



**Small Industries Development Bank of India**

**Request for Proposal (RfP)  
For  
Purchase of Logitech Webcam**

**Tender No.: 400/2012/838/BYO/ISD dated December 19, 2011**

Small Industries Development Bank of India  
Information Services Department  
3rd Floor, MSME Development Center  
Plot No.C-11, 'G' Block  
Bandra Kurla Complex, Bandra (E),  
**Mumbai - 400 051**  
Website: [www.sidbi.in](http://www.sidbi.in)

**Price of the document: NIL**

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## **1. Introduction and Disclaimers**

### **1.1. Purpose of RfP**

The purpose of RfP is to shortlist vendors for purchase of Webcams. Details of the Webcam are given in the subsequent sections of this tender document.

### **1.2. Information Provided**

The Request for Proposal document contains statements derived from information that is believed to be relevant at the date but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with SIDBI. Neither SIDBI nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document. Neither SIDBI nor any of its employees, agents, contractors, or advisers has carried out or will carry out an independent audit or verification exercise in relation to the contents of any part of the document.

### **1.3. Disclaimer**

Subject to any law to the contrary, and to the maximum extent permitted by law, SIDBI and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RfP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of SIDBI or any of its officers, employees, contractors, agents, or advisers.

### **1.4. Costs to be borne by Respondents**

All costs and expenses incurred by Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to; the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by SIDBI, will be borne entirely and exclusively by the Respondent.

### **1.5. No Legal Relationship**

No binding legal relationship will exist between any of the Respondents and SIDBI until execution of a contractual agreement.

### **1.6. Recipient Obligation to Inform Itself**

The Recipient must conduct its own investigation and analysis regarding any information contained in the RfP document and the meaning and impact of that information.

### **1.7. Evaluation of Offers**

Each Recipient acknowledges and accepts that SIDBI may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing / selecting the eligible vendor(s). The RfP document will not form part of any contract or arrangement, which may result from the issue of this document or any investigation or review, carried out by a Recipient.

### **1.8. Errors and Omissions**

Each Recipient should notify SIDBI of any error, omission, or discrepancy found in this RfP document.

### **1.9. Acceptance of Terms**

A Recipient will, by responding to SIDBI for RfP, be deemed to have accepted the terms of this Introduction and Disclaimer.

#### 1.10. Requests for Proposal

Recipients are required to direct all communications related to this RfP, through the Nominated Point of Contact person:

Contact : R K Sharma  
Position : General Manager (Systems)  
Email : rksharma@sidbi.com, [atopdar@sidbi.in](mailto:atopdar@sidbi.in), crprasad@sidbi.in  
Telephone: +91 - 22 - 67531228 / 67531244/ 67531238  
Fax: +91 - 22 - 67531236

SIDBI may, in its absolute discretion, seek additional information or material from any of the Respondents after the RfP closes and all such information and material provided must be taken to form part of that Respondent's response.

Respondents should provide details of their contact person, telephone, fax, email and full address(s) to ensure that replies to RfP could be conveyed promptly.

If SIDBI, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then SIDBI reserves the right to communicate such response to all Respondents.

SIDBI may, in its absolute discretion, engage in discussion or negotiation with any Respondent (or simultaneously with more than one Respondent) after the RfP closes to improve or clarify any response.

#### 1.11. Notification

SIDBI will notify all short-listed Respondents in writing or by mail as soon as practicable about the outcome of their RfP. SIDBI is not obliged to provide any reasons for any such acceptance or rejection.

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## 2. Background

### 2.1. About SIDBI

Small Industries Development Bank of India (SIDBI) was established in April 1990.

The mission of SIDBI is to empower the Micro, Small and Medium Enterprises (MSME) sector with a view to contributing to the process of economic growth, employment generation and balanced regional development having objective to serve as a single window for meeting financial and developmental needs of MSME sector.

The four basic objectives set out in the SIDBI Charter are Financing, Promotion, development and Co-ordination for orderly growth of industry in the MSME sector. The Charter has provided SIDBI considerable flexibility for adopting appropriate operational strategies to meet these objectives. The activities of SIDBI, as they have evolved over the period of time, now meet almost all the requirements of sector which fall into a wide spectrum constituting modern and technologically superior units at one end and traditional units at the other.

The bank provides its services through a network of more than 100 offices located all over India. Detailed information on the functions of the bank is provided on the website [www.sidbi.in](http://www.sidbi.in).

### 2.2. Tender Objective

- 2.2.1. SIDBI intends to procure 46 numbers of Logitech Webcam Pro 9000 for deployment of desktop video conferencing facility at various locations / offices. The details of webcams required are as given below:

S.N.	Make	Model No.	Qty.	Minimum Specifications
1	Logitech	Webcam Pro 9000	46	<ul style="list-style-type: none"><li>• 2MP HD Sensor</li><li>• Video up to 720p</li><li>• In-built MIC</li><li>• Right Light technology to produce best possible image even in dim light</li><li>• USB connector</li><li>• Should be able to be attached to LCD monitor or laptops.</li></ul>

- 2.2.2. The purpose behind issuing this RFP is to invite technical and commercial bids from the eligible bidders and selection of bidder(s) for the above purpose.

- 2.2.3. The selection process consists of two phases viz., 1) Technical Evaluation and 2) Commercial Evaluation.

### 2.3. Scope of Work

The Scope of Work involves:

- 2.3.1. Delivery of Logitech, Webcam Pro 9000 at SIDBI, Mumbai Office.
- 2.3.2. **Each webcam to be separately packed.**
- 2.3.3. Replacement of defective webcam during warranty period.

In case of any defect or malfunctioning of webcam the vendors office at Mumbai would be intimated. The vendor to collect the webcam from SIDBI, Mumbai office and arrange for replacement within 07 days. No charges whatsoever would be given to the vendor for replacement.

### 2.4. Minimum Eligibility

- 2.4.1. The vendor should be a dealer / reseller of Logitech.
- 2.4.2. The vendor Must have office at Mumbai.

## 2.5. Tender Methodology

- 2.5.1. The tender methodology proposed to be adopted by SIDBI would be **"TWO Bid System"** i.e., Technical Bid and Commercial Bid.
- 2.5.2. The bidders whose technical bids are found as qualified shall be short listed for commercial evaluation.
- 2.5.3. SIDBI would enter into contract with the bidder whose commercial bid is determined as **Lowest Commercial Bid [L1]**. L1 would be based on total cost quoted.

## 2.6. Schedule of Events

1	Purpose of RfP	Purchase of Logitech Webcam			
2	Tender No and Date of Issue	400/2012/838/BYO/ISD, Dated December 19, 2011			
3	Cost of RfP	Nil			
4	Earnest Money Deposit [EMD]:	Nil			
5	Pre-bid meeting	No			
6	Last date for submission of bids	December 26, 2011 at 3:30 pm			
7	Address for submission of bids	The General Manager(Systems) Small Industries Development Bank of India MSME Development Center, 3 <sup>rd</sup> Floor Information Services Department Plot No.C-11, G Block, Bandra Kurla Complex Bandra [East], <b>Mumbai - 400051</b>			
8	Bid Validity	Proposals shall remain valid <b>30 days</b> from the date of submission of bids i.e., till January , 2012.			
9	Date of Opening of Technical bid	December 26, 2012 at 4:00 pm			
10	Date of Opening of commercial bid	To be announced at a later date after the technical evaluation is over. Only technically short listed vendors shall be notified in writing or through mail.			
11	Venue for pre-bid meeting & Opening of bids	SIDBI, MSME Development Center 3 <sup>rd</sup> Floor, Information Services Department, Plot No.C-11, G Block, Bandra Kurla Complex, Bandra(E), <b>Mumbai - 400 051</b>			
12	<b>Contact Details</b>				
	<b>Name</b>	<b>Designation</b>	<b>Phone</b>	<b>Fax</b>	<b>E-mail</b>
	C R Prasad	AGM (Systems)	67531238	67531236	crprasad@sidbi.in
	A topdar	DGM(Systems)	67531244		atopdar@sidbi.in

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### 3. Instruction to Bidders

#### 3.1. Language of Bid

The bid prepared by the Bidders as well as all correspondence and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be written in English.

#### 3.2. Documents Comprising the Bid

The bid shall consist of Technical bid and Commercial bid. Separate technical bid and commercial bid in prescribed formats should be submitted.

##### 3.2.1. Documents comprising the Technical Bid should be:

- 3.2.1.1. Technical Bid as per **Annexure - I**.
- 3.2.1.2. Bank Mandate Form as per **Annexure -III**

Any Technical Bid containing price information will be rejected.

##### 3.2.2. Documents comprising the Commercial Bid should be:

- 3.2.2.1. Commercial bid as per **Annexure -II**.

#### 3.3. Signing, Sealing and Marking of Bids

3.3.1. The Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorised to bind the Bidder to the Contract. The Bidder shall seal the bids in non-window envelopes containing the documents as under:

##### 3.3.1.1. **1<sup>st</sup> Envelope (Super scribing "Tender No 400/2012/838 /BYO/ISD – Technical Bid for Procurement of Webcams"):**

- i. Technical Bid – **Annexure-I**
- ii. Bank Mandate Form – **Annexure-III**
- iii. Masked (blank) Commercial Bid – **Annexure -II**.

##### 3.3.1.2. **2<sup>nd</sup> Envelope (Super scribing "Tender No 400/2012/838/BYO/ISD – Commercial Bid for Procurement of Webcams"):**

- iv. Commercial Bid – Annexure -II

3.3.2. On the cover of each envelope name and address of bidder along with contact number should be clearly indicated.

3.3.3. The envelope(s) shall be addressed to the Bank and submitted at the address given below:

The General Manager (Systems)  
Small Industries Development Bank of India  
MSME Development Center, 3rd Floor,  
Information Services Department [ISD],  
Plot No.C-11, 'G' Block  
Bandra Kurla Complex, Bandra (East)  
**Mumbai 400 051**

3.3.4. If the envelop(s) are not sealed and marked as indicated above, the Bank will assume no responsibility for the Bid's misplacement or its premature opening.

#### 3.4. Bid Currency

Bids should be quoted in Indian Rupee only.

### **3.5. Period of Validity of Bids**

- 3.5.1. Prices and other terms offered by Bidders must be firm for an acceptance period of one [1] month from date of closure of this RFP.
- 3.5.2. In exceptional circumstances the Bank may solicit the Bidders consent to an extension of the period of validity. The request and response thereto shall be made in writing. The Bid security provided shall also be extended.
- 3.5.3. Bank, however, reserves the right to call for fresh quotes at any time during the period, if considered necessary.

### **3.6. Deadline for submission of Bids**

- 3.6.1. The bids must be received by the Bank at the specified address **not later than December 26, 2011, 3:30p.m.**
- 3.6.2. In the event of the specified date for the submission of bids, being declared a holiday for the Bank, the bids will be received up to the appointed time on the next working day.
- 3.6.3. The Bank may, at its discretion, extend the deadline for submission of Bids by amending the Bid Documents, in which case, all rights and obligations of the Bank and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

### **3.7. Late Bids**

Any bid received by the Bank after the deadline for submission of bids prescribed by the Bank will be rejected and returned unopened to the bidder.

### **3.8. Opening of Bids by the Bank**

- 3.8.1. On the scheduled date and time, bids will be opened by the Bank Committee in presence of Bidder representatives. It is the responsibility of the bidder's representative to be present at the time, on the date and at the place specified in the tender document. The bidders' representatives who are present shall sign a document evidencing their attendance.
- 3.8.2. Bids that are not opened at Bid opening shall not be considered for further evaluation, irrespective of the circumstances. Withdrawn bids will be returned unopened to the Bidders.

### **3.9. Evaluation Methodology**

#### **3.9.1. Clarification of bids**

During evaluation of Bids, the Bank, at its discretion, may ask the Bidders for clarifications of their Bids. The request for clarification and the response shall be in writing (Fax/e-Mail), and no change in the substance of the Bid shall be sought, offered or permitted.

#### **3.9.2. Technical Evaluation**

- 3.9.2.1. SIDBI will review the technical bids of the bidders to determine whether the technical bids are substantially responsive. Bids that are not substantially responsive are liable to be disqualified at SIDBI's discretion.
- 3.9.2.2. Bank may waive off any minor infirmity or nonconformity or irregularity in a bid, which does not constitute a material deviation, provided such a waiving, does not prejudice or effect the relative ranking of any bidder
- 3.9.2.3. Bidders who qualify the technical evaluation will be short listed for commercial evaluation.

**3.9.3. Commercial Evaluation**

- 3.9.3.1. Bidders who qualify for commercial evaluation shall be notified in writing about the date and time of opening of commercial bids.
- 3.9.3.2. SIDBI will award the contract to the successful bidder(s) whose bid has been determined to be substantially responsive and has been determined as the **Lowest Commercial bid (L1)**. L1 would be based on total cost quoted.

**3.9.4. Arithmetic errors correction:**

Arithmetic errors, if any, in the price breakup format will be rectified on the following basis:

- 3.9.4.1. If there is discrepancy between the unit price and the total price, which is obtained by multiplying the unit price with quantity, the unit price shall prevail and the total price shall be corrected unless it is a lower figure. If the bidder does not accept the correction of errors, its bid will be rejected.
- 3.9.4.2. Bank may waive off any minor infirmity or nonconformity or irregularity in a bid, which does not constitute a material deviation, provided such a waiving, does not prejudice or effect the relative ranking of any bidder

**3.10. Contacting the Bank**

- 3.10.1. Bidder shall NOT contact the Bank on any matter relating to its Bid, from the time of opening of Bid to the time a communication in writing about its qualification or otherwise received from the Bank.
- 3.10.2. Any effort by the Bidder to influence the Bank in its decisions on Bid evaluation, Bid comparison may result in the rejection of the Bidder's Bid.

**3.11. Award of Contract**

The Bank will award the contract to the successful bidder who has responded to Bank's tender as referred above, who has been determined to qualify to perform the contract satisfactorily, and whose Bid has been determined to be substantially responsive, and is the lowest commercial Bid (L1).

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## 4. General Terms and Conditions

### 4.1. Price

- 4.1.1. Prices quoted by the bidders should include all local taxes, VAT, duties, levies, transportation costs, installation and standard OEM warranty.
- 4.1.2. Once a contract price is arrived at, the same must remain firm and must not be subject to escalation during the performance of the contract due to fluctuation in foreign currency, change in the duty/tax structure, changes in costs related to the materials and labour or other components or for any other reason.
- 4.1.3. The Bank will not be in a position to supply Form-C or Form-D and vendor will have to arrange for Form 31 or 32 or any other road permit, if required, on behalf of SIDBI.
- 4.1.4. Octroi, if any would be paid on actuals on receipt of **original octroi paid receipt in favour of SIDBI.**
- 4.1.5. No other cost whatsoever will be paid by SIDBI.
- 4.1.6. Further, subsequent to the orders being placed/agreement executed, the Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government Levies viz., Sales Tax, Excise Duty, Custom Duty etc. Otherwise rates are firm during the entire contract period.
- 4.1.7. The prices quoted shall be valid for a minimum period of one Month from the last date for submission of offers.

### 4.2. Payment Term

- 4.2.1. 100% payment after the delivery of webcams along with cables, connectors, software drivers, manuals etc., and submission of invoice.
- 4.2.2. **Payment would be made electronically through RTGS/ NEFT.**
- 4.2.3. **Vendor to submit Bank Manadate Form (as per Annexure -III) along with cancelled cheque in original with technical bid.**

If the vendor had already submitted Bank Manadate Form (BMF), to SIDBI as part of some other contract, the vendor need not submit original BMF along with this tender. However, the vendor to ensure that the details are provided in the format given in Annexure -III.

### 4.3. Place of Delivery

All the webcams to be delivered at:

Small Industries Development Bank of India  
Information Services Department  
MSME Development Center  
3<sup>rd</sup> Floor, Plot No.C-11, G Block  
Bandra Kurla Complex, Bandra (East)  
**Mumbai 400 051**

### 4.4. Delivery Schedule

- 4.4.1. The vendor shall ensure to deliver the items within 10 days from the date of purchase order.
- 4.4.2. Products shall be supplied in a ready to use condition along with all Cables, Connectors, Software Drivers, Manuals and Media etc.

### 4.5. Penalty for default in delivery:

In the event of vendor failing to meet the delivery, a penalty of 1% of the order value for the late delivered item for each weeks delay or part thereof, subject to

maximum of 10% of value of the late delivered items. In case the delay exceeds ten weeks, Bank reserves the right to cancel the order. In such an event vendor will not be entitled to or recover from SIDBI any amount by ways of damages, loss or otherwise.

**4.6. Warranty:**

The vendor shall provide standard OEM (Logitech) warranty.

**4.7. Replacement of defective hardware:**

In the event of damaged / faulty webcam, it is the responsibility of the vendor to replace the same at their own cost, within 7 days of intimation. Bank would intimate the vendors office at Mumbai. The vendor to collect the defective equipment from SIDBI, Mumbai office and arrange for replacement within 07 days.

**4.8. Indemnity:**

The vendor will indemnify SIDBI to the extent of direct damages against all claims, demands, costs, charges, expenses, award, compensations etc. due to vendor's violation of any patents and copy rights.

**4.9. Force Majeure:**

If the performance as specified in this order is prevented, restricted, delayed or interfered by reason of Fire, explosion, cyclone, floods, War, revolution, acts of public enemies, blockage or embargo, Any law, order, proclamation, ordinance, demand or requirements of any Government or authority or representative of any such Government including restrict trade practices or regulations, Strikes, shutdowns or labour disputes which are not instigated for the purpose of avoiding obligations herein, or Any other circumstances beyond the control of the party affected, then notwithstanding anything here before contained, the party affected shall be excused from its performance to the extent such performance relates to prevention, restriction, delay or interference and provided the party so affected uses its best efforts to remove such cause of non-performance and when removed the party shall continue performance with utmost dispatch.

**4.10. Arbitration**

It will be the Bank's endeavor to resolve amicably any disputes or differences that may arise between the Bank and the Bidder from misconstruing the meaning and operation of the Tender and the breach that may result.

In case of Dispute or difference arising between the Bank and a Supplier relating to any matter arising out of or connected with this agreement, such disputes or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The Arbitrators shall be chosen by mutual discussion between the Bank and the Supplier OR in case of disagreement each party may appoint an arbitrator and such arbitrators may appoint an Umpire before entering on the reference. The decision of the Umpire shall be final.

The Bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the Arbitrator or the umpire, as the case may be, is obtained.

Arbitration proceedings shall be held at Mumbai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English;

Notwithstanding anything contained above, in case of dispute, claim & legal action arising out of the contract, the parties shall be subject to the jurisdiction of courts at Mumbai, India only.

Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or by fax and confirmed in writing to the other party's specified address. The same has to be acknowledged by the receiver in writing.

A notice shall be effective when delivered or on the notice's effective date, whichever is later.

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Annexure - I

Technical Bid

S.N	Parameter	Bidder's response
1	Name of the Vendor	
2	Address of Vendor with contact numbers [phone /fax/mail]	
		Mail id:
		Phone:
		Fax :
3	PAN No.	
4	Sales Tax No.	
5	<b>Contact Details of Bidder's authorized representative to make commitments to SIDBI.</b>	
a	Name	
b	Designation	
c	Mobile No.	
d	Fax No.	
e	Mail Id	
6	Whether reseller / distributor of Logitech.	
7	Whether vendor has office at Mumbai. (Yes / No)	
8	Address of Mumbai Office	
		Phone :
		Fax
		Mail id :
9	<b>Details of Webcam to be Supplied. Specify Yes / No. Pl. note that any other make / Model webcam is not acceptable.</b>	
a	Make	Logitech
b	Model	Webcam Pro 9000
10	Whether Bank Mandate Form submitted, duly certified by the Banker. (Yes / No)	

Date	Signature of Authorised Signatory
Place	Name of the Authorised Signatory
Name of the Organization	Designation
Seal	

**Note**

1. *Vendor response should be complete, Yes/No answer is not acceptable..*
2. *Documentary proof, sealed and signed by authorized signatory, must be submitted*
3. *Proposal of the vendors are liable to be rejected in case of incomplete information or wrong information.*

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Annexure – II

Commercial Bid

Make	Model No.	Amount in Rupees		
		Quantity	Unit Cost	Total Cost
		A	B	C = Ax B
Logitech	Webcam Pro 9000	46		
Total Cost				

Note:

- i. Prices quoted by the vendor should include all local taxes, VAT, duties, levies, transportation costs, installation and standard OEM warranty.
- ii. In case of any defect during warranty period the vendor to replace the webcam and no cost whatsoever would be paid.
- iii. Octroi, if any would be paid on actuals only on submission of original Octroi paid receipt in favour of SIDBI.
- iv. No other cost whatsoever shall be paid by SIDBI.
- v. The proposal to be duly filled, signed and stamped
- vi. L1 vendor would be arrived based on the total cost quoted by the vendor**
- vii. The Commercial bid should be duly signed, dated and seal of company to be affixed.

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Date Signature of Authorised Signatory ...

Place Name of the Authorised Signatory ...

Designation ...

Name of the Organisation ...

Seal ...

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Annexure –III

**बैंक अधिदेश फ़ॉर्म /BANK MANDATE FORM**

(दो प्रतियों में प्रस्तुत किया जाए /To be submitted in Duplicate)

(कृपया सूचनाएँ साफ अक्षरों में भरें। जहाँ-कहीं लागू हो, उस पर सही का निशान लगाएँ।)

(Please fill in the information in CAPITAL LETTERS. Please TICK wherever it is applicable)

1. उधारकर्ता/विक्रेता/आपूर्तिकर्ता का नाम Name of Borrower / vendor / supplier:

\_\_\_\_\_  
\_\_\_\_\_

विक्रेता का कूट Vendor Code (if applicable) \_\_\_\_\_

2. उधारकर्ता/विक्रेता/आपूर्तिकर्ता का पता Address of the Borrower / vendor / supplier:

\_\_\_\_\_  
\_\_\_\_\_

नगर/City \_\_\_\_\_ पिनकोड Pin Code \_\_\_\_\_

ई-मेल आईडी /E-mail id: \_\_\_\_\_

एसटीडी कूट के साथ दूरभाष सं./Phone No. with STD code: \_\_\_\_\_

मोबाइल सं./Mobile No.: \_\_\_\_\_

स्थायी खाता संख्या/Permanent Account Number \_\_\_\_\_

एमएसई पंजीकरण/सीए प्रमाणपत्र/MSE Registration / CA Certificate \_\_\_\_\_

(यदि लागू हो/if applicable)

**3. बैंक खाते का विवरण / Particulars of Bank account:**

हिताधिकारी का नाम Beneficiary Name			
बैंक का नाम Bank Name		शाखा का नाम Branch Name	
शाखा का स्थान Branch Place		शाखा का नगर Branch City	
पिनकोड PIN Code		शाखा कूट Branch Code	
एमआईसीआर सं. MICR No.			
खाते का स्वरूप Account type	बचत/Saving	चालू/Current	नकद उधार Cash Credit



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**1, 2: Note on IFSC / MICR**

Indian Financial System Code (IFSC) is an alpha numeric code designed to uniquely identify the bank-branches in India. This is 11 digit code with first 4 characters representing the bank's code, the next character reserved as control character (presently 0 appears in the fifth position) and remaining 6 characters to identify the branch. The MICR code, (Magnetic Ink Character Recognition) that appears on cheques, has 9 digits to identify the bank-branch. RBI had since advised all the banks to print IFSC on cheque leaves issued to their customers. A customer may also contact his bank-branch and get the IFS Code of that branch.

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