



THE WEST BENGAL STATE CO-OPERATIVE BANK LIMITED - A SCHEDULED BANK

The Bank for you, your business and private financial needs

HEAD OFFICE: 24A, Waterloo Street,

Kolkata – 700 069

Notice Inviting Quotation (NIQ)

FOR

Selection of Bulk SMS Provider for West Bengal State Co-Operative Bank Limited

REF NO.: HO/MD/1619

NIQ RELEASE DATE: 28/09/2026

PARTICULARS	DEADLINE
Last date of submission of the Eligibility cum Commercial bid	07/10/2026 up to 03:00 PM
Date of opening of the Eligibility bid	07/10/2026 after 04:00 PM
Date of opening of the Commercial bid	07/10/2026 after 04:30 PM
Bank email id for NIQ related communication	officertociso@wbstcb.com

Disclaimer

The information contained in this NIQ document, or any information provided subsequently to bidder(s) whether verbally or in documentary form by or on behalf of The West Bengal State Co-operative Bank Ltd. (WBSCB) is provided to the bidder(s) on the terms and conditions set out in this NIQ document and all other terms and conditions subject to which such information is provided. This NIQ is neither an agreement nor an offer and is only an invitation by WBSCB to the interested parties for submission of bids. The bidder will be solely responsible for the execution of this project. The purpose of this NIQ is to provide the bidder with information to assist in the formulation of their proposals. While effort has been made to include all information and requirements of WBSCB with respect to the solution requested, this NIQ does not claim to include all the information the bidder may require. The bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this NIQ and wherever necessary obtain independent advice. WBSCB make no representation or warranty and shall incur no liability under any law, statute, rules, or regulations as to the accuracy, reliability, or completeness of this NIQ. WBSCB may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this NIQ.

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Notice Inviting Quotation (NIQ)

Sealed quotations are invited from reputed and experienced service providers for selection of a Bulk SMS Service Provider for sending Bulk SMSs to the customers of The West Bengal State Cooperative Bank Ltd. (WBSCB).

Interested bidders are required to submit their sealed bids physically at the **Head Office of The West Bengal State Cooperative Bank Ltd.** on or before Oct 07, 2026, by 3:00 PM.

All bidders participating in this NIQ are advised to carefully read the complete NIQ document and ensure submission of their bids within the stipulated time. Bids received after the prescribed deadline shall not be considered.

The detailed NIQ document, including scope of work, eligibility criteria, terms and conditions, and submission requirements, may be obtained from the Head Office of The West Bengal State Cooperative Bank Ltd. or collected from the designated department during working hours.

Sd/-

Managing Director

The West Bengal State Cooperative Bank Ltd.

24A, Waterloo Street, Kolkata – 700 069

1. Introduction

The West Bengal State Co-operative Bank Ltd. (WBSCB) as a pioneer in Banking in West Bengal, has taken banking to the doorsteps of the people of the State and has been able to nurture and develop banking habits among the people. This has changed the saving habit of people from the traditional methods to the modern banking facilities to earn remunerative returns for their savings invested with the Bank and utilize various attractive and innovative banking products offered by The West Bengal State Co-operative Bank Ltd. (WBSCB). WBSCB (herein after called 'the Bank') is inviting proposals from SMS solution provider for Bulk SMS services to the bank.

This tender is meant for the exclusive purpose of bidding as per the terms and conditions and scope of work indicated. It shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

2. Detailed Scope of Work

The West Bengal State Co-operative Bank Ltd. invites service providers to offer their solution for Outgoing Bulk SMS services to its customers (including Roaming across India) using a secure authentication system incorporating the following features from the various platforms/ systems in the West Bengal State Co-operative Bank Ltd. as per the technical/ functional specification given in the NIQ which includes inter alia the following:

- i. The Bulk SMS Services should cover the facility like Push Service using 6-digit alpha characters.
- ii. The bidder shall be responsible for providing 24*7*365 days after-sales support/service for the complaints relating to the Bulk SMS Services.
- iii. The bidder should provide the SMPP and/or HTTPS-API with/ without XML support to the Organization for sending messages. This should be the primary channel for communication.
- iv. Delivery reports need to be sent using the SMPP or HTTPS-API or using the secure file transfer protocols in the prescribed format as required by the Organization.
- v. Fixed 6-digit alpha characters sender IDs should be supported for domestic SMSs.
- vi. The bidder should have the facility of online filtering of the DND numbers.
- vii. The bidder should have a configurable retry mechanism to deliver the messages within the SLA.
- viii. The Bulk SMS services should be scalable to meet the requirements of the Organization.
- ix. The bidder will be required to create the necessary setup at their end to carry out the tests.
- x. The bidder should provide the archives of all the messages sent to their gateway on the monthly basis.
- xi. The bidder should provide suitable means such as website/ portal/ tool for generation of MIS reports and also for showing the current status of messages. The MIS report should have the following minimum fields:
 - a. Mobile number/ MSISDN
 - b. Message text
 - c. Message Category
 - d. Sender Name/ID
 - e. Date/time of SMS delivered to the end subscriber.

- f. Status of the SMS
- g. Status / Error code and description
- xii. The bidder should be able to provide the daily statistics with an auto-generated mail to the mail-ids advised by The West Bengal State Co-operative Bank Ltd.
- xiii. The vendor should provide suitable means, such as a website/ portal/ tool for the generation of MIS reports and also for showing the current status of messages in real-time.
- xiv. The bidder has to maintain encryption of data in transit and at rest.
- xv. The bidder has to comply with RBI, TRAI and IT Act guidelines.
- xvi. The bidder has to securely handle customer PII and must adhere to the DPDP Policy as per GOI.
- xvii. Bank may ask for discounts to the lowest commercial Bidder received through this NIQ subject to commercial received is higher than the Bulk SMS rates available in market.

3. Service Levels (SLA)

Parameter	Promotional SMS
Delivery Time	≤ 15 minutes
Delivery Success Rate	≥ 90%
Uptime Guarantee	99.5%
DLT Compliance	Mandatory
Support Response Time	< 2 hours (general queries)

4. Penalty for SLA Breach

SLA Breach Type	Penalty
Delivery Delay	Rs.500/- per incident (Priority SMS)
Delivery Failure Rate	Rs.1000/- per breach
Uptime Violation	Rs.2000/- per hour
DLT Non-Compliance	Rs.10,000/- per violation
Report Delay	Rs.500/- per delay

5. Data Security and Compliance

- The Service Provider shall ensure encryption of all data in transit.
- No customer data shall be stored or shared without prior written consent.
- Compliance with TRAI, RBI, and IT Act guidelines is mandatory.

6. Evaluation Procedure

1. Eligibility Evaluation
2. Post-eligibility evaluation commercial bid will be opened for all the eligible bidders and declare the LOWEST COMMERCIAL PRICE quoted bidder as the WINNER and an award letter issued to the

Firm/Company. The bank may negotiate with the Lowest commercial quoted by the bidder before issuing the award letter. The bank is not bound to accept the lowest bid only. The bank may reject the NIQ process at any time without any reason to bidders. The bank's decision is final.

7. Submission of Bid

- i. The Eligibility cum Commercial Bid will be submitted in **two** separate envelope marked as “**Eligibility Bid for Bulk SMS**” and commercial bid will be put in a separate envelope marked as “**Commercial Bid for Bulk SMS**”.
- ii. Both the bid put together in an outer envelope marked as “**NIQ response Selection of Bulk SMS Provider for West Bengal State Co-Operative Bank Limited**”.
- iii. The Language of Bid should be in English.
- iv. The bidder will take care of submitting the Bid properly filed so that the papers are not loose. The Bids, which are not sealed as indicated above, may be liable for rejection.
- v. The tender not submitted in the prescribed format or incomplete in any aspect is liable for rejection. The Bank is not responsible for non-receipt of bid within the specified date and time due to any reason including postal delays or Holidays.
- vi. In addition to the above marking, the **outer envelope** must be super-scribed with the following information:
 - a. NIO Reference Number.
 - b. Name and Address of Bidder.
 - c. The envelope shall be addressed to the Bank at the address given below:
To,
The Managing Director,
The West Bengal State Co-operative Bank Ltd.
24A, Waterloo Street,
Kolkata - 700 069
- vii. If any single inner envelope is found to contain **both** eligibility and commercial bids, then that bid will be rejected summarily.
- viii. Telex, Cable, Facsimile or E-mail Bids will not be accepted.

8. Eligibility Criteria

Sr. No.	Eligibility Criteria	Supporting Documents
Mandatory Bidder Eligibility Criteria		
1.	The Bidder should be registered company in India at least since last 3 (Three) years under Indian Companies Act 1956 or partnership act 1932.	Certificate of Incorporation / Registration Certificates / Partnership Deed
2.	Bidder should have a minimum average Annual Turnover of INR 25 Lacs in the last three financial years (2023-24,2024-25,2025-26)	Audited Balance Sheet / Certified Auditor Report in this regard shall be submitted with sign stamp and UDIN number of CA.
3.	The Bidder should not have been blacklisted by any of the Ministry/ Department of the Government of India/ State Governments and also neither convicted nor is any criminal case pending against it before any court of competent jurisdiction.	Self-declaration by the competent authority of the bidder.
4.	The Bidder should have a valid GSTIN (Copy of GSTIN)	Copy of GSTN certificate to be submitted.
5.	Bidder should have experience of providing at least 5 lakh Bulk SMS service to any organization in the last 3 years.	Purchase Order / Work Order / Client Authorized Letter
6.	Bidder should have registered office / Corporate Office in Kolkata.	Proof of Evidence of Office Address along with Communication details to be submitted.
Notes: 1.Consortium not allowed. 2. If any of the above eligibility criteria is not fulfilled, the bid will be treated as null and void and shall not be considered. 3. If required supporting documents against each criterion are not attached clearly, WBSCB may ask for further submission of documents within a deadline. Non-submission of the required document within the extended time, the bid shall be rejected and treated as null and void.		

9. Annexure

ANNEXURE 1: COVERING LETTER FOR ELIGIBILITY CUM COMMERCIAL BID

REF NO.: HO/MD/1619

Dated 28.09.2026

To,
The Managing Director,
The West Bengal State Co-operative Bank Ltd.
24A, Waterloo Street,
Kolkata – 700 069

NIQ Response Selection of Bulk SMS Provider for West Bengal State Co-Operative Bank Limited

Having examined the BID (NIQ No.: HO/MD/1619 Date – 28/09/2026) including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said NIQ and in accordance with our proposal and total cost indicated in the Techno Commercial Proposal.

We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled timelines.

We agree to abide by this bid for the period of 180 days from the date fixed for Eligibility cum Commercial bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract / Work Order is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the lowest or any bid the bank may receive.

Place:

Dated: this day of 2026.

.....

.....Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

ANNEXURE 2: CONFIRMATION TO ELIGIBILITY CRITERIA

Sr. No.	Eligibility Criteria	Supporting Documents	Documents Attached (Yes / No)
Mandatory Bidder Eligibility Criteria			
1	The Bidder should be registered company in India at least since last 3 (Three) years under Indian Companies Act 1956 or partnership act 1932.	Certificate of Incorporation / Registration Certificates / Partnership Deed	
2	Bidder should have a minimum average Annual Turnover of INR 25 Lacs in the last three financial years (2023-24,2024-25,2025-26)	Audited Balance Sheet / Certified Auditor Report in this regard shall be submitted with sign stamp and UDIN number of CA.	
3	The Bidder should not have been blacklisted by any of the Ministry/ Department of the Government of India/ State Governments and also neither convicted nor is any criminal case pending against it before any court of competent jurisdiction.	Self-declaration by the competent authority of the bidder.	
4	The Bidder should have a valid GSTIN (Copy of GSTIN)	Copy of GSTN certificate to be submitted.	
5	Bidder should have experience of providing at least 5 lakh Bulk SMS service to any organization in the last 3 years.	Purchase Order / Work Order / Client Authorized Letter	
6	Bidder should have registered office / Corporate Office in Kolkata / North 24 Parganas.	Proof of Evidence of Office Address along with Communication details to be submitted.	

Notes:

1. Consortium not allowed.
2. If any of the above eligibility criteria is not fulfilled, the bid will be treated as null and void and shall not be considered.
3. If required supporting documents against each criterion are not attached clearly, WBSCB may ask for further submission of documents within a deadline. Non-submission of the required document within the extended time, the bid shall be rejected and treated as null and void.

.....
Signature) (In the Capacity of)
 Duly authorized to sign bid for and on behalf of

ANNEXURE 3: COMMERCIAL BILL OF MATERIAL

Commercial Bid Format

Unit Cost (INR) / Per Bulk SMS	Total Nos. of SMS	Total Cost (INR)
	9,00,000	

Grand Total in Words (Excluding GST) _____

Terms & Conditions:

1. The quoted price is valid for next one year from Date of Purchase Order issued to the Bidder. Bank will pay as per actual consumption of Bulk SMSs. If any additional charges is imposed towards connection or any other charges by TRAI/ DOT during the project tenure the same will be borne by the bank.
2. The Figure quoted in Words shall be taken into account for NIQ Evaluation Purpose.
3. Bidders are requested to quote the commercial **exclusive of taxes** to evaluate the total cost of ownership of the bank. Taxes / GST shall be paid as per actuals during invoicing.