



**The Belagavi District Central Co-Op. Bank  
Ltd., Belagavi.**

**Request for Proposal (RFP)  
For  
ATM Machines**

Dated: 11/05/2026

Last Date for Submission: 18/05/2026

Before:5.00 p.m.

## Invitation for Proposals

The Belagavi District Central Co. Op. Bank Ltd invites proposals for ATM Machines for Belagavi District Central Co-Op Bank Ltd, Belagavi.

<b>Sr. No.</b>	<b>Particulars</b>	<b>Details</b>
1	<b>Project Name</b>	<b>RFP for ATM Machines</b>
2	RFP Inviting Bank	The Belagavi District Central Co-Op Bank Ltd, Belagavi
3	Availability of RFP Documents	You can obtain the RFP by visiting website
4	Date of Issuance of RFP	11/05/2026 to 18/05/2026 (Office Hours)
5	Last Date and Time for Proposal submission (on or before)	18/05/2026 till 05:00 PM
6	Mode of Submission of RFP	Proposal by Email at <a href="https://belagavidccb.com">https://belagavidccb.com</a>
7	Communication Address	All communications, including proposal documents should be addressed to:  <b>The Chief Executive Officer,</b> The Belagavi District Central Co-Op Bank Ltd, Near Central Bus Stand, Old P B Road, Belagavi - 590 016 Ph No: 0831-2466896 Email ID: <a href="mailto:itmanager@belagavidccb.bank.in">itmanager@belagavidccb.bank.in</a> Website: <a href="https://belagavidccb.com">https://belagavidccb.com</a>

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

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

**The Chief Executive Officer,  
The Belagavi District Central Co. Op. Bank Ltd,  
Belagavi**

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## 1. Introduction of the Bank

The Belagavi District Central Co-operative Bank Ltd is a District Central Co-operative Bank having its Head Office at near Central Bus Stand, P B Road, Belagavi (hereinafter referred to as "BDCC"). The BDCC Bank has total 112 branches, Head Office which covers its operations within Belagavi district.

## 2. Objective of the RFP

The objective of installing ATMs with site readiness for the bank is to provide customers with uninterrupted 24/7 access to cash withdrawal and basic banking services, thereby enhancing customer convenience and expanding the bank's reach in urban, semi-urban, and rural areas. The initiative aims to reduce the workload on branches by enabling self-service transactions such as cash withdrawals, fund transfers, balance inquiries, and mini statements. Site readiness ensures that all civil, electrical, networking, and security arrangements are in place in compliance with RBI guidelines and industry standards. Strategic site selection focuses on high footfall, safety, accessibility, and customer comfort, with provisions for adequate lighting, parking, surveillance, and backup power. This not only improves operational efficiency and service reliability but also supports business growth and strengthens customer relationships.

## 3. Basic Instructions to the Bidder

**3.1** The Bidder is expected to have read and examined all the instructions, forms, terms, and specifications in the RFP Document with full understanding of its implications. Failure to furnish all information required in the RFP Document or submission of a bid not substantially responsive to the RFP Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.

**3.2** 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 RFP.

### 3.3 Definitions

<b>The Bank</b>	:	<b>The Belagavi District Central Co-Op. Bank Limited, Belagavi.</b>
<b>BIDDER</b>	:	The prospective bidder who has received RFP document and intends to offer for ATM Machines as mentioned in this Document. Henceforth called as "Bidder"

### 3.4 Procedure / Instructions for Submission of Bid

- Proposals shall be submitted by emailing on or before the due date and time.
- Relevant certificate / documents should be attached as required.

### 3.5 Amendment In RFP Document

At any time upto 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 RFP

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.

### **3.6 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.

### **3.7 Bid Currency and Related**

- a) Rates should be quoted in Indian Rupees (INR) only.
- b) The Bidder is intimated to specify basic cost and applicable taxes separately in columned form.
- c) The rate quoted by the Bidder should cover all the services as per scope of work.
- d) Taxes extra as applicable.

### **3.8 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.

### **3.9 General Terms and Conditions of The RFP**

- a) Proposals should follow the format established in this documents.
- b) Any clarifications/information required should be submitted by email at least 3- days prior to due date so that response shall be provided to all the bidders.
- c) As part of this solution and offering, Bidder must install and configure Stationary Management Module.
- d) Proposals may not be withdrawn after submission and shall be valid for a period of 90 days.
- e) Proposals must in organized, structured, and indexed manner. Brochures / leaflets and other documents with index, if not organized in index manner and documents not found at the time of RFP scrutiny, bank will reject the RFP. No communication in this regard will be entertained.

- f) The Bidders must identify by name, title, and telephone number, the person(s) in their organization to whom the Bank can address questions during the evaluation of proposals.
- g) The proposal should be complete in all respects and contain all information asked for, along with all the technical/product details. The Proposal should include all items asked for in the attached Annexure IV.

#### 4. Eligibility Criteria for Bidders:

Bidders with a minimum of three years of experience in solution & support are eligible to participate in the RFP.

Sr. No.	Pre-Qualification Requirement	Supporting Document
1	Minimum average annual turnover of 50 lakhs during the last 3 financial years and positive net worth for each year.	Audited Financial Statements/ CA Certificate.
2	Registered company/firm in India with at least 3 years of experience in supply, installation, and maintenance of ATMs along with site readiness work for banks /financial institutions.	Certificate of Incorporation / Registration, GST Registration, and Company Profile.
3	Bidder/OEM Successfully completed at least two similar projects for ATM supply & site readiness for banks or financial institutions in the last 3 years.	Relevant Work Orders
4	ATMs must meet RBI and EMV compliance, support biometric authentication, and be compatible with the bank's CBS and switch.	OEM Compliance Certificate / Technical Specification Sheet signed by authorized signatory.
5	Site preparation to include civil, electrical, UPS/backup power, AC installation, lighting, security surveillance, branding, and networking as per bank requirements.	Site Readiness Compliance Sheet / Self-Declaration signed by authorized signatory.
6	The Bidder should not be a blacklisted by RBI, NABARD, Any Bank or Any Government Department.	Self-declaration by authorize Signatory of the bidder firm.

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

## **5. Terms of Conditions of the Work Order**

### **a) Technical Inspection and Performance Evaluation:**

The Belagavi District Central Co. Op. Bank Ltd reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of the ATM Machines provided by short-listed bidders through its technical consultant.

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

### **b) Purchase Order**

The eligible Bidder with lowest rates after negotiation for ATM Machines will be awarded the purchase order as per terms and conditions mentioned.

### **c) Opening of Offers by Belagavi District Central Co. Op. Bank Ltd**

The offer for all the Bidders shall be opened by the bank in presence senior management of the bank. Bank may call the Bidder's representatives who choose to attend the opening of the RFP on the specified date as mentioned earlier in the RFP document. The incomplete proposals which do not meet the prerequisite criteria shall be rejected.

### **d) Location of Services**

This RFP is being floated by the Head office of Belagavi District Central Co. Op. Bank Ltd. The Bidder must provide ATM Machines and maintenance services during warranty period.

### **e) Costs & Currency**

The offer must be made in Indian Rupees only, including the following:

- Rates for ATM as per annexure IV.
- Cost of conveyance & transport if any must be inclusive.
- Cost of Installation and Configuration must be inclusive.
- Taxes extra as applicable.

### **f) Fixed Price**

The commercial offer shall be on a fixed price basis exclusive of all taxes, levies.

### **h) Bank's Right to Accept any bid and to Reject any or all bids /Cancellation of RFP Process**

Belagavi 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 Belagavi DCC Bank in this regard shall be final, conclusive and binding upon the bidders.

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

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

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

**i) Bid Evaluation Process**

- The Bank may, at its sole discretion, decide to seek more information from the bidder to normalize the bids. However, the bidder will be notified separately, if such normalization exercise as part of the technical evaluation is carried out.
- To enable the technical evaluation, each bidder is required to furnish the details as per all attached Annexure.
- The Bank reserves the right to contact any bidder, Client/Bank for clarification or information submitted, to contact current and past customers of the Bidder and to use other sources of obtaining information regarding the bidder, which may be deemed appropriate and would assist in the evaluation.
- In addition, Bank reserves the right to negotiate any point in the proposal or the subsequent contract with the bidder. Bidder is requested to provide any relevant information about additional features or services that they have included which they believe makes their products and / or service the best choice for Bank.

**j) Payment Terms:**

Following will be the payment terms for the successful bidder:

1. 50% against advance with Purchase Order.
2. 40 % on supply and installation of Cash Dispenser Machines (ATM's).
3. 10% against completion & commissioning of the machines onsite.

**k) Acceptance Tests:**

At the discretion of Belagavi District Central Co. Op. Bank Ltd, there will be an acceptance test conducted by the Bidder in presence of Belagavi District Central Co. Op. Bank Ltd officials and technical consultant. This acceptance test may be performed within 3 months after installation of hardware and software.

There shall not be any additional charges payable by Belagavi District Central Co. Op. Bank Ltd for carrying out this acceptance test. Belagavi District Central Co. Op. Bank Ltd will take over the system on successful completion of the above acceptance test.

#### **l) Completeness of Installation**

The installation will be deemed as incomplete if (found in above said Acceptance Test that) any component of the Cash Dispenser Machines (ATM's) with site readiness or any documentation / media is not delivered or is delivered but not installed and /or not operational or not acceptable to Belagavi District Central Co. Op. Bank Ltd.

In such an event, the supply & installation will be termed as incomplete and it will not be accepted and warranty period will not commence.

#### **m) Warranty and AMC**

The offer must include one-year comprehensive onsite warranty for the Cash Dispenser Machines (ATM's) from the date of installation of the system at Belagavi District Central Co. Op. Bank Ltd.

Bidder shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered in the quotations. Bidder must warrant all equipment, accessories, spare parts etc. against any manufacturing defects during the warranty period. During the warranty period, bidder shall maintain the systems and repair / replace at the installed site all defective components, at no charge to Belagavi District Central Co. Op. Bank Ltd excluding vandalism / Natural calamities / Physical damage / Short circuit & part damage due excess earthing voltage.

Warranty should not become void if Belagavi District Central Co. Op. Bank Ltd buys any other supplemental spares from a third party and installs it within these machines in the presence of the representative of the bidder. However, the warranty will not apply to such third-party hardware items installed by Belagavi District Central Co. Op. Bank Ltd.

#### **n) Penalty For Delay:**

For any delay in installation of the ATM Machines, Belagavi District Central Co. Op. Bank Ltd will charge penalty @ 0.05% of the order value per week or part thereof, subject to a maximum of 5%.

#### **Submission Guidelines**

Interested agencies are invited to submit their proposals as per Annexure I by emailing on before due date. Proposals should include project timeline, and cost estimate.

## **Selection Process**

The evaluation of proposals will be carried out as follows:

### **1. Evaluation Criteria**

Proposals will be assessed based on:

- **Experience in ATM supply** – Demonstrated track record of successfully developing and implementing similar modules in the banking sector.
- **Relevance of Past Work** – Alignment of previous projects with the Bank's requirements and objectives.
- **Cost-Effectiveness** – Competitive pricing while ensuring quality, scalability, and security compliance.

### **2. Evaluation Method**

- **Technical Evaluation:** Proposals meeting the eligibility criteria will first be evaluated for technical capability and relevant experience.
- **Financial Evaluation:** Technically qualified proposals will be evaluated for cost-effectiveness.

### **3. Final Selection**

The bidder with the highest combined technical and financial score, offering the best value for the Bank, will be selected for award of the contract.

**6. Annexure I: Bid Covering Letter**

To:  
The CEO,  
The Belagavi District Central Co-Op. Bank Limited,  
Belagavi.

Dear Sir,

We, the undersigned, offer to provide ATM Machines as per Bank's requirement. We are fully aware with RFP conditions mentioned in this RFP document, in accordance with your RFP 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 RFP document and included in the RFP document and abide by the same. We declare that we are binding on process mentioned in the RFP document and the decisions made by "The Belagavi 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 RFP 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 RFP and proposal you receive. Thanking

you,

Yours faithfully,

(Signature/s)

Date:

Seal

Place:

Name:

Designati

on:

## 7. Annexure II: Details of the Bidder

SR. NO	PARTICULARS	RESPONSE
#	<b>DETAILS OF THE BIDDER</b>	
1	Name of Bidder	
2	Bidder Head Office and registered office address	
3	Telephone numbers & Emails	
4	Date of incorporation (Please enclose Bidder Registration Certificate)	
5	Ownership structure (e.g. Proprietorship, Partnership, Pvt. / Pub Ltd Bidder)	
6	Bidder GST registration number (Please enclose supporting document.)	
7	Bidder PAN & TIN number. (Please enclose supporting document.)	
8	Please enclose Partnership / Dealership Certificates if any.	

## 8. Annexure III: Scope of Work for ATM Machines

ITEM No	DESCRIPTION	QTY	UNIT
<b>A</b>	<b>CIVIL WORKS</b>		
<b>B</b>	<b>Flooring</b>		
C-1	Providing & fixing flooring with vitrified tiles joint-free of minimum 9mm thickness, size 24" x 24", 4" skirting, all fixed in 1:5 cement mortar, complete with cutting and filling joints with white cement. Make of tiles ISO 9001 Certified	60	Sq. Ft
C-2	Providing and fixing ¾" thick Black Marble slab at Entrance & on steps, including for tread double nosing all as per approved design pattern/detail.	9	Sq. Ft
C-3	Providing and fixing ACP cladding at entrance 6" to 9" wide as per site.		R.Ft
<b>D</b>	<b>False Ceiling</b>		
D-1	Providing & Fixing 12 mm Armstrong Board suspended false ceiling on metallic grid in line and level.	60	Sq.Ft
<b>E</b>	<b>CARPENTRY</b>		
<b>E-1</b>	<b>Fixed Glass Partition</b>		
	Providing & fixing fixed glazing partition up to 6' 9" ht.at the entrances with Aluminium channel of 3" x 3" on all four sides made of 14 gauge anodised section (Champagne Bronze /Black colour) and with 12mm thick glass	24	Sq.ft
<b>E-2</b>	<b>Wall Paneling</b>		
1	Providing & fixing in position Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" * 1". ACP to be in 2' width panels or distributed equally. Panels to be fixed to the frame with 3M or e	215	Sq.Ft
2	Flush Door For Backroom with Lock & Small Handal	1	Lumsum
<b>E-3</b>	<b>Main Entrance Door</b>		
	Providing and fixing single-leaf 1-1/2" thick door shutter of size 3'-6" x 6'-9", for entrances with Aluminium channel of 3" x 3" on all four sides made of 14 gauge anodised section (Champagne Bronze/Black colour) and with 8mm thick glass.	1	Nos
<b>E-4</b>	<b>Shutter Box</b>		
	Providing & fixing in position Aluminium Composite Panel (ACP) with framing of Aluminium Tube sections of min 1.5" * 1" both ways. Joints to be finished with Silicon based sealant.	36	Sq.Ft
<b>E-9</b>	<b>Storage Unit</b>		

ITEM No	DESCRIPTION	QTY	UNIT
Option-1 where service room available	Providing and fixing one number of wooden storage shelves of approximate size of 2' 0" width x 3' 0" length and 3.0' height comprising of 12mm wooden ply finished with 1.00 mm laminate on all sides, supported on wooden frame.	1	Nos
<b>F</b>	<b>PAINTING</b>		
F-1	<b>Enamel Painting</b>		
	P/A 3 coats of approved make quality and shade enamel paint including scraping and levelling the surface.	40	Sq.Ft
F-2	<b>Plastic Painting</b>		
	P/A 3 coats of approved make quality and shade plastic paint including scraping and levelling the surface.	55	Sq.Ft
<b>G</b>	<b>ELECTRICALS</b>		
G-1	Vendor shall supply power distribution box .	1	Nos
<b>G-3</b>	<b>CABLING/WIRING</b>		
1	Providing and laying 4 Sqmm,4 Core cable with proper conduits.	0	RMtr
2-a	Providing and laying 3 X 2.5 sq.mm for A/C, UPS & Signage wiring with 19 mm dia PVC 2mm thick ISI conduit with all accessories like saddles, bends etc.	1	Set
2-b	Providing & Laying 2* 1.5 sq.mm for General light wiring with conduct .	1	Set
3	VSAT Cabling and conduiting		RMtr
4	5/15 amp power point ,for Non UPS & UPS Power with cover .	2	Nos
<b>G-3</b>	<b>LIGHT FITTINGS</b>		
1	Providing & fixing 3 x 15W LED Light Fixture 2'x2' of <b>Wipro, SYSKA</b>	1	Nos
2	Providing & fixing 15w Down Lighter with Glass in customer lobby of <b>Wipro/SYSKA/PHILIPS</b>	4	Nos
3	Providing & fixing <b>18w Cone</b> Fitting LED 2no.in porch area of Wipro, Philips or Syska	2	Nos
4	Providing & fixing 1 x 36 W LED Tube light and fittings.	1	Nos
<b>H</b>	<b>EARTHING</b>		
1	Providing earth station comprising of 300 X 300 X 3mm copper plate with earthing resistance less than 2 ohms including watering PVC/GI pipe with funnel excavation back filling salt and coal filling in layers 10" X 10" masonry chambers with sand plaster.	1	Nos
<b>I</b>	<b>LOOSE ITEMS</b>		

ITEM No	DESCRIPTION	QTY	UNIT
I-1	<b>Dustbin</b>		
	Dustbin : Providing and supplying metal perforated / powder coated in black colour of 1'-0" dia.	1	Nos.
I-3	<b>Fire Extinguisher</b>		
	Providing & fixing of 1 Kg. Capacity ABC tpe fire extinguisher of minimax/Cease fire/Supreme or equivalent		Nos.
I - 4	<b>Soft Board</b>		
	Fixing & Providing soft board of 3ft x 2ft with all sides Aluminium frame and cloth in maroon / burgundy colour cloth		Nos
I-5	Aircon Louvers-P and f 6" powder coated alumimium louvers	2	Sq.Ft
I-6	<b>ATM Degroutng</b>	1	Nos
I-7	ATM Grounting	1	Nos

## 9. Annexure IV: Technical Specifications for ATM Machines

Item	Description	Obs.
<b>1</b>	<b>Upper Cabinet:</b>	
1.1	LCD Lobby Monitor 15" with Touch and FDK	YES
1.2	Privacy Filter Display	YES
1.3	02 Speakers	YES
1.4	<b>Cameras:</b>	
1.4.1	01 Internal Camera	YES
1.4.2	01 Cash slot camera	YES
1.5	02 Rear Mirrors	YES
1.6	EPP PCI Approval Version 6.x with 4+4 F. keys	YES
1.7	Receipt Printer 80mm	YES
1.8	Dip Card Reader for Magnet and Smart Cards	YES
1.9	Anti-Skimming device	YES
1.10	Finger Reader - Bio-metric device Level 0	YES
<b>2</b>	<b>Bottom Cabinet:</b>	
2.1	UL 291 – 24 hours Certified safe	YES
2.2	Bundle Cash Dispenser with 4 cassettes of 3000 notes with common Seal & Latch.	YES
2.4	10th Gen i5 or above -4.0 Ghz, 8GB RAM, Primary 500GB SSD & Secondary 1TB SSD Hard disk	YES
2.5	Electronic Combination Lock	YES
<b>3</b>	<b>Software, Application &amp; Security:</b>	
3.1	S.O. Windows 11 IOT	YES
3.2	Basic O.S. Security	YES
3.3	Perto / NCR NDC+ Protocol	YES
3.4	Perto / NCR EMV Kernel License	YES
3.5	Transaction Surveillance System	YES
3.6	Whitelisting Software	YES
3.7	Hard Disk Encryption standalone	YES
3.8	Shutter Tampering Device Standalone	YES
3.9	TLS 1.2 license included	YES

## 10. Annexure V: Commercial Offer Format

Sr.No	Description	Quantity	Unit Price
1	CDM with above specifications with 1 Year Warranty Make : (Perto/NCR)	05	
2	Site Preparation as per scope attached with this offer with one year warranty after that bank will take care of maintenance.	05 Sites	
3	CCTV Camera as per 4 MP (2 Camera) with 1 Year warranty. After warranty period bank will take care of services	10	
4	AC 1.5 ton with 1 Year warranty. After warranty period bank will take care of services	05	
		<b>Total Cost per Site</b>	

### Terms and Conditions:

1	<b>Delivery &amp; Installation</b>	The Bidder must deliver the Cash Dispenser Machines (ATM's) and other parts at respective branches as per Bank's instructions.
2	<b>Delivery Timeline</b>	The timeline for completion of the project shall be 8 weeks.
3	<b>Support</b>	Bidder will be responsible for asset tagging, managing and call logging to OEM. Bidder will be responsible for installation, configuration, and support for warranty period.
4	<b>Warranty</b>	Comprehensive onsite warranty for one year with required support. The bidder will be sole responsible for the hardware failure and support in warranty period. The services will be provided by the bidder exclusively at par with the OEM.
5	<b>Taxes</b>	GST extra as applicable at the time of billing.
6	<b>Rates</b>	All the rates quoted are including licences, onsite warranty, and support etc.
7	<b>Payment Terms</b>	a) 50% against advance with Purchase Order. b) 40 % on supply and installation of Cash Dispenser Machines (ATM's). c) 10% against completion & commissioning of the machines onsite.

**\*End of Document\***