



RFP No.: PDCC/IT-RFP/26-27/01

Date: 09.04.2026

## THE PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.



### INFORMATION TECHNOLOGY DEPARTMENT

HEAD OFFICE: Pune District Central Co-Op. Bank Ltd.,  
4 B, B. J. Road, Pune.  
Pin – 411001

### REQUEST FOR PROPOSAL (RFP)

FOR

**Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay  
Contactless Card (DI Card)**

RFP No.: PDCC/IT-RFP/26-27/01

RELEASE DATE: 09/04/2026



## 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 corresponding bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their quote's propositions. While efforts have 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 its own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and wherever necessary obtain independent advice. The 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. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.



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## 1. Introduction

Pune District Central Co-operative Bank (PDCC Bank), Pune (hereafter referred as “the Bank”) and RuPay Contactless Card (DI Card) hereafter referred as “RuPay Card”. PDCC Bank currently has 300 branches and 136 onsite ATMs along with various channels of services across Pune District. All branches are covered in CBS and centrally connected to the DC located at Head office Pune, Bank also has collocated DR at Amaravati, Andhra Pradesh. Bank has total quantum of 5.50+ lakhs of RuPay Card holders base across the Pune district. The Bank is presently using the services of M/s. Selp for RuPay DI Cards, M/s. Trust for Core Banking Solution and M/s. Euronet for ATM Switching.



## 2. Request For Proposal (RFP)

The following is an indicative timeframe for the overall process. PDCC Bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be communicated to the affected Respondents during this RFP process.

Particulars	Details
RFP Title	Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card)
RFP Reference Number	RFP No.: PDCC/IT-RFP/26-27/01 dated 09/04/2026
Tender Fee (non-refundable) by Demand Draft	<b>INR 15,000/- + INR 2,700/-(GST) = INR 17,700/-</b> (Rupees Seventeen Thousand Seven Hundred Only)  Demand Draft (DD) in favor of <b>'The Pune District Central Co-operative Bank Ltd.'</b>
Earnest Money Deposit by Demand Draft	<b>INR 5,00,000/-</b> (Rupees Five Lakh Only)  Demand Draft (DD) in favor of <b>'The Pune District Central Co-operative Bank Ltd.'</b>
Performance Security	Fixed Deposit Receipt from PDCC Bank or Performance Bank Guarantee
Last date for submission of queries	17/04/2026 15:00 HOURS
Last date and time for submission of eligibility-sum-technical and commercial bids	02/05/2026 15:00 HOURS
Submission of bids (Courier/By hand) at	The Deputy General Manager, IT Department, Pune District Central Co-Operative Bank Ltd., Head Office: 4 B, B. J. Road, Pune 411 001
Date and Time of Eligibility-Cum-Technical Bid opening	Will be published or communicated later
Date and Time of Commercial Bid opening	Will be advised to the technically qualified bidders.
Email id for RFP related communication/PreBid Queries	<a href="mailto:it.tender@pdcc.bank.in">it.tender@pdcc.bank.in</a>
Contact Number	020-26304100 Ext. 299
Availability of RFP on website	<a href="http://www.pdcc.bank.in">www.pdcc.bank.in</a> from 09/04/2026

The above dates are likely to remain unchanged. However, Bidders should check website [www.pdcc.bank.in](http://www.pdcc.bank.in) for any changes/addendums to the above dates and/or any other changes to this RFP.

1. The bidder is required to submit the **Tender Fees worth INR 17,700/-** including GST (Seventeen Thousand Seven Hundred Rupees Only) vide Demand Draft on or before the last date of submission of tender as mentioned above. Only those bidders who have submitted the tender fees will be allowed to participate in the tendering.
2. The bidder having MSME certificate is not required to submit the Tender fees and EMD. The bidder must submit a valid MSME certificate and undertaking For MSME Benefits as per the format given in Annexure - 10 (issuance date before submitting the RFP response) as part of the technical response.



3. If Bidder requires any clarification, then it should be shared on email at "[it.tender@pdcc.bank.in](mailto:it.tender@pdcc.bank.in)" till 17/04/2026 15:00 hours. Bank will reply via email within 2 working days.
4. Eligibility cum Technical bid will be opened, in the presence of the bidder's representatives who choose to attend the opening of technical bid. No separate communication shall be sent in this regard.
5. All bids must be submitted at the same time giving full particulars in separate sealed envelopes at the bank's address within the time period specified as above.
6. Each bid must be accompanied by a bid security as specified in the RFP and must be delivered during office hours at the above address on or before specified date and time indicated above. No further discussion will be granted to bidders whose bids have been technically disqualified.
7. The Bank reserves the right to accept or not to accept any bid or to reject a particular bid at its sole discretion without assigning any reason whatsoever.
8. Nonattendance at the Bid opening will not be a cause for disqualification of a bidder. The Bank reserves the right to accept or reject in part or full any or all the offers without assigning any reasons whatsoever.



### 3. Scope of Work

The purpose of this RFP is to invite proposals from experienced and eligible potential bidders to handle end-to-end activities such as procuring, processing, personalization (embossing / indenting) of RuPay Cards, stuffing collaterals and dispatch thereof as per the scope with 'Welcome Kits'. In this connection, Bank invites offer ('Eligibility', Technical Bid' and 'Commercial Bid') from vendors for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI) as per the Terms and Conditions, Eligibility Criteria, Technical Specifications described elsewhere in this document.

1. The RuPay Card should be procured, printed and personalized conforming to latest specifications of NPCI and as per design approved by PDCC Bank. Bidder must share approval received by NPCI with the Bank.
2. Bidder must have the required infrastructure for Debit Card Personalization in India, which conforms to all the Information Security / Data Security guidelines by NPCI, RBI for Card Production & Personalization from time to time. The card personalization data should be generated through HSM.
3. Bidder shall strictly comply with NPCI guidelines with respect to supply of certified plastic cards and carrying out Card Personalization, Card Management, Stock / Inventory Management etc. as per the prescribed standard guidelines and mandate issued by NPCI. It will be the responsibility of the bidder to obtain NPCI certification.
4. Bidder should be capable of handling all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.
5. Bidder must have a setup of secured FTP channel, or any other secure mode stipulated by the Bank for digital signature, encryption & decryption for download and upload of Bank's data.
6. Keys for encryption or Digital Signature should be securely kept, and all Security measures should be followed.
7. Bidder must build adequate safeguards to ensure that the information / documents / records / assets of the Bank are maintained in a way that the same are safe and there is no co-mingling of similar information with other organizations to which it may be providing services.
8. Bidder should maintain at least 90 days recording of the CCTV footage of their actions for verification by Bank or its authorized representatives.
9. Bidder should destroy the rejected cards post approval from Bank under camera surveillance and the backup of the CCTV recording should be retained for a minimum period of 6 months. A daily report on the rejected cards should be submitted to the Bank.
10. The services provided by Bidder will be audited from Bank and/or third party and/or regulatory body. It shall be responsibility of the Bidder to co-operate and provide necessary information and support to the auditors. The Bidder must ensure that the audit observations are closed on top priority and to the satisfaction of the Bank, regulator and its appointed auditors. Bidder shall provide assistance during audits as and when conducted without any additional costs.
11. Bidder shall ensure preservation of all documents / data / video surveillance in accordance with all legal / regulatory obligations.
12. In case of re-order requirements for blank plastic cards / collaterals, Bidder should alert the Bank in advances to avoid stock – out situation.
13. The Insta cards will be dispatched to Bank's Head Office in bulk. In such cases, along with regular stationary, the Bidder should include the list of cards present in each card packet. Date security standards should be maintained while furnishing the card numbers.
14. Bidder should have Dispatch Management Software to maintain the dispatch & fulfilment details of cards.



15. Projection pipeline of 2-3 years for RuPay DI Kisan Credit cards and RuPay DI Debit Cards given as follows:

Sr. No.	Particulars	Qty.
1	RuPay Contactless Card (DI Card) Kisan Credit Cards	2.50 Lac
2	RuPay Contactless Card (DI Card) (Classic & Platinum)	3.00 Lac
<b>Total</b>		<b>5.50 Lac</b>

16. MIS reports should be given to the Bank in the specified formats listing out details of data received for personalization, cards personalized, dispatched to Bank's Head office, handed over to the Bank, Proof of Delivery (POD), card returned if any, etc.
17. Bidder must necessarily provide the Dispatch Reports in the format specified by the Bank within 24 hours of dispatch.
18. Any Disputes related to delivery of cards shall be handled and resolved by the bidder.
19. Bidder should be able to provide the Bank with the required details in any format required / specified by the Bank.
20. Bidder should align with technical specifications about the RuPay Contactless Cards briefly specified in Annexure – 1.



#### 4. Eligibility Criteria

Below mentioned eligibility criteria should be strictly followed by the interested bidders and necessary relevant documents to justify these criteria should be produced by the bidders based on Bank demand. Any violation and non-fulfillment of these criteria will be considered the disqualification of the Bidder without any further information to the Bidders. PDCC Bank reserves the rights for the same.

Sr. No.	Qualification Criteria	Supporting Documents
1	The bidder must be a Government Organization / PSU / PSE or a Public / Private Limited Company or a partnership firm incorporated in India and operating in India for at least 5 years as on date of the RFP.	Certificate of incorporation to be provided. <b>*Consortium is not allowed.</b>
2	Bidder should have a positive net-worth for the last three financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business.	Certified copies of audited balance sheet for last 3 years i.e. 2023-24, 2024-25 and 2025-26 to be provided. Bidder to provide provisional Balance sheet and P&L along with CA certificate for 2025-26 in case audited balance sheet is not published.
3	Bidder should have a minimum annual turnover of INR 5 Cr for each of the last 3 financial years (2023-24, 2024-25 and 2025-26) in RuPay Card business exclusively from their Indian operations.	Audited statement of profit and loss accounts for the last three financial years. Bidder to provide provisional Balance sheet and P&L along with CA certificate for 2025-26 in case audited balance sheet is not published.
4	Bidder should be NPCI authorized about Card manufacturer and supplier for necessary services.	NPCI authorization Letter to be provided.
5	Bidder should have NPCI Certification or EMV & Contactless manufacturing / personalization.	NPCI authorization Letter to be provided.
6	Bidder should be PCI DSS compliant and should have necessary card upload interface.	Latest PCI DSS certificate as evidence to be provided.
7	Bidder should have own arrangement for Card Management setup and should not depend on the Third-party vendor or Subcontractor for any Task.	Self-Declaration to be provided on Bidder's letterhead.
8	Bidder should have competent DC and DR setup and Business Continuity Plan functional in all respects capable to execute activities as per over all scope of work for both card management and card processing.	DC and DR setup details to be provided on Bidder's letterhead.



9	Bidder should be having processed and supplied more than 10 Lac RuPay DI Cards for Banks in India in last 3 financial years.	Credentials from clients in form of Purchase Orders / Contract Agreement / Credential Letters etc. is required to be provided for reference with the Bank.
10	Bidder should have at least 3 years of experience in Personalization of RuPay DI Card including all the activities as per the scope of the work given and have supplied more than 5 Lacs cards to Banks within India.	Credentials from clients in form of Purchase Orders / Contract Agreement / Credential Letters etc. is required to be provided for reference with the Bank.
11	The Bidder should have prior experience and capability for issuing at least 10,000 Credit / Debit / Prepaid Cards per day.	Credentials from clients in form of Purchase Orders / Contract Agreement / Credential Letters etc. is required to be provided for reference with the Bank.
12	The Bidder should not have been blacklisted /barred /disqualified by any Public Sector Bank / PSU / GOI department as on date of submission of Bid.	Self-declaration by competent authority of the bidder.
13	The bidder company should not be owned or controlled by any Director, employee (or Relatives) of PDCC.	Self-declaration to this effect on company's letter head signed by company's authorized Signatory with Company seal.



## 5. Instructions to Bidder

### 5.1 Two-Bids System Tender

1. Bidders are required to submit the Eligibility Bid, Technical Bid and Commercial bid in physical form as per the submission timeline. The Language of Bid should be in English.
2. Both Eligibility-Cum-Technical bid and Commercial bid put into separate envelopes and both the envelopes put into an outer envelope marked as “REQUEST FOR PROPOSAL (RFP) for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card)”.
3. The bidder will take care of submitting the Bid properly filed so that the papers are not loose. The Bids, which are not sealed as indicated above, may be liable for rejection.
4. The tender not submitted in the prescribed format or incomplete in any aspect is liable for rejection.
5. The Bank is not responsible for non-receipt of bid within the specified date and time due to any reason including postal delays or Holidays.
6. All the inner and outer envelopes shall be addressed to the Bank at the address given below:  
**To,**  
**The Deputy General Manager IT,**  
**The Pune District Central Co-operative Bank Ltd.,**  
**Head Office: 4 B, B. J. Road,**  
**Pune, Maharashtra – 411001**
7. Softcopy (in CD/Pendrive/USB HDD) of the Technical and Commercial document shall also be submitted along with hard copy.
8. In addition to the above marking, each envelope must be super-scribed with the following information:
  - a. RFP Reference Number
  - b. Name and Address of Bidder

### 5.2 Submission of Technical Bid

1. The Bidders shall submit the Technical Bid in sealed envelope. If above bid is found not properly sealed, the bid is liable for rejection. The envelope containing technical bid shall be marked as “TECHNICAL BID FOR REQUEST FOR PROPOSAL (RFP) for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card)”.
2. All the formats need to be filled in exactly as per the format given in the Annexures and any deviation is likely to cause rejection of the bid.
3. The Bank shall not allow/permit changes in the technical specifications once it is submitted.
4. Bidder should submit the required documents with proper index and page number on each page.
5. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. All pages of the Bid except for un-amended printed literature shall be numbered serially and initialed and stamped by the person or persons signing the bid.
6. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be initialed by the person or persons signing the bid.
7. Bidder should not submit multiple bids through their subsidiaries. In other words, multiple Bidders should not have the same parent company.
8. The offer may not be evaluated by the Bank in case of non-adherence to the format or partial submission of technical details as per the format given in RFP.
9. Non-submission or partial submission of the information along with the offer may result in disqualification of the bid of the concerned bidder.
10. The Technical Bid must not contain any price information.



11. The envelope must be super-scribed with the following information:

- a) RFP Reference Number
- b) Name and Address of Bidder

12. The Technical Bid shall comprise of:

Sr.No.	Particulars	Annexure / Document
1	Covering letter in Company's letter head duly signed by authorized signatory with name, title and seal	Copy of Power of attorney to be submitted
2	Technical Specification	Annexure – 1
3	Letter of Confirmation	Annexure – 3
4	Particulars of the Bidder	Annexure – 4
5	Earnest Money Deposit	Annexure – 5
6	Non-Disclosure Agreement	Annexure – 6
7	Format of clarification submission on email	Annexure – 7
8	Covering Letter	Annexure – 8
9	Letter of Conformity with Hardcopy	Annexure – 9
10	Undertaking For MSME Benefits	Annexure – 10
11	Performance Security	Fixed Deposit Receipt from PDCC Bank or Performance Bank Guarantee as per Annexure –11
12	Audited Balance sheet & P/L Statement of last three financial years along with CA certificates	
13	A true copy of Registration certificate & list of offices in India	For Company
14	Other documents / information as requested in this RFP under eligibility criteria	Supporting documents to qualify Eligibility Criteria under Section.4
15	Relationship check	Self-declaration to confirm if you have a business or family relationship with a member of PDCC staff to qualify Eligibility Criteria under Section.4
16	Masked Commercial Bill of Material	

### 5.3 Submission of Commercial Bid

1. The Bidders shall submit the Commercial Bid in sealed envelope. If above bid is found not properly sealed, the bid is liable for rejection. The envelope containing commercial bid shall be marked as "COMMERCIAL BID FOR REQUEST FOR PROPOSAL (RFP) for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card)" as per the format give in Annexure 2: "Price Schedule."
2. The Bidder should certify that the contents of the CD's / Pen drive/ USB HDD are the same as that provided by way of hard copy. Letter format for the Bidder's declaration is given in Annexure 3: "Letter of Confirmation."
3. Please note that if any envelope is found to contain both technical & commercial offer, then that offer will be rejected outright.
4. The envelope must be super-scribed with the following information:



- c) RFP Reference Number
- d) Name and Address of Bidder

## 5.4 Non-Transferable Tender

This tender document is not transferable. Only the bidder who has submitted the necessary Tender fee will be eligible for participation in the evaluation process. All the terms and conditions mentioned in the RFP will be binding on all the bidders and will also form a part of the contract, to be signed with the successful bidder on the outcome of this tender process.

## 5.5 Cost of Bidding

The Bidder shall bear all costs associated with the preparation and submission of its bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process. The Bidder is expected to examine all instructions, annexures, scope of work, terms and conditions etc. in the bidding documents. Failure to furnish all information required by the RFP or submission of a bid not substantially responsive to the RFP in any aspect will be at the Bidder's risk and may result in the rejection of its bid.

## 5.6 Clarification of RFP

A prospective bidder requiring any clarification of the RFP may notify the Bank in writing, by email at the Bank's mailing address indicated in the REQUEST FOR PROPOSAL (RFP) on or before 17/04/2026 as per the format given (Annexure 7 – "Format for clarification submission on email"). The Bank will respond in writing to any request for clarification of the RFP which is received within mentioned timeline only.

## 5.7 Amendment in RFP

At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the RFP by amendment. All prospective Bidders will be notified of the amendment in writing through an addendum published on Bank's website and will be binding on them. In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, the Bank, at its discretion, may extend the deadline for the submission of bid.

## 5.8 Language of the Bid

The bid prepared by the Bidder, all correspondence and documents relating to the bid exchanged by the Bidder & the Bank shall be written in English.

## 5.9 Bid Validity

Bid shall remain valid for 180 days from the date of opening of Technical Bid.

## 5.10 Bid Security – Earnest Money Deposit

1. The bidder shall furnish as part of its bid, bid security of INR 5,00,000/- (Rupees Five Lakhs Only).
2. The bid security shall be denominated in INDIAN RUPEES only and should be in the form of DD issued by a Scheduled/ Commercial Bank as per given format (Annexure 5 - "Earnest Money Deposit") provided in the RFP and valid for forty-five (45) days beyond the validity of the bid.



3. Any bid not secured in accordance with Clause – 5.10 above will be rejected by the Bank as non-responsive.
4. The Bid Security submitted by the bidder will be forfeited if:
  - The bidder withdraws his tender before processing of the same.
  - The bidder withdraws his tender after processing but before furnishing an unconditional and irrevocable Performance Security by the selected bidder to the Bank.
  - The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Security.
5. The bidder violates any of the provisions of the terms and condition of this tender specification.
6. The bid security will be refunded to:
  - The successful bidder, only after furnishing an unconditional and irrevocable Performance Security for 10% of the order value (valid till the end of assignment period) with 6 (six) months claim period.
  - The unsuccessful bidders, only after furnishing an unconditional and irrevocable Performance Security by the selected bidder or upon execution of an agreement signed by both the Bank and the selected bidder, whichever occurs first.

### 5.11 Performance Security

1. Successful Bidder shall furnish an unconditional Performance Security in the form of Fixed Deposit Receipt (FDR) from PDCC Bank or Performance Bank Guarantee (PBG) amounting to 10% of the order value as specified in the Purchase Order for contract tenure of 3 years 6 months and valid for 42 months including claim period of 6 (six) months, validity starting from its date of issuance of purchase order. Performance Security (FDR/PBG) shall be submitted within 45 days from the date of acceptance of the Purchase Order.
2. The Fixed Deposit (FD) opened with PDCC Bank shall be lien-marked and locked by the Bank for a period of 42 months or until the closure of the agreement, whichever occurs later. Interest shall be payable on the Fixed Deposit. To facilitate the opening of the Fixed Deposit account, the bidder must first open a Current Account with PDCC Bank.
3. The Bank will require bidder to provide a Performance Bank Guarantee as per Annexure 11: “FORMAT FOR BANK GUARANTEE FOR PERFORMANCE SECURITY” valid for a period of 42 months or until the closure of the agreement, whichever occurs later.
4. On issuance of subsequent purchase orders after the initial Purchase Order, fresh Performance Security (FDR/PBG) will be required to be submitted to the Bank’s Head office on the same terms and conditions as specified in clause 5.11.
5. All charges whatsoever such as pre-closure charges or premium, commission etc. with respect to the Fixed Deposit or Performance Bank Guarantee respectively shall be borne by the Bidder.
6. In the event of the Successful Bidder being unable to service the contract for whatever reason, PDCC Bank shall have the right to invoke the Performance Security.
7. In the event of delays by Successful Bidder in implementation of project beyond the schedules agreed in Contract Agreement, PDCC Bank shall have the right to invoke the Performance Security.
8. Notwithstanding and without prejudice to any rights whatsoever of PDCC Bank under the contract in the matter, the proceeds of the Performance Security shall be payable to PDCC Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. PDCC Bank shall notify the Successful Bidder in writing of the exercise of its right to receive such compensation within 14 days, indicating the contractual obligation(s) for which the Successful Bidder is in default.
9. The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Security, or any other amount due to him, the equivalent value of any payment made to him by PDCC bank due to inadvertence, error, collusion, misconstruction or misstatement.
10. The Performance Security may be unlocked / discharged / returned by PDCC Bank after the period of 42



months from the date of issuing the Performance Security upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract.

## 5.12 Deadline for Submission of Bid

Bids must be received by the Bank on the specified address under Clause 2 and not later than the time and date specified in the RFP or its subsequent addendums. In the event of the specified date for the submission of Bids being declared a holiday for the Bank, the bids will be received up to the appointed time on the next working day. The Bank may, at its discretion, extend the deadline for submission of Bids by amending the RFP, in which case all rights and obligations of the Bank and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

## 5.13 Late Bid

Any bid received by the Bank after the deadline for submission of bids prescribed by the Bank, in REQUEST FOR PROPOSAL, will be rejected and kept unread.

## 5.14 Replacement & Withdrawal of Bid

The Bidder may replace or withdraw its bid after the bid's submission, provided that withdrawal notice to be sent by e-mail no later than the deadline for submission of bids. No bid can be modified subsequent to the deadline for submission of Bids. No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of the bid by the Bidder during this interval may result in the forfeiture of its Bid security, pursuant to Clause – 5.14.

## 5.15 Bid Opening

1. The Bank will open only the Eligibility and Technical Bids as per the schedule mentioned in RFP. The Commercial bids for qualified bidders only will be opened on a later date subsequent to the eligibility-cum-technical evaluation. The Bank will notify the place, date and time of opening of the Commercial Bids to the technically qualified bidders.
2. Attendance of all the authorized representatives of the bidders who are present at Bid Opening will be taken in a register against the name, name of the company and with full signature. However, non-participation of the bidder's representative during the bid opening cannot be treated as a rejection of the bid for evaluation.
3. Each Bid will be numbered serially, signed and dated by the three Officers of the Bank except printed literature, brochure and reports.
4. Alterations in the bids, if any, made by the bidder / companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the bidder/company's executive who has signed the bid or by the bidder/company's representative authorized by the executive who has signed the bid.
5. Wherever any erasing or cutting is observed, the substitute words would be encircled and initialed by the bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening shall be recorded.
6. An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.
7. Bids and modifications if any that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the



Bidders.

## 5.16 Preliminary Examination

1. The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.
2. Arithmetical errors if any will be rectified on the following basis:
  - a. If there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.
  - b. If there is a discrepancy between words and figures, the amount in words will prevail
  - c. If the bidder does not accept the correction of errors as per clause 5.16, its bid will be rejected
3. The Bank, at its discretion, may waive any minor informality, nonconformity, or irregularity in a Bid, which does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all bidders and the Bank reserves the rights for such waivers.
4. Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of each bid to the RFP. For purposes of these clauses, a substantially responsive bid is one, which conforms to all the terms & conditions of the RFP without material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Performance Security, Force Majeure, Applicable Laws and Taxes & Duties will be deemed to be material deviation. The Bank's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence. If a Bid is not substantially responsive, it will be rejected by the Bank and may not subsequently be made responsive by the bidder by correction of the non-conformity.

## 5.17 Non-Payment of Professional Fees

If any of the items/activities as mentioned in the price bid and as mentioned in Annexure 2 - "Price Schedule" are not taken up by PDCC Bank during the course of this assignment, PDCC Bank will not pay the professional fees quoted by the bidder in the Price Bid against such activity/item.

## 5.18 Assignment

Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Bank.

## 5.19 Sub-Contracting

The bidder shall not subcontract or permit anyone other than its personnel or related firms / entities to perform any of the work, service or other performance required of the bidder under the contract without the prior written consent of the Bank.

## 5.20 Limitation of Liability

The aggregate liability of the bidder in connection with this Agreement, the services provided by the bidder for the specific RFP document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including any and all liability shall be the actual limited to the extent of the total order value.



## 5.21 Indemnity

Bidder hereby indemnifies the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as 'Personnel') harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank by a third Party as a result of:

1. The Bank authorized / bona fide use of the deliverables and /or the Services provided by Bidder under this Agreement; and/or
2. An act or omission of the Bidder, employees, agents in the performance of the obligations of the Bidder under this Agreement; and/or
3. Claims made by employees who are deployed by the Bidder against the Bank; and/or
4. Any or all deliverables or services infringing any patent, trademarks, copyrights or such other IPR; and/or
5. Breach of confidentiality obligations of Bidder contained in this agreement; and/or
6. Negligence or gross misconduct attributable to the Bidder or its employees. Bidder at its own cost and expenses defend or settle any claim against the bank that the deliverables and services delivered or provided under this agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in the country where the Deliverables and Services are used, sold or received, provided the Bank:
  - Notifies the Bidder in writing; and
  - Co-operates with the Bidder in the defense and settlement of the claims
7. Notwithstanding the above, Bidder shall not have any liability to Bank under this Section to the extent that any infringement or claim thereof is attributable to:
  - The combination, operation or use of a Deliverable with equipment or software supplied by Bank where the Deliverable would not itself be infringing.
  - Compliance with designs, specifications or instructions provided by Bank.
  - Use of a Deliverable in an application or environment for which it was not designed or contemplated under this Agreement; or
  - Modifications of a Deliverable by anyone other than Bidder where the unmodified version of the Deliverable would not have been infringing. Bidder will completely satisfy its obligations hereunder if, after receiving notice of a claim, Bidder obtains for Bank the right to continue using such Deliverables as provided without infringement or replace or modify such Deliverables so that they become no infringing.
8. Bidder shall compensate the Bank for financial loss, suffered by the Bank if the Bidder fails to fix bugs, provide the modifications / enhancements / customization as required by the Bank as per the terms and conditions of this Agreement and to meet the service levels. The Bank hereby indemnifies the Bidder, and shall always keep indemnified and hold the Bidder harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including reasonable attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought by third parties against the Bidder as a result of:
  - Third party infringement claims resulting from unauthorized equipment modification by the Bank or equipment use prohibited by specifications for products.
  - Third-party infringement claims resulting from a breach of Software license terms taken by the Bidder in respect of services provided by the Bidder.
  - Bidder shall not be liable for defects or nonconformance resulting from unauthorized modification, use or operation of core banking suite of software by bank.

## 5.22 Intellectual Property Rights

The Bank agrees and acknowledges that save as expressly provided in this agreement, all Intellectual Property Rights in relation to the software and documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Bidder during the course of the contract, in connection with or in relation to fulfilling its obligations under this Agreement, belong to and shall remain a property of the Bidder or its licensor.

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

## 5.23 Force Majeure

The bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event beyond the control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions.

If a Force Majeure situation arises, the bidder shall promptly notify the Bank in writing of such condition and the cause thereof within fifteen (15) calendar days. Unless otherwise directed by the Bank in writing, the bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

## 5.24 Bidder's Integrity

The bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state of the art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

## 5.25 Bidder's Obligations

The bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank and implementation activities. The bidder is responsible for managing the activities of its personnel or its representatives and will hold itself responsible for any misdemeanors. The bidder will treat as confidential all data and information about the Bank, obtained in the execution of their responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.



## 5.26 Information Ownership

All information processed, stored, or transmitted by Bidder equipment belongs to the Bank. By having the responsibility to maintain the equipment, the bidder does not acquire implicit access rights to the information or rights to distribute the information. The bidder understands the civil, criminal, or administrative penalties may for failure or protect information appropriately.

## 5.27 Use of Contract Documents and Information

1. The bidder shall not, without the Bank's prior written consent, disclose the Contract or any provision thereof or any specification, plan, drawing, pattern 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 as 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 except for purposes of performing the Contract. Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the bidder's performance under the Contract if so, required by the Bank.

## 5.28 Termination for Convenience

PDCC Bank, by written notice sent to Bidder, may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for PDCC Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

## 5.29 Effect of Termination

1. Bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.
2. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by Bidder to PDCC Bank or its designee to ensure smooth handover (including data) and transitioning of PDCC Bank's deliverables, maintenance, removal of PDCC Bank's all data from the system/ cloud and facility management.
3. Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services. The reverse transition phase shall be completed within 3 months.
4. Bidder agrees that after completion of the Term or upon earlier termination of the assignment Bidder shall, if required by PDCC Bank, continue to provide maintenance services to PDCC Bank at no less favorable terms than those contained in this document. In case PDCC Bank wants to continue with Bidder's services after the completion of this contract then Bidder shall offer the same or better terms to PDCC Bank. Unless mutually agreed, the rates shall remain firm.
5. Bidder agrees that PDCC Bank at any point of time during tenure of contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this document. PDCC Bank shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.



### 5.30 Renewal of Contract

In case PDCC Bank wants to continue with Bidder's services after the completion of this contract, Bidder shall offer the same services or enhanced services to PDCC Bank. Unless mutually agreed, the same rates shall apply. The bidder must be willing to review and finalize the rate cards annually during the contract period.

### 5.31 Exit Management

1. The contract with Bidder may be terminated by either party at any time by giving notice of not less than three (3) months in writing. PDCC Bank may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. Bidder will be liable to provide the requisite data to the incoming Bidder and Bank when requested in the stipulated format in case of termination of the contract or completion of contract tenure at no extra cost to Bank. Upon termination of the existing contract all documents, writings, data, contents, Confidential Information and/or any other information provided by PDCC Bank to Bidder shall be duly returned by Bidder to Bank within 30 days from the date of termination. If instructed by bank, a written confirmation that the same has been destroyed shall be sent by Bidder to PDCC Bank and the same shall be required to be acknowledged by PDCC Bank. The reverse transition mechanism would typically include services and tasks that are required to be performed/rendered by Bidder to PDCC Bank or its designee to ensure a smooth handover and transitioning of PDCC Bank's deliverables, maintenance, and facility management.
2. Bidder agrees that PDCC Bank at any point of time during the tenure of the contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this agreement. PDCC Bank shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.
3. In addition to the reverse transition mechanism, the purpose of this section is to provide details of Bidder's assistance during the termination or expiration of the contract and exit plan strategy for PDCC Bank. Bidder shall also have to develop a detailed exit plan 3 (Three) months prior to the completion of the tenure of the contract. The exit plan should have detailed product-wise support services by Bidder during the transition period. Bank shall have the right to review the exit plan submitted by Bidder and would suggest changes to be made in the exit plan, if any. After that, the exit plan shall be reviewed as and when required by Bank. Bidder has to provide knowledge transfer to the new software provider free of cost and also provide the database table structure, valid all financial and non-financial data to PDCC Bank without any additional cost. Bidder has to provide support during migration activities to the new Bidder of PDCC Bank.

### 5.32 Handover & Transition of Services

The following shall be covered as a part of the handover & transition of services at the end of contract period or in the event of termination:

1. If any other agency or service provider is selected by PDCC Bank for providing in-scope services, Bidder shall provide support for necessary handholding, transition, sharing of information and relevant documents and other related support to the complete satisfaction of PDCC Bank. In case, if PDCC Bank observes the lack of willingness to manage transit/ sharing of information or lack of support from Bidder, PDCC Bank shall have an absolute discretion to impose penalties and make appropriate deductions from its billing or any other payables to Bidder.
2. Bidder shall provide the termination/expiration assistance, regardless of the reason for termination or expiration. Six (6) months prior to the expiration of the term, or upon receipt of notice of termination of this contract for any reason, or six (6) months prior to the cessation of any service, and at PDCC Bank's request, Bidder shall provide to PDCC Bank the staff and transition services



- necessary for PDCC Bank to affect an orderly transition to PDCC Bank or to a third party designated by PDCC Bank.
3. Bidder shall provide the necessary transition for the period of 6 months. However, this period of transition could vary depending on the need of PDCC Bank and the same shall be communicated to Bidder.
  4. During transition phase, Bidder shall deploy a dedicated transition resources to enable the successful transition.
  5. During the exit management process, it is the responsibility of Bidder to hand over all the data stored in the system in such a format that it can be migrated to the new system (as per reverse transition mechanism mentioned above).
  6. The ownership of the assets (including soft and hard components existing and procured) except for those which are taken as a service, at any point of time during the term of the contract or expiry of the contract, shall remain with PDCC Bank. In addition, any information/ data gathered or generated by Bidder during the term of the contract shall be the property of PDCC Bank and the same shall be handed over to PDCC Bank in native or Bank's suggested format at the end or termination of the contract; and
  7. During the contract period, Bidder shall ensure that all the documentation including diagrams, policies, procedures, asset registers, configuration documents, procurement documentation, original license and all other documents in relation to the works as per the agreed terms are kept up to date and all such documents shall be handed over to PDCC Bank during the exit management process.
  8. In case PDCC Bank decides to withdraw any services/components from the RFP during the contract period, Bidder has to facilitate the transition of that service/components in compliance with the above Clauses.

### **5.33 Transfer of Documents**

1. Bidder shall promptly on the commencement of the exit management period supply to PDCC Bank or its nominated Bidder(s) the following:
  - a. Information relating to the current services rendered; and
  - b. Documentation relating to intellectual property rights.
2. Bidder shall provide uninterrupted services on existing terms and conditions till an acceptable alternate solution is agreed by PDCC Bank.
3. Before the expiry of the exit management period, Bidder shall deliver to PDCC Bank or its nominated service provider or any other agency all new or updated materials from the categories set out in point (1) above, and shall not retain any copies thereof, except that Bidder shall be permitted to retain one copy of such materials for archival purposes only.

### **5.34 Transfer of Agreements**

On request by PDCC Bank or its selected service provider or any other agency, Bidder shall affect such assignments, transfers, innovations, licenses and sub-licenses in favor of PDCC Bank or its nominated service provider or any other agency, in relation to any equipment lease, maintenance or service provision agreement between Bidder and selected service provider or any other agency, and which are related to the services and reasonably necessary for the carrying out replacement services.

### **5.35 Addition or Deletion of Qualified Offerings**

- Both the parties agree that the intent of this tender is to establish an initial set of service offerings. PDCC



Bank recognizes that, as the use of these services expands, it is possible that additional services and / or service categories will be needed. In addition, PDCC Bank recognizes that from time-to-time cards provided as part of bidder services will be upgraded or replaced as technology evolves. Replacement and / or supplemental products that meet or exceed the minimum proposal requirements may be added with the prior approval of PDCC Bank. For this purpose, a Change Order Procedure will be followed. PDCC Bank may request a change order in the event of actual or anticipated changes(s) to the agreed scope of work, services, deliverables and schedules. The Bidder shall prepare a change order reflecting the actual or anticipated change(s) including the impact on deliverables schedule. The Bidder shall carry out such services as required by PDCC Bank at mutually agreed terms and conditions.

- The bidder shall agree that the price for incremental offering cannot exceed the original proposed cost and PDCC Bank reserves the right to re-negotiate the price. At the unit rates provided by the Bidder, PDCC Bank has the right to order as much as it wants at those rates.
- The bidder shall agree to submit the request to add new services or service categories on its letterhead signed by a representatives authorized to bind the organization.
- PDCC Bank is under no obligation to honor such requests to add services categories or amend this contract. As a method for reviewing Bidder services and PDCC Bank requirement, PDCC Bank will sponsor regular reviews to allow an exchange of requirements and opportunities.

### 5.36 Conflict of Interest

Bidder shall disclose to PDCC Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for Bidder or Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

### 5.37 Arbitration

- Disputes or differences whatsoever, arising between the Bank and the Bidder shall be resolved amicably between the Bank's representative and the Bidder 's representative.
- In case of failure to resolve the disputes and differences amicably within 30 days of the receipt of notice by the other party, then the same shall be resolved as follows:
  - Any dispute or difference arises between the parties relating to the construction, meaning, scope, operation or effect of this contract or the validity or the breach thereof etc. shall be settled by a Sole Arbitrator in accordance with the provisions of Arbitration conciliation act and the award made by him in pursuance thereof shall be final and binding on the Parties, unless the Parties opt for a recourse against the said award under Indian Arbitration and conciliation Act 1996 and any amendments thereto.
  - The Venue of arbitration shall be at Pune and the language of arbitration shall be English.
  - Work under the contract shall be continued by the Bidder during the arbitration proceedings unless otherwise directed in writing by the Bank. Bank will withhold any payments due to the bidder because of ongoing arbitration.
  - Any notice, for the purpose of this clause, has to be sent in writing to either of the parties by facsimile transmission, by registered post with acknowledgement due or by a reputed courier service. Hardcopy shall only be considered for further processing. All notices shall be deemed to have been validly given on:
    - the business day immediately following the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or
    - the expiry of 5 days after posting, if sent by post, or
    - the business date of receipt/ if sent by courier.



- A copy of all legal notices shall also be sent to [it.tender@pdcc.bank.in](mailto:it.tender@pdcc.bank.in) .

### 5.38 Bidders Liability

Bidder's aggregate liability in connection with obligations undertaken as a part of this Project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the total value of the order under this Agreement. However, Bidder's liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations will not be limited. The Bank including its promoters, directors, executives and employees shall not be held liable for and are absolved of any responsibility or claim litigation arising out of the use of any third-party software or modules supplied by the Bidder.

### 5.39 Penalty

Inability of Bidder to either provide the requirements as per the scope or to meet the timelines or service levels would be treated as breach of contract and would invoke penalty as per service levels mentioned in this RFP. The proposed rate of penalty is as mentioned in Service levels with an overall aggregate cap of penalty to be limited to 10% of order value as specified in Purchase Order. Notwithstanding anything contained above, no such penalty will be chargeable on Bidder for the inability occasioned, if such inability is due to reasons entirely attributable to the Bank. The right to invoke the penalty clause is in addition to and without prejudice to other rights and remedies available to the Bank such as termination of contract, invocation of indemnity, invocation of performance guarantee, recovery of amount paid and other remedies available to the Bank.

### 5.40 Insurance

Bidder should take necessary insurance cover as specified by IRDA / Regulatory Authority time to time to cover cards supplied against loss or damage during transportation, storage and till delivery at Bank's Head Office / Branches. The insurance amount to be considered for each policy should be sub limit to 5% of the total order value as specified in Purchase Order. Bidder needs to pay the insurance premium subsequent on yearly basis till project tenure as per the applicable terms. Bidder should submit the policy to PDCC Bank on yearly basis.

The insurance shall be for an amount equal to 100% of the total value of components on "all risks" basis, including war risks., act of God and theft and robbery clauses, valid for a period up to the delivery of the equipment's in the Bank shared addresses and would remain valid till acceptance testing & final acceptance by the Bank or till 1-month post-delivery of equipment to Bank whichever is earlier.; and the Price offer shall be on a fixed price basis.

In addition to the insurance policies taken by bidder with respect to the transportation of the components as set out above, bidder shall maintain adequate professional liability and an all-risk Insurance for the aggregate of all deliverables and services to be rendered by virtue of Project and shall provide to the Bank copies of such policy of insurance and evidence that the premiums have been paid. Bidder shall procure appropriate insurance policies of the limits acceptable to the Bank for damage to Bank premises, Bank's property, data or loss of life, which may occur as a result of or in the course of performing vendors obligations under the RFP. Vendor also warrants and represents that it shall keep all their respective directors, partners, advisers, agents, representatives and or employees adequately insured in respect of business travel in India and further agrees to provide to the Bank copies of such policy of insurance and evidence that the premiums have been paid.



## 6. Payment Terms and Schedule

### 6.1 Delivery Schedule

- Bidder to initiate key exchange process in association with Bank, Switch Service Provider / Euronet and NPCI as applicable; generate and dispatch test cards within 2 weeks from the date of certification.
- Bidder to obtain in parallel approval for artwork of cards and Welcome Kit from NPCI and Bank respectively. Bidder shall provide proof of NPCI approval to Bank.
- Bidder to deliver Welcome Kits including personalized cards in lots within 1 week from the date of receipt of data by the Bank for personalization.

### 6.2 Payment Term

The commercial bid submitted by the Bidder must be in conformity with the payment terms proposed. Any deviation from the proposed payment terms would not be accepted. In case of delays or defaults on the part of the Bidder, the Bank shall have the right to withhold payment of the effected product and/or service due to the Bidder or withhold the payment of the disputed amount. Such withholding of payment shall not amount to a default on the part of the Bank. PDCC will release payment within 30 days of receipt of invoice and along with all other required documents for all undisputed cases. In case of any disputed amount, the payment will be released within 30 days of resolution of the dispute. The scope of work is divided into different areas and the payment would be linked to delivery, acceptance, and signoff by the respective Bank official of each area as explained below with reference to Annexure 2 – “Price Schedule”. Bidder shall keep the rate card valid for the period of contract. The bidder must be willing to review and finalize the rate cards annually during the contract period.

- **100% will be paid after successful delivery of ordered cards including fulfillment and sign off from Bank.**

Notes:

1. Payment terms and conditions will be finalized post commercial discussion with qualified bidder.
2. The payments will be made only after the acceptance of the milestones and relevant activities / deliverables for that tenure. Any delay in achievement of the milestones or deliverables will result in further delay of the payment.
3. All the payments will be eligible post contract agreement and NDA execution as per format given (Annexure 6 – “Non-Disclosure Agreement”).

## 7. Contract Period

Three (3) Years from the date of agreement signed.

## 8. Jurisdiction

Arbitration proceedings shall be held in Pune, India.

## 9. Service Levels

This section includes the SLAs which PDCC requires the Successful Bidder to manage as key performance indicators for the scope of work. The objective of the SLA is to clearly define the levels of services to be delivered by the Successful Bidder to PDCC for the duration of the contract.

- **Late Delivery Charges:** Charges will be levied on late delivery of cards as 0.5% per week delay and maximum 10% of the total order value.
- The Bidder shall not incur any charges for faulty cards returned by the Bank.



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- The Bidder must ensure the quality of Cards and Welcome Kits. The Bank reserves the right to return any substandard items, and the Bidder shall replace them with the same quantity of cards and Welcome Kits at no additional cost.
- The Bidder shall provide the Bank with a monthly stock report, including card status. If available, the Bidder may offer a tool that enables the Bank to check real-time stock status.
- In case of re-order requirements for blank plastic cards or collaterals, the Bidder shall notify the Bank in advance to prevent stock-out situations.



## 10. Annexure

### 10.1 Annexure 1: Technical Specifications

#### 10.1.1 Technical Specification of Contactless Card

The Card should be procured, printed and personalized conforming to latest specifications of NPCI and as per design (s) approved by Bank. Bidder to share technical specifications of contactless card with proposal as following.

Sr. No.	PARTICULARS	TECHNICAL SPECIFICATIONS
1	Thickness	
2	General Compliance	
3	Physical Card Specifications	
4	Chip Specification	
5	Magnetic Strip	
6	Algorithms Compliance	
7	Card Printing	
8	Card Personalization	

Note:

- Any specification that is not applicable should be mentioned as NA, any additional & standard Feature/specification, then it should be mentioned below the listed one.
- Bidder should be capable of handling all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.

Authorized Signatory :

Name :

Designation :

Date :

Seal of the Bidder :

**10.1.2 Technical Specifications of Welcome Kit**

The Welcome Kit should confirm to the below mentioned specifications and as per design (s) approved by Bank.

Sr. No.	Collateral	Description
1	Welcome letter	Back to Back in English and Marathi Size : 8.25" x 11.75" Paper : 100 GSM Map litho Pages : 2 pages Printing : 4 colors
2	Window Envelope	Size : 9.5" x 4.5", Window Size : 4.25" x 2" Paper : 130 GSM Art Paper Pages : 1 page Printing : 4 colors Finishing: Die cutting, Matt Lamination, Gumming Strip with release paper.
3	Card Pouch	Size : 2" x 3" Paper : 158 GSM Art paper Printing : 4 colors Finishing : Lamination one side and Die punching and pouch making
4	User Guide	Back to Back in English and Marathi Size : 10" x 15" (open size) Paper : 90 GSM Art Paper Printing : 4 colors Finishing : Folding ( 5 fold)
5	Terms and Conditions Booklet	Size : 4" x 8" (close) Pages : 4 (cover) + 20 (Inside pages) Paper : i. Cover : 130 Gsm Art Paper ii. Inside pages : 60 GSM Maplitho Printing : i. Cover : Four color one side ii. Inside Pages : One color both side Finishing : Folding and centre pinning

**Note:**

- Bidder should be capable of handling all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.

Authorized Signatory :

Name :

Designation :

Date :

Seal of the Bidder :



### 10.1.3 RFID Protected/Blocker Pouch

The RFID Protected/Blocker Pouch should confirm the below mentioned specifications and as per approved by Bank, if Bidder has this facility available.

Sr. No.	Collateral	Description
1	<b>RFID Protected/Blocker Pouch</b>	Size : 2" x 3" Paper : Plastic Printing : 4 colors
2	<b>RFID Protected/Blocker Pouch</b>	Size : 2" x 3" Material - Leather

Note:

- Bidder should be capable of handling all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.



## 10.2 Annexure 2: Price Schedule

(Please Provide on Company Letterhead named as Price Bid Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card).

### A. Base Card, Printing, Personalization, Fulfillment & Dispatch (As per specifications given in Annexure (1)):

Sr. No.	PARAMETER / ITEM	Rate Per Card/Kit
1	Supply of Contactless Smart Base Cards	
2	Printing (Silkscreen/Gloss/Matte Finish)	
3	Smart Card Personalization as per NPCI (RUPAY) specifications (including encoding. Embossing, indenting, printing of CVV2 value, storing of chip data / application as per data supplied by Bank) & Fulfillment	
4	All other services like: Receiving /transmitting of data, MIS data and queries, Welcome Letter Customization, Fixation of card on Welcome Letter, Storage and Stuffing of collaterals into Window Envelope and Sealing, Packing and Dispatch arrangement of cards as per Bank's instructions	
5	Total Cost	

### B. Welcome Kit (As per specifications given in Annexure (1)):

Sr. No.	PARAMETER / ITEM	Rate Per Card/Kit
1	Welcome letter	
2	Window Envelope	
3	Card Pouch	
4	User Guide	
5	Terms and Conditions Booklet	
6	Total Cost	

### C. RFID Protected Pouch (As per specifications given in Annexure (1)), if these services are available:

Sr. No.	PARAMETER / ITEM	Rate Per Pouch
1	RFID Protected/Blocker Pouch (Plastic)	
2	RFID Protected/Blocker Pouch (Leather)	

### D. Courier Charges:

Courier Charges will be paid at Actuals on dispatch to Bank's Head Office.

Authorized Signatory:

Name:

Designation:

Date:

Seal of the Bidder:



RFP No.: PDCC/IT-RFP/26-27/01

Date: 09.04.2026

### **10.3 Annexure 3: Letter of Confirmation**

Ref: RFP No.: PDCC/IT-RFP/26-27/01, dated 09/04/2026

Date:

**To,  
The Deputy General Manager IT,  
The Pune District Central Co-operative Bank Ltd.,  
Head Office: 4 B, B. J. Road,  
Pune, Maharashtra – 411001**

Dear Sir,

We confirm having submitted the Bid and annexures in accordance with the said RFP. The details submitted by us are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, Pune District Central Co-operative Bank has the right to summarily reject the proposal and disqualify us from the process.

We confirm that we will abide by the conditions mentioned in the Tender Document (RFP and annexure) in full or in accordance with the deviations in "Terms & Conditions" accepted by the bank.

We, hereby acknowledge and confirm, having accepted that the Bank can at its absolute discretion, apply whatever criteria is deemed appropriate, not just limiting to those criteria set out in the RFP and related documents, in short listing of bidders.

We shall observe confidentiality of all the information passed on to us in course of the tendering process and shall not use the information for any other purpose than the current tender.

We also confirm that we have not been blacklisted by any Govt. Department/ PSU/PSE or Banks or otherwise not involved in any such incident with any concern whatsoever, where the job undertaken/performed and conduct has been questioned by any authority, which may lead to legal action.

Authorized Signatory :

Name :

Designation :

Date :

Seal of the Bidder :

**10.4 Annexure 4: Particulars of the Bidder**

RFP No.: PDCC/IT-RFP/26-27/01 Date - 09/04/2026

Sr. No.	Particulars	Bidder's Information
1	Name of the Firm/Organization	
2	Address of Datacenter Site	
3	Address of Disaster Recovery site	
4	Mobile No/Landline Number/Fax No with STD Code	
5	Email Address	
6	Registration No of Certificate of Incorporation & Date / Shop Act License Establishment date	
7	Permanent Account Number of Income Tax and Date of Registration	
8	GST Registration number and Date	
9	No. of years of proven experience of providing similar Services:	
10	Number of employees Supporting the Project Marketing / Sales Technical support	
11	Clients Details a) Bank Names b) Contact Person Name c) Contact No.	
12	Certification Details recommended by statutory authorities	
13	Availability of Cards as per requirement mentioned in Scope of work page no.6 a) No. of quantity available for RuPay DI Classic & Platinum Cards b) No. of quantity available for RuPay Kissan Credit Cards	

Authorized Signatory :

Name :

Designation :

Date :

Seal of the Bidder :



## 10.5 Annexure 5: Earnest Money Deposit

RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026

Date: \_\_\_\_\_

**To,**  
**The Deputy General Manager IT,**  
**The Pune District Central Co-operative Bank Ltd.,**  
**Head Office: 4 B, B. J. Road,**  
**Pune, Maharashtra – 411001**

Subject: Earnest Money Deposit

We, ..... having our registered office at ..... (hereinafter referred to as “the Bidder”) have submitted our proposal and response dated..... (Hereinafter referred to as “Bid”) for the supply of all the requirements described in the REQUEST FOR PROPOSAL along with its amendments/annexures and other ancillary documents (hereinafter referred to as “RFP”) as issued by The Pune District Central Co-operative Bank Ltd,

- That the BIDDER is hereby submitting the security deposit of Rs. 5,00,000/- (Rupees Five Lakh Only) vide [demand draft issued by a scheduled/Commercial bank] bearing Reference No. ....dated..... [drawn on/issued by] ..... (Hereinafter referred to as “Earnest Money Deposit”) favoring ‘**The Pune District Central Cooperative Bank Ltd.**’ for consideration of the Bid of the above-mentioned Bidder.
- The Bidder hereby specifically acknowledges and agrees that the Bidder has furnished his Bid on the understanding and condition that, if the Bidder:
  - Withdraws its Bid prior to the validity period of the Bid for any reason whatsoever or
  - Fails to accept and sign the contract as specified in this document for any reason whatsoever; or
  - Fails to provide performance security within 45 days from the date of placing the order by The Pune District Central Co-operative Bank Ltd. or signing of the contract, whichever is earlier, for any reason whatsoever.

The Pune District Central Co-operative Bank Ltd. has the right to forfeit the entire Earnest Money Deposit amount merely on the occurrence of one or more of the foregoing events without demur or a written demand or notice to the Bidder.

- The Bidder understands, agrees and acknowledges that the Earnest Money Deposit will be refunded to the unsuccessful bidders only after acceptance of the “Purchase Order” and execution of agreement by the successful bidder. The bidder also agrees and acknowledges that the Earnest Money Deposit shall be returned to the successful Bidder upon furnishing of Performance Security.
- The Bidder undertakes that it will not cancel the Earnest Money Deposit referred to above till the Bidder is returned the Earnest Money Deposit from The Pune District Central Co-operative Bank Ltd. in accordance with the foregoing conditions.
- The Bidder represents and warrants that the Bidder has obtained all necessary approvals, permissions and consent and has full power and authority to issue this Earnest Money Deposit and perform its obligations hereunder, and the Bidder has taken all corporate, legal and other actions necessary or advisable to authorize the execution, delivery and performance of this Earnest Money Deposit. The absence or deficiency of authority or power on the part of the Bidder to issue this Earnest Money Deposit or any irregularity in exercise of such



RFP No.: PDCC/IT-RFP/26-27/01

Date: 09.04.2026

powers shall not affect the liability of the Bidder under this Earnest Money Deposit.

Yours faithfully,

Signature:

Name:

Designation:

Date:



## 10.6 Annexure 6: Non-Disclosure Agreement

RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026

This Non-Disclosure Agreement (“**Agreement**”) effective from ..... (“**Effective Date**”) is formed between **The Pune District Central Co-operative Bank Ltd.**, (“**Customer**”) having head office at 4 B, B. J. Road, Pune, Maharashtra, India and **M/s.** ..... (“**Company**”) having its Registered office at ..... India to share Confidential Information for the purpose of assessing potential business relationships (“**Purpose**”).

Parties agree as follows:

- The party disclosing Confidential Information is a Discloser and the party receiving Confidential Information is Recipient.
- Confidential Information means information of a party that is identified with either a restrictive legend, or where the circumstances surrounding disclosure indicate the information is confidential. Confidential Information includes proprietary information, personal data and sensitive personal data of individuals, and other information relating to financing strategies, organizational strategies, trade secret information, financial information, pricing policies, operational methods, marketing information and other business affairs of Company relating to the business. Oral, visual or written communication made to each other shall be considered to be Confidential.
- The Recipient may disclose Confidential Information only to (a) its employees, agents majority owned affiliates; (b) those having a need to know the Confidential Information for the Purpose or otherwise for the benefit of the Discloser, where the above persons/entities are bound by confidentiality obligations as stringent as those contained herein.
- Information disclosed under this Agreement will be governed by this Agreement. Upon the request of the Discloser, all Confidential Information, in possession of the Recipient and other items which contain, disclose and/or embody any Confidential Information (including, without limitation, all copies, reproductions, summaries and notes of the contents thereof), shall be returned to Discloser or destroyed by the Recipient, and the Recipient will certify that the provisions of this paragraph have been complied with.
- The Recipient will use at least the same care, but no less than reasonable care, to avoid disclosure of the Discloser’s Confidential Information as it uses with its own Confidential Information and will use the Discloser’s Information only for the purpose for which it was disclosed.
- This Agreement will not apply to any information that (a) is or becomes publicly available without breach of this Agreement; (b) is known by the Recipient without any confidentiality obligation, (c) is rightfully received from a third party who did not acquire such information by a wrongful or tortuous act; (d) is independently developed by the Recipient or (e) is authorized by the Discloser for release. Notwithstanding anything to the contrary, this section will not apply to any personal data or sensitive personal data processed by either party arising out of the relationship by the parties, unless permitted by law.
- If a governmental entity or legal authority requires the Recipient to disclose Confidential Information, the Recipient will give the Discloser prompt written notice sufficient to allow the Discloser to seek a protective order. The Recipient will also use reasonable efforts to obtain confidential treatment for any such Confidential Information.
- No rights are granted to use the Confidential Information except for the express limited rights stated in this Agreement. The Confidential Information remains the exclusive property of the Discloser.
- This Agreement shall be governed by the laws of India, and both parties further consent to jurisdiction by the courts in **Pune, Maharashtra, India**.



- Either party may terminate this Agreement by providing thirty (30) days written notice to the other party. Any terms of this Agreement, which by their nature extend beyond its termination remain in effect until fulfilled and apply to respective successors and assignees.
- The parties will comply with all applicable export and import laws and regulations to the extent they apply to the Confidential Information.
- All right, title and interest (and associated intellectual property rights) in the Confidential Information and derivatives shall belong to Discloser and its licensors (as case maybe).
- The receipt of Confidential Information under this Agreement will not limit the Recipient from providing or developing products or services which may be competitive with products or services of the Discloser or assigning responsibilities to its employees or agents provided the Recipient does not breach any of the terms of this Agreement.
- In case of breach, the affected party shall have the right to seek injunctive relief, which relief shall not exclude any other recourse provided by law

This Agreement is the entire agreement regarding the use and disclosure of Confidential Information and replaces any prior oral or written communications between us regarding these disclosures. By signing below, each party agrees to the terms of this Agreement. This Agreement may only be altered or modified by written instrument duly executed by both parties. Once signed, any reproduction of this Agreement made by reliable means (for example, photocopy facsimile or digital image) is considered an original. All waivers shall be in writing. If any provision(s) hereunder is unenforceable, the remaining provisions shall be held valid and enforceable. Notices shall be in writing and to the addresses captured herein or notified by the other party. The undersigned represent that they are duly authorized representatives of the parties and have full authority to bind the parties. This Agreement will be effective as of the Effective Date.



### 10.7 Annexure 7: Format for clarification submission on email

RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026

If, the bidder, desiring to respond to RFP for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card), requires any clarifications on the points mentioned in the RFP, it may communicate with The Pune District Central Co-Operative Bank Ltd. using the following format (in a Microsoft Excel (.xls/.xlsx) format).

All questions received on email till 17.04.2026, will be formally responded to by email. The source (identity) of the bidder seeking points of clarification will not be revealed. Alternatively, PDCC Bank may at its discretion, may or may not answer all clarifications.

Section Number	Point Number	Page Number	Original Clause	Query	PDCC Bank Response



RFP No.: PDCC/IT-RFP/26-27/01

Date: 09.04.2026

## **10.8 Annexure 8: Covering Letter**

### **Covering Letter**

**To,**  
**The Deputy General Manager IT,**  
**The Pune District Central Co-operative Bank Ltd.,**  
**Head Office: 4 B, B J Road,**  
**Pune, Maharashtra – 411001**

**Sub:** REQUEST FOR PROPOSAL (RFP FOR Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card).

**Ref:**

We have examined the above-mentioned RFP document including all annexures the receipt of which is hereby duly acknowledged. We, the undersigned, offer for subject items are in conformity with the said RFP in accordance with the schedule of prices indicated in the commercial offer and made part of this offer.

We undertake to provide the specified scope as per the above-referenced RFP, during the contract period of 3 years from the date signing of agreement. Also confirming that management of the PDCC Bank will examine the performance on or before first 12 months from the contract period.

We accept all the Instructions, Terms and Conditions and Scope of Work.

We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Date:

Signature with seal:

Name:

Designation:



RFP No.: PDCC/IT-RFP/26-27/01

Date: 09.04.2026

## 10.9 Annexure 9: Letter of Conformity with Hardcopy

To,  
The Deputy General Manager IT,  
The Pune District Central Co-operative Bank Ltd.,  
Head Office: 4 B, B. J. Road,  
Pune, Maharashtra – 411001

RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026

Dear Sir,

Further to our proposal dated \_\_\_\_\_, in response to the REQUEST FOR PROPOSAL (PDCC Bank's RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026 hereinafter referred to as "RFP") issued by Pune District Central Co-Operative Bank Ltd. ("PDCC Bank") we hereby covenant, warrant and confirm as follows:

The soft copies of the proposal submitted by us in response to the RFP and the related addendums and other documents including the changes made to the original tender documents issued by PDCC Bank, conform to and are identical to the hard copies of the aforesaid proposal required to be submitted by us, in all respects.

Yours faithfully,



## 10.10 Annexure 10: Undertaking for MSME Benefits

*(To be submitted on the letter head of the bidder)*

**To,  
The Deputy General Manager IT,  
The Pune District Central Co-operative Bank Ltd.,  
Head Office: 4 B, B. J. Road,  
Pune, Maharashtra – 411001**

**SUB:** MSME Benefits for RFP No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026

Dear Sir,

This has reference to our bid submitted in response to your REQUEST FOR PROPOSAL (RFP) No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026 floated for Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card).

We have carefully gone through the contents of the above-referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSME benefits in response to your RFP floated, as referred above.

- Exception to MSMEs from payment of Tender Fee and EMD/Bid Security

In case, at any later stage, it is found or established that the above undertaking is not true then Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

Yours Sincerely

Place:

Date:

.....  
(Signature) (In the Capacity of)  
Duly authorized to sign bid for and on behalf of

Encl: MSME Certificate



### 10.11 Annexure 11: Format For Performance Bank Guarantee For Performance Security

FORMAT OF BANK GUARANTEE (BG) FOR PERFORMANCE SECURITY (ON A NONJUDICIAL STAMP PAPER OF RS.500.00)

To,  
The Deputy General Manager IT,  
The Pune District Central Co-operative Bank Ltd.,  
Head Office: 4 B, B. J. Road,  
Pune, Maharashtra – 411001

WHEREAS (hereinafter called “the Bidder”) has submitted its bid dated (date of submission of bid) for providing the \_\_\_\_\_ (Scope of Work) in response to Pune District Central Co-operative Bank’s REQUEST FOR PROPOSAL ( RFP ) No.: PDCC/IT-RFP/26-27/01 Dated: 09/04/2026 (hereinafter called “the Bid”). KNOW ALL PEOPLE by these presents that WE \_\_\_\_ (name of bank) of \_\_\_\_\_ (name of country) having our registered office at (address of bank) (herein after called “the Bank”) are bound unto PUNE DISTRICT CENTRAL CO-OPERATIVE BANK (herein after called “the Beneficiary”) in the sum of INR \_\_\_\_\_ /-(Rupees \_\_\_\_\_ only) for Which payment will and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this \_\_\_\_\_ day of \_\_\_\_\_, 2026.

THE CONDITIONS of this obligation are:

If the Bidder, having been notified, by the beneficiary, as selected bidder for REQUEST FOR PROPOSAL (RFP FOR Supply, Printing, Personalization, Fulfillment & Dispatch of RuPay Contactless Card (DI Card), during the period of contract fails to provide services or perform obligations in accordance with the aforesaid RFP and Contract, as bidder;

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without the Beneficiary having to substantiate its demand, provided that in its demand the beneficiary will note that the amount claimed by it is due to it owing to the above condition, specifying the occurred condition.

This guarantee will remain in force up to 42 months from the date of signing the contract i.e. up to \_\_\_\_\_ (date of expiry which should be a minimum of contract period), and any demand in respect thereof should reach the Bank not later than the above date. Notwithstanding any other term contained herein:

1. This guarantee shall be valid only up to . . . . . (Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
2. The total liability of Bank under this guarantee shall be limited to INR ..... (Rupees .....only)

Place:  
SEAL:  
SIGNATURE:  
Code No:

NOTE:

1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG
2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.