



**The Bhandara District Central Co-operative Bank Ltd.,
Bhandara**

RFP

for

***Appointment of an agency for scanning of KYC
documents, CKYC, EKYC and Video KYC***

Tender Ref:

Dated: 02/04/2025

Last Date for Submission: 09/04/2025

Before: 05:00 p.m

IMPORTANT DETAILS

The Bhandara District Central Co. Op. Bank Ltd invites sealed proposals for Appointment of an Agency for scanning of KYC documents, CKYC, eKYC and Video KYC for Bhandara District central Co-Op Bank Ltd, Bhandara.

Sr. No.	Particulars	Details
1	Project Name	RFP for appointment of an agency for scanning of KYC documents, CKYC, eKYC and Video KYC.
2	RFP Inviting Bank	The Bhandara District Central Co-Op Bank Ltd, Bhandara
3	Availability of RFP Documents	You can request the RFP by emailing admin@bhandaradccb.com
4	Date of Issuance of RFP	02/04/2025 to 09/04/2025 (Office Hours)
5	Last Date and Time for Proposal submission (on or before)	09/04/2025 till 05:00 PM
6	Mode of Submission of RFP	Email your proposal at admin@bhandaradccb.com
7	Communication Address	All communications, including proposal documents should be addressed to: Chief Executive Officer The Bhandara District Central Co-Op Bank Ltd, Head Office, J. M. Patel College Road, Civil Lines, Bhandara-441904 Mob. No – 915-888-2015 (IT Manager) Email ID: admin@bhandaradccb.com Website: https://www.bhandaradccb.com

Table of Contents

1. Introduction of the Bank	4
2. Objectives of the RFP	4
3. Basic Instructions to the Bidder	4
4. Eligibility Criteria for Bidders	5
5. Scope of Work.....	6
6. Terms and Conditions	8
7. Annexure I: Covering Letter	12
8. Annexure II: Details of the Bidder	13
9. Annexure III: Commercial Offer Format.....	14

1. Introduction of the Bank

The Bhandara District Central Co-operative Bank Ltd is a District Central Co-operative Bank is having its Head Office, Civil Lines, J M Patel College Road, Bhandara (hereinafter referred to as "BDCC"). The BDCC Bank has total 46 branches, Head Office which covers its operations within Bhandara district.

2. Objectives of the RFP

The objective of this tender is to select and finalize Agency for Scanning of KYC documents, e-KYC, CKYC and Video KYC.

3. Basic Instructions to the Bidder

- A. The Bidder is expected to have read and examined all the instructions, forms, terms, and specifications in the Tender Document with full understanding of its implications. Failure to furnish all information required in the Tender Document or submission of a bid not substantially responsive to the Tender Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.
- B. The Bidder is advised to strictly adhere to the Annexure provided for that purpose in this document. Any deviation in this matter will lead to disqualification of the Tender.

C. Definitions

The Bank	:	The Bhandara District Central Co-operative Bank Limited, Bhandara
BIDDER	:	The prospective BIDDER who has received tender document and intends to offer for Appointment of an Agency for Scanning of KYC documents, e-KYC, CKYC and Video KYC mentioned in this Document. Henceforth called as "Bidder"

D. Procedure/Instructions for Submission of Bid

Bidder must email the proposal at admin@bhandaradccb.com on or before the due date and time.

Relevant certificate/documents should be attached as required.

E. Amendment intender Document

At any time up to the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Tender Document by an amendment. All such amendments shall be binding on all the Bidder.

The bank shall inform such amendments to all the Bidder only by e-mail on the Provided Email ID by the Bidder.

To afford prospective Bidder reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids and date of opening the bids which shall be conveyed to all the Bidder only by e-mail on the Provided Email ID by the Bidder.

F. Technical Bid

The Technical Offer should be completed in all respects and contain all information asked for in the exact format of technical specifications given in the Tender, except prices. The technical offer must not contain any price information. The Bank, at its sole discretion, may not evaluate a Technical Offer in case of non-submission or partial submission of technical details. Any decision of The Bank in this regard shall be final, conclusive, and binding upon the Bidder.

The Technical Bid submitted in response to this Tender Document along with the supporting material, will become the property of the Bank.

G. Commercial Bid

The Commercial Bid should contain all relevant price information and should not contradict the Technical Offer in any manner. The Bidder shall indicate the Rates, the Terms of Reference of which are given in the Technical Specifications.

The Commercial Bid submitted in response to this Tender Document along with the supporting material, will become the property of the Bank.

H. Language of Bids

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language (Devnagari) so long as it is accompanied by an English version in which case, for purposes of interpretation of the Bid, the English version shall govern.

I. Validity

The Bids shall remain valid for 90 days from the last date of submission. The Bidder may be required to give consent for the extension of the period of validity of the bid beyond initial 90 days, if so desired by the Bank, in writing. Refusal to grant such consent would result in rejection of bid. However, any extension of validity of bids will not entitle the Bidder to revise/modify the bid. The decision of the Bank in this behalf will be final, conclusive, and binding on the Bidder.

4. Eligibility Criteria for Bidders:

Sr. No.	Pre-Qualification Requirement	Supporting Document
1	Bidder must be a Government Organization / PSU / PSE / LLP or private / public limited company in India at least for the last 3 years.	Documentary Proof to be attached (Certificate of Incorporation)
2	The proposed solution should be implemented in at least three Banks in India in past three years.	Documentary Proof of order / contract copy / customer credentials.
3	The Bidder must have registered a turnover of Rs. 5 Crores or above in last three financial years.	The CA certificate in this regard should be without any riders or qualification.
4	The Bidder should not be a blacklisted by RBI, NABARD, Any Bank or Any Government Department.	Self-declaration to be provided by authorize Signatory of the bidder firm.

The Bank reserves the right to relax or enhance the eligibility criteria depending on merits and may accept / reject any or all the offers without assigning any reason whatsoever.

5. Scope of Work

The **scope of work** of an **Agency for Scanning of KYC Documents, e-KYC, CKYC, and Video KYC** includes a range of responsibilities focused on ensuring efficient, secure, and compliant customer verification processes. Here's an outline of the key areas of responsibility:

a. KYC Document Scanning

- **Document Scanning and Digitization:** Scanning and digitizing physical customer documents (e.g., identity proof, address proof) in high resolution.
- **Data Extraction:** Extracting key information (e.g., name, address, date of birth) from the scanned documents using Optical Character Recognition (OCR) or manual input when necessary.
- **Document Validation:** Ensuring that the scanned documents are authentic, complete, and meet regulatory standards.
- **Secure Storage:** Storing scanned documents securely, ensuring that they are easily retrievable while preventing unauthorized access.
- **Compliance with Legal Standards:** Adhering to data protection regulations and industry standards, ensuring that documents are processed and stored in a compliant manner.

b. e-KYC (Electronic KYC)

- **Digital Identity Verification:** Verifying customer identity through digital channels, typically using government-issued IDs, PAN cards, or Aadhaar-based authentication (in India).
- **Biometric Integration:** Implementing biometric verification methods, such as fingerprint or facial recognition, as part of the e-KYC process.
- **Real-Time Authentication:** Facilitating real-time access to national databases (e.g., Aadhaar) for identity confirmation and validation.
- **Customer Consent Management:** Ensuring that proper consent is obtained from customers before initiating the e-KYC process, in compliance with data privacy laws.
- **Secure Data Handling:** Ensuring encryption of customer data during transmission and storage to prevent unauthorized access.

c. CKYC (Centralized KYC)

- **Centralized Record Management:** Collecting and maintaining customer KYC information in a centralized repository (such as the CKYC registry) to facilitate easy access across financial institutions.
- **Data Updating:** Updating customer records with any changes in information (e.g., address change, document expiration) and ensuring that data is consistent across all platforms.

- **Cross-Institution Data Access:** Enabling financial institutions to access CKYC records to streamline customer onboarding and reduce redundant data collection.
- **Compliance & Reporting:** Ensuring that CKYC records are maintained in accordance with regulatory standards and are available for audits or regulatory inspections.

d. Video KYC

- **Live Video Verification:** Conducting live video calls between the customer and a KYC agent to verify the customer's identity.
- **Document Verification:** Guiding customers to present their documents during the video call, ensuring that they are authentic and match the customer's face.
- **Facial Recognition and Liveness Detection:** Implementing technology to verify the authenticity of the video, ensuring that the person on the call matches the documents and is present in real-time.
- **Recording and Audit Trails:** Recording the video session for audit purposes and maintaining logs of the verification process, ensuring transparency and traceability.
- **Data Privacy Compliance:** Ensuring that video data and personal information are handled according to applicable data protection regulations (e.g., GDPR, India's Data Protection Bill).

e. General Scope for All KYC Types

- **Integration with AML Systems:** Ensuring that KYC processes integrate seamlessly with Anti-Money Laundering (AML) systems to flag suspicious activity.
- **Risk Assessment:** Identifying high-risk customers through document analysis and integration with global or national watchlists.
- **Audit and Compliance Management:** Maintaining detailed records of KYC activities for audit purposes and to ensure compliance with regulatory requirements.
- **Customer Support:** Providing assistance to customers during the KYC process, including troubleshooting technical issues during eKYC or video KYC.
- **Continuous Improvement:** Staying updated with changes in regulatory guidelines, technological advancements, and security protocols to enhance the KYC process.

6. Terms and Conditions

The Bid should contain no alterations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case corrections should be duly stamped and initialled / authenticated by the person/(s) signing the Bid. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of bid not substantially/conclusively responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.

Language of Bid

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

Bank's Right to Accept any bid and to Reject any or all bids /Cancellation of Tender Process

The Bhandara DCC Bank reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of letter of Intent. Any decision of Bhandara DCC Bank in this regard shall be final, conclusive and binding upon the bidders.

The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action.

During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false/incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP and all amendments will be advised to the Bidder and such amendments will be binding upon them.

The Bank also reserves Its right to accept, reject or cancel any or all responses to this RFP without assigning any reason whatsoever. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bhandara DCC Bank and the bidder.

Payment Terms

The payment terms would be as follows:

OTC : 100 % advance / Payment as per work completion every month.

Paying Authority

The payments as per the Payment Schedule covered herein above shall be paid by BDCC Bank, Bhandara.

Jurisdiction

The jurisdiction of the courts shall be in Bhandara.

Notices

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof or transmitted by pre-paid registered post or courier. Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

Force Majeure

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

1. Natural phenomenon, including but not limited to floods, droughts, earthquakes and epidemics.
2. Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos.
3. Terrorist attack, public unrest in work area Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The Bidder or The Bank shall not be liable for delay in performing his/her obligations resulting from any force Majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on the date of termination. Notwithstanding this, provisions' relating to indemnity, confidentiality survives termination of the contract.

Confidentiality

The selected vendor acknowledges that all material information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, consists of confidential and proprietary data, whose disclosure to or use by third parties will be damaging or cause loss to BDCC bank. The vendor agrees to hold such material and information in strictest confidence and not to make use thereof other than for the performance of this agreement to release it only to employees requiring such information and not to release or disclose it to any other party. The vendor agrees to take appropriate action with respect to its employees to ensure that the obligations of non-use and non- disclosure of confidential information under this agreement can be fully satisfied.

BDCC Banks' Customer data (including location details) is confidential and should NEVER be disclosed to any institutions or used by the vendor for purpose other than required. The selected vendor will take suitable steps to ensure the confidentiality of the BDCC Banks' data. This step should include having the employees assigned to BDCC Banks' work sign a 'Confidentiality Agreement'. The selected vendor undertakes not to keep this data with its company after the end of this agreement. This clause will outlive the agreement date.

Non-Transferable Offer

This Request for Proposal (RFP) is not transferable. Only the Bidder who has purchased this document in its name will be eligible for participation in the evaluation process.

Authorized Signatory

The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the bank with regard to the obligations under the contract. The selected Bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the Bidder to discuss, sign agreements/contracts with The bank, raise invoice and accept payments and also to correspond. The Bidder shall provide proof of signature identification for the above purposes as required by the bank.

Period of Validity of Bid

Bids shall remain valid for 90 (Ninety) days after the date of bid opening prescribed by the Bank. The Bank holds the rights to reject a bid valid for a period shorter than 90 days as non-responsive, without any correspondence. In exceptional circumstances, The Bank may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended. A Bidder acceding to the request will neither be required nor be permitted to modify its bid. A Bidder may refuse the request without forfeiting its bid security. In any case the bid security of the Bidders will be returned after completion of the process.

No Commitment to Accept Lowest Or any Offer/ Bid

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

Cost of Preparation & Submission of Bid

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.

- If any information / data / particulars are found to be incorrect, bank will have the right to disqualify / blacklist the company and forfeit the EMD.

- All communications, correspondence will be only to the prime bidder. Any partner/sub-contractor has to communicate only through the prime bidder. The prime bidder will act as the single point of contact for the bank.
- Bank reserves it right to cancel the order even after placing the letter of Intent (LOI) / Purchase Order, if bank receives any directions / orders from Statutory Body / RBI / Govt. of India in a nature that binds the bank not to take the project forward.

Compliance with Statutory and Regulatory Provisions

It shall be the sole responsibility of the Vendor to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP.

Opening of Offers by Bhandara District Central Co. Op. Bank Ltd

The commercial offer for all the bidders shall be opened by the bank in presence of senior management of the bank and consultant appointed for the tendering process. Bank may call the bidder's representatives who choose to attend the opening of the tender on the specified date as mentioned earlier in the tender document. The incomplete offer or the offers which do not meet the prerequisite criteria shall be rejected.

Fixed Price

The commercial offer shall be on a fixed price basis, exclusive of all taxes. No price variation relating to increases in customs duty, excise tax, dollar price variation etc. will be permitted.

Penalty For Delay

For any delay in response or resolution, Bhandara District Central Co. Op. Bank Ltd will charge penalty of 0.25%, subject to a maximum of 5% in a year.

7. Annexure I: Bid Covering Letter

To:

The Chief Executive Officer,

The Bhandara District Central Co-operative Bank Limited,
Bhandara.

Dear Sir,

We, the undersigned, offer to provide Scanning of KYC documents, CKYC, e-KYC and Video KYC as per Bank's requirement. We are fully aware with tender conditions mentioned in this Tender document, in accordance with your tender dated _____. We are hereby submitting our proposal, which includes this Technical Bid and a Commercial Bid sealed under a separate envelope.

We hereby declare that we have read the instructions/conditions mentioned in this Tender document and included in the Tender document and abide by the same. We declare that we are binding on process mentioned in the tender document and the decisions made by "The Bhandara District Central Co-op. Bank Ltd."

We hereby declare that all the information and statements made in this proposal are true and accept that any misleading information contained in it may lead to our disqualification. We confirm that all personnel and/or details named in the Tender will be available to undertake the services.

We undertake, if our proposal is accepted, to initiate the services related to the assignment immediately on signing of contract.

We understand you are not bound to accept any tender and proposal you receive.

Thanking you,

Yours faithfully,

(Signature/s)

Date:

Seal

Place:

Name:

Designation:

8. Annexure II: Details of the Bidder

SR. NO	PARTICULARS	RESPONSE
1	DETAILS OF THE BIDDER	
A	Name of Bidder	
B	Bidder Head Office and registered office address	
C	Telephone numbers & Emails	
D	Date of incorporation (Please enclose Bidder Registration Certificate)	
E	Ownership structure (e.g. Proprietorship, Partnership, Pvt. / Pub Ltd Bidder)	
F	Bidder GST registration number (Please enclose supporting document.)	
G	Bidder PAN & TIN number. (Please enclose supporting document.)	
H	Please enclose Partnership / Dealership Certificates for proposed Hardware and Systems Software.	

9. Annexure III: Commercial Offer Format

Sr. No.	Particulars	Unit	Unit Price
1	One Time Fees for CKYC, e-KYC & Video KYC setup	OTC	
2	KYC Document Scanning	Per Customer	
3	e-KYC (Electronic KYC)	Per Customer	
4	CKYC (Centralized KYC)	Per Customer	
5	Video KYC	Per Customer	

Terms and Conditions:

- **Taxes:** GST extra as applicable.
- **Payment:** OTC : 100 % advance / Payment as per work completion every month.

End of Document