- Name of Vendor

Commercial Offer:

The Commercial Offer (C.O.) should give all relevant price information in Indian Rupees.

If the envelopes are not sealed and marked as indicated above, the Bank will assume no responsibility for the Tender's misplacement or premature opening. The envelopes duly sealed should be submitted on or before 05.00 PM on 07.02.2025 at the address mentioned in critical date sheet.

29. RESPONSIBILITY OF BIDDER

If the outer envelope is not sealed and marked as required, APCOB will assume no responsibility for the Bid's misplacement or premature opening.

30. REJECTION OF BID

The Bid Document shall be submitted in the form of printed document. Bids submitted by Telex, fax or email would not be entertained. Any condition put forth by the bidder not conforming to the bid requirements shall not be entertained at all and such bid shall be rejected.

31. LATE BIDS

Any bid received by APCOB after the deadline for submission of bids prescribed by APCOB, will be summarily rejected and returned unopened to the Bidder. APCOB shall not be responsible for any postal delay or non-receipt / non-delivery of the documents. No further correspondence on this subject will be entertained.

32. ANNOUNCEMENT OF BIDS

The Bidder's names, bid modifications or withdrawals and the presence or absence of requisite bid security and such other details will be announced at the time of opening. No bid shall be rejected at bid opening, except for late bids.

33. BIDS NOT CONSIDERED FOR EVALUATION

Bids those are rejected during the bid evaluation process shall not be considered for further evaluation, irrespective of the circumstances.



34. OPENING OF COMMERCIAL BIDS

Commercial Bids will be opened and compared at the specified date and time. The name of Bidder, bid prices, total amount of each Bid, etc. shall be announced by the APCOB at the Commercial Bid opening.

35. CLARIFICATION OF BIDS

To assist in the evaluation, comparison and an examination of bids, APCOB may, at its sole discretion, ask the Bidder for a clarification of its bid including breakup of rates. The request for clarification and the response shall be in writing. If the response to the clarification is not received before the expiration of deadline prescribed in the request, APCOB reserves the right to make its own reasonable assumptions at the total risk and cost of the bidder.

36. COMPLETENESS OF BIDS

APCOB will examine the bids to determine whether they are complete, whether they meet all the conditions of the Tender Document and Technical Specifications, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the Bid Documents are substantially responsive to the requirements of the tender document.

37. RECTIFICATION OF ERRORS

Arithmetical errors will be rectified on the following basis: - If there is a discrepancy between the rates in words and figures, the rate in words will govern. If the bidder does not accept the correction of errors, his bid will be rejected and his EMD may be forfeited.

38. REJECTION OF BID

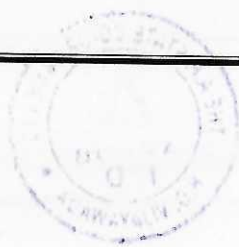
A bid that does not meet all pre-qualification criteria or is not responsive shall be rejected by APCOB and may not subsequently be made responsive by correction or withdrawal of the non-conforming deviation or reservation by the bidder.

Thanking You



Dy. General Manager (ITD),
The AP State Cooperative Bank Ltd.,

B Dinesh Kumar
Dy. General Manager
Emp. Code: 821



Annexure-1

Micro ATM device Specifications:

Model: Urovo i9100 Smart POS payment terminal

O.S.	Android 8.1 and above
Processor	AP: Quad-core 1.3GHz SP: MAX32555
Memory	RAM 1GB ROM 8GB
Display	5.5 display, 1280 720
Button	PWR button, Vol+/- button
Network Connection	4G/ 3G/ 2G Bluetooth BT 4.1+BR/EDR+BLE Wi-Fi IEEE 802.11 a/b/g/n 2.4GHz/5GHz
Camera	No front camera (2MP optional) Rear 2MP (5MP Optional)
Scanning	Rear camera decoding, supporting barcode and payment code
Payment	Magnetic stripe card: Support magnetic 1/2/3 track card, bidirectional swipe, and meet the standards of ISO7811/7812/7813 IC Card: Meet the standard of ISO/IEC 7816 Contactless Card: Support Mifare, type A/B/C, Felica
Thermal Printer	Media type: Receipt paper Media roll size: 40mm Media width: 58mm printing paper Resolution: 203dpi (8dot/mm) Print speed: 50~70mm/s Supports 1D/2D bar code printing
Fingerprint	Capacitive fingerprint
Audio	Speaker(1W), Buzzer
Positioning	GPS, A-GPS, BEIDOU, GLONASS, Galileo
Slot	1xMicro SIM+2xSAM or 1xMicro SIM+1xSIM+1xSAM Micro SD/TFx1, up to 128 GB
Interface	1xMicro USB (data transferring and charging, USB OTG 2.0) Pogopin (5pin)
Notification LED	Contactless Notification LED, Blue/ Yellow/ Green/ Red Power LED
Battery	3.7V/ 5200mAh
Adaptor	Input: 100~240V AC 50~60Hz Output: 5V/ 2A
Physical	L x W x H (mm): 188 x 81 x 61 (35mm thinnest) Weight (g): 475g
Certification	PCI PTS 6.x, EMV L1&L2, EMV Contactless L1, MasterCard Contactless, Visa PayWave etc.

Annexure-2



TAB device Specifications:

Make: Wiseasy

Model: Wiseasy-T1 Tablet

Particular	Updated Specification
OS	Android 10 and above
CPU	Qualcomm Octa Core 1.8 Ghz and above
Memory	2 GB RAM + 16 GB ROM
Display	11.6 inches or above with 1920*1080 or above
Screen	Touch
Network	2G/3G/4G
Wi-Fi	2.4G/5G, 802.11 a/b/g/n/ac
Bluetooth	BT 4.2 + BLE
GPS	GPS / AGPS/GLONASS/Beldou
Camera	Rear Camera- 8MP, Supports auto focus & Flashlight; Front Camera- 5MP.
NFC	13.56 MHz, supports EMV2.6b Standard ISO/IEC 14443, ISO18092, Type A&B, Felica, Mifare
Magnetic Card Reader	ISO 7810/7811, supports three- track two- way manual swinging.
IC Card Reader	ISO 7816; PBOC3.0 L1/L2.
USB	Type C USB 2.0.
Card Slot	1 * Micro SIM+ 1 * Macro PSAM or 2 * SIM supporters DSDS (SAM Slot)
Dock Stand	Fingerprint: STQC Certified FP Scanner with L1 Certification
	Stand: Charging Port+ USB Ports - 2 or higher
Battery	3.7v / 6450mAh support fast charging
Power	Adapter: Input-AC-100-240V, 50/60Hz, Output- 9V/2A.
Certifications	EMV Contact L1/EMV Contact less L1 2.6b/EMV Contact L2/VISA/Master Card/AMEX/Discover /PCI/TQM/ India BIS/RoHS.



Commercial Response

Ref Number:

Date:

To
The Deputy General Manager (ITD),
The Andhra Pradesh State Cooperative Bank Ltd.,
NTR Sahakara Bhavan, Governorpet,
Vijayawada - 520002

Dear Sir

SUB: RFP/Tender Reference:

Supply and Installation of Application in PACS devices (Micro ATM & TAB)
through

Services	Commercials	
	Through third party acquiring Sponsor bank (Phase-I)	Through APCOB/DCCBs (Phase-II)
One Time Integration Charges (White Label model)		
Recurring charges (per year)		
MicroATM* (Cash Withdrawal, Balance Enquiry, Mini Statement, Fund Transfer)		
AEPS (Cash Withdrawal, Balance Enquiry, Mini Statement, Fund transfer)		
IMPS		
BBPS (COU)		
UPI Dynamic QR Collections		
Account opening through eKYC		
Sub Total		
Grand Total (Phase-I + Phase-II)		

Yours Truly



Authorized signatory of bidder

Commercial Response-II

Ref Number:

Date:

To
The Deputy General Manager (ITD),
The Andhra Pradesh State Cooperative Bank Ltd.,
NTR Sahakara Bhavan, Governorpet,
Vijayawada - 520002

Dear Sir

SUB: RFP/Tender Reference:

Supply and Installation of Application in PACS devices (Micro ATM & TAB)
through

Services	Commercials	
	through party Sponsor (Phase-I)	through third acquiring bank (Phase-II)
Point of Sale (POS)		
Any other services/charges (Specify the services)		
Sub Total		
Grand Total		

Note: Commercial Response-II will not be included in evaluating the financial bid.

Yours Truly

Authorized signatory of bidder

