



1. RFP Notice

The Director General of Police & State Police Chief, Government of Kerala desires to invite sealed proposals from Nationalized & Scheduled Banks for participation in Expression of interest for the selection of Designated Banker for providing Technology based Banking Solutions for an **Integrated Digital Traffic Enforcement System** in accordance with the terms and conditions as given in the tender documents. Detailed Technical bid and Commercial bids should be furnished in Two separate sealed covers.

2. Time schedule of Expression of interestrelated events

Issue of Tender call Notice	19.07.2018
Pre Expression of interest Meeting	20.07.2018 at 3.00PM, Kerala Police
Expression of interest Closing date and time	3.00 PM on 02.08.2018
Expression of interest Opening Date & Time	3.30 PM on 02.08.2018
Expression of interest Validity period	30 days from the time of opening of the Expression of interest
Address for submission of Expression of interest	The Director General of Police & State Police Chief, Police Headquarters, Vazhuthacaud, Thiruvananthapuram.
Contact email	dgp.pol@kerala.gov.in
Reference No.	ABC/XYZ/EFG/PG/000 dated: 11.07.2018

3. Purpose & Scope

Kerala Police has decided to move in line with the vision of the Government in digitalizing its entire Banking transactions and has initiated steps to harness the potential of IT to provide integrated services to all its stake holders. The objective of this RFP is to identify the Banking Institution that can offer the most comprehensive technology based solutions and Banking services at a competitive rate for an **Integrated Digital Traffic Enforcement System** and all its functions.

4. Disclaimer: Proprietary & Confidential

No part of this document can be reproduced in any form or by any means, disclosed or distributed to any person without the prior consent of User department except to the extent required for submitting bid and no more. The guidelines referred are indicative; the bidder is bound by other appropriate guidelines related to the subject.

5. Introduction and Background

Kerala Police is proposing to bring Traffic Enforcement totally under the Digital bracket. Kerala police with this Integrated Digital Traffic Enforcement project wants to digitalize the collection, reconciliation and accounting of various types of Traffic fees and fines. The project envisages close coordination by sharing of resources (Vehicle & License details) between Police and MV Department. The target audience of this Project is Police, Motor Vehicle department, other stake holders and citizen.

Objectives

The primary Objective of the Project is to change the present traffic enforcement paradigm, so as to achieve the following objectives;-

- To benefit the police officers on Enforcement duty
- To ensure a more efficient system of fine collection
- To build an integrated data base of offenders
- To offer multichannel & convenient payment options for the Citizens through Online & offline modes
- To fully move into a digital only payment mode in a phased manner.

Targeted Traffic Offences

The primary objective of Traffic checking and Enforcement by the Police Department is to prevent accidents and hence this Project aims at those traffic offences which have a direct bearing on reducing the accident rate. These offences can be classified as follows;-

- Over speeding.
- Overloading,
- Rash and negligent driving,
- Drunken driving,
- Wrong side overtaking,
- Red light jumping,
- Crossing the yellow line,
- One way violations,
- Not stopping at zebra crossings etc.

The Project aims to integrate all the Police notices/ Challans into one single notice with a **16 digit unique number**, which will be integrated through a software to the Kerala Government payment gateway or any other designated payment gateway. The solution will ensure proper management of all payments of fines, which can be done at multiple levels and will be available to all the Police Stations for accounting purposes. A proper data base of all offenders will be maintained. After the implementation of the system the defaulter can pay fines at any of the following points

1. Online payments,
2. Directly at police stations,
3. Designated Branches of the Bank,
4. Any Akshaya Centers

The MV Department and the Police Department will be integrated to this project, so that data also can be shared and used together.

6. Eligibility Criteria for Submission of Proposals

The Banking institutions satisfying all the following criteria shall submit the proposals. The eligibility criteria for bidders to participate in the tender and evaluation criteria are asunder:

1. Banks classified under Nationalized Bank and Scheduled Commercial Bank category as per the norms of the Reserve Bank of India alone are eligible to bid. Foreign Banks & Cooperative Urban Banks are not eligible and will not be considered
2. The bidding banks should be strong and stable Banks with Balance sheet size of over Rs.4 Lakh Crores and Gross Non Performing Assets less than 2% as per the latest published Financials
3. Bidding bankers should have wide branch network across the state of Kerala 150 numbers or above branches as well as a strong presence across the country.
4. Bidding Banks should have proven capability of handling large volume Point of sales (POS) transactions and Payment Gateway transactions and be in the Top Five banks in numbers and volumes Nationally .
5. Device Specifications - Bidding Banks should be able to provide Mobile POS integrated models where a single device supports cards, UPI payments, Bar code device, Camera and provision for Bio-metric. The device should have a Chip card reader, and a normal card reader, with build in Touch Screen device to which customized App can be preloaded in Mobile platform. The device should be provided with connectivity through SIM cards or Wi-Fi. The device should be easy to carry and should be a wireless device. The device should come with a receipt printer, with provisions for the content of the receipt to be customized according to the requirement. Customized receipt should be given at the point of sales itself. The battery back-up should be good to work for 2 days without charging it again. Additional inbuilt facilities like camera, bar-code reader, a slot for bio-metrics etc. will be an added advantage. The device should carry the capability to be connected to a Centralized console, from which each device wise report can be downloaded. The device should have multiple mode collection options including Cards, Cash, wallets and other modes and should be able to generate payment mode wise reports.

6. The bidding Banks should have the capability to arrange for round the clock Service Support for the devices across the state
7. Experience in handling Similar Projects with Traffic Police Department of other States will be an added advantage.
8. The Bidding Banks should also be in the Top Ten Banks both in number and volume of transactions in NEFT, RTGS, ACH and similar Funds transfer solutions
9. Bidding Banks should have experience in handling large volumes in PFMS & GeM
10. Should be leading service providers in Cash Management Services and Trade and Forex Transactions
11. Should be able to provide a E-tendering and other digital solution.
12. Should have the full capability to provide other services as detailed in the Scope
13. Fully automated banking software for the transactions and should be able to provide 24x7 Online access to the accounts.
14. An applicant shall not have conflict of interest that may affect the bidding process or the Bidder (the "Conflict of Interest"). Any applicant found to have a Conflict of Interest shall be disqualified.
15. While third Party vendors can be engaged for technology solutions, Sub Contracting & Consortium bids are not allowed.

Important Note: The DGP, KERALA POLICE, shall reserve the right to reject any Expression of interest without assigning any reason to who so ever concerned.

Note:

1. Relevant supporting documents for each of the above criteria to be submitted in the bid.
2. Representations received from the bidders within 5 days from the date of opening of Technical bids on the issues related to Pre-qualification/Technical bids evaluation and from the date of opening of commercial bids on the issues related to the Commercial bid evaluation will only be accepted. Representations received beyond this period will not be considered and strictly rejected.

7. Requirements

The identified Banker shall establish banking relationship with Kerala Police to operate and maintain of the relevant accounts

7.1 Roles and Responsibilities

The following are the roles and responsibilities of Kerala Police and the Banker:

7.1.1 Role of DGP, Kerala Police

The role of DGP, Kerala Police includes the following responsibilities in successful Implementation of the project:

- i. Signing of Contract Agreement with the Identified Banker.
- ii. Shall nominate an Officer/ Team to liaise with the banker on a single-point-contact basis during the period of contract for smooth operations of Kerala Police accounts.
- iii. Shall issue Standing Instructions in any or all of Kerala PoliceAccounts from time to time to suit the requirements of Kerala Policeand it shall be binding on the banker.

7.1.2: Roles & Responsibilities of Selected Banker:

A. Opening and maintenance of Accounts:

1. Savings Bank accounts shall be opened in the name of Kerala Police
2. To open Current Account / Fixed Deposits or any other account in case of necessity by Kerala Police
3. Bank shall provide cheque books/statement of accounts or any other bankstationery to Kerala Policefree of cost
4. Bank shall provide end to end Corporate net banking solution to Kerala Police
5. Bank shall provide net banking facility for all Kerala Policeaccounts
6. The banker shall remit the Statutory remittances like TDS/ST/GST on behalf of Kerala Police and submit the Challans to Kerala Police from time to time at free of cost
7. DGP, Kerala Policeshall, from time to time may desire to open or close accountsdepending on the need/necessity and the banker shall oblige the same.

8. Any Kerala Police account shall be opened and or closed as per the instructions of the DGP, Kerala Police only.

B. Funds transfer and realization of instruments

Bankers shall provide the facility for the transfer of Funds through NEFT, RTGS, ACH and other options available

C. Cash Management

Bankers shall, if required by Kerala Police provide cash / cheque pickup facility for Kerala Police and its sub centers, satellite units. Suitable application support shall be provided for timely Reconciliation of the Cash management services

D. Installation of EDC Terminals - POS / MPOS

1. Both PSTN and GPRS machines should be provided as per the requirement and the same shall be provided with NIL Rentals
2. Round the clock service support the counters including Authorizations, EDC terminals service etc.
3. Should be able to accept all Card Brands and Card types on the EDC terminals under the brands VISA (Credit) / MasterCard (Credit) / Visa Electron (Debit) / Maestro (Debit) / Rupay / Diners
4. Should provide Key entry Facility for International Cards, without any additional charges.
5. GPRS Machines should be installed with "NIL" monthly rentals.
6. The credits of all credit card transactions swiped / settled at bank terminals would be adjusted into Kerala Police account on the next day.
7. Should be able to Integrate with any new technology methods that may arise during the contract period at mutually agreed terms

E. Payment Gateway facility:

1. Bankers are expected to provide their own payment gateway to accept secure online Card payments over the Internet.
2. Multiple Payment instrument options on a single page: Debit Cards | Credit Cards | Multi-bank Net-Banking of all major Banks.
3. Multiple-gateway integration for a single front-end: Dynamic routing between gateways for 100% system uptime and
4. Facility for host to host integration with support for reconciliation of failed transactions.

5. Transaction level risk monitoring with velocity checks and IP tracking

F. UPI based Payment options:- should be provided by the Banker

G. Dedicated Officer

1. The Banker shall provide Dedicated Officer as the Single point contact team to the accounting operations of Kerala Police at their level for smooth collection of cash, secured instruments, reconciliation etc.
2. The dedicated team shall coordinate with Kerala Police particularly with the staff at Finance wing of Kerala Police for day to day operations of accounts

The Banking institutions satisfying all the following criteria shall only submit the proposals

8. Request for Proposal and Project Timeline

- (a) Detailed Technical bid and Commercial bid should be furnished in separate covers. The items to be included in both the bids are as specified in the Eligibility Criteria and Requirements respectively. Technical bid will be opened first and after evaluation, the commercial bid will be opened on prior intimation to qualified tenderers. Both the technical bid and commercial bid should be in sealed covers and can be enclosed in a larger sealed cover
- (b) The Sealed quotations need to be submitted to the below mentioned address.

The Director General of Police & State Police Chief, Police Headquarters,
Vazhuthacaud, Thiruvananthapuram, PIN 695014.

Disqualification of bids

Kerala Police may at its sole discretion and at any time during the processing of tender, disqualify any bidder from the tendering process if the bidder has

- i. Submitted the tender after the prescribed date and time of submission of bids.
- ii. Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements.
- iii. If found to have a record of poor performance such as abandoning works, not properly completing the contract, inordinately delaying completion, being involved in litigation or financial failures, etc.

- iv. Failed to provide clarifications related thereto, when sought.
- v. If the technical offer contains any price information the offer will be summarily rejected.
- vi. Conditional bids will be summarily rejected.
- vii. Applicants who are found to canvass, influence or attempt to influence in any manner the qualification or selection process, including without limitation, by offering bribes or other illegal gratification, shall be disqualified from the process at any stage.
- viii. If found to submit more than one bid.

9. Proposal Evaluation Criteria

Kerala Police will evaluate all proposals based on the following criteria. To ensure consideration for this Request for Proposal, your proposal should be complete and include all of the following criteria:

- Overall proposal suitability: proposed solution(s) must meet the scope and needs included herein and be presented in a clear and organized manner
- Organizational Experience: Bidders will be evaluated on their experience as it pertains to the scope of this project
- Previous work: Bidders will be evaluated on examples of their work pertaining to web site design and hosting as well as client testimonials and references
- Value and cost: Bidders will be evaluated on the cost of their solution(s) based on the work to be performed in accordance with the scope of this project
- Technical expertise and experience: Bidders must provide descriptions and documentation of staff technical expertise and experience
- The rate alone will not be the qualifying factor for selection. In addition, the experience of the agency, proficiency in the field, responsibility, stability etc. will be taken into consideration. (Profile of the company with client lists etc. to be submitted separately for pre-qualification screening). The Director of the Institute reserves the right to reject all or any of the quotations without assigning any reason thereof.
- The DGP, Kerala Police reserves the right to select the bank based on its proven merits and considering that it will best support the present and future needs of Kerala Police and also reject the proposal with or without any reason/s thereof.