DEPARTMENT OF SUPERVISION
THIRUVANANTHAPURAM

Notice Inviting E-Tender

Tender for publication of advertisement in newspapers - "Usage of the word 'bank' by certain cooperative societies without the approval of Reserve Bank of India" – October 01, 2026 (Thursday)

Reserve Bank of India, Thiruvananthapuram invites e-tender for the publication of advertisement in newspapers regarding '**Usage of the word 'bank' by certain cooperative societies without the approval of Reserve Bank of India'**. The said advertisement will be published on **Thursday, October 01, 2026 (in an English and two Malayalam dailies)** in all Kerala editions (specimen enclosed in Annex 1 to 3). The tendering process shall be done through the e-tendering portal of CPPP (https://etenders.gov.in) as per the annexed terms & conditions. All eligible and interested companies / agencies / firms must register themselves with CPPP through the above-mentioned website to participate in the e-tendering process. The schedule of e-tender is as follows:

E-Tender No.	RBI/Thiruvananthapuram Regional office/2026 RBI/289678/[Adv_ Usage of word bank in Cooperative Bank]
a) Estimated cost of the tender	**₹13,00,000/- (Thirteen lakh rupees only)** (including GST and all applicable charges)
b) Mode of e-tender	e-Procurement System Price Bid through https://etenders.gov.in
c) Type of e-tender	Limited
d) Date of NIT available to parties to download	September 08, 2026 (Tuesday) 03:00 PM onwards
e) Date of Starting of e-tender for submission of on-line Price Bid at (https://etenders.gov.in)	September 09, 2026 (Wednesday) 03:00 PM onwards
f) Date of closing of online e-tender for submission of Price Bid.	September 23, 2026 (Wednesday) till 11:00 AM
g) Date & time of opening of price bid	September 24, 2026 (Thursday) at 11:00 AM
h) Validity of the e-tender	90 days from the date of opening of Price bid
i) Transaction Fee (Non-refundable)	Payment of transaction fee is not applicable as it is floating in the CPPP.

2. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

3. No quotation will be accepted with any condition quoted by the vendor whatsoever. Such quotation will be rejected at the discretion of the Bank.

4. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and CPPP Website as given above and will not be published in newspapers.

Regional Director
Reserve Bank of India
Thiruvananthapuram and Lakshadweep

DEPARTMENT OF SUPERVISION
THIRUVANANTHAPURAM

Tender for publication of advertisement in newspapers - “Usage of the word ‘bank’ by certain cooperative societies without the approval of Reserve Bank of India” – October 01, 2026 (Thursday)

Tender No: RBI/Thiruvananthapuram Regional office/2026 RBI 289678/[Adv_ Usage of word bank in Cooperative Bank]

Sl. No.	Activity	Date
1	Date of availability of Tender in RBI Website and CPPP Portal	September 08, 2026(Tuesday) 03:00 PM onwards
2	Start date of bidding	September 09, 2026 (Wednesday) **03:00 PM onwards**
3	Due date for submission of Tender	September 23, 2026 (Wednesday) till 11:00 AM
4	Date of opening of Tender	September 24, 2026 (Thursday) at 11:00 AM

DISCLAIMER

Department of Supervision, RBI, Thiruvananthapuram, has prepared this document to give background information on the Project to the interested parties. While Reserve Bank of India has taken due care in the preparation of the information contained herein and believe it to be in order, neither Reserve Bank of India nor any of its authorities or agencies nor any of their respective officers, employees, agents or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by RBI in submitting the Tender. The information is provided on the basis that it is non – binding on Reserve Bank of India or any of its authorities or agencies or any of their respective officers, employees, agents or advisors.

Reserve Bank of India reserves the right not to proceed with the Project or to change the configuration of the Project, to alter the timetable reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest.

Note:
All Tenderers are required to refer the items given in this document for details of the work under each item before quoting.

Rate for each item is to be quoted inclusive of all applicable taxes.

DEPARTMENT OF SUPERVISION
THIRUVANANTHAPURAM

Notice Inviting E-Tender

Tender for publication of advertisement in newspapers - "Usage of the word 'bank' by certain cooperative societies without the approval of Reserve Bank of India" – October 01, 2026 (Thursday)

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E-Tender No.	RBI/Thiruvananthapuram Regional office/2026 RBI 289678/[Adv_ Usage of word bank in UCB]
a) Estimated cost of the tender	**₹13,00,000/- (Thirteen lakh rupees only)** (including GST and all applicable charges)
b) Mode of e-tender	e-Procurement System Price Bid through https://etenders.gov.in
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g)	Date & time of opening of price bid	September 24, 2026 (Thursday) at 11:00 AM
h)	Validity of the e-tender	90 days from the date of opening of Price bid
i)	Transaction Fee (Non-refundable)	Payment of transaction fee is not applicable as it is floating in the CPPP.

2. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

3. No quotation will be accepted with any condition quoted by the vendor whatsoever. Such quotation will be rejected at the discretion of the Bank.

4. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and CPPP Website as given above and will not be published in newspapers.

Regional Director

Reserve Bank of India

Thiruvananthapuram and Lakshadweep

Terms and conditions:

1. This is an invitation for the publication of advertisement (draft specimen attached in Annex 1 to 3) in newspapers. The said advertisement has to be published on **Thursday, October 01, 2026** in **an English and two Malayalam dailies** in **<u>all Kerala editions</u>.** The content to be published in advertisement is attached in Annex 1 to 3.

2. Only empaneled vendors of RBI are allowed to participate in this e-tendering process.

3. The list of newspapers in which advertisement may be published is detailed below:

Language	**Newspapers**
Malayalam and Hindi	Mathrubhumi, Malayala Manorama
Hindi and English	The Hindu

4. The advertisement should be published in the size – 16.2(w)*25(h) cm (approximately) for Malayalam and Hindi language in Mathrubhumi, 16.3(w)*25(h) cm (approximately) for Malayalam and Hindi language in Malayala Manorama and in the size 16(w)*25(h) cm (approximately) for Hindi and English language in The Hindu.

5. It may be noted that lowest quotation will be selected and L1 may be awarded.

6. Advertising agency to ensure that placement of advertisement should be **<u>eye-catching and should appear on the third page or fifth page in the main part of the newspaper</u>** and not in the supplement. Font size to be such that it is easily readable.

7. The Bidder will provide his/her full name, e-mail, contact number and address of the firm/agency.

8. The vendors are required to submit quotes for rates per square cm inclusive of all applicable taxes in Indian Rupees. **No extra claim shall be entertained by the Bank in this regard.**

9. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

10. Payment shall be made on submission of bill along with the copy of advertisement published in the various editions and dully filled in NEFT mandate form along with a cancelled

cheque. Further, payment shall be made after deduction of applicable charges/taxes as per extant instructions.

11. Any change in the terms and conditions, and the contents of the advertisement shall be prerogative of Reserve Bank of India and will be binding on all stakeholders.

Price Bid

Rate for each item is to be quoted inclusive of all applicable taxes.

Item no	**Particulars of the work**	**Unit**	**Quantity**	**Date of advertisement**	**Rate per square cm. (inclusive of all taxes – in Rs.)**
1	Advertisement in Malayalam language in Mathrubhumi as given in Annex 3 - Size 16.2 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm)	Per sq.cm	16.2 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	
2	Advertisement in Hindi language in Mathrubhumi as given in Annex 2 - Size 16.2 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm.)	Per sq.cm	16.2 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	
3	Advertisement in Malayalam language in Malayala Manorama as given in Annex 3 - Size 16.3 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm)	Per sq.cm	16.3 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	
4	Advertisement in Hindi language in Malayala Manorama as given in Annex 2 - Size 16.3 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm)	Per sq.cm	16.3 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	
5	Advertisement in Hindi language in The Hindu as given in Annex 2 - Size 16 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm)	Per sq.cm	16 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	

6	Advertisement in English language in The Hindu as given in Annex 1 - Size 16 cm (w) * 25 cm (h) in all Kerala edition (Rate to be quoted in rate per sq.cm)	Per sq.cm	16 cm (w)* 25 cm (h)	October 01, 2026 – Thursday (all Kerala edition)	

Annex I

Reserve Bank of India

Caution against various Co-operative societies using the word “Bank” in their names

The Banking Regulation Act, 1949 (BR Act, 1949) was amended by the Banking Regulation (Amendment) Act, 2020 (Act 39 of 2020) which came into force on September 29, 2020. Accordingly, co-operative societies cannot use the words “bank", "banker" or "banking" as part of their names, except as permitted under the provisions of BR Act, 1949.

It has come to the notice of RBI that some co-operative societies are using the word “Bank” in their names in violation of Section 7 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) (the BR Act, 1949).

It has also come to the notice of RBI that some co-operative societies are accepting deposits from non-members/ nominal members/ associate members which tantamount to conducting banking business in violation of the provisions of the BR Act, 1949.

Members of the public are hereby informed that such co-operative societies have not been issued any licence under BR Act, 1949 by the RBI for carrying out banking business. The insurance cover from Deposit Insurance and Credit Guarantee Corporation (DICGC) is also not available for deposits placed with these societies. Members of public are advised to exercise caution and carry out due diligence in respect of such co-operative societies if they claim to be a bank, and check whether they have banking license issued by RBI before dealing with them.

The list of Urban Co-operative Banks regulated by RBI can be accessed from the below link:
https://www.rbi.org.in/commonperson/English/Scripts/BanksInIndia.aspx

Annex II

भारतीय रिज़र्व बैंक

विभिन्न सहकारी समितियों द्वारा उनके नामों में "बैंक" शब्द का प्रयोग करने के विरुद्ध सतर्क करना

बैंककारी विनियमन अधिनियम, 1949 (बीआर अधिनियम, 1949) को बैंककारी विनियमन (संशोधन) अधिनियम, 2020 (2020 का अधिनियम 39) द्वारा संशोधित किया गया था, जो 29 सितंबर 2020 को लागू हुआ। तदनुसार, सहकारी समितियां बीआर अधिनियम, 1949 के प्रावधानों के तहत दी गई अनुमति के अलावा उनके नामों में "बैंक", "बैंकर" या "बैंकिंग" शब्दों का उपयोग नहीं कर सकते हैं।

आरबीआई के संज्ञान में यह आया है कि कुछ सहकारी समितियां बैंककारी विनियमन अधिनियम, 1949 (सहकारी समितियों पर यथालागू) (बीआर अधिनियम, 1949) की धारा 7 का उल्लंघन करते हुए अपने नामों में "बैंक" शब्द का प्रयोग कर रहे हैं।

आरबीआई के संज्ञान में यह भी आया है कि कुछ सहकारी समितियां गैर-सदस्यों/नाममात्र के सदस्यों/सहयोगी सदस्यों से जमा स्वीकार कर रही हैं जो बीआर अधिनियम, 1949 के प्रावधानों का उल्लंघन करते हुए बैंकिंग कारोबार करने के समान है।

जनता को एतद्द्वारा सूचित किया जाता है कि ऐसी समितियों को बीआर अधिनियम, 1949 के तहत आरबीआई द्वारा बैंकिंग कारोबार करने के लिए कोई लाइसेंस जारी नहीं किया गया है । इन समितियों में रखी गई जमा राशि के लिए निक्षेप बीमा एवं प्रत्यय गारंटी निगम (डीआईसीजीसी) की बीमा सुरक्षा भी उपलब्ध नहीं है। जनता को सूचित किया जाता है कि वे ऐसी सहकारी समितियों, जो बैंक होने का दावा करते हैं, से सतर्क रहें एवं उचित सावधानी बरतें तथा उनके साथ कोई भी लेन-देन करने से पहले आरबीआई द्वारा जारी बैंकिंग लाइसेंस देखें।

आरबीआई द्वारा विनियमित शहरी सहकारी बैंकों की सूची नीचे दिए गए लिंक से प्राप्त की जा सकती है:
https://www.rbi.org.in/commonperson/Hindi/Scripts/BanksInIndia.aspx

Annex III

ഭാരതീയ റിസർവ് ബാങ്ക്

വിവിധ സഹകരണ സംഘങ്ങൾ അവരുടെ പേരിൽ “ബാങ്ക്'' എന്ന വാക്ക് ഉപയോഗിക്കുന്നതിനെതിരെയുള്ള ജാഗ്രതാ നിർദ്ദേശം

2020 സെപ്റ്റംബർ 29-ന് നിലവിൽ വന്ന ബാങ്കിംഗ് റെഗുലേഷൻ (ഭേദഗതി) നിയമം, 2020 (2020-ലെ നിയമം 39) മുഖേന 1949-ലെ ബാങ്കിംഗ് റെഗുലേഷൻ നിയമം (ബിആർ ആക്ട്, 1949) ഭേദഗതി ചെയ്തിട്ടുണ്ട്. തദനുസരണം, ബിആർ ആക്ട്, 1949-ലെ വകുപ്പുകൾ അനുസരിച്ച് സഹകരണ സംഘങ്ങൾ "ബാങ്ക്", "ബാങ്കർ", അഥവാ "ബാങ്കിംഗ്" എന്ന വാക്കുകൾ അവരുടെ പേരുകളുടെ ഭാഗമായി ഉപയോഗിക്കാൻ പാടില്ല.

1949-ലെ ബാങ്കിംഗ് റെഗുലേഷൻ നിയമത്തിന്റെ (കോ-ഓപ്പറേറ്റീവ് സൊസൈറ്റികൾക്ക് ബാധകമായത്) (ബിആർ ആക്ട്, 1949) സെക്ഷൻ 7 ലംഘിച്ച് ചില സഹകരണ സംഘങ്ങൾ തങ്ങളുടെ പേരിൽ “ബാങ്ക്” എന്ന വാക്ക് ഉപയോഗിക്കുന്നതായി ആർബിഐയുടെ ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്.

1949-ലെ ബിആർ ആക്ട്-ന്റെ വ്യവസ്ഥകൾ ലംഘിച്ച്, ബാങ്കിംഗ് ബിസിനസ്സ് നടത്തുന്നതിന് തത്തുല്യമായി ചില സഹകരണ സംഘങ്ങൾ, അംഗങ്ങൾ അല്ലാത്തവരിൽ നിന്നും / നാമമാത്ര അംഗങ്ങളിൽ നിന്നും /അസോസിയേറ്റ് അംഗങ്ങളിൽ നിന്നും നിക്ഷേപം സ്വീകരിക്കുന്നതായും ആർബിഐയുടെ ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്.

മേൽപറഞ്ഞ സഹകരണ സംഘങ്ങൾക്ക് ബിആർ ആക്ട്, 1949 പ്രകാരം ബാങ്കിംഗ് ബിസിനസ്സ് നടത്തുന്നതിന് ആർബിഐ ലൈസൻസ് നൽകിയിട്ടില്ലെന്ന് പൊതുജനങ്ങളെ ഇതിനാൽ അറിയിക്കുന്നു. ഇത്തരം സഹകരണ സംഘങ്ങളിലുള്ള നിക്ഷേപങ്ങൾക്ക് ഡെപ്പോസിറ്റ് ഇൻഷുറൻസ് ആൻഡ് ക്രെഡിറ്റ് ഗ്യാരന്റി കോർപ്പറേഷന്റെ (ഡിഐസിജിസി) ഇൻഷുറൻസ് പരിരക്ഷയും ലഭ്യമല്ല. അത്തരം സഹകരണ സംഘങ്ങൾ, ഒരു ബാങ്കാണെന്ന് അവകാശപ്പെടുകയാണെങ്കിൽ ജാഗ്രത പാലിക്കാനും, ഇടപാടുകൾ നടത്തുന്നതിനു മുമ്പ് ആർബിഐ നൽകിയ ബാങ്കിംഗ് ലൈസൻസ് ഉണ്ടോ എന്നു പരിശോധിക്കാനും പൊതുജനങ്ങൾ ശ്രദ്ധിക്കേണ്ടതാണ്.

ആർബിഐ നിയന്ത്രിക്കുന്ന അർബൻ കോ-ഓപ്പറേറ്റീവ് ബാങ്കുകളുടെ പട്ടിക ചുവടെയുള്ള ലിങ്കിൽ നിന്ന് ലഭ്യമാണ്: https://www.rbi.org.in/commonperson/English/Scripts/BanksInIndia.aspx

Important instructions for E-procurement

Bidders are requested to read the terms & conditions of this e-tender before submitting your online tender.

<table>
<tr><td>1.</td><td>Process of E-Tender:

Important Instructions regarding E-tender
This is an e-procurement event of RBI. The e- procurement Service Provider/Contractor is the
Central Public Procurement Portal (CPPP) https://etenders.gov.in/eprocure/app

Process of E-tender: Bidder manual kit is available on home page

Registration for new bidder: The process involves vendor’s registration with CPP portal which
is free of
cost. https://etenders.gov.in/eprocure/app?page=BiddersManualKit&service=page

Contact person (RBI Thiruvananthapuram):

1. Smt. Lakshmi M L (Assistant General Manager), Department of Supervision, RBI, Thiruvananthapuram
Ph. No.- 0471-2783131 / Email: (Lakshmiml@rbi.org.in)
2. Shri. Santhosh Kumar S (Assistant Manager), Department of Supervision, RBI, Thiruvananthapuram
Ph. No.- 0471-2783238/8838326056 / Email: (ssanthoshkumar@rbi.org.in)

Contact person (CPPP):

1. E-mail Help Desk- support-eproc@nic.in and
cppp-doe@nic.in</td></tr>
<tr><td>2.</td><td>Information about corrigendum uploaded (if any) will be available only in RBI/ CPPP website. Other communications including allotment of work order will be made through email ID provided. The vendors are required to ensure that their corporate email ID provided is valid and updated at the time of registration of vendor with CPPP. Vendors are also requested to ensure validity of their DSC (Digital Signature Certificate).

E-Tender cannot be accessed after the due date and time mentioned in NIT.</td></tr>
<tr><td>3</td><td>Bidding in e-tender:

a) The process involves Electronic Bidding for submission of Commercial Bid.</td></tr>
</table>

	The Commercial Bid link becomes active and click on “save” to record Commercial bid. Once the Commercial bid has been saved, the vendor can click on the “Final submission” button to register their bid. In all cases, vendor should use their own ID and Password along with Digital Signature at the time of submission of their bid. b) During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else. c) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above. d) All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid offered by that vendor will be considered as valid and the vendor is legally bound to execute the bid. e) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system. f) Buyer reserves the right to cancel or reject or accept or withdraw or extend the e-tender in full or part as the case may be without assigning any reason thereof. g) No deviation of the terms and conditions of the e-tender document is acceptable. Submission of bid in the e-tender floor by any vendor confirms his acceptance of terms & conditions for the e-tender.
4.	Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein. No deviation to the commercial terms & conditions are allowed. The e-tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
5.	Vendors are requested to read the vendor guide and see the video in the page https://etenders.gov.in/ to familiarize them with the system before bidding. For technical assistance, CPPP officials may be contacted at **0120-4001002, 0120-4001 005 and 0120- 4493395** well in advance and bidders are advised to avoid any last-minute rush. In case of any technical assistance required from CPPP, bidders must contact CPPP at least one-day prior before the e-tender closing day and get all their queries resolved.

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