

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
1	2	Bid Details in Brief	SI.No 6	Last Date of Submission of Bids : 28.06.2021 upto 11.00AM	Last Date of Submission of Bids : 12.07.2021 upto 11.00 A.M.
2	2	Bid Details in Brief	SI.No 7	Date and time of Opening of Part A- Technical Bid. 28.06.2021 upto 11.30AM	Date and time of Opening of Part A- Technical Bid. 12.07.2021 at 12.30 P.M.
3	2	4. Pre- Qualification / Eligibility Criteria for bidders	Table S.No 1	Bidder should be a registered company in India under Companies Act 1956 or 2013 and should have been in operation for at least Three years as on the date of RFP.	Bidder should have been in operation for atleast 3 years as on date of RFP and should be: i). A registered company in India under Companies Act 1956 or 2013 excluding Non Banking Financial Companies (NBFCs) or ii).NGOs/MFIs set up under Societies / Trusts Act and Section 25 Companies; or iii).Cooperative Societies registered under Mutually Aided Cooperative Societies Acts / Cooperative Societies Acts of States/ Multi State Cooperative Societies Act.
4	9	4. Pre- Qualification / Eligibility Criteria for bidders	Table S.No 6	The bidder should have strong organizational strength to undertake and execute large projects including hardware, networking, disaster recovery, system integration, implementation, etc. System integration should be based on industry's best practices.	The bidder should have strong organizational strength to undertake and execute large Financial Inclusion Projects .
5	10	4. Pre- Qualification / Eligibility Criteria for bidders	Table S.No 7	Bidder should also have internal control and audit measures in place.	Deleted
6	10	6.Responsibilities of Bidders:	6.15	Bidder shall confirm that every person deployed by them on the project has been vetted through third- party background check prior to their engagement. Reference from two respectable persons of that area known to the bank should be submitted to the bank prior to their engagement.	Bidder shall confirm that every person deployed by them on the project has been vetted through Police Verification Report, Reference from Two respectable persons of that Area known to the Bank should be submitted to Bank before engagement. The Above conditions may be waived while absorbing the existing BCs of the Bank as BCA

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
7	13	6.Responsibilities of Bidders:	6.18	In case the performance of the Business Correspondents, their agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within 15 days or any such time limits stipulated by the Bank. Failing which, Bank shall impose Rs.10,000/- per case per month	In case the performance of the Business Correspondent Agents or personnel engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder/CBC shall have to identify suitable person and submit BC application to the base Branch within 15 days or any such time limits stipulated by the Bank . Failing which, Bank shall impose Rs.5,000/- per case per month.
8	13	7. Compliance Requirements;	7.2	Service management process based- on ITIL standards.(Information Technology Infrastructure Library)	Deleted
9	14	7. Compliance Requirements;	7.6	Accounts, transactions, services, controls, etc related to banking and financial services should integrate with Bank's Core- Banking system.	Deleted
10	14	7. Compliance Requirements;	7.7	The solution should conform to and integrate with UIDAI/NPCI's directions on Financial Inclusion / Direct Benefit Transfer.	Deleted
11	14	7. Compliance Requirements;	7.8	Bidder should ensure that in addition to security features- as stipulated by the Bank from time to time- deployed in the technology, controls and operational procedures should ensure protection of the bank from loss, disclosure or frauds.	Bidder should ensure that controls and operational procedures in place for the protection of the bank from loss, disclosure or frauds.
12	14	7. Compliance Requirements;	7.9	Bidder shall indemnify the Bank from transaction risk (from system error, human error, negligence and mismanagement) and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc.).	Bidder shall indemnify the Bank from transaction risk (from human error, negligence and mismanagement) and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc.).
13	14	7. Compliance Requirements;	7.11	Bidder shall assist the Bank in identifying potential risks in the solution, remedy any of the identified risks, develop strategies to measure, monitor and mitigate those risks and implement new controls.	Bidder may bring anomalies, if any, noticed in the Solution to the notice of the Bank.
14	14	7. Compliance Requirements;	7.12	Bidder shall maintain adequate documentation, records, audit trails, etc and cooperate with the RBI/Bank' s internal audit teams, regulatory authorities and third- party external auditors for conducting periodical audit and arrange for necessary access to relevant information / assets under the control of the bidder.	Bidder shall maintain adequate documentation, records, etc and cooperate with the RBI/Bank' s internal audit teams, regulatory authorities and third- party external auditors for conducting periodical audit and arrange for necessary access to relevant information / assets under the control of the bidder.

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
15	14	7. Compliance Requirements;	7.13	Financial Exposures & Performance risks from third- party service providers under the project would be regulated and mitigated through Financial Guarantees, Collateral Securities, etc based on risk perception of the Bank.	Deleted
16	14	Technical Deliverables	8.2	Network connectivity, consumables, Bank approved overcoat, Identity Card, Cab, Stationery etc. applicable to BCs would be to the cost of the Bidder.	Network connectivity charges incurred for Micro ATMs, consumables, Bank approved overcoat, Identity Card, Stationery etc. applicable to BCAs would be to the cost of the Bidder.
17	15	8.Technical Deliverables	8.6	Bidder shall ensure that faulty equipment should be replaced within a maximum period of 48 hours of reporting.	Bidder shall ensure that faulty equipment should be replaced within a maximum period of 48 hours of reporting by coordinating with Bank team
18	15	12.3 Customer Account Operations	12.3(g)	Further, each customer will be permitted only certain number of transactions and within a maximum limit prescribed by the Bank for each category for a given period.	Bank will provide MIS report to sucessful bidder. Further, each customer will be permitted only certain number of transactions and within a maximum limit prescribed by the Bank for each category for a given period.
19	17	17.Management Information System	17.2	The bidder shall put in place a mechanism to the BCAs to whom the work is intended to.	Deleted
20	18	17.Management Information System	17.3	Bidder shall assist the bank in defining exceptional transactions and monitor all such exceptional transactions	Deleted
21	18	17.Management Information System	17.4	It should also be possible to centrally monitor and obtain reports on cash movement, cash balances, cash payments, etc at each of the front- end functionaries in consultation with the Bank and TSP.	Deleted
22	18	18.Review and Monitoring Mechanism	18.3	Bidder shall have adequate audit controls and track normal and exceptional transactions.	Deleted
23	18	18.Review and Monitoring Mechanism	18.5	Bank may also arrange for a random verification of enrollment/ payments, card-personalization, etc for better control.	Bank may also arrange for a random verification of enrollment/ payments etc. for better control.

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
24	25	Application Money	25.1	Application Fee of Rs.11,800/- (non- refundable) (Rs 10,000/- Plus GST) for tender document by means of DD drawn on any Scheduled Commercial Bank in favour of Tamil Nadu Grama Bank, payable at Salem	Application Fee of Rs 11,800/- (non-refundable) for tender document either through DD (drawn on any Scheduled Commercial Bank in favour of Tamil Nadu Grama Bank, payable at Salem (or) through NEFT mode. The account details for NEFT Name: Tamil Nadu Grama Bank Acc No.: 10106364012 IFSC: IDIB <u>0</u> PLB <u>0</u> 01 (Underlined are numbers) ** Kindly provide Bidders Name in Narration for easy identification.
25	22	EMD	26.1	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs.10,00, 000/- (Rupees Ten lakhs Only) by way of Demand Draft drawn on any Scheduled Commercial Bank In India in favour of Tamil Nadu Grama Bank, payable at Salem	The bidder shall furnish Non interest earning Earnest Money Deposit (EMD) of Rs.10,00, 000/- (Rupees Ten lakhs Only) by way of Demand Draft drawn on any Scheduled Commercial Bank In India in favour of Tamil Nadu Grama Bank, payable at Salem (OR) through NEFT / RTGS mode. The account details for NEFT Name: Tamil Nadu Grama Bank Acc No.: 10106364012 IFSC: IDIB <u>0</u> PLB <u>0</u> 01 (Underlined are numbers) ** Kindly provide Bidders Name in Narration for easy identification.
26	22	EMD	26.5	< New Addition >	As per Ministry of MSME, GoI, Gazette notification dated 23.03.2012, registered MSME enterprises are exempted from payment of Application Fees and Earnest Money Deposit. The Bidder should produce valid MSME certificate for availing this exemption.

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
27	24	32. BID OPENING:	32.6	If any of the bidders or all bidders who has submitted the tender are not present during the specified date, time, and venue of opening it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the bank at its discretion will proceed further with opening of the Part A – Technical Bid in their absence.	Opening of Technical Bid may be done through VC and interested bidders may also come in person. Person who is attending through Video conference should provide scanned copy of Authority Letter and ID proof through their registered mail id to our mail before 10.00 A.M. on the day of bid opening. If any of the bidders or all bidders who have submitted the tender are not present during the specified date, time, and venue of opening/VC, it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the bank at its discretion will proceed further with opening of the Part A – Technical Bid in their absence.
28	33	49. HUMAN RESOURCE REQUIREMENT:	49.4	The successful bidder shall deploy One supervisor referred to as BC Supervisor (BCS) for 50-60 BCAs and One Coordinator referred to as BC Coordinator (BCC) for 25-30 BCAs within 30 days from the issue of work order.	The successful bidder shall deploy One supervisor referred to as BC Supervisor (BCS) for 30-40 BCAs within 30 days from the issue of work order.
29	34	49. HUMAN RESOURCE REQUIREMENT:	49.10	All the BCs deployed by the bidder will have to be qualified with BC certification course as per Reserve Bank of India/ IBA guidelines. In case of failure to comply with the guidelines and the dates specified the bidder will be liable for penalty of Rs.1000/- per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification. The penalty shall be waived by the competent authority of the Bank on case to case basis.	All the BCs deployed by the bidder will have to be qualified with BC certification course as per Reserve Bank of India/ IBA guidelines. In case of failure to comply with the guidelines and the dates specified the bidder will be liable for penalty of Rs.1000/- per month or part thereof per BC deployed who has not qualified the certification course till the time of such qualification. The penalty shall be waived by the competent authority of the Bank on case to case basis. Timeline may be given upto nine months after initial engagement or as per norms stipulated by NABARD/RBI from time to time.
30	35	51. SERVICE AGREEMENT AND PENALTIES:	51.6	It will be the sole responsibility of the Service Provider to provide uninterrupted service to the customer barring unusual situations or calamities like flood, earth quake, etc.	Deleted
31	35	51. SERVICE AGREEMENT AND PENALTIES:	51.9	The Service Provider shall indemnify, protect & save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc.	The Service Provider shall indemnify, protect & save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings regarding Engagement and Management of Business Correspondents.

TAMIL NADU GRAMA BANK

Head office : : Salem

RFP Ref. Number : TNGB/HO/FI/ 01 / 2021-22 dated 04.06.2021

Amendment - II

SI No.	Page No. of RFP	Clause No.	RFP Clause	Existing Details	Amended details
32		51. SERVICE AGREEMENT AND PENALTIES:	51.10	The Service provider shall ensure all technology compliances and maintenance requirements as may be prescribed by the Bank. The Service Provider will also have to meet the prescribed requirements that may be stipulated by the bank to be maintained at the BCOs (Service Level Agreement is furnished as part of BC Agreement). A well- defined disaster recovery and business continuity plan from business angle, should be in place as per the satisfaction of the Bank.	Deleted
33	36	52. TIME SCHEDULE:	52.6	Each BC agent has to carryout minimum 200 financial transactions per month, failing which a penalty of Rs.500/- per month per BC location will be imposed on the Corporate BC at the discretion of the Bank. This clause will not be applicable during first three calendar months of generation of terminal ID to BCA.	Each BC agent has to carryout minimum 100 financial transactions per month, failing which a penalty of Rs.500/- per month per BC location will be imposed on the Corporate BC at the discretion of the Bank. This clause will not be applicable during first three calendar months of generation of terminal ID to BCA. However this may be considered based on documentary proof and recommendations of base Branch
34	Appendix-Page 20	Annexure-10	Commercial Bid	< Revised >	Revised Commercial Bid - Annexure - X appended
35				New addition	Annexure 1A- Technical Bid Compliance Form to be submitted along with Technical Bid
36	Appendix-Page 18	Annexure-8	Technical Evaluation Criteria	< Revised >	Revised Technical Evaluation Criteria - Annexure 8 to be submitted along with Technical Bid