CHHATTISGARH STATE MARKETING CORPORATION LIMITED, RAIPUR, CHHATTISGARH

INVITING EXPRESSION OF INTEREST
From Government of Chhattisgarh– Empanelled/Authorized Banks for providing end-to-end Banking Solutions for retail liquor shops operated by CSMCL

(As per Finance Department, Government of Chhattisgarh Letter No. 949/संस्थागत वित्त/बैंक/Bank Emp List/2026 dated 17.07.2026)

EOI No.: CSMCL/EOI/2026-27/01 **Dated: 19.08.2026**

Particular	Details
Date of Release of Expression of Interest:	**19.08.2026**
Last Date & Time for Submission of EOI:	**31.08.2026**
Date & Time of Opening of EOI & Presentation:	**02.09.2026, 11.00 A.M.**

-s/d-

MANAGING DIRECTOR
CSMCL, RAIPUR

OFFICE OF THE MANAGING DIRECTOR
CHHATTISGARH STATE MARKETING CORPORATION LIMITED
RAIPUR, CHHATTISGARH

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ABOUT CORPORATION

Chhattisgarh State Marketing Corporation Limited (CSMCL) is a Government of Chhattisgarh Undertaking incorporated with the objective of regulating and managing the retail vending of Country Liquor, Foreign Liquor and Beer across the State of Chhattisgarh.

CSMCL currently operates 707 retail liquor shops across all 33 districts of Chhattisgarh. The Corporation expects recorded annual liquor sales of approximately ₹16,000 Crores in upcoming financial year, resulting in significant daily cash collections that require a secure, technology-enabled, and efficient banking and cash handling ecosystem. The collections are utilized towards statutory payments, Government duties, and operational expenditures.

At present, cash generated from CSMCL retail liquor shops is collected through a Cash Collection Agency and subsequently deposited into designated bank accounts.

1. DEFINITIONS

For the purpose of this EOI, unless the context otherwise requires, the following terms shall have the meanings assigned below:

Term	**Definition**
Corporation	Chhattisgarh State Marketing Corporation Limited (CSMCL).
EOI	Inviting Government of Chhattisgarh – Empanelled/ Authorized Banks (As per Finance Department, Government of Chhattisgarh Letter No. 949/ संस्थागत वित्त/ बैंक/ Bank Emp List/ 2026 dated 17.07.2026). For providing end-to-end Banking Solutions for retail liquor shops operated by CSMCL
Applicant	Government of Chhattisgarh–empanelled/authorized Banks, as per Finance Department, Government of Chhattisgarh Letter No. 949/संस्थागत वित्त/बैंक/Bank Emp List/2026 dated 17.07.2026 participating in this EOI.
Cash Collecting Agency	Secure transportation of cash either by the Bank itself or through an RBI-compliant authorized Cash Collecting Agency engaged by the Bank.
Retail Shop	Retail Liquor Shop operated by CSMCL.
Designated Account	Bank account identified by CSMCL for deposit and settlement of daily cash collections and digital payment.

2. ABOUT EOI

CSMCL invites Expression of Interest (EOI) from eligible Government of Chhattisgarh–empanelled/authorized Banks, as per Finance Department, Government of Chhattisgarh Letter No. 949/संस्थागत वित्त/बैंक/Bank Emp List/2026 dated 17.07.2026 to understand available solutions.

CSMCL intends to strengthen and streamline the process by adopting a Bank-led solution, under which the selected bank will assume end-to-end responsibility for the secure collection of cash from CSMCL retail liquor shops, handling, and timely credit into CSMCL's designated corporate bank account and reconciliation with MIS. The Bank shall also host the designated Corporate Account of the CSMCL, in which the digital payments made at the liquor shop shall be received.

The selected Bank may undertake these activities directly or through an MHA/RBI-compliant Cash Collecting Agency. However, the overall responsibility, service quality, security, compliance and accountability shall remain solely with the selected Bank.

This EOI is intended only to assess the capabilities, operational models, and innovative offerings available with the Applicants. The responses received shall assist CSMCL in finalizing the business requirements and preparing a detailed Request for Proposal (RFP). Submission of an EOI shall not create any obligation on CSMCL to award any work or enter into any contractual arrangement.

3. ELIGIBILITY CRITERIA

This Expression of Interest (EOI) is open to Government of Chhattisgarh–empanelled/authorized Banks, as per Finance Department, Government of Chhattisgarh Letter No. 949/संस्थागत वित्त/बैंक/Bank Emp List/2026 dated 17.07.2026 operating in India and regulated by the appropriate MHA/ RBI guidelines.

3.1. Minimum Eligibility Criteria

S. No.	Minimum Eligibility Criteria	Documentary Proof to be Submitted (as per clause 6 wherever applicable)
1	The Applicant shall be a Government of Chhattisgarh–empanelled/ authorized Banks, as per Finance Department, Government of Chhattisgarh Letter No. 949/ संस्थागत वित्त/ बैंक/ Bank Emp List/ 2026 dated 17.07.2026." regulated by the Reserve Bank of India (RBI).	Copy of Banking License / RBI Authorization / Documentary evidence establishing Chhattisgarh–empanelled/authorized Banks status.
2	The Applicant shall have a Core Banking Solution (CBS) with capability for API / Web Service integration.	Technical compliance statement and solution architecture note.
3	The Applicant shall have the capability to provide real-time MIS, Dashboard, Digital Monitoring and Reconciliation.	Solution document/ Technical write-up.
4	The Applicant should not have been debarred or blacklisted by any Central Government, State Government, PSU or Regulatory Authority during the last ten years.	Self-certified affidavit on stamp paper.
5	The Cash Collection Agency tied up with the Bank, shall be duly licensed/authorized under applicable laws and shall comply with all applicable MHA requirements for cash transportation activities.	Valid License/Authorization and self-certified MHA compliance undertaking. Copy of MoU/ Agreement/ Contract executed between Bank & its Cash Collection Agency.

3.2. General Instructions

1. CSMCL reserves the right to verify the authenticity of any document submitted by the Applicant.
2. Submission of false, misleading or incomplete information may lead to rejection of the EOI response.
3. CSMCL may seek additional clarifications or supporting documents during the evaluation process.
4. CSMCL reserves the right to modify, relax or amend the eligibility criteria at any stage without assigning any reason.

4. SCOPE OF WORK

The Scope of Work shall cover an end-to-end Bank-led solution for collection of physical cash and receipt of digital payments from CSMCL retail liquor shops, including secure collection, handling, transportation, processing, timely credit into CSMCL's designated Corporate Account, and reconciliation with CSMCL rich MIS.

The Bank may perform these activities directly or through an MHA/RBI-compliant Cash Collecting Agency; however, the selected Bank shall remain the single point of accountability for security, compliance, service quality, SLA/TAT, reconciliation, exception management and overall end-to-end operations.

The indicative scope of work is as follows:

4.1 Functional Scope of Services

Sl. No.	Service Area	Broad Requirement
1	Cash Pickup	Daily scheduled pickup of cash.
2	Secure Cash Handling	Secure handling, custody and management of cash from pick up till deposit in accordance with the MHA and RBI guidelines, wherever applicable.
3	Cash Deposit	Secure deposit/credit/reflection of the collected cash into the designated CSMCL Account with a mutually agreed timeline.
4	Settlement	Settlement of Digital Payments in real time.
5	Corporate Account	Open and manage State Level Corporate Account

	Management	with appropriate facilities.
6	Child Account (For Duty payment)	Open and manage District-wise Child Accounts for statutory payments (such as Duty payments) and operational transactions. One for each district.
7	Child Account (For Imprest expenses)	For the corporation to pay for small, routine expenses. One for each district.
8	Fund Transfer	Fund transfer from designated account to any other account as indicated by CSMCL, in a seamless manner. Facility of Funds Transfer via Standing Instructions from CSMCL account (Corporate, Duty, Imprest, etc.) to any other designated account.
9	Digital Banking Services	Provide Internet Banking, Corporate Banking, NEFT, RTGS, IMPS, UPI, QR Collections and other digital banking facilities.
10	Payment Gateway	Provide Payment Gateway services integrated with CSMCL applications without any transaction charges to CSMCL.
11	Statutory Payments	Facilitate payment of GST, Excise Duty, Income Tax, State Taxes and other statutory payments.
12	Cash Insurance & Liability	Comprehensive insurance coverage (against missing cash, theft of cash, etc.) of cash during pickup, transportation, and deposit, with end-to-end liability resting solely with the Bank.
13	Reconciliation	Automated reconciliation of Shop Collection, Cash Pickup, Deposit, Bank Credit and Digital Payments.
14	Customer Support	Dedicated Relationship Manager (SPOC) and Helpdesk for operational support and issue resolution.
15	Regulatory Compliance	Ensure compliance with MHA guidelines, RBI Guidelines, NPCI Guidelines, AML/KYC requirements and applicable statutory provisions.

4.2 Management Information System (MIS)

Sl. No.	MIS Requirement	Expected Capability
1	Periodic Reports	Daily, Weekly, Monthly and Annual MIS as prescribed by CSMCL.

2	Reconciliation Reports	Shop-wise collection, deposit, settlement and reconciliation reports.
3	Digital Transaction Reports	UPI, Payment Gateway, POS/EDC and other digital payment reports.
4	Exception Reports	Reports on delayed pickup, failed deposits, cash differences and other exceptions.
5	Dashboard	Role-based dashboards for monitoring cash operations and banking activities.
6	Data Export	Reports downloadable in Excel/CSV/PDF formats with API/Web Service integration.

5. GENERAL TERMS AND CONDITIONS

Applicants are requested to carefully read the following Terms & Conditions before submitting their Expression of Interest (EOI).

5.1 General

1. The Applicant shall carefully examine the contents of this EOI before submitting its response.
2. Submission of an EOI shall be deemed as acceptance of all the terms and conditions contained herein.
3. All costs incurred for preparation and submission of the EOI shall be borne solely by the Applicant.

5.2 Payment Terms

The Bank shall be paid a consolidated fees for End-to-End Service on cash collected/handled & banking solutions provided. The fees shall cover the complete cash lifecycle.

Payment Basis	Description
Cash Management Service Charge	Rate per ₹1,000 of cash collected/handled, covering the complete End-to-End Cash Service on cash collected/handled & banking solutions provided.
Payment Mode	The Fees shall not be auto debited from the case deposited by the bank into the CSMCL account. The fees shall be paid to the bank separately upon raising payment bills.
Bank Security	CSMCL may seek additional Security in apart from Performance Security.
Penalty/ Service Performance	Non-performance, Missing/ Theft of Cash, delay beyond agreed time line, or any other non-compliance with any service, activity, SLA, or

	requirement specified under the Scope of Work shall attract applicable penalties, which may be deducted from the payments or Bank Security due to the Bank.

5.3 Response to EOI

Applicants are requested to submit a Presentation/ Concept Note describing the proposed solution, operational approach, technology platform, monitoring mechanism, relevant experience and value-added services. The Applicants are also required to make a presentation on their proposed solution on the date of opening of the EOI, as specified in the EOI document.

5.4 Clarifications

CSMCL may seek additional information or clarifications from any Applicant during the evaluation process.

5.5 Right of CSMCL

CSMCL reserves the right to:

1. Accept or reject any or all EOI responses.
2. Modify or withdraw the EOI at any stage.
3. Seek additional information from any Applicant.
4. Issue or not issue a subsequent RFP.

The decision of CSMCL shall be final and binding.

5.6 Confidentiality

Information submitted under this EOI shall be used by CSMCL solely for evaluation and preparation of future procurement documents. Applicants shall maintain confidentiality of information shared by CSMCL during the EOI process.

5.7 Governing Law

This EOI shall be governed by the laws of India. Any disputes arising because of this EOI shall have exclusive jurisdiction in Raipur.

5.8 Disclaimer

This EOI is issued only for understanding the capabilities of Banks and available market solutions. It shall not be construed as an invitation to bid or a commitment by CSMCL to award any work. CSMCL reserves the right to modify, cancel or discontinue the EOI process at any stage without assigning any reason.

6. RESPONSE SUBMISSION FORMAT

Interested Banks are requested to submit their Expression of Interest (EOI) in the following format. The EOI response shall be duly signed by the Authorized Signatory and supported by relevant documents, wherever applicable.

Sl. No.	Information Required	Supporting Document
1	Covering Letter expressing interest in participating in the EOI	Letter signed by the Authorized Signatory
2	Organization Profile	Brief Profile of the Bank
3	Branch Network in Chhattisgarh	District-wise Branch List
4	Experience in Cash Management Services (If Any)	Brief Note highlighting relevant experience
5	Proposed Solution for CSMCL	Presentation / Concept Note
6	Details of Technology Platform	Product Brochure / Solution Overview
8	Contact Details of Nodal Officer	Name, Designation, Mobile Number & Email ID

6.1 Submission of EOI

Interested Applicants shall submit their EOI response in a sealed envelope superscribed as: "**Inviting Expression Of Interest From Government of Chhattisgarh– Empanelled/Authorized Banks (As per Finance Department, Government of Chhattisgarh Letter No. 949/संस्थागत वित्त/बैंक/Bank Emp List/2026 dated 17.07.2026) for providing end-to-end Banking Solutions for retail liquor shops operated by CSMCL".**

The EOI shall be addressed to:

Managing Director
Chhattisgarh State Marketing Corporation Limited (CSMCL)
4th Floor, Aabkari Bhavan,
Near Chokra Nala, Labhandi,
Raipur, Chhattisgarh – 492001

ANNEXURE – I

Capability Matrix

Applicants are requested to indicate the availability of the following capabilities.

Sl. No.	**Capability**	**Available (Yes/No)**	**Remarks**
1	Daily Cash Pickup		
2	Secure Cash Transportation		
3	Cash Deposit Facility		
4	Cash Monitoring		
5	Banking Account Management and solutions.		
6	Track & Trace Solution		
7	Centralized Monitoring Dashboard		
8	API / Web Service Integrations		
9	Auto Reconciliation		
10	Cash Insurance		
11	Digital Proof of Pickup & Deposit		
12	Mobile / Web Based Operational Solution		
13	Value Added Services		

ANNEXURE – II

Concept Note

Applicants are requested to submit a **Concept Note/Presentation** covering the following aspects:

Sl. No.	**Particular**
1	Organization Overview
2	Proposed End-to-End Cash Management Solution
3	Cash Pickup & Transportation Model
4	Cash Monitoring & Track & Trace Mechanism
5	Banking: Cash Deposit & Account Management
6	Technology Platform & Integration Approach
7	Reconciliation & MIS
8	Security & Risk Management Measures
9	Experience in Similar Assignments
10	Innovation / Value Added Services
11	Any Other Information considered relevant

ANNEXURE – III

Declaration by the Applicant

(On the Official Letter Head of the Applicant)

To,
The Managing Director
Chhattisgarh State Marketing Corporation Limited (CSMCL)
Raipur, Chhattisgarh

Subject: Submission of Expression of Interest (EOI) for Selection of Chhattisgarh–empanelled/authorized Banks, for Providing Banking Solution & Integrated Cash Management Services for Retail Liquor Shops of CSMCL.

Sir,

We, the undersigned, hereby submit our Expression of Interest in response to the EOI issued by Chhattisgarh State Marketing Corporation Limited (CSMCL).

We hereby declare that:

1. We have carefully read and understood the contents of the EOI document.
2. The information and documents submitted by us are true, complete and correct.
3. We satisfy the eligibility criteria specified in the EOI.
4. We possess the necessary technical, financial and operational capability to provide the proposed solution.
5. We understand that submission of this EOI does not confer any right for award of work.
6. We agree to provide any additional information or clarification, if required by CSMCL during the evaluation process.

Authorized Signatory

Name: ______________________
Designation: ______________________
Name of the Bank: ______________________
Date: ______________________
Seal of the Applicant