

ਪੰਜਾਬ ਗ੍ਰਾਮੀਣ ਬੈਂਕ ਪੰਜਾਬ ਗ੍ਰਾਮੀਣ ਬੈਂਕ
Punjab Gramin Bank



GAD, Head Office, Markfed Road, Kapurthala
Tel: 01822-230230
Email ID: gadpgb@pgb.co.in

Sponsored by :  Punjab National Bank

TENDER NOTICE

**Tender for Printing & Supply of "CTS-2010 Standard" MICR Cheque Books
(Personalized)**

Punjab Gramin Bank invites tenders for printing and supply of "CTS-2010 Standard" compliant cheque books from IBA approved security printers. Tenders should be submitted to **The General Manager, Punjab Gramin Bank, Head office**, Markfed Road, Kapurthala- 144601 (Punjab) along with Demand Draft of Rs.25000/- (Rupees Twenty Five Thousand only) in favour of "Punjab Gramin Bank" as Earnest Money.

Last Date of submitting Tender:..... 18.07.2023 (05:00PM)
Date of opening of Tender:..... 19.07.2023 (12:30 PM)
Place of opening of Tender: Head Office, Kapurthala

Technical Bid (Annexure-I to IV)
Financial Bid (Annexure-V & VI)


General Manager 11.07.2023

Place: Kapurthala
Date: 11.07.2023

For details, visit our website: www.pgb.org.in



General terms and conditions: -

Annexure-I

1. Sealed Bids should be submitted at Head Office, Kapurthala on or before **18.07.2023** (Up to 05:00 P.M.)
2. The Bidders must submit their tenders in two separate sealed envelopes prominently super scribed as Envelope -1 "Technical Bid-Security forms" and Envelope — 2 "Financial Bid - Security forms". These two envelopes shall together be kept in third envelope super scribed as "Tender bid - Security forms" duly signed by authorized signatory of Bidder and stamped at each page. Bidder should note specifically that all pages of tender bid shall be submitted by them (after signing / stamping on each page) as part of their offer.
3. **Tender document can be downloaded from Bank's website www.pgb.org.in**
4. **Demand Draft of Rs.25000/- as Earnest Money should be attached with technical bid.**
5. Joint bid will not be accepted by Bank. Only IBA approved security printers are allowed to participate.
6. The Vendor should have valid License/PAN/GST/Other Statutory documents as applicable validating their Firm and produce self-attested copies of such certificates.
7. The size and other specifications of the cheques shall be as per RBI/IBA/NPCI/BANK's specifications. The designing of the cheque books as per the choice of Bank will be done by printer and no additional charges will be payable for designing.
8. For printing of the MICR cheque with RBI specification cheque paper as per CTS 2010 standard of a reputed firm approved by RBI/IBA is to be used. Sample of the paper bearing the seal and signature of the firm must be enclosed with tender.
9. Security Money of Rs. 100000/- shall be deposited by successful bidder within 15 days from the issue of the letter of acceptance. The Security Money will be retained for a period of two year or extension thereof as mentioned above otherwise the earnest money Rs 25,000/- will be forfeited. The rates approved in the Tender shall be valid during the entire period of validity of Tender including extension thereof. The Security Deposit shall be released to the Vendor on successful completion of validity of Tender including extension thereof after deduction of loss/damage, if any, occurred to Bank.
10. Bank may place order in whole or in part for printing & supply of CTS 2010 Standard Saving Fund & Current A/C Cheque Books to the Firm having quoted lowest rates in respect of the items mentioned in the tender.
11. Bank reserves the right to reject any or all tenders without assigning any reason.
12. The Agency/Firm should not have been blacklisted by any Bank/ Department/ Institution. In this regard, a self-attested Certificate is to be submitted.
13. **The Tender shall normally be valid for a period of two years.** However, Bank shall be at liberty to extend the period of Tender till finalization of New / Fresh Tender for Next year to print & Supply of essential CTS 2010 Standard Saving Fund & Current A/C Cheque Books required to be printed additionally during such period. In this regard, the approved Printers shall submit undertaking as per the Annexure-VI for executing all orders placed for printing & supply of CTS-2010 Standard Saving Fund & Current A/C Cheque Books required to be printed additionally during such period at the approved rates. However, bank reserves the right to discontinue/alter/terminate the contract at any time as per the requirements of the bank, without giving any notice.
14. Bidders may visit our Head Office at Markfed Road, Kapurthala-144601 on **13.07.2023 at 12.30 PM for Pre bid meeting** and to collect necessary information to clear their doubts if any. No issue/doubts/queries will be entertained after 13.07.2023.
15. Certificate to the effect that the rates quoted in the tender are not conditional and inclusive all expenses and taxes (Incidental charges, designing, packing, transportation etc.) GST extra. Vendors are advised to submit their bids accordingly.
16. Any sort of negotiation, if required shall be done only with the firm quoting lowest rates and have good experience of sensitive security forms printing in Commercial Banks and Regional Rural Bank.

17. All present as well as future guidelines related to CTS standards issued by RBI / NPCI / IBA are to be scrupulously followed by the successful bidder and any changes (if not major) suggested by them have to be incorporated without charging any extra cost during the tenure of the contract.
18. The Specimen for CTS 2010 Standard Saving Fund & Current A/C Cheque Books shall be provided as per NPCI instructions for testing the compatibility of the same with CTS environment for reference. The proof of security documents are to be got approved from Bank at the earliest, so as to comply the order within stipulated time. In case of deviation in adhering to the terms and conditions, the following actions shall be initiated:
 - (i) Despite of obtaining approval on proof, the error in printing of CTS-2010 Standard Saving Fund & Current A/C Cheque Books (Personalized) if found at any later stage, will be rejected and imprisoned forfeiting security money.
 - (ii) Bank shall not accept defective printed Security forms as mentioned including deviation of Quality of paper or printed matter observed while receipt of Security forms or thereafter. Hence, Bank shall be entitled to recover payment already made/loss, if any, occurred due to such defective/deviation in printing/Quality of paper including penalty or forfeiture of security money
19. It is the sole responsibility of the tenderers to ensure that their tenders are delivered at the given address well in time before the due date and time.
20. Incomplete & Conditional Tenders are liable to be rejected. Technical bids shall be opened and examined first and financial bids of only the technically eligible bidders shall be opened.
21. Tenders should be submitted by the eligible security printers in performa, provided herewith, completely filled in, along with all relevant documents. Incomplete bids will be summarily rejected. Any additional information to be provided by the tenderers may be submitted in relevant places provided or annexed separately. All the papers/documents submitted should be signed/self-attested by the authorized person (Proprietor/Partner/Director), as the case may be.
22. The successful vendor shall confirm by way of an undertaking that he has the requisite skill, knowledge, expertise, experience, infrastructure, capacity and capability to carry out the printing/checking/security and other related functions for cheque books project of our bank.
23. Supply of cheque books shall have to be made by the Printer maximum within 45 days from the date of award of the first order, by which time the security printer shall have to complete all arrangements including obtention of approval of cheque sample from NPCI. The bank will not be bound to provide any extension of time in this regard. Delivery of the subsequent orders shall have to make within 15 days.
24. Printer shall have to develop at their own cost the design/art work of cheque leaves, requisition slips, record slips, cheque book cover and get the same approved from the bank before starting the printing. Bank can change the same from time to time as per its' requirement or regulatory guidelines.
25. If any Security printer does not perform satisfactorily as per our bank's requirements, it shall be given only one month's time to improve its performance. The bank shall not be bound to allow any extended time period in this regard. In case of failure to improve upon the unsatisfactory performance, the bank shall have the right to terminate the agreement with such printers & initiating any other penal/legal action as may be deemed proper, including debarring from doing printing job for the bank for next 2 years. The Bank's decision in this regard will be final.
26. Cheque books are to be delivered at respective customer's address by registered post.
27. If the Printer fails to deposit the loss amount claimed by the bank or the penalty imposed by the bank for the negligence in any manner, or otherwise, the bank shall have the full right to recover the same from the bills &/or to forfeit the security money or take such other action, legal or otherwise, as it may deem proper.
28. In the event if it is found that extra payment has been made by the bank to the printer on account of any discrepancies in the bills raised by the printer or overcharging or otherwise, the printer shall promptly reimburse all such extra amounts to the bank without any delay.





29. The binding of Cheque books should be of good quality with good quality multicolor printed art covers. Cheque Books must invariably be tightly packed in good quality polythene. Stock of Cheque books should be packed in Cartons and slip showing the contents be pasted outside the cartons enabling us to verify the contents without opening the packets.
30. The tender must reach in sealed cover by Registered Post/Courier or by hand with the words **"Sealed Tender for Printing & Supply of Security Forms 2023"** on the top of envelope. The Tenders received on the other than prescribed Tender form will be rejected.
31. The bank may impose financial penalties as mentioned hereunder in addition to black listing the printer for following reasons:-
- Not adhering to the delivery schedule.
 - Mistakes in printing, binding, serialim or packing of security forms.
 - Bad workmanship and deficiencies in quality of printing.
 - Printing not according to Bank's format and color scheme and specifications etc.
 - Flouting Bank's instructions in respect of maintenance of records, transportation and delivery of Security Forms etc.
 - Frequent rejection of MICR instruments in clearing.

REASONS	AMOUNT OF PENALTY
Variation in Art Work or in printing or in ink in density of fugitive/florescent/ordinary ink or void pantograph(detected after dispatch)	Rs.10000/- per order, in case of any deviation from the approved sample/requirement.
Defective perforation/binding	Rs.50/- per cheque Book
Delay in delivery of Cheque books	For delay upto 15 days=3% of order. For delay > 15 days upto 30 days=5% of order

- If the cheque books are not supplied within stipulated time period, the bank will be entitled to forfeit the security money and the bank also reserves the right to terminate the contract.
32. All disputes are subject to Kapurthala Jurisdiction only.
33. Rates should be quoted per Cheque book separately **(Financial Bid: Annexure. "V")** inclusive of all type of costs, taxes, charges etc and exclusive of GST.
34. The Tenderer must have experience of minimum 05 years of printing of Cheque Books. Please enclose the photocopy of 5 orders received from any commercial Bank and Regional Rural Banks during last five financial years.
35. Annual sale of the firm should be more than Rs. 1 Crore per annum.
36. All the security features required as per CTS-2010 standard for MICR Cheque must be as per requirement issued by IBA and NPCI.
37. It is mandatory for a printer to get 'CTS-2010 Standards', new 500 cheque leaves test certification from NPCI before printing.
38. Please note that Final proof (5 cheque books with minimum 5 leaves each) should be submitted to us for approval before commencing execution of our orders.
39. Bank also reserves the rights to split the order amongst two or more vendors if required, to ensure timely supply and to avoid dependence on only one supplier, at the rate of L-1 vendor.
40. All statutory responsibility in respect of GST will be of tenderer. Tender will be assessed by the Bank at only Base Rate.
41. Bidder can depute his representative to our office on 19.07.2023 at 12:30 PM to witness tender opening process along with the Authority letter.
42. The successful bidder will sign the Agreement with the Bank.

General Manager

11/07/2023

**Specifications required to make a complete Cheque Book**

S. No	Particulars	Specifications
1	Cheque Leaves	Cheque leaves are to be printed on Security Paper of 95 GSM as per CTS-2010 standard specifications containing all mandatory and desirable security features as under:- (i) Void Pantograph (ii) Invisible UV logos of the bank (iii) Micro Lettering Line (iv) Standard Field Placement (v) Cheque Printing Colours Background (vi) Fugitive Ink (vii) Secondary Fluorescent Ink (viii) Banks logo printed in the branded Colour (ix) New Rupees Symbol (x) Printers Name with "CTS 2010"
2	Requisition Slip	On 70 GSM Maplitho Paper. To be inserted after 8th leaf for a cheque book of 10 leaves. To be inserted after 16th leaf for a cheque book of 20 leaves. To be inserted after 40th leaf for a cheque book of 50 leaves.
3	Record Slip	On 70 GSM Maplitho Paper. 1 record slip of 8 lines on each side for Cheque book of 10 leaves, 2 record slips of 8 lines on each side for Cheque book of 20 leaves, 4 record slips of 8 lines on each side for Cheque book of 50 leaves and To be inserted in the beginning of the cheque Book. Record slips should be die cut/punched so that the Cheque number is visible when Cheque book wrapper is turned.
4.	Cheque book cover	Art paper of 170 GSM, with multi Colour printing on front & back side and single Colour printing on inner sides of both.

Acceptance of Terms & conditions:

We agree to abide by all the terms and conditions as laid down in the tender document unconditionally and shall execute the Bank's jobs on the bank's terms and conditions, including the rate for printing. We have necessary infrastructure, experience, expertise to undertake printing of Cheque Books for your bank.

(Authorized Signatory)

(Please affix company's rubber stamp)

NameDesignation.....

Address:.....

.....

E-mail:.....

Mobile No.....



ANNEXURE - III

Quantum of Job

Details of Cheque Books required by bank is as follows:-

PERSONALIZED CHEQUE BOOKS

S. No	Particulars	Tentative Quantity
1	SB Cheque Book 20 Leaves	30000 BOOKS
2	Current Cheque Book 50 Leaves	2500 BOOKS

At present, we are having 436 branches (23 District) under the 7 Regional Offices (Amritsar, Bathinda, Ferozepur, Hoshiarpur, Jalandhar, Mohali and Sangrur) in the Punjab State. Branch address and their MICR code will be provided with work order.

- Any variation (increase or decrease in the no. of cheque books) will not form the basis of any dispute.
- Numbering will be informed along with the work order.
- Printing of Cheque Books will be as per Bank's requirement.

General Manager

11/05/2023

Technical Bid



Annexure - IV

1	Name of Firm/Organization	
2	Address for Correspondence (including Mobile no, Landline no. and email)	
3	Address Registered Office (enclose copy of license)	
4	Copy of PAN & GSTIN No.	
5	The bidder should be an IBA approved security printer and should be valid as on last day of the month of opening of tender(enclose copy of IBA approval)	
6	Constitution (Proprietorship /Partnership/ Public/ Pvt. Company)	
7	Date of incorporation (copy of certificate of incorporation to be enclosed)	
8	Copy of audited balance sheet for the year 2020-21& 2021-22 Annual sale of the firm should be more than Rs.1 crore per annum.	
9	Bank account detail of Firm, as the payment will be made by NEFT/RTGS.	Bank name..... Account no..... IFSC..... Branch name.....
10	Detail of Earnest Money	D.D. No..... Date..... (Rupeesonly)

11. Details of orders received from commercial Banks and Regional Rural Banks during last five years (Specimen of Cheques and copy of orders must be enclosed)

S No	Name and address of bank	Order received on date	Date of completion of order	Total cost of order
1				
2				
3				
4				
5				

12. Currently empaneled with the following Banks. (Kindly Attach empanelment Letter)

- 1.
- 2.
- 3.

Signature of tenderer with Date and Seal