

Proposal for EMV Chip & Pin based cards and welcome kit

(on Company's letter Head)

Rates :

Sr No	Particulars	Card	Unit Rate (excluding tax)
1	EMV Chip & Pin Based Cards along with magnetic stripe-(Instant)	Strictly as per NPCI RuPay Specification	
2	EMV Chip & Pin Based Cards along with magnetic stripe (with customer name embossed)-(Personalised)		
3	Welcome letter	Length- 29 cm Width- 21 cm Paper GSM- 90 GSM Paper Size – A4 Printing - 4 colour	
4	Card Pouch	Length 9 cms Breadth 6 cms Paper GSM: 130 GSM Outside Laminated, non-tearable, water resistant	
5	Welcome kit Envelope	Length 23 cms Breadth 11.5 cms Paper GSM: 90 GSM Maphilto paper with superfine cloth with banks logo, Name and Address in Hindi & English Outside Laminated Tape be affixed on flap Windows: 2 Printing : 4 Color	
6	User Guide booklet	Cover Paper : 130 GSM Coated (Front & Back) Text Paper : 90 GSM Coated	
7	Terms and condition Booklet	Cover Paper : 130 GSM Coated (Front & Back) Text Paper : 90 GSM Coated	
8	Pin mailer	Length 24.3 cms Breadth 9.4 cms. Paper GSM: 70 GSM upper layer and 80 GSM lower. Type : Carbonless (Chemical coated)	
9	Pin mailer window envelope	Size 28 cmX 12.7 cm Windows: 2 Paper GSM: 90 GSM/ ButterPaper. Printed & laminate<,i Envelope (130 GSM) for PIN/PPK Tape be affixed on flap	
10	Other packing material details (if any, kindly specify) : 1.	See below ***	
***OTHER PACKING MATERIAL - (For Bulk dispatch of Cards & PIN/PPKs to Banks HO) Printed & laminated Envelope (110 GSM) for RTO card dispatch. sticker labels (Paper & Thermal). Corrugated Boxes with printing for different Kits 140 GSM & (5 & 7 Ply). Plastic Envelops - A4 size envelopes (untreatable). Length 34.2 cms. Width 25.5 cms. Below punch edge 1.3 cm.			

Terms and conditions :

1. The Bidders should submitted the quotation in either of following ways :
 1. Send Sealed quotation to Address :

IT Section
The Kangra Central Cooperative Bank Ltd
Himachal Pradesh – 176215
 2. Password protected quotation through email at <it@kccb.in>
2. Last date of Submission of Quotation : 26.10.2023 upto 05:00 PM. No proposal will be accepted after-that.
3. Tentative quantity of Rupay EMV Chip Debit Cards and Kisan Cards is 3 Lakhs. It may vary as per requirement.
4. The Bidders are required not to impose their own terms and conditions to the bid.
5. The Bank is under no obligation to accept the lowest or any other offer received and reserves the right to reject any or all the offers including incomplete offers without assigning any reason whatsoever.
6. The selected bidder should carry out certification /WPC (White Plastic Certification) with NPCI as and when required without any extra cost to the Bank. White Plastic Card to be sent to NPCI within 5 Days of providing test emboss data by Bank. In case of any observation raised by NPCI while doing the white plastic certification the same observation/ issues to be resolved by the selected bidder within 2 days from the intimation by NPCI/ Bank.
7. Banks or its customer's data stored or shared with selected bidder shall be duly secured with required DLP (Data Loss Prevention) arrangements which should be upgraded as required due to any changes in the security environment of the banking industry.
8. If the selected bidder wrongly processes the embossed data then selected bidder has to deliver the card with correct emboss data without any extra cost to the bank.
9. If the selected bidder wrongly dispatched card, then the selected bidder has to reprocess the card without any extra cost to the bank.
10. The selected bidder should be approved by NPCI for manufacturing /personalization of Chip Based EMV Rupay Card. Required Certificate to be provided.
11. The selected bidder should take necessary approvals of design and product from NPCI.
12. While doing pilot testing of any cards in live environment, selected bidder to support Bank in case of any observation raised on the card. The observations/ issues to be resolved within 2 days of intimation by Bank.
13. The selected bidder needs to facilitate and ensure smooth & secure insertion of keys for physical preparation of cards.
14. The Bank may ask the selected bidder to prepare & submit sample open artwork files as and when required. The final artwork approved by the Bank will be property of the Bank. Bank may ask for open artwork at any point of time. In case of any modification in the artwork provided by the selected bidder that is to be done within the same business day.
15. The selected bidder should supply good quality durable EMV Chip based Cards as per design /specifications approved by the Bank and NPCI.
16. Printing, embossing, encoding should be done strictly as per NPCI RuPay Specifications.
17. The selected vendor will be required to supply EMV Chip based Rupay Debit and Kisan Card as per the requirement of the Bank during the entire contract period.
18. Non-personalized cards are required to be dispatched to DBDC Section in bunches as per the data shared by the Bank in sealed & packed condition in secure packet so as to reach at office in safe condition. Selected Bidders also to share Card Tracking Details with DBDC Section on email ID <dbdc@kccb.in>

F.O.R Destination :

DBDC Section,
The Kangra Central Cooperative Bank Ltd
Head Office : Dharamshala

19. The selected bidder also has to dispatch the Cards to Head Office or directly to Branches/Customer's address as per Banks requirement and to share its MIS with Bank.
20. Rejected cards should be destroyed under camera surveillance and the backup of the CCTV recording should be retained for a period of 3 months. An undertaking in this regard should be submitted by Bidder along with Bid Response. However, whenever Bank requests for CCTV recording for a period of last 3 months then selected bidder shall have to provide it to the Bank within seven days from intimation without any additional cost to the Bank.
21. The vendor must ensure the availability of test Rupay Debit and Kisan cards as per specifications approved by KCC Bank & NPCI.
22. The selected Bidder is required to provide SFTP and/or any other mode of secure communication with digital signature / encryption & decryption for download and upload of customer data / Emboss from Bank's ATM Department.
23. Selected bidder has to provide an alternative solution as well in case of any problem in file transfer through SFTP channel. However, the encryption mechanism will remain same.
24. The interface with the Bank should be dedicated to only sending / receiving data related to card for the Bank.
25. The Bidder will share one point contact to provide the cards and other supports.
26. The Bidder should have an own support center in India for grievance redressal of the Bank.
27. **RATES:** The rates quoted shall remain firm for the period of three year after signing of contract and shall not be subject to any upward modification whatsoever.

28. PAYMENT :

1. 100% after delivery and in presenting the invoice thereof.
 2. No extra charges (for courier or other levies etc) will be payable.
 3. Taxes extra as applicable.
 4. The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder or their Representative.
29. **DELIVERY :** The delivery of the supplies should be within 45 days from the date of confirmed order from the Bank.
30. **PENALTIES:** The bank may impose penalty in any of the following cases, provided that the total amount of penalty at any point of time should not exceed 10% of the total amount paid at that point of time:
1. If the selected vendor fails to deliver the cards to Bank's Head Office/Branches/Customer's Address within 45 days from the date of Work Order or Receiving of Embossed Data, Switch Vendor approval, whichever is later, then a sum equivalent to 0.25% of the total order value without tax shall be deducted from the payment for each calendar week of delay or part thereof subject to a maximum of 10% of the value of the order.
 2. If the selected vendor fails to comply the observation/objection/clarification as required by RBI/NPCI/any Government Body in the stipulated timeline, then the amount equal to the Penalty imposed by regulatory authorities on the bank would be deducted from the next bill payable.
31. **PRIVACY AND SECURITY SAFEGUARDS :** The selected bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location. The Selected bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank Data and sensitive application software. The Selected bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location.

32. Personalization of EMV Chip Contact cards with provision of embossing/indenting should be there. Embossing/indenting should not include any additional cost.
33. Personalization of EMV Rupay Debit and Kisan Cards should be in bilingual font (English & Hindi), wherever applicable within the quoted cost. The artwork for the same will be provided by the selected bidder which will be finalized by Bank. The selected bidder should have the capability to personalize the cards in Regional Languages as per the 8th Schedule of Indian Constitution to meet Bank's requirement. (Bidder is required to submit an undertaking to this effect along with the Bid).
34. After personalization of cards, the selected bidder must have a mechanism in place to ensure that the Emboss files are duly deleted after 30 days and send a confirmation over email to the Bank accordingly. In case of any misuse of Bank's card data, the bidder will be solely responsible.
35. The selected bidder has also to provide stationary with Personalized Cards based on the requirement of the Bank. Payment shall be done to the bidder based on the items procured by Bank.
36. The selected bidder should ensure printing of both primary as well as secondary addresses before dispatching of Personalized Cards. A copy of detail of dispatch has to be submitted to DBDC Section.
37. The selected bidder needs to keep the data storage of input files, dispatch details, etc. for at least one year.
38. Personalized cards are required to be dispatched to Customer's address directly with/without collaterals as per discretion of Bank through courier/India post agency as per the data shared by the Bank in sealed & packed condition in secure packet so as to reach to Customer in safe condition.
39. The EMV Chip Rupay and Kisan Cards as specified herein should be consigned to various Customers / Branches / Offices of the Bank as per instructions of Bank to be conveyed from time to time. The data in soft copy shall be sent to vendor for printing/personalisation of cards along with details of branches/offices where cards are to be sent by SFTP. The selected bidder shall ensure handing over the duly packed cards to the Courier Agency / Indian Postal Services within 48 hours of receipt of data.
40. **TAXES AND DUTIES:** The Bidder shall be solely responsible for the payment of all taxes including GST, license fees, octroi etc. incurred until completion of the project.
41. **INSURANCE :** The Bank will not pay for any insurance charges against loss or damage incidental to manufacture or acquisition, transportation, storage and delivery on all risks basis, including war Risks and strike clauses etc. during transit. The insurance shall be the responsibility of the Bidder up to the delivery at site.

42. INDEMNITY :

1. The Bidder shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the unaltered proprietary products or any part thereof in India or abroad.
2. The Bidder 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 Bidder shall be fully responsible thereof including all expenses and court and legal fees.
3. The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
4. The Bidder shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use of all the software supplied by the Bidder, including-all inventions, designs and marks embodied therein in perpetuity for their own use.

43. CONFIDENTIALITY :

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

3. Any document other than the contract itself shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.
44. **LIMITATION OF LIABILITY :** Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty or otherwise, be limited to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.
45. **FORCE MAJEURE DURING THE PENDENCY :** During the pendency of the contract if the performance in whole or part thereof by either party is prevented / delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence. The work shall be resumed under the contract as soon as possible after resumption of normalcy.
46. **ARBITRATION :** All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by the Managing Director, Kangra Central Cooperative Bank Limited, Dharamshala, H.P. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Dharamshala.
47. **APPLICABLE LAWS & JURISDICTION OF COURTS :** In all matters and disputes arising here under, shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of courts having jurisdiction in Dharamshala, Himachal Pradesh.

Name : _____

Designation: _____

Contact Number : _____

Email ID : _____

Signature & Seal

Date :