



The First MicroFinanceBank  
اولين بانک قرضه های کوچک  
'bank with a social mission'

**Request for Proposal**

**for**

**Procurement of ATMs**

**The First MicroFinance Bank,**

**Afghanistan**

**Date of Issue: 10<sup>th</sup>, Mar 2021**



<b>Milestone</b>	<b>Relevant Date</b>
RFP Reference No.	FMFB/OPS/ADC/21-002
RFP Subject	Procurement of 05 Unit of ATMs
RFP Opening Date	10 <sup>th</sup> March 2021
Deadline for Queries	24 <sup>th</sup> March 2021
RFP Closing Date	24 <sup>th</sup> March 2021
Proposals Due	24 <sup>th</sup> March 2021
Proposal Review	31 <sup>st</sup> March 2021
Shortlisting Process	05 April 2021
Contract Award	15 April 2021
PO Issuance	17 April 2021
Project Kick-Off	18 April 2021

#### **FMFB-A BACKGROUND:**

The First Microfinance Bank, Afghanistan (FMFB-A) started operations in 2004 and is part of the Aga Khan Agency for Microfinance (AKAM), which has financial institutions operating in over 15 countries throughout the developing world. It is affiliated with the Aga Khan Development Network (AKDN), a group of nine development agencies working in health, education, culture and rural economic development primarily in Asia and Africa. We provide credit and deposit products to a wide range of clients including micro, small and medium enterprises along with commercial banking, international and domestic remittance services. Our credit activities focus on micro enterprises, small businesses and the creation of productive sources of income and employment.

Our primary objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and underserved. Since 2016, we are a member of the Global Alliance for Banking on Values (GABV) – an independent network of banks using finance to deliver sustainable economic, social and environmental development. Our values- based banking agenda focuses on providing affordable financial services that promote entrepreneurship, agriculture, incremental housing and clean energy in Afghanistan.

#### **GOVERNMENT INCOME TAX OR WITHHOLDING TAX:**

Pursuant to Article 72 in the Afghanistan Tax Law effective March 21, 2009, FMFB-A is required to withhold "contractor" taxes from the gross amounts payable to all Afghan for-profit subcontractors/vendors. In accordance with this requirement, FMFB-A shall withhold two percent (2%) tax from all gross invoices to contractors under this Agreement with active AISA or Ministry



of Commerce license whereas non-registered partners'/vendors bidding for this RFP shall include 7% tax and the mentioned percentage will be deductible upon invoice payment.

#### **LICENSES & BANK ACCOUNTS:**

Before placing the order or signing Agreement, the local companies shall provide a copy of the organization's Ministry of Commerce license along with the TIN (Tax Identification Number) issued from Ministry of Finance.

Foreign companies shall also submit their country issued registration documents, Licenses, Taxation documents, brief introduction of the company and detailed proposal.

Bidding Companies are required to have the Bank account, only the winning company shall be asked to provide the bank details on the Proforma Invoice on the letter head of the company duly stamped and signed by the authorized signatory/signatories.

#### **PROPOSAL CURRENCY:**

The proposal currency should be USD (United States Dollars) whereas the transfer will be to local companies in AFN (Afghani) currencies considering the central Bank and market prevailing exchange rates and for foreign companies fund will be transferred in EUR at bank mid-rate.

#### **ACCEPTANCE, REJECTION OR POSTPONE:**

The First Microfinance Bank of Afghanistan reserves the right to accept or reject any or all bids and to postpone the bidding process at any time/stage, without thereby incurring any liability to the affected bidder(s) or any obligations to inform the affected bidder(s) of the grounds for FMFB-A action.

#### **CURRENT RFP OBJECTIVE:**

The Bank wishes to procure Five (05) units of Diebold Nixdorf DN100D ATM machines where the specifications are mentioned in the appendix 1 and appendix 2.

#### **PROJECT APPROACH:**

The overall project approach remains as following:

- The bidders are required to submit the detailed proposal for the ATM module separately where the proposal must contain the technical and financial specifications.
- The bidders are also required to segregate all the costs associated to the ATMs and their delivery and quote each item separately i.e. ATM Cost, Freight Charges, Taxes, Custom Clearance (if DDP), Installation and Commission, Training etc.



## **COMPANY CAPABILITIES:**

Bidding companies should be the authorized re-seller of Diebold Nixdorf for supplying & distribution of Diebold Nixdorf ATMs and should have proper authorization certificate from Diebold Nixdorf. FMFB-A reserve the right to reject any proposal if the technical specifications of the goods do not meet the standards of Diebold Nixdorf and/or it is not acceptable/compatible by FMFB-A Payment Switch.

## **BIDDER AND PROPOSAL SELECTION/EVALUATION PROCESS:**

Total transparency will be observed while opening of proposals and the evaluation/selection processes will be based on the following criteria:

- Technical Compatibility
- Reseller Authorization Certificate from Diebold Nixdorf
- Low Quoted Price
- Past experience on supplying similar equipment to other banks and FIs.

The Technical Proposals will be evaluated first for technical compatibility. Commercial Proposals will be opened only for the short-listed bidders who have qualified in the Technical Proposal evaluation.

## **INQUIRY AND RESPONSES:**

The mode of delivering written questions to the aforementioned contact would be through email only with subject line as "FMFB-A RFP – ATM Procurement". The Bidders shall send their queries at the following email address. The last date for receiving the clarification requests is 30 Mar 2021. Any query received beyond the specified timeline would not be entertained under any circumstances.

Email: [sajad.eshaqzai@fmfb.com.af](mailto:sajad.eshaqzai@fmfb.com.af)

Phone: +93 78 659 7887

Or

Email: [muhib.kabiri@fmfb.com.af](mailto:muhib.kabiri@fmfb.com.af)

Phone: +93 071 110 1112

## **VALIDITY OF PROPOSAL:**

The pre-qualification, technical and financial bids shall be valid for a period of 45 days (One and Half Months) from the date of submission of the proposals.

## **DELIVERY:**

The delivery terms of the ATMs will be as per one of the following two criterias:

- DDP (Delivered Duty Paid): In the module the company is responsible to clear the goods from the custom and delivery them into FMFB-A warehouse or Door to Door delivery.
- Non DDP: In this scenario the Delivery of the goods will be till Hamid Karzai International Airport Custom.



However, in both the cases, FMFB-A is required to receive the ATMs in the earliest possible time and period.

### **INSTALLATION, COMMISSION, WARRANTY AND TRAINING:**

Installation and commission shall take place in Kabul by the certified and professional engineer of the company after arrival of the ATMs in the FMFB-A warehouse. The company is required to ensure with the warranty period of 03 years for the supplied goods quite after installation and commission date.

Bidding company is also required to training the specified staff of FMFB-A for hardware troubleshooting, software remedy, internal parts replacement and other related activities.

### **PAYMENT TERMS:**

The payment shall take place based on the mutual agreement.

### **ORIGINAL DOCUMENTS TO BE DISPATCHED WITH THE GOODS:**

- Air Waybill
- Proforma Invoice
- Certificate of Origin
- Packing List
- Freight Forwarding Invoice
- Exporter Custom Declaration Document in English Language

### **PROPOSAL SUBMISSION GUIDELINES:**

Proposals must be submitted in sealed offer to the FMFB-A HO, PSD department/procurement unit or to [sajad.eshaqzai@fmfb.com.af](mailto:sajad.eshaqzai@fmfb.com.af) and [muhib.kabiri@fmfb.com.af](mailto:muhib.kabiri@fmfb.com.af) not later than 24<sup>th</sup> Mar 2021. Bids/Proposals received after the due date will not be considered at all.



### Appendix 1:

Description - DN 100D Front Load Lobby type ATM
DN 100D Front Load
PC Core i5,2.7 GHz, 4 GB RAM, 500 GB HDD
Hardware-Customizing: 230-volt systems
Documentation English
Chassis key standard with uniform locking Mechanism
Five (05) Cassette Dispenser
Five (05) Cash-out Cassettes with lock and motorized pressure
Reject cassette with lock and separated compartment for Retracts
UL-291 safe with Dual Safe Lock – Combination and Key
Keyboard V8 EPP with Triple DES Module
Labeling & Lighted Media Entry Indicators
15" Touch Screen color LCD with softkeys
Loudspeaker and Headset Jack
Motorized Card Reader with SMART card reading capability, (EMV [Hardware & Software] Compliant with RTLs) & card return feature on Power Failure
Prochip EMV
Ethernet Network Adapter with TCP/IP Driver
Anti Skimming II Disturb and detect with Deep Skimming protection
Latest NDC Application Software
NFC device
Biometric Device
Thermal Receipt Printer
Thermal Journal Printer
Electronic Journal
Windows 10 Operating System

### Appendix 2:

ATM Security Softwares
Vynamic Security Suite – Access Protection and Intrusion Protection license for 05 ATMs