



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

Request for Proposals

for

***KYC Data Capture through Digital/Mobile Platform and
Integration with CKYC Platform***

Tender Ref:

Dated: 20/03/2025.

Last Date for Submission: 29/03/2025

Before: 05:00 p.m.

IMPORTANT DETAILS

The Latur District Central Co. Op. Bank Ltd invites sealed proposals for KYC Data Capture through Digital/Mobile Platform and Integration with CKYC Platform for Latur District central Co-Op Bank Ltd, Latur.

Sr. No.	Particulars	Details
1	Project Name	KYC Data Capture through Digital/Mobile Platform and Integration with CKYC Platform
2	Tender Inviting Bank	The Latur District Central Co-Op Bank Ltd, Latur
3	Tender Reference No.	
4	Availability of tender Documents	You can obtain the Tender by visiting website www.laturdccb.com
5	Date of Issuance of Tender	20/03/2025 to 29/03/2025 (Office Hours)
6	Last Date and Time for Proposal submission (on or before)	29/03/2025 till 05:00 PM
7	Mode of Submission of Tender	Proposal by Email at accounts@laturdccb.com
8	Communication Address	All communications, including proposal documents should be addressed to: The Latur District Central Co-Op Bank Ltd, Head Office, Tilak Nagar, Main Road, Latur Phone No - 9823050264 / 9834032808/ 9421447782 Email ID: accounts@laturdccb.com Website: www.laturdccb.com

The bank reserves the rights to reject any or all the proposals or call off the entire tender process without providing any specific reason for the same.

Technical specifications and terms and conditions for submitting the proposals are described in the Tender document.

The Managing Director,

**The Latur District Central Co. Op. Bank Ltd,
Latur**

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1. Introduction of the Bank

The Latur District Central Co-Op Bank Ltd is a District Central Co-operative Bank is having its Head Office at Latur (hereinafter referred to as “LDCC”). The LDCC Bank has total 123 branches and, Head Office which covers its operations within Latur district.

2. Objectives of the Tender

The objective of this Tender is to finalize the agency for KYC completion of the bank’s Customers. Bank is looking for KYC Document scanning/digital data capture like Aadhar Card, PAN card, Photo & Signature scanning and uploading the same in CBS. Integrating eKYC via API with CKYC enables seamless verification, regulatory compliance, fraud prevention, faster onboarding, real-time data access, and improved efficiency for banks. Overall, these methods provide faster, more convenient, and secure customer verification while ensuring regulatory compliance.

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 Latur District Central Co-operative Bank Limited, Latur
BIDDER	:	The prospective BIDDERS who has received tender document and intends to offer for KYC Document Scanning/Digital Data Capture, and eKYC Data via API with CKYC mentioned in this Document. Henceforth called as “Bidder”

D. Eligibility Criteria for Bidders:

Bidders with a minimum of three years in the business of field level data capture including KYC related data through digital platform and having specific experience working with Cooperative banks in Maharashtra are eligible to participate in the tender.

Sr. No.	Pre-Qualification Requirement	Supporting Document
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1	The Bidder should have an annual turnover of Rs. 50 Lac in at least one year in the last 3 years.	CA Certificate.
2	The service provider should have an experience in providing digital data capture and data integration with Gol platform and should have at least one such contract with Public/Private/RRB/Cooperative Bank in Maharashtra.	Relevant Work Orders and copy of contracts or Testimonial Letters / Letter from clients.
3	The Bidder must have a mobile/digital platform for field-level KYC data capture and validation, and farm data verification.	Demonstration, Product Documentation, or Client References.
4	The service provider must have local service centre and experienced team available for the project.	Undertaking
5	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.

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. Scope of Work

The scope of work of KYC Document Scanning, Integration with CKYC Platform.

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:

1. KYC Document Scanning:

- a.** Scan Aadhaar Card, PAN Card, Photo, and Signature using high-resolution scanners to ensure clear and accurate images. Convert the files to Base64 format with a maximum file size of 50 KB.
- b.** Seamlessly integrate the files with the Core Banking System (CBS) for secure document uploading. Use encryption and secure protocols to protect data.
- c.** Conduct regular audits to ensure the quality and clarity of scanned documents. Adhere to regulatory guidelines and data protection laws, and provide staff training.

2. Integration of eKYC Data via API with CKYC Portal

- a.** The selected service provider shall integrate the bank's eKYC data with the CKYC portal through secure APIs. The key tasks include:
- b. API Integration and Configuration:** Establish secure, real-time connectivity with CKYC API endpoints, ensuring compatibility with CKYC's data formats and encryption standards.

- c. **Data Transmission and Validation:** Enable automated transmission of customer KYC data, validate data accuracy, and handle response messages and error codes from CKYC.
- d. **Security and Compliance:** Ensure encrypted data transmission (SSL/TLS), compliance with RBI guidelines, and maintain audit logs for all interactions.
- e. **System Integration:** Integrate with the bank's Core Banking System (CBS) and automate workflows for data submission, status tracking, and customer record updates.
- f. **Monitoring and Support:** Provide a dashboard for monitoring API performance and ensure minimal downtime with prompt issue resolution.

Across all methods, customers must consent to the collection and use of their data, and banks ensure compliance with data privacy laws, security standards, and regulatory requirements (e.g., RBI guidelines). These KYC processes aim to offer customers a convenient, efficient, and secure way to verify their identity and access banking services

5. 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

Latur 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 Latur 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 tender 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 tender 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

tender process unless and until a formal contract is signed and executed by duly authorized officials of Latur DCC Bank and the bidder.

Payment Terms

The payment terms would be finalized at the time of award of purchase order to the successful bidder.

Paying Authority

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

Jurisdiction

The jurisdiction of the courts shall be in Latur.

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 LDCC 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.

LDCC 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 LDCC Banks' data. This step should include having the employees assigned to LDCC 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 (tender) 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.

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 tender/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.

Opening of Offers by Latur 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, Latur District Central Co. Op. Bank Ltd will charge penalty of Rs. 500/- per day, subject to a maximum of 5% in a year

6. Annexure I: Bid Covering Letter

To:

The Managing Director,

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

Dear Sir,

We, the undersigned, offer to provide KYC Data Capture through Digital/Mobile Platform and Integration with CKYC Platform 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 Latur 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:

7. 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 if any.	

8. Annexure III: Scope of Work

A. KYC Document Scanning & Uploading in CBS

1. Document Scanning:

- Aadhaar Card: Use high-resolution scanners to capture clear and legible images of the Aadhaar Card.
- PAN Card: Ensure accurate scanning of PAN Card details.
- Photo: Capture high-quality photographs for identification purposes.
- Signature: Scan and digitize handwritten signatures.
- Convert the files to Base64 format with a maximum file size of 50 KB.

2. Document Uploading:

- Integration with CBS: Seamless upload of scanned documents into the CBS.
- Data Verification: Implement automated checks to verify the authenticity and accuracy of the scanned documents.
- Secure Upload: Ensure the use of encryption and secure protocols for uploading documents to maintain data integrity and confidentiality.

B. Integration of eKYC Data via API with CKYC Portal

- The selected service provider shall integrate the bank's eKYC data with the CKYC portal through secure APIs. The key tasks include:
- **API Integration and Configuration:** Establish secure, real-time connectivity with CKYC API endpoints, ensuring compatibility with CKYC's data formats and encryption standards.
- **Data Transmission and Validation:** Enable automated transmission of customer KYC data, validate data accuracy, and handle response messages and error codes from CKYC.
- **Security and Compliance:** Ensure encrypted data transmission (SSL/TLS), compliance with RBI guidelines, and maintain audit logs for all interactions.
- **System Integration:** Integrate with the bank's Core Banking System (CBS) and automate workflows for data submission, status tracking, and customer record updates.
- **Monitoring and Support:** Provide a dashboard for monitoring API performance and ensure minimal downtime with prompt issue resolution.

9. Annexure IV: Commercial Offer Format

Sr. No.	Particulars	Unit	Unit Price
1	KYC Document Scanning & Uploading in CBS	Per Customer	
2	Integration of eKYC Data via API with CKYC Portal	Per Customer	

Terms and Conditions:

- **Taxes:** GST extra as applicable.
- **Payment:** The payment terms would be finalized at the time of award of purchase order to the successful bidder.

End of Document