

**CHHATTISGARH STATE MARKETING  
CORPORATION LIMITED,  
RAIPUR, CHHATTISGARH**



**CSMCL**

**OFFER DOCUMENT**

**NOTICE INVITING OFFER FOR APPOINTMENT OF BANKS FOR  
PROVIDING CASH HANDLING & OTHER BANKING FACILITIES  
TO CSMCL**

**Offer Ref./CSMCL/OFFER/2024-25/1**

**Dated:12-03-2024**

<b>DATE OF OFFER</b>	<b>:</b>	<b>12-03-2024</b>
<b>LAST DATE &amp; TIME OF OFFER SUBMISSION</b>	<b>:</b>	<b>02-04-2024,15.00 HRS</b>
<b>DATE &amp; TIME OF OPENING OF OFFER</b>	<b>:</b>	<b>02-04-2024,16.00 HRS</b>

**NAME & ADDRESS OF OFFEREE:**

**MANAGING DIRECTOR, CSMCL  
4<sup>TH</sup> FLOOR, AABKARI BHAVAN,  
NEAR CHOKRA NALA, LABHANDI  
RAIPUR, CHHATTISGARH- 492001**

**CHHATTISGARH STATE MARKETING CORPORATION LTD**  
**(An undertaking of Government of Chhattisgarh)**  
**4TH FLOOR, AABKARI BHAVAN, NEAR CHOKRA NALA,**  
**LABHANDI RAIPUR, CHHATTISGARH- 492001**

**NOTICE INVITING OFFER FOR CASH HANDLING & OTHER BANKING**  
**FACILITIES**

Chhattisgarh State Marketing Corporation Limited (CSMCL) is an undertaking of Government of Chhattisgarh. It is mainly engaged in the business of retail sale of liquor through 672 shops (number may vary) spread all over Chhattisgarh.

On average cash amounting to Rs.28 to 32 crore per day is generated from the sale proceeds of liquor shops. The Corporation wants to avail the services of technology savvy Bank which may handle cash proceeds on daily basis from all liquor shops located all over Chhattisgarh. Apart from cash handling facility, the Corporation would avail of other banking services as mentioned in scope of work.

Banks interested in sending their offers should review this document in its entirety and determine if the Bank can adhere to the proposal sections as follows: Minimum eligibility criteria, Terms of reference, Scope of work, Penalty clauses and General terms and conditions.

Interested banks are requested to send their offer within 21 days from the date of issue of this offer. The offer should be addressed to the Managing Director, CSMCL.

**Managing Director,**  
**Chhattisgarh State Marketing Corporation Ltd.**

## **SECTION I**

### **NOTICE INVITING OFFER**

**Offer Ref./CSMCL/Offer/2024-25/1**

**Dated: 12-03-2024**

On behalf of Managing Director, Chhattisgarh State Marketing Corporation Limited, (here-in-after referred to as CSMCL or Corporation), sealed offers are invited from interested and eligible Scheduled Commercial Banks (Public & Private Sector) for providing cash handling and other banking facilities to Chhattisgarh State Marketing Corporation Limited, Raipur, Chhattisgarh (here-in-after referred to as CSMCL) for an initial period of 2 years.

Intending eligible banks may download the offer Document from CSMCL website, <https://excise.cg.nic.in/csmcl/>

#### **SCHEDULE TO THE INVITATION OF OFFER**

1.	Designation And Address Of The Authority Inviting Offer	Managing Director, CSMCL, Raipur, Chhattisgarh
2.	Offer Ref./ CSMCL/Offer/2024-25/1	DATED: 12-03-2024
3.	Time And Date Of Pre-Offer Meeting	14.30 Hrs. Of 21-03-2024 At 4th Floor, Aabkari Bhavan, Near Chokra Nala, Labhandih Raipur, Chhattisgarh- 492001
4.	Time And Date Of Submitting Offer	15.00 Hrs. Of 02-04-2024
5.	Time And Date Of Opening Of Offer	16.00 Hrs. Of 02-04-2024
6.	Minimum Validity Of Offer	90 Days From The Date Of Opening
7.	Duration Of Contract	2 Years, With An Option Of Extension Of Renewal For 1 Year And Further Extension In Special Exigency For up to 12 Months More.

Offer Document and subsequent clarifications on offer terms if any can be downloaded from CSMCL website <https://excise.cg.nic.in/csmcl/>.

**MANAGING DIRECTOR  
CSMCL  
RAIPUR, CHHATTISGARH**

## **SECTION II**

### **MINIMUM ELIGIBILITY CRITERIA**

- 1.** Banker must be a Scheduled Commercial Bank (Public Sector or Private Sector) as included in the Second Schedule of Reserve Bank of India Act, 1934 which satisfy the criteria laid down vide Section 42(6)(a) of the said Act.
- 2.** Only those banks are eligible which are eligible for Government deposits as notified by Directorate of Institutional Finance, Nava Raipur, Atal Nagar (C.G.).
- 3.** Branch Network: The bankers should have wide branch network across the State of Chhattisgarh as cash of each day is to be deposited in individual account of liquor shops and transferred to designated Corporate Account of CSMCL. The bank should have branches in Headquarter of all the 33 Revenue Districts in the State of Chhattisgarh.
- 4.** Bank should not be under PCA Framework of RBI. (Self-Certification in this regard to be provided)

## **SECTION III**

### **TERMS OF REFERENCE & SCOPE OF WORK**

#### **1. ABOUT CSMCL**

Chhattisgarh State Marketing Corporation Ltd., (hereinafter referred to as CSMCL) is a Government of Chhattisgarh Undertaking engaged in wholesale purchase and retail sale of liquor in State of Chhattisgarh.

Currently CSMCL sells liquor in State of Chhattisgarh through 672 retail outlets present in all 33 Districts of the State. During FY 2024-25, CSMCL expects sale of Rs. 16,000/- Crores through these retail liquor outlets. CSMCL on an average generates cash amounting to Rs. 28 to 32 Crores on daily basis through sale in its retail outlets. These cash proceeds are collected on daily basis by a cash collection agency appointed by CSMCL which is then deposited in the banks on all bank working days. The cash so deposited is used on daily basis by CSMCL to pay duties to Government and meet its operational and commercial expenses.

Other than liquor outlets, CSMCL through its web based and mobile based application sells liquor to all the bars in State of Chhattisgarh as well as retail consumers for home delivery.

The Corporation wants to avail the services of technology Savvy Bank which may handle cash proceeds on daily basis from all selected liquor outlets located all over Chhattisgarh. The amount collected shall be deposited in current accounts with flexi deposit and having internet banking facility. The MIS of amount collected is required to be sent on daily, weekly and monthly basis as per format provided by CSMCL. The banker may offer any other facility which it may like to provide.

## **2. SCOPE OF WORK**

**2.1. Pooling Accounts:** Bank shall open Pooling Accounts (Corporate Account) at Raipur for transfer of individual liquor shop accounts collections on same day or on T+1 basis or as decided by the Managing Director, CSMCL from time to time. This will be a State level account. The bank shall provide auto-sweep facility for this account.

**2.2.** The Bank has to provide the mapped branches list against each shop where the cash shall be deposited. If there is any change in the mapping of the branches for cash deposition, the bank shall intimate the same to the Corporation in advance for its prior approval.

**2.3.** The accounts of liquor shops shall be opened for cash deposit purpose only. No other operations shall be allowed in and/or from those accounts.

**2.4.** The Bank shall not issue cheque books for accounts of liquor shops meant for cash deposit only.

**2.5.** In event of any network issue, power failure or any other unavoidable circumstances, the bank shall collect the same in other branch.

**2.6.** Web Service Integration shall be provided to the Corporation by the bank for auto updation in the Corporation portal. This is mandatory for daily reconciliation of cash collected from shops.

**2.7. District Child Accounts:** Current accounts shall be opened for each District as Child accounts. Excise duty shall be transferred from Corporate Account(s) to Child accounts of each district as per Standing Instructions issued by CSMCL. In case extra funds are required by District(s) then the same shall be intimated to bank for executing such transfer.

**2.8.** Bank shall provide net banking facility for all child accounts strictly for view of accounts only. The MD, CSMCL shall issue instructions to the banker regarding providing of net banking facility/login facility for all child accounts to CSMCL District Heads and it shall be binding on the banker.

**2.9.** Managing Director, CSMCL shall, from time to time may desire to open or close accounts depending on the need/necessity and the banker shall oblige the same. Any account shall be opened and or closed as per the instructions of the MD, CSMCL only. MD, CSMCL shall issue standing instructions to all or any of the accounts regarding mode of operation etc., and it shall be binding on the banker.

**2.10. Shop Accounts:** Banks shall open Current Accounts of all the liquor shops in the State. These accounts shall be linked to shop codes to be provided by CSMCL.

**a.** Banks shall provide pre-printed Deposit slips bearing shop code and unique serial number for cash deposition.

**b.** Daily collections (Cash/e-Payments/Payment Gateway/EDC) of retail sale of liquor in respective bank accounts either by Cash/e-Payments/Payment Gateway/EDC etc. shall be credited to Pooling Account (Corporate Account) on same day or on T+1 basis or as decided by the Managing Director, CSMCL from time to time. Here, T refers to Transaction date.

**2.11.** All above CSMCL accounts shall be exempted from minimum balance criteria.

**2.12.** Bank shall provide online access to be provided for viewing & net banking purpose to MD, CSMCL.

**2.13. MIS:** Banks shall provide daily, monthly and yearly MIS in format prescribed by CSMCL. MIS of e-Payments /Payment Gateway/EDC payments shall be provided separately by the banks in separate MIS. CSMCL will have right to change periodicity of these format/formats of MIS etc.

**2.14.** The bank shall provide details of monthly and yearly consolidated deposits in all accounts in its letter head in manner and format prescribed by CSMCL.



**2.15. Bank statements:** Bank shall provide bank statements of Pooling account (Corporate Account) and shop accounts in excel format to CSMCL.

**2.16. Payment Gateway Facility:**

- a. Provide e-payment gateway services for excise portal implemented by NIC through Internet Banking.
- b. No payment gateway charges whatsoever shall be borne by CSMCL.
- c. Banker shall indemnify CSMCL for charge backs, discrepancies /queries in IPG transactions.

**2.17.** Technical details and information regarding the website integration may be indicated by the bank in its offer documents. However, they shall be finalized with the successful Banking Partner, the CSMCL and its service provider team after issuance of LoI to the successful banker.

**2.18.** Any other point specific to CSMCL/NIC/Banking partner to be resolved on mutual consent of all the stakeholders.

**2.19.** The bank should be authorized to pay all statutory taxes like Income Tax/State Taxes/GST etc.

**2.20.** A single point of contact shall be appointed by the bank for CSMCL to interact on regular basis.

**2.21.** POS Machines: Providing POS machines at Zero charges in liquor shops. These POS Machines shall have DQR facility of minimum 120 seconds.

**2.22.** Providing details of Day to day payment information of all types of payment by CSMCL in manner and format as prescribed by CSMCL.

**2.23.** In case of any adjustment entry, the same shall be provided to CSMCL in MIS with reasons of such adjustment entry on daily, monthly and yearly basis.

**2.24.** The bank will have to provide daily MIS on next bank working day and monthly MIS within first 3 bank working days of next month.

**2.25.** The cash shall be deposited by the bank within the banking hours on all bank working days.

## **SECTION III**

### **QUERIES ON OFFER DOCUMENT AND PRE OFFER MEETING**

1. Interested banks requiring any clarification on the Offer Document shall notify the Corporation in writing or through email. The Corporation shall respond in writing to any request for the clarification of offer document which it receives not later than 5 days prior to the last date of submission of offer. The communication and submission of query should be done at following address: -

**MANAGING DIRECTOR, CSMCL**  
**4<sup>TH</sup> FLOOR, AABKARI BHAVAN,**  
**NEAR CHOKRA NALA, LABHANDIH**  
**RAIPUR, CHHATTISGARH- 492001**  
**E-mail: tender.csmcl@gmail.com**

2. A Pre-offer meeting of the interested parties shall be convened at the designated date, time and place as provided in Schedule to Invitation of Offer. During the course of Pre-offer meeting, the Banks will be free to seek clarifications and make suggestions for consideration of the CSMCL. CSMCL shall endeavor to provide clarifications and such further information as it may, in its sole discretion, consider appropriate for facilitating a fair, transparent and competitive Process. The banks shall submit their suggestions and required clarifications to CSMCL in writing.

## **SECTION IV**

### **PAYMENT TERMS, PENALTY & GENERAL TERMS AND CONDITIONS**

#### **(A) PAYMENT OF CASH DEPOSIT FEE**

The bank shall be paid cash deposit fee as per rates approved in the offer on monthly basis. The bank shall auto-deduct the same (excluding GST TDS) on monthly basis within first 7 days of next month and shall submit signed invoice and deduction for the same to CSMCL.

#### **(B) PENALTY**

In case the bank refuses to accept the cash for deposit and the same is returned by it, it will be penalized @14.50% per annum for the amount of cash not deposited by it.

#### **(C) GENERAL TERMS AND CONDITIONS**

1. The Bank should not sub-contract the work assigned to any outside Bank or other persons even though such persons are qualified.
2. If the progress or performance of the Appointed Bank is not found satisfactory, the management reserves the right to terminate the appointment of the Bank with prior notice of one month.
3. The appointment of the Bank will be for 2 year at the first instance (The period starting from the date of appointment or as specified later). The Corporation may renew the work for a further period of 1 year on its own and in case of any special exigency the work may be extended for a further period of up to 12 months beyond the original renewal period of one year with the mutual consent of both the parties.
4. The bank has to sign agreement with CSMCL.
5. The Bank will be debarred from getting in future work in CSMCL in the following cases: -
  - a. If the Bank obtains appointment on the basis of false information /false statement.
  - b. If the Bank does not take up works in terms of appointment letter.

## **SECTION V**

### **SUBMISSION OF OFFERS**

The offer should be submitted in a sealed envelope and should be superscripted **“NOTICE INVITING OFFER FOR APPOINTMENT OF BANKS FOR PROVIDING CASH HANDLING & OTHER BANKING FACILITIES TO CSMCL**. The envelope should be duly sealed.

- 1.** On the envelope the name of the Bank must be clearly mentioned and should be properly sealed.
- 2.** Offers will be opened in the presence of offerors present on the due date of opening i.e. **16.00 HRS on 02-04-2024**. Incomplete offers with loose documents will be summarily rejected. **The offers must be submitted in spiraled booklet form only with proper indexing and page number.**

## **SECTION VI**

### **EVALUATION OF OFFER**

- 1** Corporation shall open the offer containing documents in the presence of authorized representative of banks who wish to be present at the time of opening of offer on due date. Authorization letter to this effect shall be submitted by the banks before they are allowed to participate in offer opening (**Format is given in Annexure II**). After scrutiny and evaluation of the Offers, the Corporation shall shortlist those banks that are eligible and fulfill the eligibility conditions and furnish all documents as given in offer document.
- 2** The bank's representatives, who are present, shall sign on an attendance register.
- 3** A maximum of two (2) representatives for any bank shall be authorized and permitted to attend the offer opening.
- 4** **Offer Evaluation:**
  - 4.1** The Offer Committee shall evaluate the offer to determine whether they are complete, whether any computational errors have been made and whether the documents have been properly signed.
  - 4.2** If there is discrepancy between words figures, the amount in words shall prevail.
  - 4.3** The bank whose rate is lowest will be declared L1 as per rates quoted in Financial offer form (Annexure III).

**ANNEXURE-I**  
**BANK's PROFILE**

S.No	ITEM	PARTICULARS
1	Name of the Bank	
2	Status/Category of Bank in India Scheduled Commercial Bank(Private/Public Sector)	
3	Whether Bank's eligible for Government deposits as notified by Directorate of Institutional Finance, Nava Raipur (C.G.). (Yes/No)	
3	Address of the Registered Office/Head Office in India	
4	Address of the Nodal Office/Branch at Raipur	
5	Name & e-mail id, phone number of the Officer/Representative of the bank.	
6	Web-Site	
7	Whether bank is under RBI's PCA framework. (YES/NO)	Self-Certification to be furnished by the bank.
8.	Whether the bank has branches in all the 33 Revenue District Headquarters. (YES/NO)	Self-Certification to be furnished by the bank along with list of branches in District Headquarter with their IFSC codes.
9.	Authorized signatory	Resolution of Board of Directors or Power of Attorney or authorization letter in favor of authorized signatory issued by competent authority as applicable.

**Note: Banks whose name is not notified by Directorate of Institutional Finance, Nava Raipur will be rejected and will not be considered.**

Place:

**Seal & Sign of Authorized Signatory**

Date :

**ANNEXURE-II**

**PROFORMA FOR LETTER OF AUTHORIZATION FOR ATTENDING  
EVALUATION OF OFFER**

**(To reach on 02.04.2024 or before date of evaluation process in Letter  
Head of Bank)**

**To**  
**Managing Director,**  
**CSMCL**  
**Raipur, Chhattisgarh.**

**Subject: Authorization for attending evaluation process on 02.04.2024 for  
the Notice Inviting Offer for appointment of banks for Cash Handling &  
other Banking Facilities to CSMCL.**

Following persons are hereby authorized to attend the evaluation process of  
offer/proposal mentioned above on behalf of  
\_\_\_\_\_ (Bank) in order of preference given  
below:

<b>Order of Preference</b>	<b>Name</b>	<b>Specimen Signature</b>
<b>I.</b>		
<b>II.</b>		

**Seal & Sign of  
Authorized Signatory**

**Note:**

- 1. Maximum of two representatives will be permitted to attend offer opening.**
- 2. Permission for entry to the hall where offers are opened may be refused in case authorization as prescribed above is not received.**



### **ANNEXURE-III**

#### **NOTICE INVITING OFFER FOR APPOINTMENT OF BANKS FOR PROVIDING CASH HANDLING & OTHER BANKING FACILITIES TO CSMCL FINANCIAL OFFER FORM**

**Offer Ref: /CSMCL/Offer/2024-25/1**

**Dated: - - 2024.**

**To**

**The Managing Director,  
CSMCL, Raipur.**

Sir/Madam,

After having carefully read the offer documents, I/We hereby submit our **OFFER FOR APPOINTMENT OF BANKS FOR PROVIDING CASH HANDLING & OTHER BANKING FACILITIES TO CSMCL** as per general conditions and declaration and accepted all terms in full without any reservation and signed in all the pages as directed. I/ We submit my/our offer as below:

<b>Serial No.</b>	<b>ITEMS</b>	<b>Rate offered per Rs. 1000/-</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
1.	Cash Deposit Charges per Rs. 1000/-	Rs. (in words and figures)_____

**Note:**

- 1. The above mentioned rate is exclusive of applicable taxes, if any.**

**Seal & Sign of  
Authorized Signatory**

**ANNEXURE- VI**  
**DISTRICT WISE SHOPS**

District Name	Shops				Total No. of shops
	Country Liquor	Foreign Liquor	Composite Liquor	Premium Foreign Liquor Shop	
Raipur	13	39	14	12	78
Dhamtari	2	9	15	1	27
Bastar	0	4	1	0	5
D. B. Dantewada	1	4	0	0	5
Bijapur	2	3	0	0	5
Sukma	2	2	0	0	4
Durg	12	24	20	6	62
U.B. Kanker	4	8	0	0	12
Kondagaon	2	3	0	0	5
Mohla- Manpur- AmbagadhChowki	2	2	0	0	4
Balod	1	7	10	0	18
Narayanpur	1	1	0	0	2
Rajnandgaon	4	6	6	0	16
Kabirdham	9	9	5	0	23
Bilaspur	25	24	15	2	66
Balodabazar- Bhatapara	8	12	7	0	27
Sarangarh-Bilaigarh	8	8	5	0	21
Khairagadh- Chuhikhadan-Gandai	3	3	2	0	8
Bemetara	5	5	6	0	16
Mungeli	5	6	4	0	15
GourelaPendraMarwahi	0	3	0	0	3
Mahasamund	10	15	11	3	39
Gariyaband	6	7	2	0	15
Korba	11	17	8	1	37
Manendragarh- Chirmiri-Bharatpur	4	9	5	0	18
Koriya	0	4	1	0	5
Surajpur	0	8	2	0	10
Janjgir-Champa	15	17	14	2	48

Sakti	7	8	3	0	18
Raigarh	11	18	6	1	36
Jashpur	4	7	0	0	11
Sarguja	1	7	0	0	8
Balarampur- Ramanujganj	0	5	0	0	5

**Note:**

- 1. Total No. of shop accounts to be opened 834. The number may increase or decrease.**
- 2. For Composite Shops two accounts shall be opened, one for Country Liquor and the other for Foreign Liquor sale proceeds.**