

THE MUNICIPAL CO-OPERATIVE BANK LTD. MUMBAI

TENDER DOCUMENT

Tender Reference Number: MCB/2026_27/11

For

(Supply of Manpower, Infrastructure for Scanning and Digitization Project in the Bank)

Cost of the Tender: Rs.1000/- (Rupees One Thousand only)

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Invitation for tender offers

Municipal Co-operative Bank Mumbai invites sealed quotations from Authorised Service Providers for supply of Manpower, Infrastructure and software for Scanning and Digitization Project as per specifications, terms & conditions given in enclosed forms.

Municipal Co-op. Bank Ltd., Mumbai is on Core Banking Solution and its 22 branches, & Head office i.e. 23 offices in Mumbai are connected to Core Banking.

A complete set of tender document may be purchased by the eligible bidder upon payment of a non-refundable fee of **Rs. 1000/- (Rupees One Thousand only) by demand draft from any Scheduled Bank, in favour of 'The Municipal co-operative Bank Ltd. Mumbai' and payable at Mumbai.**

The copy of tender document can be obtained from our website www.municipalbankmumbai.com

The details are given below:

Tender Reference	MCBIT/2026_27/11
Cost of Tender Copy	Rs 1000/-
Earnest Money Deposit (EMD)	Rs.50000/-
Date of commencement of sale of tender document	06th October 2026
Last Date and Time for receipts of tender offers	15/10/2026 till 05.00 p.m.
Address of Communication	General Manger The Municipal co-operative Bank Ltd. Mumbai, 245, P.D'mello Road, Fort, Mumbai – 400001
Email address	<u>mcb.itcell@mcbmumbai.com</u>
Contact Telephone Numbers	22717858/855
Bids to be given to	General Manager, The Municipal Co-operative Bank Limited. Mumbai

Earnest Money Deposit mentioned above as a Demand Draft favouring **"THE MUNICIPAL CO-OPERATIVE BANK LTD. MUMBAI"** must accompany all tender offers (technical bid) as specified in this tender document.

Tender offers will be opened in the meeting of General Purpose Committee. No separate intimation in this connection will be sent to the bidders. Tenderers will not be invited or allowed to attend the General Purpose Committee meeting for Tender opening.

Technical Specifications, Terms and Conditions, the formats and proforma for submitting the tender offer are described in this tender document and it's Annexure.

General Manager
The Municipal co-operative Bank Ltd. Mumbai

About The Municipal Co-operative Bank Ltd. Mumbai

The Municipal co-operative Bank Ltd. Mumbai, established as a Co-operative Bank having 22 Branches and Head office within jurisdiction of Greater Mumbai.

Bank has deposit of Rs.4384.55 Crores and Advances of Rs.3123.21 Crores and has Core Banking implemented across all its Branches from M/s Finacus Solution Pvt Ltd . Bank intends to install **Document Management System Software** for its Head Office and Branches.

Bank's Requirements

Bank has a Head Office situate at Municipal Bank Bhavan 245, P.D'mello Road, Fort Mumbai 400001 Objective of this RFP is to purchase Document Management Software, Supply of Manpower, Infrastructure and software for Scanning and Digitization Project in the Bank for Head Office and Branches in accordance with technical specifications and quantity given in the RFP.

Bidder is expected to Scan the document at Branches and Head Office of the Bank as per the daily volume generated. The document to be scanned shall consist of following

- 1) Account Opening Form with supporting document
- 2) Loan Application Forms and Security documents
- 3) Minute Books at HO and
- 4) Any other document specified by the Bank from time to time
- 5) Customer Master form and membership forms

Bidder shall Document Management Software on License basis, provide manpower, infrastructure and software, the manpower provided by bidder has to scan the documents and making data entry of the document in the software. Computer required for the scanning will be provided by the Bank with required network access. Bidder shall deploy the scanner and manpower at the Branches of the Bank as per Annexure B hereto and shall complete the day to day work and previous document to be scanned identified by the Bank. The accessories required for proper functioning of the **Document Management System Software** should also be provided.

Instructions to Vendors

1. Two Bid System Offer

One hard copy of the Technical Bid and One Copy of the Commercial Bid must be submitted at the same time, giving full particulars in separate sealed envelopes at the Bank's address given below on or before the schedule given above. All envelopes should be securely sealed, numbered and stamped. **The sealed envelope containing Commercial Bid must be submitted separately to the Bank.**

General Manager

The Municipal co-operative Bank Ltd. Mumbai
Municipal Bank Bhavan
245, P.D'mello Road, Fort,
Mumbai 400001.

E-Mail: mcb.itcell@mcbmumbai.com

All the envelopes must be superscribed with the following information –

- Type of Offer (Technical Bid, Commercial Bid)
- Tender Number
- Due Date
- Name of Bidder
- Name of the Authorized Person
- E-mail ID of the authorised person to contact.
- Mobile Number

All schedules, Formats and Annexure should be stamped and signed by an authorized official of the bidder's company.

ENVELOPE- I (Technical bid)

The Technical bid should be complete in all respects and contain all information asked **for except prices**. The **Technical bid should not contain any price information**. The TECHNICAL BID should be complete to indicate that all products and services asked for are quoted and should give all required information

This envelope should also contain the demand draft for Rupees 50,000/= (One Fifty Thousand only) towards EMD favoring **"The Municipal co-operative Bank Ltd. Mumbai"**
NEFT option is also available for remitting the EMD, NEFT details provided in the annexure

ENVELOPE- II (Commercial Bid)

The Commercial bid should give all relevant price information and should not contradict the TECHNICAL BID in any manner.

The prices quoted in the commercial bid should be without any conditions. The bidder should submit an undertaking that there are no deviations to the specifications mentioned in the RFP either with the technical or commercial bids submitted.

These two envelopes containing the Technical bids + EMD amount and Commercial bid Please note that any envelope containing both technical and commercial bid will be rejected.

All the covers thus prepared should indicate clearly the Name and Address of the Vendor.

The bidder shall bear all the costs associated with the preparation and submission of the bid and The Municipal co-operative Bank Ltd. Mumbai will in no case be responsible or liable for those costs, regardless of the conduct or the outcome of the tendering process.

Bids submitted without EMD and Application Fee Demand Draft will not be considered for evaluation. Bids sent by fax or e-mail will not be considered for evaluation

Offers received after the date and time specified for receiving the offers will be rejected.

Technical and Commercial Offers must be submitted separately. It may be noted that if any single envelope is found to contain both Technical and Commercial Offer together, such offer will be rejected.

2. Schedules of the Requirements

This tender comprises of following schedule.

A	Slab up to more than 1700000 documents in Year for all Branches and HO with variation of 20% + or -			
1	Black & White Scanning (Size : A/4/Legal)			
2	Black & White Gray Scanning			
3	Data Entry Indexing (Per Document)			
4	Data Uploading (Per Image)			
5	Binding			
6	Any other cost applicable as per assessment of the bidder to be quoted			

It may be noted that the requirements given in this tender is indicative only and the Bank reserves the right to accept or reject any quotation as also to alter any or all the terms and conditions without assigning any reason thereof

3. Qualification Criteria

Only vendors, who fulfill all the qualifications mentioned in “qualification criteria” of the tender, are eligible to participate in the tender. The Bank reserves the right to relax or enhance the eligibility criteria depending on merits and may accept/reject any or all of the offers without assigning any reason whatsoever.

4. Terms and Conditions

Terms and conditions for vendors who participate in the tender are specified in the section called “Terms and Conditions”. These terms and conditions will be binding on all the vendors. These terms and conditions will also form a part of the purchase order, to be issued to the successful vendor(s) on the outcome of the tender process.

5. Offer validity Period

The offer should hold good for a period of 180 days from the closing date of the tender.

6. Address of Communication

Offers should be addressed to the following officer at the address given below:

General Manager

The Municipal co-operative Bank Ltd. Mumbai

Municipal Bank Bhavan

245, P.D'mello Road, Fort,

Mumbai 400001.

E-Mail: mcb.itcell@mcbmumbai.com

7. Pre-BID Queries

For the purpose of clarification of doubts of the bidders on issues related to this RFP, queries of all the bidders should reach in writing or by e-mail on or before 12/10/2026 on the address as mentioned above. It may be noted that no queries of any bidder shall be entertained/received after the Pre-Bid meeting. Meeting with Individual Vendors will be held for the said discussions and time and date of which will be intimated to Vendor by email

8. Proposal Ownership

The proposal and all supporting documentation submitted by the vendor shall become the property of the Bank.

i. Opening of Technical offers

Technical Offers received within the prescribed closing date and time will be opened by the General Purpose Committee of the Bank. Tenderers will not be invited or allowed to attend the General Purpose Committee meeting for Tender opening.

ii. Preliminary Scrutiny

Offers not meeting the qualification criteria will be rejected. The Bank will scrutinize the offers received to determine whether they are complete and as per tender requirement, whether technical documentation as asked for and required to evaluate the offer has been submitted, whether the documents have been properly signed and whether items are offered as per the tender requirements.

The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. This waiver shall be binding on all the vendors and the Bank reserves the right to exercise such waivers.

iii. Clarification of Offers

In order to facilitate scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all vendors for clarifications on the offer made by them. The request for such clarifications and the vendor response shall necessarily be in writing.

iv. No Commitment to Accept Lowest or Any Offer

The Municipal co-operative Bank Ltd. Mumbai is under no obligation to accept the lowest or any other Offer received in response to this tender and reserves the right to reject any or all the offers including incomplete offers without assigning any reason whatsoever. The Municipal co-operative Bank Ltd. Mumbai reserves the right to make any changes in the terms and conditions of the RFP. The Bank will not be obliged to meet and have discussions with any vendor and / or to entertain any representations.

v. Documentation

Functional and Technical information in the form of Brochures/Manuals/CDs etc. must be submitted in support of the Offer made.

vi. **Submission of Technical Details**

The offer may not be evaluated / rejected by the Bank in case of non-adherence to the format or partial submission of technical information as per the format given in the offer. The Bank shall not allow/permit changes in the technical specifications after due date. The relevant product information, brand and version/model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the Offer could result in disqualification. Please note that substituting required information by just brand name is not enough.

vii. **Format for Technical offer**

The suggested format for submission of Technical Bid is as follows:

1. Index
2. Covering letter. This should be as per Annexure D.
3. Details of the vendor, as per Annexure E.
4. Eligibility Compliance as per Annexure F , including purchase orders.
5. Non Black Listing Undertaking as per Annexure G
6. Site / Customer Details as per Annexure I
7. Technical Documentation (Product Brochures, leaflets, manuals etc.). An index of technical documentation submitted with the offer must be enclosed.
8. Valid Bank Draft for EMD.
9. Vendor's Financial Details (audited balance sheets etc.) and other supporting documents, as asked in the tender document.

viii. **Format for Commercial Offer**

The Commercial offer must not contradict the technical offer in any way. The suggested format for submission of Commercial offer is as follows:

1. Index
2. Covering letter
3. Commercial Version of Bill of Materials and Price Schedule (as per Annexure H). This must contain all price information. This commercial offer should strictly adhere to our format and offers which are not in that format may be liable for rejection.
4. A statement that the vendor complies with Payment schedule given in the tender.

9. Erasures or Alterations

The Offers containing erasures or alterations will not be considered. There should be no handwritten material, corrections or alterations in the offer. Technical details must be completely filled in. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as "OK", "accepted", "noted", "as given in brochure/manual" will not be acceptable. The Bank may treat such Offers as not adhering to the tender guidelines and hence unacceptable.

10. Locations of Scanning

Scanning of documents will be at Head Office and at Branches of the Bank and as per at the addresses given in Annex.'B'.

Head Office of the Bank	The Municipal co-operative Bank Ltd. Mumbai, Municipal Bank Bhavan, 245, P.D'mello Road, Fort, Mumbai 400001.
Branches of the Bank	As per Annex B.

11. Short-listing of Vendors

The Bank will prepare a short-list of technically qualifying vendors and the commercial offers of only short listed vendors will be opened.

12. Cost

a) The offer must be in fixed price basis in Indian Rupees only, including the following:

The quoted price should be **all-inclusive price** with, GST, for scanning of the document.

13. Fixed Price

The Commercial Offer shall be on a fixed price basis, inclusive of GST.

14 Negotiation

It is absolutely essential for the vendors to quote the lowest price at the time of making the offer in their own interest, Bank reserve the right to enter into any price negotiations, except with the L1 declared vendor, whose Offer is found to be technically in line with the tender specifications.

15 Collection of Tender Document

Bank will put the news of the Tender on the web site of the Bank giving the qualification and eligibility norms. Eligible Vendors are required to collect the Tender document from Banks Head Office after the payment of prescribed fees.

16 Amendment to RFP Contents

At any time prior to the last date for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) requested by a prospective bidder, modify the RFP contents by amendment. Amendment will be notified in writing or by e-mail to all the prospective bidders.

Bank reserves the right to scrap the tender at any stage without assigning any reason.

Qualification Criteria

1. Eligibility of the Vendor

Reputed vendors , who have experience in providing scanning digitizing services and who meet the following Eligibility criteria only need to apply:-

- 1) The Bidder should be Public Limited Company, Private Limited Company or Limited Liability Partnership (LLP) Firm. Bidder should provide the certificate for the same.
- 2) The Bidder(s) should have the experience of supplying Manpower and Infrastructure for scanning and digitizing for the preceding last three financial years (i.e., 2023-24,2024-25,2025-26).
- 3) Bidder should have minimum annual turn over of minimum of Rs.25 Lakhs for last 3 financial years. Copies of the financial accounts for last 3 financial year (i.e., 2023-24,2024-25,2025-26) with CA certificate should be submitted.
- 4) The bidder should have minimum of 3 years' experience in scanning and digitization in at least 3 Public/Pvt/Co-op Banks, Government or Municipal Bodies, Public/Pvt Companies. Copies of the work order and completion certificate to be attached.
- 5) Bidder should provide the DMS Software with License from Original Software Developer company.
- 6) Sub-contracting of the work is not permitted
- 7) The Bidder should have GST registration certificate, E.S.I.C., P.F. and applicable Labour Law registration/ Licenses. Photo copies of valid registration certificates/licensees should be furnished along with the technical bid.
- 8) Bidder should have sufficient trained Man power, High speed scanners, Flatbed scanner and any other scanner as may be required to provide scanning and digitization service at Branches of the Bank.
- 9) The Bidder should not have been blacklisted by any Regulatory Authority. Self-declaration to that effect should be submitted along with the technical bid.

2. Track Record of installations

The vendor shall provide a detailed track record of their past and ongoing installations. This should include:

- Name of the client organizations
- Nature and scope of services provided
- Duration of engagement
- Volume of records handled

The information submitted must be authentic and verifiable, and the Bank reserves the right to seek confirmation from the stated clients, if required.

Further, the vendor shall:

- Maintain a **branch-wise record** of all documents and files received for scanning.
- Ensure that all documents are **properly logged, tracked, and monitored** throughout the scanning process.
- Follow strict protocols for **safe handling, storage, and confidentiality** of records.
- Maintain a systematic record of scanned documents, ensuring **traceability and retrieval at any stage**.
- Be fully responsible for the **security, integrity, and preservation** of all documents entrusted to them until final delivery.

Any loss, damage, or mishandling of records shall be the sole responsibility of the vendor, and appropriate actions may be taken as per the terms of the agreement.

3. Quality Standards

The Municipal co-operative Bank Ltd. Mumbai is looking for quality products, which are volume, produced and are used by a large number of users in India/Abroad. All products quoted should be associated with specific model & part numbers, names and with printed literature describing configuration and functionality. Details of product should be available on their website and vendor should provide the bank the access to the Website. Any departures from the printed specifications should be clearly identified in a separate Annexure titled 'Deviations' which must be supplied by the vendor along with the offer document.

4. Unacceptable quality

The vendor should provide quality service and images should be properly captured scanned and stored with data entry thereof.

5. Earnest Money Deposit (EMD)

Vendors are required to submit only Demand Draft from any Bank favoring "THE MUNICIPAL CO-OPERATIVE BANK LTD. MUMBAI" for the amount mentioned above as Earnest money Deposit (EMD) payable at Mumbai along with their technical offer. Offers made without valid E.M.D as mentioned above will be rejected. No interest will be paid by the Bank on the Earnest Money Deposit. EMD to unsuccessful bidder shall be refunded immediately after award of the Contract and for successful bidder the same shall be refunded only after successful implementation of the order & submitting BG. EMD shall not be accepted in the form of Bank Guarantee.

6. NEFT Details to submit Tender Fee and EMD

The Municipal Co-op. Bank Ltd., Mumbai
Ac. No. : 00301000017325974 (EMD)
Ac. No. : 00301000017325974 (Tender Fee)
IFSC : MUBL0000001

GST NO. : 27AAAAT3942P1ZZ

HO : Fort ADD : MUNICIPAL BANK BHAVAN, 245, P D'MELLO ROAD, FORT, MUMBAI – 400001

Terms and Conditions of the Tender

1. Technical Inspection and Performance Evaluation

The Municipal co-operative Bank Ltd. Mumbai reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of software offered by short-listed vendors.

2. Payment Terms

The Municipal co-operative Bank Ltd. Mumbai will make payment as follows:

- Monthly Invoices shall be submitted by the successful bidder with quantity and rate branch wise and record details
- Payment will be made within 15 days after verification of the records

3. Delivery and Installation

- i. The Vendor shall be responsible for provision the scanner at Branches and HO and for making them fully operational at no additional charge within **4 weeks from the date of the respective work orders.**
- ii. Appropriate insurance to cover the equipment provided shall be done by the Bidder

4. Reference Checks

Vendors are required to provide a minimum of three-reference site in Mumbai where the Scanning Services are successfully running. These Clients should be in the PSU\ Government or banking industry. All the details of reference sites requested for in Annexure I should be provided along with the names and contact details of persons who will be available for discussions. The Bank, at its option, will contact these reference sites to obtain information on the solution and implementation.

5. Order Cancellation

The Municipal co-operative Bank Ltd. Mumbai reserves its right to cancel the order in the event of one or more of the following situations:

1. Delay in providing services beyond 4 weeks from the date of respective work order.
2. In such a case EMD deposited shall be forfeited by the Bank.

In addition to the cancellation of purchase order and forfeiture of EMD amount Bank reserves the right to take appropriate steps to restrain the vendor to participate in future tenders for a period of 3 year.

6. Penalty and Liquidated Damages

- i. Delay in implementation: In case of delay in completion of overall implementation (DMS go-live and rollout as per agreed plan) beyond the stipulated period, the Bank shall levy liquidated damages at the rate of 0.5% of the total contract value per week of delay or part thereof, subject to a maximum of 5% of the total contract value, without prejudice to the Bank's right to cancel the order and forfeit EMD / Performance Bank Guarantee as already provided elsewhere in the tender.
- ii. Non-achievement of uptime SLA: For every percentage point (or part thereof) of uptime below the committed 99% in a calendar month, the Bank may deduct 2% of the monthly payable amount (for DMS license / AMC / service component) for that month, subject to a maximum of 20% of such monthly charges.
- iii. Delay in scanning and uploading: If the Bidder fails to complete scanning, indexing and uploading of documents within the defined TAT (e.g. next working day for regular volumes, or as per mutually agreed schedule for peak load), the Bank may deduct 1% of the monthly payable amount for each day of such delay, subject to a cap of 10% of monthly charges.
- iv. Data breach / security incident attributable to Bidder: In case of any data breach, loss, unauthorized access or disclosure of Bank's data due to the Bidder's negligence or non-compliance with agreed security controls, the Bank shall be entitled to recover from the Bidder all direct losses and costs incurred, and may additionally impose a penalty up to 10% of the total contract value, without prejudice to other remedies including termination, legal recourse, and reporting to regulators.
- v. Imposition of penalties and liquidated damages shall not preclude the Bank from invoking other contractual remedies such as termination for default, blacklisting, or regulatory reporting where required.

7. Acceptance Tests

At the discretion of The Municipal co-operative Bank Ltd. Mumbai, acceptance test will be conducted by the vendor at the site in the presence of the officials of The Municipal co-operative Bank Ltd. Mumbai and/or its nominated consultants. The tests would check for trouble-free operation of the complete system for ten consecutive days apart from physical verification and testing. There shall not be any additional charges payable by The Municipal

co-operative Bank Ltd. Mumbai for carrying out this acceptance test. The Municipal co-operative Bank Ltd. Mumbai will take over the system on successful completion of the above acceptance test.

8. Publicity

Any publicity by the vendor in which the name of The Municipal co-operative Bank Ltd. Mumbai is to be used should be done only with the explicit written permission of The Municipal co-operative Bank Ltd. Mumbai.

9. Confidentiality

This document contains information confidential and proprietary to the Bank. Additionally, the vendors will be exposed by virtue of the contracted activities to internal business information of the Bank, affiliates, and/or business partners. Disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the vendors, premature termination of the contract, or legal action against the vendors for breach of trust.

10. Data Protection and DPDP Act, 2023 Compliance

- i. Roles: For the purposes of the Digital Personal Data Protection Act, 2023 (“DPDP Act”), the Bank shall act as “Data Fiduciary” and the successful Bidder shall act as “Data Processor” in respect of any personal data processed through the Document Management System (“DMS”) and related services.
- ii. Lawful processing & purpose limitation: The Bidder shall process personal data only on documented instructions of the Bank, solely for the purposes specified in this RFP/Contract, and shall not process, disclose, share or use such data for any other purpose, including for its own analytics, marketing or product development.
- iii. Security safeguards: The Bidder shall implement appropriate technical and organizational measures to ensure reasonable security of personal data, including but not limited to: access control, role-based access, strong authentication, encryption of data at rest and in transit (where feasible), secure configuration, patch management, logging and monitoring, and periodic vulnerability assessments.
- iv. Sub-processors: The Bidder shall not engage any sub-contractor or sub-processor for processing of Bank’s personal data without the prior written consent of the Bank. Where permitted, the Bidder shall ensure that such sub-processors are bound by written agreements imposing obligations that are no less stringent than those set out in this tender and the DPDP Act.
- v. Data subject rights support: The Bidder shall assist the Bank, at no additional cost, in fulfilling requests from data principals (customers/employees, etc.) relating to access, correction, erasure, or withdrawal of consent, to the extent such requests relate to data

held or processed within the DMS or under the scope of this contract.

- vi. Breach notification: In the event of any actual or suspected personal data breach or security incident affecting Bank data, the Bidder shall immediately, and in any case not later than 24 (twenty-four) hours from becoming aware of the incident, notify the Bank with all relevant details, and shall cooperate with the Bank in investigation, mitigation, and regulatory / DPB notifications as may be required under the DPDP Act and/or RBI guidelines.
- vii. Data retention and deletion: The Bidder shall retain personal data only for the duration specified by the Bank and/or as required under applicable law, and shall securely delete or return all personal data (including all backups) upon expiry/termination of the contract or on written instructions of the Bank, and shall certify such deletion in writing.
- viii. Cross-border transfer: The Bidder shall not transfer or allow access to Bank's personal data outside India except with the prior written approval of the Bank and in compliance with applicable RBI and DPDP Act requirements, including any government notifications on cross-border transfer.
- ix. Audit and inspection: The Bank, its auditors, and regulators shall have the right to audit, inspect or obtain third-party audit reports relating to the Bidder's data protection and information security controls as they relate to Bank data, at reasonable notice. The Bidder shall promptly address any non-compliances identified.
- x. Liability for non-compliance: The Bidder acknowledges that non-compliance with the DPDP Act may expose the Bank to substantial penalties agrees to indemnify the Bank for losses, penalties and costs arising from the Bidder's breach of its data protection obligations under this tender, subject to the overall liability cap as may be agreed in the final contract.

11. Force Majeure

The vendor shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its 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 Vendor and not involving the vendor's fault or negligence and not foreseeable. Such events may include, but are not limited to, Acts of God or of public enemy, acts of Government of India in their sovereign capacity, acts of war, and acts of The Municipal co-operative Bank Ltd. Mumbai in fires, floods and freight embargoes.

If a Force Majeure situation arises, the Vendor shall promptly notify The Municipal co-operative Bank Ltd. Mumbai in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by The Municipal co-operative Bank Ltd. Mumbai in writing, the Vendor shall continue to perform its obligations under the Contract as far as it is

reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, The Municipal co-operative Bank Ltd. Mumbai and the vendor shall hold consultations with each other in an endeavor to find a solution to the problem.

18. Resolution of Disputes

The Municipal co-operative Bank Ltd. Mumbai and the vendor shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, The Municipal co-operative Bank Ltd. Mumbai and the Vendor have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to two Arbitrators: one Arbitrator to be nominated by The Municipal co-operative Bank Ltd. Mumbai and the other to be nominated by the Vendor. In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The arbitration and reconciliation act 1996 shall apply to the arbitration proceedings and the venue of the arbitration shall be at Mumbai.

ANNEXURE A - Schedule of Requirement of Items

Sr. No	Description	Per Unit Cost (a)	Taxes per unit (b)	Total Cost with Taxes (c = a x b)
A	Document Management Software License version			
B	Slab up to 1700000 to 2000000 documents in Year for all Branches and HO with variation of 20% + or -			
1	Black & White Scanning (Size : A/4/Legal)			
2	Black & White Gray Scanning			
3	Data Entry Indexing (Per Document)			
4	Data Uploading (Per Image)			
5	Binding			
6	Any other cost applicable as per assessment of the bidder to be quoted			
5	Binding			
6	Any other cost applicable as per assessment of the bidder to be quoted			

Annexure. B- List of Locations Head Office and Branches

Sr. No.	Branch / Office	Address
1	Head Office	Municipal Bank Bhavan, 245, P.D'Mello Road, Fort, Mumbai – 400001
2	C.S.T. Branch	The Municipal Head Office Bldg., Mahapalika Marg, C.S.T., Mumbai – 400001
3	Marine Lines Branch (Temporary shifted)	Municipal Bank Bhavan, 245, P.D'Mello Road, Fort, Mumbai – 400001
4	Andheri (K/West) Branch	Andheri K/West Municipal Office Bldg., Paliram Marg, Andheri (West), Mumbai – 400058
5	Andheri (K/East) Branch	Municipal K/East Ward Office Bldg., Azad Road, Gundawali Village, Andheri (East), Mumbai – 400059
6	Bandra Branch (Temporary shifted)	G/North Municipal Office Bldg., Harischandra Yelwe Marg, Behind Plaza Cinema, Dadar, Mumbai – 400028
7	Bhandup Branch	Municipal S/Ward Office Bldg., Near Mangatram Petrol Pump, L.B.S. Marg, Bhandup (W), Mumbai – 400078
8	Borivali (West) Branch	Prabodhankar Thackare Natya Griha, Sodawala Lane, Borivali (W), Mumbai – 400092
9	Byculla Branch	Fire, Brigade Head Office , Godown Space, Mumbai - 400008
10	Deonar Branch	M-East Ward Municipal Building, Plot No. 38-39, Village Deonarai, Deonar, Mumbai – 400043
11	Ghatkopar Branch	Ghatkopar N/Ward Municipal Bldg., Jawahar Road, Ghatkopar, Mumbai – 400077
12	G/South Branch	G/South Municipal Office Building, N.M. Joshi Marg, Parel, Mumbai – 400013
13	G/North Branch	G/North Municipal Office Bldg., Harischandra Yelwe Marg, Behind Plaza Cinema, Dadar, Mumbai – 400028
14	Kandivali Branch	R/South Ward Office, Ground Floor, Near Kandivali Swimming Pool, Kandivali (West), Mumbai – 400067
15	Mulund Branch	Administrative Office, T Ward, 2nd Floor, Room No. 54, Mulund (West), Mumbai – 400080
16	Nanachowk Branch	D/Ward Municipal Building, Nanachowk, Mumbai – 400007
17	Nair Hospital Branch	B.Y.L. Nair Hospital Compound, Mumbai Central, Mumbai – 400008
18	Parel Branch	F/South Ward Municipal Office Building, Parel T.T., Mumbai – 400012

19	Sion Hospital Branch	Lokmanya Tilak Municipal General Hospital Building, Sion, Mumbai – 400022
20	Chembur Branch	M-West Mahanagar Palika Ward Office Bldg., Ground Floor, Sharad Bhau Acharya Marg, Chembur, Mumbai – 400071
21	Goregaon Branch	P/South Ward, CTS No. 746, S.V. Road, Goregaon West, Mumbai – 400104

ANNEXURE – C Scope of Work

The successful bidder will **Supply of Manpower, Infrastructure for Scanning and Digitization Project in the Bank** at Banks Branches of the Bank.

1. Bidder should provide License Version of the Document Management Software to the Bank.
2. Bidder shall provide the infrastructure manpower and software at Banks Head Office and Branches for Scanning of the document on all the working days and working time of the Bank.
3. Computer required for the Scanning shall be provided by the Bank and rest of the infrastructure required for scanning and digitizing the documents will be done by the Bidder
4. Approx. Quantity of the document to be scanned together at Branches and HO shall be 17,00,000 to 20,00,000 documents per year with variation of +/- 20% .
5. 99 % of the Document shall be of A4 and Legal Size.
6. The document already scanned and available with the bank should to be migrated by the shortlisted bidder in software provided by the bidder.
7. After the scanning of the document bidder shall make the data entry and upload the scan document in Banks Document Management Software as per the requirements of the DMS Software.
8. Bidder shall collect the document from the Bank every day which will be bound or unbound
9. Bidder shall scan the document and refile in the same order of paging.
10. Under no circumstances document shall be changed, destroyed or replaced with some other document. Bidder shall ensure that files are handled with care and returned in the same order in which it is being received
11. Bidder shall ensure that number of pages in each document is accurately captured and is then cross checked with number of pages scanned and shall maintain the order of documents without disturbing the chronology of the documents.
12. In case any document is not available then Bidder shall inform the same immediately to the Bank
13. After completion of process at end of the day bidder shall handover all the files to the bank and shall not retain any file with him overnight.
14. Depending upon the nature and quality of documents the Bidder shall deploy ADF/ A3 scanners / Overhead scanners/ flatbed scanners.. Sufficient number of scanners (A4/A3/) along with sufficient resources to be deployed on each day to complete the daily targets assigned ensuring timely completion thereof
15. Quality of the scanned document will not be compromised at any cost.
16. In case the document cannot be scanned using any type of scanner, digital camera or over scanners can be used as image capturing device.
17. The Vendor shall ensure that all previously scanned and digitized data is made available in a format compatible with the new software system proposed for implementation. The following requirements must be adhered to:

17.1 Data Compatibility

- The Vendor shall ensure seamless integration of existing scanned data with the new scanning software without any loss of information or degradation in quality.
- Previously scanned data must be converted, migrated, or mapped (if required) into formats supported by the new system.
- Quality of the scanned image shall be checked by the Bidder before uploading in the DMS Software
- Post scanning bidder shall do binding, stitching, and sequencing of the pages as the case may be.

18. Security and Privacy Features of DMS

- i. The DMS provided by the Bidder shall support role-based access control, maker-checker workflows, detailed audit logs (view / download / delete / export), and secure authentication mechanisms, including support for strong passwords and multi-factor authentication where required by the Bank.
- ii. The DMS shall support encryption of data at rest and in transit (HTTPS/TLS) and shall provide configurable retention rules, archival, and secure deletion functionalities in line with the Bank's record retention policies, RBI IT / Cyber Security directions and the storage-limitation principle under the DPDP Act and Rules.
- iii. The DMS shall enable configuration of purpose-based access and data minimisation, including:
 - a. tagging of documents and indexes with purpose / business function;
 - b. restricting access to personal data strictly to users and roles who need it for specified purposes; and
 - c. support for field-level masking or redaction where feasible (for example, masking of Aadhaar or PAN in views / exports for non-privileged users).
- iv. Search by Data Principal / Customer Identifier
The DMS shall provide the ability to search and retrieve all documents and records associated with a specific Data Principal using one or more unique identifiers (such as CIF number, Customer ID, Loan Account Number, Employee ID, etc.), to enable the Bank to respond to data principal requests for access, correction and erasure under the DPDP
- v. Bulk actions for rights (erasure / restriction / correction)
The DMS shall support bulk marking and execution of actions on personal data linked to a Data Principal, including:
 - a. marking records as "restricted" (no further processing except for regulatory / legal purposes);
 - b. triggering correction / update workflows for all impacted records; and
 - c. secure deletion / anonymisation of personal data where the Bank decides to honour

a data principal's erasure request, subject to statutory record-keeping requirements.

vi. Configurable purpose and retention metadata

The DMS shall allow tagging of documents with purpose codes (for example: KYC, account opening, loan processing, recovery, HR, etc.) and corresponding retention categories, so that the Bank can implement purpose limitation and data minimisation by applying different retention and deletion rules per purpose in line with DPDP and internal policies.

vii. Data minimisation and export controls

The DMS shall provide features to:

- a. Restrict export / download of full documents to privileged roles only, with options to export redacted or partial versions (for example, masking of identity numbers) for other users;
- b. prevent uncontrolled bulk exports (for example, limits, approvals, or maker-checker for bulk export jobs); and
- c. log all exports with sufficient detail for investigation and DPDP accountability.

viii. Support for data principal request workflow

The DMS shall expose suitable search, tagging and reporting capabilities so that the Bank can design an internal workflow for handling data principal requests (access, correction, erasure) and can generate a consolidated summary of the data held for a particular Data Principal, as required under the DPDP Act.

ix. The DMS shall provide capabilities to support data principal rights under the DPDP Act, including searchable indexes and metadata that allow the Bank to:

- a. locate all documents relating to a particular customer / employee (data principal);
- b. update or correct personal data where updated information is provided; and
- c. mark data for restriction / erasure and execute secure deletion or segregation as per the Bank's instructions and legal / regulatory retention requirements.

x. The DMS shall support retention, logs and evidence for DPDP compliance, including:

- a. retention of personal data, associated traffic data and system logs for at least the minimum period prescribed by applicable laws / DPDP Rules (currently at least one year from processing, or longer if required by banking regulations);
- b. tamper-evident audit logs capturing user identity, timestamp, action (view, edit, export, delete), source IP / device and, where applicable, justification fields; and
- c. reporting and export of logs for audit, regulatory inspections and incident investigations.

xi. The DMS shall support data lifecycle management, including configurable rules to automatically trigger archival and deletion workflows when:

- a. the specified purpose is fulfilled and no further retention is required; or

- b. the Bank records withdrawal of consent or exercise of the right to erasure by the data principal, subject to statutory and regulatory retention obligations applicable to the Bank.
- xii. The DMS shall provide privacy-by-design and security-by-design controls, including:
 - a. environment hardening, secure coding practices, regular vulnerability assessments and timely patching;
 - b. segregation of environments (production / test / development) and prohibition of using real customer data in lower environments unless explicitly masked or anonymised as per Bank's directions; and
 - c. configuration options to disable non-essential logging or exports that may create unnecessary copies of personal data.
- xiii. The Bidder shall ensure secure integration of the DMS with the Bank's Core Banking / LOS / other applications (if applicable), following secure application development, API security, and encryption practices in line with RBI IT Governance and Outsourcing directions and the DPDP Act's security-safeguard requirement.
- xiv. The DMS shall include incident support features, such as centralised log collection, alerts for suspicious access / bulk download / failed login attempts, and mechanisms to quickly disable user access and export relevant logs to support breach investigation and notification by the Bank under regulatory requirements.

Annexure D - Tender Offer Cover Letter

Date: _____ 2026

Tender Reference No.: _____

To:

General Manager,
The Municipal Co-operative Bank Ltd., Mumbai

Having examined the tender documents including all annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply and deliver

(Description of equipment and Services) in conformity with the said tender documents in accordance with the Schedule of Prices attached in the commercial offer and made part of this tender.

If our tender offer is accepted, we undertake to commence delivery within _____ (Number) days and to complete delivery, installation and commissioning of all the equipment as specified in the Contract within _____ (Number) days calculated from the date of receipt of your Notification of Award/Letter of Intent.

We agree to abide by this tender offer till 180 days from the closing date of tender and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

Dated this _____ day of _____ 2026

Signature: _____

Designation : _____

Authorised to sign the tender

Annexure E – Vendor’s Details

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

S. No	Item	Details
1.	Name of Company	
2.	Mailing Address	
3.	Telephone and Fax numbers	
4.	Constitution of the Company	
5.	Name and designation of the person authorised to make commitments to the The Municipal co-operative Bank Ltd. Mumbai	
6.	Email Address	
7.	Year of commencement of Business	
8.	Turn over of the company for last 3 financial year 2022-23 2023-24 2024-25 All the documents should be submitted	
9.	Profit of the company (not of group) for the year 2022-23 2023-24 2024-25 All the documents should be submitted	
10.	GST Number	
11.	Income Tax Number	
12.	No. of Projects under taken for Scanning and Digitization of Documents	

13.	Name of the Clients and orders in the past 2 years with copies	
14.	NEFT Details	

Annexure – F - Compliance for Eligibility

Sr. No.	Compliance	Eligibility Yes /No & Page No
1	The Bidder should be Public Limited Company, Private Limited Company or Limited Liability Partnership Firm. Bidder should provide the certificate for the for the same.	
2	The Bidder(s) should have the experience of supplying Manpower and Infrastructure for scanning and digitizing in the preceding three financial years.	
3	Bidder should have minimum annual turn over of minimum of Rs. 25 Lakhs for last 3 financial years. Copies of the financial accounts for last 3 financial year with CA certificate should be submitted.	
4	The bidder should have minimum of 3 years' experience in scanning and digitization in at least 3 Public/Pvt/Coop Banks or Government or Municipal Bodies, Public/Pvt companies. Copies of the work order and completion certificate to be attached.	
5	Bidder should provide the DMS Software with License from Original Software Developer company	
6	Sub-contracting of the work is not permitted	
7	The Bidder should have GST registration certificate, E.S.I.C., P.F. and applicable Labour Law registration/ Licenses. Photo copies of valid registration certificates/licensees should be furnished along with the technical bid.	

8	Bidder should have sufficient trained Man power , High speed scanners, Flatbed scanner and any other scanner as may be required to provide scanning and digitization service at Branches of the Bank.	
9	The Bidder should not have been blacklisted by any Regulatory Authority. Self-declaration to that effect should be submitted along with the technical bid.	

Annexure G - Undertaking for Non-Blacklisting / Non-Debarment of the bidder

To

General Manager

The Municipal Co-operative Bank Ltd.

Dear Sir(s),

Sub: RFP for Providing Manpower, Infrastructure and software for Scanning and Digitization of Documents.

We, M/s _____, the undersigned, hereby confirm that we have read and understood the eligibility criteria and fulfill the same.

- a) We further confirm that all the information as per requirement of the Bank have been included in our bid.
- b) We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.
- c) We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within stipulated time.

Signature of the Authorized Official

Annexure H - Bill of Materials - (To be submitted as per this format only)

- This bill of material must be attached in Technical Offer as well as commercial offer. The format will be identical for both technical and commercial versions, except that the **technical version will not contain any price information**. Technical offers without the bill of material are liable for rejection.
- The vendor must take care in filling price information in the commercial version, to ensure that there are no typographical or arithmetic errors. All fields must be filled up correctly.
- In case of any discrepancy between unit price and total price of an item, the unit price will prevail. Similarly, in case of error in the sum of various items, the correct sum will be calculated by the addition of total prices of each item.

Schedule I – BOM for

A	Slab up to more than 1700000 documents in Year for all Branches and HO with variation of 20% + or -			
1	Black & White Scanning (Size : A/4/Legal)			
2	Black & White Gray Scanning			
3	Data Entry Indexing (Per Document)			
4	Data Uploading (Per Image)			
5	Binding			
6	Any other cost applicable as per assessment of the bidder to be quoted			

Signature of Bidder:_____

Place:

Name:

Date:

Business Address:

Note: Bidders should strictly quote in the format and for periods as mentioned above. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Annexure I – Site Details

Name of the Client	Details of the installation	Contact person • Name • Tel. No. • Fax No. • Address

General Instructions to vendors:

Non-transferable Tender

This tender document is not transferable. Only the vendor, who has purchased this tender, is entitled to quote.

Soft Copy of Tender document

On vendor's request, The Municipal co-operative Bank Ltd. Mumbai will make available a soft copy of the tender document, in Microsoft Word document format. However printed copy of the tender document shall be treated as correct and final, in case of any errors in soft copy.

No Commitment to Accept Lowest or Any Tender

The Municipal co-operative Bank Ltd. Mumbai shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The Municipal co-operative Bank Ltd. Mumbai reserves the right to make any changes in the terms and conditions of purchase. The Municipal co-operative Bank Ltd. Mumbai will not be obliged to meet and have discussions with any bidder, and or to listen to any representations.

Credentials

The Technical offers must contain the credentials of the vendor, which should clearly indicate that the vendor is eligible by all means to participate in the tendering process. The responsibility to prove the eligibility of the vendor to participate in the tendering process is on the vendor itself.

Erasures or Alterations

The offer should be neatly typed and no hand-written addition/alterations should be there. Such additions/alterations will make the offer ineligible. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. The Municipal co-operative Bank Ltd. Mumbai may treat offers not adhering to these guidelines as unacceptable.

Location

This tender is being floated by the Head Office of The Municipal co-operative Bank Ltd. Mumbai. All the services being procured through this tender shall be provided at HO and Branches of the Bank as per Annexure B. Mumbai. Bank reserves right to make changes in the locations, if necessary.

- 1) Head Office
- 2) Branches of the Bank

Billing

The billing should be done locally for Mumbai with break up of GST thereof at the end of every month.

Short-listing of Vendors

The Municipal co-operative Bank Ltd. Mumbai will create a short-list of technically qualifying vendors and the commercial offers of only these vendors will be opened. It is absolutely essential for the vendors to quote the lowest price at the time of making the offer in their own interest.

Right to Alter Quantities

The Municipal co-operative Bank Ltd. Mumbai reserves the right to alter the quantities specified in the tenders. The Municipal co-operative Bank Ltd. Mumbai also reserves the right to delete one or more items from the list of items specified in tender.
