



Central Bank of India

Department of Information Technology,

Tender No. CO: DIT: PUR: 2022-23:375

Request for Proposal (Bid) Document

For

**Supply, Implementation, and Maintenance of Digital
Banking Platform with Omni channel (Mobile App / Web)
solution under CAPEX Model**

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List of Abbreviations

AM	Approach and Methodology
AMC	Annual Maintenance contract
APIs	Application Programming Interface
APT	Advanced Persistent Threat
ATM	Automated Teller Machine
ATS	Annual Technical Support
Bank	Central Bank of India
BC	Business Continuity
BOM	Bill of Material
BRS	Business Requirement Specification
CB	Commercial Bid
CBI	Central Bank of India
CBS	Core Banking Solution
CD	Compact Disk
CMS	Card Management System
CPC	Common Point of Compromise
CPU	Central Processing Unit
DB	Database
DC	Data Centre
DLA	Device Level audit
DR	Disaster Recovery
DRC/ DRS	Disaster Recovery Centre/ Site
EFRMS	Enterprise Fraud Risk Management System
EMD	Earnest Money Deposit
FI	Financial Inclusion
FM	Facility Management
FR	Functional Requirements

FY	Financial year
GOI	Government of India
GSI	Global system integrator
GST	Goods & Service Tax
GUI	Graphical User Interface
HA	High Availability
HLD	High Level Design Document
HRMS	Human Resource Management System
HSM	Hardware Security Module
IRM	Integrated Risk Management
IS	Information Security
ISO	International Organization for Standardization
IT	Information Technology
LLD	Low Level Design Document
LLP	Limited Liability Partnership
MAF	Manufacturer Authorization Form
MO	Management Organization
MQ	Messaging & Queuing
MS SQL	Microsoft Structured Query Language
MSME	Micro, Small & Medium Enterprise
NBFC	Non-Banking Financial Company
NDA	Non-Disclosure Agreement
NEFT	National Electronic Funds Transfer
NPCI	National Payment Corporation of India
NS	Near Sites
NTSL	Net Settlement Report
NUUP	National Unified USSD [Unstructured Supplementary Services Data] Platform
OEM	Original equipment manufacturer
OEM	Original Equipment Manufacturer

OPD	Original Platform Developer
OS	Operating System
OSD	Original Software Developer
PD & BP	Project Demonstration & Bid Presentation
PBG	Performance Bank Guarantee
PO	Purchase Order
PoP	Point of Presence
POS	Pont of Sale
PSE	Public Sector Enterprise
PSP	Payment System Player
PSU	Public Sector Undertaking
QR code	Quick Response Code
RAM	Random Access Memory
RBI	Reserve Bank of India
RCA	Root cause analysis
RFP	Request for Proposal
RPO	Recovery point objective
RRB	Regional Rural Bank
RTGS	Real Time Gross Settlement
RTO	Recovery Time objective
SAN	Storage Area Network
SAS	Serial attached SCSI
SCB	Scheduled Commercial Bank
SDKs	Software Development Kits
SDR	Single Data Repository
SEBI	Securities Exchange Board of India
SI	System Integrator
SIEM	Security Information & Event Management
SLA	Service Level Agreement

SOP	Standard Operating Procedures
SPOC	Single Point of Contact
SRS	System Requirement Specification
SSD	Solid state drive
T&D	Training and Development
TB	Technical Bid
TCO	Total Cost of Ownership
TPS	Transactions Per Second
TR	Technical Requirements
UAT	User Acceptance Testing
UI /UX	User Interface / User Experience
UPI	Unified Payment Interface
USSD	Unstructured Supplementary Services Data
VA	Vulnerability Assessment
VPA	Virtual Payment address
XML	Extensible Mark-up language

TABLE-1: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION

S. No	Particulars	Timeline
1	Tender Reference Number	CO:DIT:PUR:2022-23:375
2	Date of RFP Issuance	21-02-2023
3	Cost of RFP / Bid Document: Non-Refundable	₹ 85000/- (Rs. Eighty Five Thousand Only) including taxes
4	Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting	28-02-2023
5	Bid Security (EMD)	An amount of Rs1,70,00,000/- (Rs. One Crore Seventy Lakh Only) in the form of Bank Guarantee issued by a scheduled commercial bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:DIT:PUR:2022-23:375 in favor of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.
6	Pre-bid Meeting Date and Venue Details	01-03-2023 at 12:30hrs IST Central Bank Of India Department Of IT (DIT), Plot no-26, Sector-11, CBD Belapur, Navi Mumbai- 400614
7	Last Date and Time submission of Bids Mode of bid submission & online portal's URL	23-03-2023 up to 15:00hrs.IST Mode-Online URL: https://centralbank.abcprocure.com/EPROC
5	Time & Date of Opening of technical bids	23-03-2023 at 15:30hrs IST
6	Date, time, and venue of presentation & demo by the eligible bidders	Shall be intimated separately by the Bank through email to the eligible bidders.
7	Opening of commercial bids	Date and time will be intimated to technically qualified bidders by email registered during bid submission.

8	Address for Communication	General Manager-IT Central Bank Of India Department Of IT (DIT), Plot no-26, Sector-11, CBD Belapur, Navi Mumbai- 400614 Mail address : smitpurchase@centralbank.co.in cmtdigital@centralbank.co.in agmitdlc@centralbank.co.in
9	Contact Telephone Numbers	022- 27582363, 67123669, 67123670

Section I – Instructions to Bidders

1. Invitation for Tender Offers

Central Bank of India, The Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 having its Central Office at Chander Mukhi, Nariman Point, Mumbai-400021 hereinafter called "Bank" and having 90 Regional Offices (RO), 12 Zonal Offices (ZO) and 4493 plus branches spread across India, invites online tender offers (Technical offer and Commercial offer) from eligible Vendors to Supply, Implement, and Maintain Omni-channel Digital Banking Platform with (Mobile App/ Web) solution under CAPEX Model.

The Bank through this RFP is interested in identifying a solution and service provider for Development, Implementation, supply, Management & Maintenance of an Omni-channel Digital Banking Platform with (Mobile App/ Web) solution under CAPEX Model.

While the Bank has a Core Banking Solution and a Digital Banking solution supporting Internet and Mobile Banking services as part of the Digital Transformation initiative, the bank would like to leverage the new age technology to provide a seamless customer experience to its customers

The platform should offer intuitive user interface (UI/UX), based on strong technology platform with agile Development and Open API-based digital data ecosystem to increase digitization at source

The proposed Omni-channel Digital Banking Platform should be built using micro-services architecture, support scalability and support an omni-channel customer experience, with an intuitive UI, support low code /no code and enable the adoption of analytics and AI.

The platform has to interface with the customers through front-end web-portal, mobile-banking/ net-banking/ TAB/ customer support, and other channels right from lead/sourcing till the entire journey completion, with required digital interactions of all Bank and third parties' officials like panel advocates, valuers, DSAs, feet on street, Business Correspondents, collection agents, etc. support for an omni-channel platform mobile application for an end-to-end digital journey

The Omni-channel Digital Banking Platform should be a multi-lingual, responsive web portal and provide support for Android & iOS-based Applications, providing customers a seamless User Interface / User Experience (UI/UX) across Web, Mobile and Tab for all the Products

The platform needs to be built on a modular architecture to achieve the desired scale while having the ease to configure/ enhance and modify as per future requirements.

2. Bidding Process

A complete set of tender documents may be purchased by eligible bidders on payment of non-refundable amount of ₹ 85,000/- (Rs. Eighty Five Thousand Only) by demand draft/ Banker's cheque /RTGS/NEFT in the account no.-3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:DIT:PUR:2022-23:375 in favor of "Central Bank Of India" and payable at Mumbai/ Navi Mumbai. The proof of cost paid of Tender Document is to be submitted by Bidders for participating in the pre-bid meeting and a copy of confirmation is to be uploaded with the Technical Bid.

The Bidders should enroll/ register before participating through e-procurement website. Bidder should support all the requisite eligibility criteria listed by the bank in Section-3 of this document.

Bids have to be submitted online only through e-procurement website. The bidders will also need to submit necessary documents physically through offline mode to the address mentioned in the RFP.

The Commercial Bid (Part II) will be submitted online only through same site and intimation will be given by email to all qualifying bidders about the date and time of opening of commercial bids

The pre bid meeting will be held in person with the bidders who have submitted proof of remittance of document/Tender cost or exemption certificate of MSME by email to the Bank on or before the stipulated time.

For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs, and proof of remittance of document cost or exemption certificate of MSME by email to the Bank. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be sent to designated email ID within stipulated time as mentioned.

In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit upon submission of valid MSME certificate copy.

Start-ups (which are not MSEs) are exempted only from Bid security amount.

Tender offers will normally be opened half an hour after the closing time. Any tender received without Document/Tender Cost, will be disqualified.

Technical Specifications, Terms and Conditions and various format and Performa for submitting the tender offer are described in the tender document and its Annexures.

General Manager-IT
DIT, Central Bank of India, Sector-11,
CBD Belapur, Navi Mumbai-400614

DISCLAIMER The information contained in this Request for Proposal (RFP) document or information conveyed subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of Central Bank of India (Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct their own investigations and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and where necessary obtain independent advice. Bank makes 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 RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

3. Instructions to Bidders

3.1. Bidders are expected to read and follow all instructions, terms and conditions set out in the RFP. In the event of a doubt the same should be clarified from the Bank before submitting the bid.

3.2. Pre-Bid Meeting

3.2.1 A pre-bid meeting will be held through physical mode (offline) on the date and time mentioned in TABLE-1. Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting.

3.2.2 The purpose of the meeting will be to clarify the doubts raised by the probable bidders.

3.2.3 The Bidder is requested to submit any queries/clarifications to the Bank to the following email id on or before the date and time mentioned in TABLE-1.

3.3. Amendment of bidding document

3.3.1 At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification(s) requested by a prospective Bidder, may modify/ cancel/ extend/ amend the Bidding Document by modification(s) / amendment(s).

3.3.2 All prospective bidders will be communicated of the details of amendments and clarifications. Signed copy of the amended document should form part of the Technical Bid. The amendments if any, will be published in the e-procurement website as well as Banks website and will form part of the Bidding document.

3.3.3 The bid, submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

4. Technical Bid

The Bidder shall furnish as part of the technical bid, documents establishing the bidder's eligibility to bid and their qualifications to perform the Contract. The documentary evidence of the Bidder's eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank's satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements. Any bid document not accompanied by the above will be rejected.

Bidder shall NOT submit any information related to Commercials in the technical bid submission process or elsewhere except in Commercial Bid Submission form in e-procurement portal. Commercial bid submitted along with other documents in technical bid shall result in the disqualification of the Bid without prejudice to other rights and remedies available to the Bank as per the Terms & Conditions of the RFP

5. Commercial Bid

5.1. The Bank will open commercial bids of only technically qualified bidders and date and time will be intimated to technically qualified bidders, after technical evaluation (Stage B) is completed.

5.2. The calling for quote does not confer any right on the bidder for being awarded any purchase order

6. Bid Security (EMD)

The Bidder must fulfil following eligibility criteria:

An amount of as mentioned in **TABLE-1** in the form of Bank Guarantee issued by a scheduled commercial bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of Account Payee Demand Draft / banker's cheque /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:DIT:PUR:2022-23:375 in favor of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.

7. Cost of Bid Document

An amount mentioned in **TABLE-1** along with technical bid to be submitted in the form of DD favoring Central Bank Of India, payable at Mumbai.

[A]. MSE/ NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period.

8. Performance Bank Guarantee (PBG)

As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled commercial Bank other than Central Bank of India, in the format given in Annexure-13, for 3% of the total project cost valid for 7 years plus 3 months claim period. Validity of PBG starting from its date of issuance. The PBG shall be submitted within 21 days of the PO acceptance by the Bidder.

The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on their letterhead. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favor with authorization to sign the documents.

Each page of the PBG must bear the signature and seal of the PBG issuing Bank and PBG number.

In the event of the Successful Bidder being unable to service the contract for whatever reason, Bank may provide a cure period of 30 days and thereafter invoke the PBG, if the bidder is unable to service the contract for whatever reason.

In the event of delays by Successful Bidder in AMC support, service beyond the schedules given in the RFP, the Bank may provide a cure period of 30 days and thereafter invoke the PBG, if required.

Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for the failure to complete their obligations under the contract, indicating the contractual obligation(s) for which the Successful Bidder is in default.

The Bank shall also be entitled to make recoveries from the Successful Bidder's bills or any other amount due, the equivalent value of any payment made to the successful bidder by the bank due to inadvertence, error, collusion, misconstruction, or misstatement.

The PBG may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

9. Evaluation Criteria

All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. The evaluation will be a 3-stage process

Stage	Sub-section	Remarks
Stage A	Eligibility Evaluation	Bidders complying with all criteria of the eligibility evaluation would progress to stage B.
Stage B	Technical Evaluation	Bidders need to score a minimum of 70% across stage B for progression to Stage C
Stage C	Commercial Evaluation	T1L1

The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder. The assessment methodology is covered in the next section. Eligibility Criteria

9.1. Stage A: Eligibility criteria

Sl. No	Eligibility of the Bidder	Documents to be submitted
1	Bidder should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years in India, as on date of submission of RFP.	Copy of the Certificate of Incorporation issued by Registrar of Companies/Registrar of firms and full address of the registered office of the bidder
2	Bidder should be registered under G.S.T. and/or tax registration in state where bidder has a registered office	Proof of registration with GSTIN
3	The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Copy of audited Balance Sheet and Certificate of the Chartered Accountant for preceding two FYs
4	The bidder should have a positive operating Profit (as EBITDA i.e., Earnings, Before Interest, Tax, Depreciation & Amortization) in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22. Applicable provisions for Start-ups will be applied	Copy of audited Balance Sheet and Certificate of the Chartered Accountant for preceding three FY
5	The Bidder should have a minimum of experience of 5 years in delivering software Products and Services commercially in the area of Digital Banking Platform	Submit the undertaking on Company's letter head
6	The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally.	Credential letters along with proof.

	And	
	The proposed Omni-channel Digital Banking Platform (Mobile and Web) should have been implemented in at least 2 Banks in India or Globally.	
7	Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users.	Credential letters along with proof.
8	Bidder/OEM should have a full-scale Development and Support center in India with at least 250 resources across technical roles like Enterprise Architect, Developer (front end/back end), UI/UX Designer, DevOps Engineer, Automation Tester etc.	Submit self-declaration on Company's letter head
9	Bidder/ OEMs should have service/ support infrastructure at Mumbai	Submit an undertaking on Company's letter head
10	At the time of bidding, the Bidder should not have been blacklisted /debarred/ by any Govt. / IBA/RBI/PSU /PSE/ or Banks, Financial institutes for any reason or non-implementation/ delivery of the order. Self-declaration to that effect should be submitted along with the technical bid.	Submit an undertaking on Company's letter head
11	At the time of bidding, there should not have been any pending litigation or any legal dispute in the last 2 years, before any court of law between the Bidder or OEM and the Bank regarding supply of goods/services.	Submit an undertaking / self-declaration on Company's letter head
12	Bidder/OEM should not have a) NPA with any Bank /financial institutions in India b) Any case pending or otherwise, with any organization across the globe which affects the credibility of the Bidder in the opinion of Central Bank of India to service the needs of the Bank	Submit self-declaration on Company's letter head.
13	If the bidder is from a country which shares a land border with India, the bidder should be registered with the Competent Authority	Certified copy of the registration certificate

Stage A: Eligibility Evaluation: The eligibility of the bidder will be evaluated as detailed under Annexure 2

9.2. Stage B: Technical Evaluation Criteria

The technical evaluation criterion would broadly involve the following major areas:

The weightage for technical scoring will be as follows

Sl. No	Stage B	Marks
1	Credentials and Experience	50
2	Functional Features	100
3	Technical Features	100
4	Technical Presentation	100
5	Product Demo	150
	Total	500

1. Credentials and Experience:

Bidders credentials in implementation of Omni Channel Digital Banking Platform across banks in India or abroad.

The platform should be operational for minimum of 1 years as on the date of bid submission.

Bidders should have implementation experience for the Omni channel platform across the areas of

- Deposits
- Payments
- Onboarding of customers
- Advances

Bidders/OEM should provide certificate from the Bank or copy of Purchase Order / Contract to the effect that the solution is implemented and working satisfactorily.

2. Functional and Features Specification:

Detailed list of features and functions and the scoring table is provided in Annexure -15

Please mark against each of the feature points as per below abbreviation and to be submitted along with the Bid.

Abbreviations	Full Form
A	Available in the product without customization
B	Will be provided with customization

Scores for Functional Evaluation will be normalized to a maximum of 100 using the following formula:

Bidder Score = (Marks obtained by Bidder / Maximum Marks) * 100;

Technical Specification: The Technical Specification for the platform

Detailed list of technical features and functions and the scoring table is provided in Annexure -15

Please mark against each of the feature points as per below abbreviation and to be submitted along with the Bid.

Abbreviations	Full Form
A	Available in the product
B	Will be provided with customization

Scores for Technical Evaluation will be normalized to a maximum of 100 using the following formula:

Bidder Score = (Marks obtained by Bidder / Maximum Marks) * 100;

3. Technical Presentation

Presentation will be broadly scored against the following criteria:

- Understanding of scope and proposed approach
- Ability to meet expected timelines
- Differentiation of product
- Ease of creation of new journey
- Technical details of the Platform with emphasis on usage of microservices, containerization,
- Support for Low code/No code
- Implementation expertise and availability of resources
- Application monitoring for the proposed solution
- Data Collection and Analytics Capabilities
- Hardware sizing given by the Bidder
- Project manager and team that will support CBol (at least 5 profiles)

Maximum 100 Marks for the above parameters

4. Product Demo

Demo should cover the following scope in addition to key differentiators of the product or anything other feature which the bidder wants to cover within the allocated time:

- Out of the Box availability of features including fund transfer and bill payments
- 5 Hyper-personalization features
- Omni-channel interface - mobile app, website, chat/messaging
- User experience, general navigation, visual clarity, and appeal
- Design and Engineering Practices (e.g., Unit Testing/Code Quality Testing/CI/CD platform)
- Low code/ No code platform
- Application Monitoring Dashboard and Reports
- Project plan for support of all phases of the bank

Maximum 100 Marks for the above parameters

* If Required Bidder may arrange for Site Visits to their client location and /or Bidder's development site

The minimum qualifying marks for Stage B: Technical Evaluation is 70% across all above to qualify for participating in Stage C –Commercial Evaluation

i.e., Bidders to secure a minimum of 350/500 in the technical evaluation

9.3. Stage 3 -Commercial Evaluation Criteria

9.3.1 Only those Bidders who have qualified after Stage 2 of Technical evaluation will be eligible for the further participation in the Procurement process. The total cost of ownership for the purpose of evaluation shall be calculated over the contract period of 7 years, (total cost of products & services). At the end of 7 years, the contract may be renegotiated as mutually agreed by both parties.

9.3.2 The score(s) will be calculated for all technically qualified bidders using the formula

$$S = (0.3 \times \frac{C_{\text{minimum}}}{C_{\text{quoted}}}) + (0.7 \times \frac{T_{\text{obtained}}}{T_{\text{highest}}})$$

9.3.3 Bank will award the contract to the successful Bidder whose score "S" is the highest as per the above-mentioned formula.

9.3.4 The Bidder shall not add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification

The commercial evaluation would cover

a. Compliance to the Masked Commercial Bid as in Annexure 4

The Bidder is expected to provide their "compliance" against each item stated in the Commercial Bid, this means that the Bidder confirms to the provisioning of the stated product or service and the terms of the RFP and subsequent addendums. Deviations to the Compliance requirements may lead to disqualification.

b. Bidder's detailed work plan – Bidder to share Gantt chart in conformity with the stated timelines. The Bidder should also share the key profiles and the number of representatives (across OEMs as well) being deployed across the Implementation Phase

c. Presence of Bidder's Service centers in Mumbai and Hyderabad

10. Normalization of Bids

The Bank may go through a process of technical and/ or commercial evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids need to be normalized and that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed bidders will, by responding to this detailed document, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this detailed document, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder.

Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product demo/walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. Central Bank of India also reserves the right to conduct reference site visits at the Bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final commercial bidding.

The Bidder must satisfy BOTH of the following two categories to qualify for commercial evaluation (Stage 3).

- a. The bidder must comply to scope of the requirement as set out in the RFP and
- b. The Bidder must comply to all the line items in Annexure 4- Commercial Bid indicated by The Bank as "(Bidder shall provide their compliance here)" in column "Bidder compliance (Yes/No)" Bidders are required to comply with the requirements stated herein, if any Bidder's response is found to be non-compliant, then The Bank at its discretion may reject the Bid. Hence only the Bidders who have achieved the set compliance will be considered for commercial bid evaluation. The bidder to submit the masked commercial bid for the same.

11. Manufacturer's Authorization Form

Bidders must submit a letter of authority from their manufacturers in Annexure-8 that they have been authorized to quote OEM Product.

Section II. Scope of Work

12. Scope Summary

The Bank through this RFP is interested in identifying Solution and Service Provider for Development, Implementation, Management & Maintenance of Digital Banking Platform for Omni Channel Mobile App / Web Solution for a period of Seven Years and extendable up to ten years, under CAPEX Model.

The Bank is running a Technology transformation program, and a Digital Banking Platform for Omni Channel Mobile App / Web Solution is required to support this transformation through modern capabilities.

The Omni-channel Digital Banking Platform should integrate with existing as well as new systems for digital banking, CBS, Enterprise Service Bus (ESB), API Gateway, CRM, EFRMS, LMS etc. to support the transformation without disruption to business.

The Bank intends to select a bidder to supply, install, integrate, and operationalize a suitable Omni-channel Digital Banking Platform at its Data Centre & Disaster Recovery Centre in India to enable Omni-channel digital banking offerings from the bank.

The bidder is required to supply, configure, customize, maintain, and support a solution for Omni-channel digital banking, which also includes but not limited to:

- 12.1 Supply, installation, customization / development, testing, and upgrade of required solution
- 12.2 Procurement, installation, and upgrade of IT infrastructure required by the solution (refer Hardware section for details)
- 12.3 Maintenance and support of the solution and IT infrastructure for a period of seven years
- 12.4 Integration of the solution with core banking systems, middleware, data layer, payment systems and other systems in-scope including 3rd party ecosystems
- 12.5 Provide ATS/ Warranty support of the Omni-channel digital banking solution deployed
- 12.6 Train the core team
- 12.7 Provide hand-holding support during roll-out
- 12.8 Support required system and IT infrastructure as per SLA

13. Core Requirements

The proposed solution should:

- 13.1 Act as a single interface for all financial and non-financial needs of Bank's customer segments like Savings, Corporate, Deposit, NRE/NRO, PPF, Cards, Insurance ,etc.), internal users (branches, employees, agents etc.) on all digital channels
- 13.2 Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience
- 13.3 The proposed solution should provide capability to create micro apps for various offerings if required
- 13.4 The successful bidder should provide recommendations on app strategy considering ease of usage, performance, maintenance, administration, and other factors
- 13.5 Provide digital journeys across channels (start in one and continue on another) with consistent and seamless experience across all touchpoints
- 13.6 Provide intuitive user interface for engaging experience across all customer segment
- 13.7 Provide exhaustive set of pre-built screens, digital journeys, templates, and dashboards which can be customized per business requirements without requiring technical/development skills
- 13.8 Provide flexibility to configure new screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills
- 13.9 Provide a repository of all assets which helps in creation and modification of digital assets as per requirement
- 13.10 Provide a modern and intuitive landing page for the customer showing all products and relationships with the Bank

- 13.11 Provide pre-built journeys for but not limited to opening accounts (savings, deposit, NRE/NRO current, PPF etc.), applying for cards, insurance, making bill payments, making payments using NEFT, IMPS, RTGS, UPI etc. and allow customizations without requiring technical/development skills
- 13.12 Provide essential features like retrieving balance and transaction history, generating statements, pin generation, password/pin reset, requesting cheque book, revoking cheques, managing beneficiary etc. out of the box and allow customizations without requiring technical/development skills
- 13.13 Provide pre-built onboarding journeys for personal loan, auto loan, home loan, gold loan, working capital loan, corporate term loan etc.
- 13.14 Provide mandatory information to customer with minimal number of clicks/steps to improve turnaround time of user journeys and improve navigation
- 13.15 Provide advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital journeys
- 13.16 Integrate seamlessly with Bank's existing Core Banking System (TCS BaNCS) and any new Core Banking System which the bank selects
- 13.17 The successful bidder should create required APIs for integration of the Digital Banking Platform with Core Banking System leveraging the API specifications available from the Core Banking System vendor
- 13.18 Integrate seamlessly with Bank's existing digital LOS and any new digital lending platform which the bank selects
- 13.19 Customers should be able to initiate all digital lending journeys from the digital banking platform (prebuilt lending journeys digital banking platform as well as prebuilt journeys in Omni-channel Digital Banking Platform)
- 13.20 Prebuilt journeys from Omni-channel Digital Banking Platform should appear within the digital banking app window (or web page in case of mobile website)
 - 13.20.1 Once the digital lending journey concludes, customers should be able to continue to use the digital banking solution
 - 13.20.2 Digital lending journeys pre-built in Omni-channel digital banking platform should integrate with Omni-channel Digital Banking Platform APIs if a digital lending journey needs both systems
 - 13.20.3 Bank will decide during implementation phase whether digital lending journey from digital banking platform or Omni-channel Digital Banking Platform or a combination should be used.
- 13.21 Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc.
- 13.22 Integrate with new platforms like (but not limited to) integration platform, payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc.
- 13.23 Integrate with new APIs which are created across systems like CBS, payment layer, API management layer etc. as part of ongoing technology transformation
- 13.24 Integrate with existing and new systems together during migration phase as part of ongoing technology transformation without accumulating technical debt

- 13.25 Integrate with external entities like payment networks, Government services, fintech partners etc. through pre-built accelerators or adapters
- 13.26 Provide central transaction management, business logic orchestration and application administration
- 13.27 Provide compatibility with all leading mobile phones and tablets, and provide responsive designs across various screen sizes including Sim binding
- 13.28 Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc.
- 13.29 The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility
- 13.30 The successful bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various mobile platforms (Application, Database and operating systems) without any additional cost to Bank
- 13.31 Bidder should also ensure the availability of solution for any new mobile platform or operating system upgrade/update within one month from the date of its launch without any additional cost to Bank
 - 13.31.1 Bidder solution should implement Device Binding.
 - 13.31.2 Provide links of AppStore, Play Store etc. and other relevant app stores prompting users to install the digital banking application
 - 13.31.3 Provide compatibility with all live/supported versions of PC operating systems including Mac OSX, Windows, Linux etc. and leading browsers including Chrome, Safari, Firefox, IE, Edge etc.
 - 13.31.4 The successful bidder should provide test reports for all leading browsers to demonstrate compatibility
 - 13.31.5 The successful bidder should ensure the compatibility of solution provided for all the updates / upgrades of various operating systems and browsers within one month from the date of its launch without any additional cost to Bank
 - 13.31.6 Provide same view/structure of internet banking portal in all major operating systems (Mac OSX, Windows, and Linux etc.) and browsers (Chrome, Safari, Firefox, IE, Edge etc.). UI features should be browser independent
 - 13.31.7 Work with wearables like smart watches, fitness trackers etc. and other relevant e-sim based devices
 - 13.31.8 Utilize best design practices for screens, layouts, visual clarity, branding, positioning, navigation, graphics, icons, accessibility, dialogues, features etc.
- 13.32 Provide features to reflect Bank's branding and design themes, including logo, color theme etc. consistently across all digital channels
- 13.33 Provide intuitive accessibility features like gestures (tap, swipe etc.), high contrast ratios, easy data entry, autofill, adjustment options for font size/color/brightness, reader etc.
- 13.34 Provide options of delivering nudge (banners, in-app notifications, personalized links etc.)

- 13.35 Provide responsive campaigns and banners which redirect user to the designated features/offers
- 13.36 Provide personalized themes and campaigns like birthday, anniversary, festival, sale etc.
- 13.37 Provide various MIS reports which should be configurable in nature
- 13.38 Integrate with other backend systems with a unified data architecture model
- 13.39 Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization
- 13.40 Provide chatbot based support and integration with live representative from call center for escalations
- 13.41 Provide a detailed process for registration and activation of digital banking. The process needs to be simple, easy to understand and secured for better acceptability by consumers with minimum technical knowledge.
- 13.42 Should comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI. The solution should also comply with any future guidelines and mandates issued by RBI for Mobile Banking Transactions
- 13.43 The successful bidder must implement required changes in the platform including the software, procedure, and operations to comply with any new rules of Indian Law or new rules from RBI/IBA/MFI/NPCI/Bank for providing the Mobile/Digital Banking services to the Bank at no cost
 - 13.43.1 The successful bidder must implement changes in the platform to comply with Government/Regulatory changes for Mobile/Digital Banking services over the tenure of the project at no extra cost
- 13.44 Provide modern payment capabilities like card-less withdrawals through a tap to pay or ATM withdrawals basis a/c number, QR code etc.
- 13.45 Integrate with ATM switch, BBPOU for BBPS and other channels of the Bank for seamless integration, parameterization, customization etc.
- 13.46 Integrate with payment gateway services
- 13.47 Provide administration features to manage digital campaigns, payment processing, document management etc.
- 13.48 Provide capability to reach out to customers through various mediums like SMS, email, WhatsApp, push notifications, in-app notifications, calls as applicable and at optimal time for the contact for maximum engagement
- 13.49 Provide notification features on all leading mobile platforms including iOS, Android etc.
- 13.50 Provide capability to track notifications sent, delivered, seen, completed journeys, feedback etc.
- 13.51 Provide automated triggering of notifications and successful bidder should set rules as per Bank's requirements
- 13.52 Integrate with mobile gateway/SMS provider to send text message notifications
 - 13.52.1 The successful bidder should leverage Bank's existing channel provider relationships (SMS, email, WhatsApp etc.) wherever applicable

- 13.53 Provide dynamic rearrangement of product/content categories at customer level based on past and live behavior
- 13.54 Provide ease of creation, managing and modifying cross-channel, multistage, recurring, and customer behavior-triggered or event triggered campaigns
- 13.55 Provide the capability to capture, generate, and upload documents to store and retrieve in the Omni-channel platforms' inbuilt document management system and on journey completion integrate with the bank's document management system.
- 13.56 Provide linkages with account aggregators and integrations with third party platforms, software, and cloud based beyond banking solutions

The successful bidder will be required to implement all features listed above and detailed in following sections as part of this RFP scope.

14. Features

The successful bidder should implement following best-in-class features using the proposed solution:

SI No	Grouping	General Features	Implementation Phase
	Customer onboarding	All the below onboarding should support In-app activation journey (which includes automatic mobile number identification through SMS verification and OTP verification)	
1		On-boarding of new Customers (including e-KYC / Video KYC) for Saving Accounts (for Individual, joint, Senior Citizen, Salary)	MVP-Phase 1
2		On-boarding of new Customers (including e-KYC / Video KYC) for Current Accounts (for Self-employed professionals)	MVP-Phase 1
3		On-boarding of new Customers (e-KYC / Video KYC) for Time Deposits (FD/RD)	MVP-Phase 1
4		On-boarding of new Customers (e-KYC / Video KYC) for Current Accounts (for sole proprietor, partnership, companies)	Phase 3
5		Open NRE/NRO account	Phase 4
6		Journey to open basic/Zero balance salary account	Phase 2
7		Register for existing customer i. Via customer id/Debit card & automatic SMS on registered SIM ii. Seamless migration via INB/Mobile banking credentials for existing customers iii. Set Transaction PIN & Login PIN/Password	MVP-Phase 1
8		New customers to be provided the following lending journeys for customer onboarding: i. Personal Loan ii. Pension Loan	MVP-Phase 1

9		New customers to be provided the following lending journeys for customer onboarding: i. Housing Loan ii. Vehicle Loan iii. Education Loan iv. Gold Loan v. Loan Against Property-personal needs vi. Loan against Bonds PPF / SGB / e-Gold etc.	Phase 2
10	Login Features	Login through the following options based on the preference of the customer: - 4 digit login pin - Alphanumeric Password - OTP on registered mobile number - Biometrics: Touch id, face id, etc.	MVP-Phase 1
11		Registrations/logins to be allowed from multiple devices with Option to authenticate / allow by OTP to mail/Mobile	MVP-Phase 1
12		Login options for customers: -Option to auto-save login details for future logins with only authentication to be done by the customer for login - Option to recover login id/CIF, password/pin using CIF, phone number, email id, etc.	MVP-Phase 1
13		Multi-level flexible workflow with minimum intervention. For submission of forms, available data must be auto populated/pre-filled.	MVP-Phase 1
14	General/ Other Features (Applicable for entire solution)	Keyboard options: i. Virtual keyboard ii. Numeric keypad to be set as default for all the data fields that accept only numeric input iii. Antibot captcha to be provided for registration, transaction processing, etc.	MVP-Phase 1
15		Widgets - Displays the balance for the primary account, scheduled payments, etc.	MVP-Phase 1
16		Navigation features: - Option to return to the home screen from every screen - Progress bar - Milestone based bar to fill up according to the percentage of progress made in accomplishing a task for all customer journeys	MVP-Phase 1

17	Customer Profile Management	User Profile Details: i. Upload photo ii. Video KYC iii. View KYC status - Y/N iv. View/submit Aadhar details v. View/submit PAN card details vi. Update registered email ID vii. Update registered mobile number viii. View Contact Details	MVP-Phase 1
18		Features and settings for user account: i. Online Login/transaction password generation using either of KYC, DOB, Debit card, Security questions and OTP authentication ii. Set / Reset PIN / MPIN iii. Set Preferred User ID iv. Approve net banking login using OTP generation/ mpin/ debit card details v. Statement and SMS Setting vi. Aadhar Seeding/Deseeding	MVP-Phase 1
19		Manage registered devices and app security: i. View last login time ii. Deactivate device, etc. iii. View app version iv. View security tips v. compulsory SIM binding vi. Register Face ID. vii. Set up and manage fingerprint access (with Finger-print in mobile) viii. Set up/modify security questions ix. Indicate password strength	MVP-Phase 1
20		Link multiple related existing CRNs/CIFs to one mobile device/login id (e.g. savings & current accounts of a sole-proprietor); switch profiles retail and corporate for transactions available exclusively in particular mode	MVP-Phase 1

21	Personalization	Customization: i. Persona based theme selection option ii. Set Favorites Menu iii. User defined option to Enable or disable features iv. Allow customer to set the preferred location to get customized offers, ads, etc. v. App Update: Force update / Auto update of the application as per OS version and intimation of the new update availability vi. Vernacular/ multi-lingual support – based on geographies of the customers served; Change language vii. Customized experience for type of users e.g. non-customers, BSBD, HNI, Non-deposit customers, retail loan and credit card account holders	MVP-Phase 1
22		Voice navigation and assistance: set up voice assistant, follow commands - view account balance, etc.	Phase 3
23		Refer/ Invite/ share app to a friend / contact - Allows customer to refer friend from phonebook or email, new number about our App.	MVP-Phase 1
24		Nudges i. Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc., ii. Lending products nudges - Send push notifications on phone based on in-app activity - e.g. nudges to complete loan applications, offers on most viewed products iii. Prompts for completion of profile information- email id, KYC, etc.	Phase 3
25		View in-app notifications based on app activity, most viewed products, login time, etc.	MVP-Phase 1
26		Ads - Placeholder to display dynamic content as per parameter defined.	MVP-Phase 1
Payments			

27		Bank Transfers i. Intra Bank Transfer - Own Account Transfer, Other Account Transfer ii. Inter Bank Transfer (Domestic) - IMPS/NEFT/RTGS, Quick pay, UPI iii. IMPS Settings a. MMID Generation b. Cancellation c. Enquiry	MVP-Phase 1
28		Beneficiary Management i. Add beneficiary ii. View/Manage beneficiary iii. Set Limit iv. Delete beneficiary v. Search previously added beneficiaries vi. Add/Remove favorite beneficiary	MVP-Phase 1
29	Fund Transfer	Transaction Management i. Lock/Unlock Transaction ii. View transaction and status with Filter for mode of transaction (IMPS, NEFT, etc.) iii. Schedule fund transfers iv. View/Edit/Stop scheduled transfers: a. To third party within or outside bank b. To own accounts- RD / PPF/ SSA/ Loan accounts/ NPS/ APY etc. c. Bill payments (mandate) d. Manage (stop) scheduled transfers e. View Schedule transfers v. Repeat frequent transactions, favorite transactions, recent transactions vi. E-mandate / Recurring Transaction: Set-up/Cancel standing instructions registered in NACH mode, View, Delete vii. Adjust mode of alerts - SMS/email viii. Report fraud (unauthorized transaction/login activity) ix. Raise dispute on transaction x. Track status of resolution xi. Set up transaction limits for alerts, frequency limit for services Limit settings: Provides an option to set limit/capping on value and volume of transaction per day/ week/ month/ quarterly/ half yearly/ yearly at application level	MVP-Phase 1

30	UPI	UPI ID Setup: i. Register/Deregister for UPI/ Create new UPI Id ii. Set/change UPI PIN iii. Manage UPI id iv. Set/reset default Account v. Add UPI-handles, cards from other Banks vi. Sync phonebook with app to let the app auto-fill UPI ID	MVP-Phase 1
31		UPI Transactions: i. Make payment through QR code ii. Pay to contacts iii. Pay via mobile number iv. Pay to UPI ID v. Send money request	MVP-Phase 1
32		UPI Transaction Management: i. View pending money requests ii. View transaction history iii. View UPI mandates iv. Set up UPI mandate v. Integrate with Bharat QR vi. Upload QR from gallery for payment vii. Share QR for request money viii. Send/ Request money using UPI Id/ Phone number ix. Manage (stop) scheduled transfers x. UPI Transaction Statement download for Merchants xi. Integration with Merchant billing system xii. Report failed Transactions xiii. View blocked UPI IDs xiv. Unblock spammed UPI IDs xv. Split bill xvi. UPI Based cash withdrawal	MVP-Phase 1
33	Corporate/ MSME Payments	Bulk Transfer i. File upload for bulk transfer ii. Cancel bulk transfer iii. Selective/Partial approvals for bulk transfer	Phase 2
34		Merchant Id/QR i. Onboarding ii. Instant QR Code iii. Multiple QR codes	Phase 2

35		POS Onboarding / enable integration - Apply for PoS/mPoS - View delivery status - Place service requests like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice	Phase 2
36		Create and manage Virtual accounts	Phase 2
37	Bill Payment and Recharge	BBPS (Including but not limited to): i. Mobile/Broadband - Postpaid/Prepaid ii. Mutual funds iii. Insurance iv. Other bank's credit card repayments v. Electricity vi. Water vii. DTH/Cable TV viii. Tax payments ix. Donations Option for enabling auto-pay	MVP-Phase 1
38		Fastag : Apply ,Recharge , View Mini-statement	MVP-Phase 1
39		Corporate bill payments- e.g. Electricity, water, tax payments, etc.	MVP-Phase 1
40		Billers and Transaction Management: i. Add/Edit/Delete Biller ii. View bill history iii. Choose mode of payment for each biller - credit card/debit card/account	MVP-Phase 1
41	Payments Experience	Notifications/reminders for due bills	MVP-Phase 1
42		Option to share payment receipt details such as UTR no., etc. - Copy/download confirmation; direct sharing through Whatsapp etc.	MVP-Phase 1
General Banking and Account Services			

43	General Banking and Account Services	Account Services i. Transfer account to nearest branch/ change home branch ii. View/update address iii. View/ update nomination details iv. Register for SMS banking, WhatsApp banking v. FATCA declaration vi. All account details (account number, type, balance) should be available on account home page vii. Ability to view basic account details (MAB, Account Status, Account Type, Branch, IFSC Code, Address etc.) viii. AQB/ AMB tracker for savings accounts ix. Auto-fill details like name, address in product applications e.g. cheque book request etc. x. Link for past transaction details next to each account	MVP-Phase 1
44		Account Services i. Change account variant, Upgrade Savings Account, Change Account to Salary Account ii. Generate CIBIL score iii. Download pre-filled deposit slips iv. Option to share account details from app onto social media messaging	Phase 2
45		Account Services i. Request for Conversion of SB Account to NRO Account / NRO Account to normal account	Phase 4
46		Inbuilt M-passbook features: i. Account Details ii. View account statement using date range iii. Download/Email statement in XML, PDF, DOC, XLS, TXT, FILE, MT940 formats iv. Ledger for spend analysis	MVP-Phase 1

47	View transaction history (applicable for CASA/loans/deposits/Govt deposits/investments, etc.) i. Recent transactions/mini statement ii. Pre-specified date ranges/Date range selection iii. Filter by type of transaction – CR/DR iv. Search historical transactions by category of expense or inflow v. Search transactions by typing keywords. vi. View tax credit Statement (Form 26AS) vii. Schedule transaction reports	MVP-Phase 1
48	View/download certificates- i. Balance Certificate ii. TDS Certificate iii. Interest Certificate iv. TDS summary v. Transaction Challan vi. Account Statement (up to 2 years in one go) Download as XML, PDF, DOC, XLS, TXT, FILE, MT940	MVP-Phase 1
49	Cheque Book Services Cheque book request, activation, request status tracking and cancellation Cheque Status, Stop, revoke, outward cheque status Submit and Enquiry details for Positive Pay System (PPS) Inward/Outward Cheque Clearing information	MVP-Phase 1
50	Safe Deposit Lockers i. Apply Locker ii. Fee Payment iii. SI creation/Modification iv. Nomination	MVP-Phase 1
51	Banking on wearable's e.g. on watch for- i. POS transactions ii. View account balance, alerts iii. ATM locations, etc.	Phase 4
Digital Lead Collection		

52		Customer leads to be collected with the following data (non-exhaustive): i. Name of the customer ii. Mobile number iii. Email iv. Address v. Nearest branch vi. Preferred time and mode of contact	MVP-Phase 1
53	Lead Collection	Lead collection to be enabled for all products, till such time onboarding / new product journeys are added, indicative list: Retail: - Deposit products like salary account, NRE/NRO accounts, etc. - Loans products like home loan, vehicle loan, gold loan, etc. - Demat account, mutual funds - Government scheme investment and insurance MSME: - Deposit products like CA - Lending products like business loan, working capital loan, etc. - Trade and forex Agri: - Lending products like KCC, agri gold loan, etc. Corporate: - Deposit products like CASA - Lending products like working capital loans, project finance etc. - Trade and forex	MVP-Phase 1
Deposits/Liabilities			
54	General Deposit features	View and calculate Deposit Interest Rate i. Domestic Products ii. NRE and FCNR Products	MVP-Phase 1

55		Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts: i. Fixed Deposit ii. Recurring Deposit iii. MIDR/QIDR iv. MMDC v. Green Deposit vi. Small Saving Scheme vii. Gold Monetization Scheme viii. Other Deposit Products	MVP-Phase 1
56		Open add-on/additional savings accounts	MVP-Phase 1
57		Open auto-sweep savings/current accounts with Multi Option Deposit facility	Phase 2
58		Pooling/Linking of accounts (for extension of benefits) among family, friends, community	MVP-Phase 1
59		Update nominee details	Phase 2
60		Deposits management: i. Renewal on Maturity a. Auto b. Credit to CASA A/C ii. View Deposit pay out calculator iii. Change FD/ RD instruction iv. View penalty amount on closure of TD/RD	MVP-Phase 1
Loans/Assets			
61	General Loan Services	Integration with Digital Lending Platform (through UI SDK) for Loan Journeys	MVP-Phase 1
62		Loan application initiation for Retail, MSME, Agri through Chat	Phase 4
63		View /Track: i. Repayment Schedule ii. Disbursement Schedule iii. View credit score- integration with Credit bureaus iv. Average Monthly Balance v. flexi-fixed deposit links vi. Lien Details vii. Eligibility/EMI calculator viii. Loan application status	MVP-Phase 1
64		Analytics based personalized/preapproved loan offers on home page	Phase 3

65		Loan categories: i. Personal Loan & its top up (Pre-approved/Customer initiated application) ii. Existing Home Loan top up iii. Overdraft/ Loans against deposits iv. Pension loans v. Loan against Bonds PPF / SGB / e-Gold etc.	MVP-Phase 1
66	Retail (Illustrative list of journeys, more journeys can be added by the bank)	Loan categories: i. Home loan ii. Loan against property iii. Education loan iv. Vehicle loan v. Gold Loan, OD against gold-new/renew Download Provisional Interest Certificate for Housing Loan	Phase 2
67		Loan categories: i. Overdraft on salary accounts ii. Convert CC outstanding to EMI	Phase 3
68		Loan categories: i. Pre-approved business loans ii. Working capital, CC/OD, etc. iii. Instant OD based on transactions, cash flow mismatch iv. Short-term credit offering: against receivables & transaction history, ratings from multiple B2B/B2C platforms v. Business Credit Card vi. Loan against property- Business vii. Business Gold Loans viii. MSME lending applications for govt schemes- Mudra, Stand up India, Svanidhi yojna, etc.	Phase 2
69		CC/OD management i. Limit enhancement ii. Auto-renewal iii. Auto-generation of stock, book debt statement in bank format on desired frequency	Phase 3
70	Agri (Illustrative list of journeys, more journeys can be added by the bank)	Kisan credit card application / renewal	Phase 4
71		Agri Gold loan	Phase 4
72		Agri warehouse receipt finance	Phase 4
73		Additional Agri-lending journeys- e.g. loans for Equipment/ Farm Mechanization, Poultry, Irrigation, Dairy, Solar Pump, Farm Produce, Tractor loans, etc.	Phase 4

Trade Finance			
		The following trade finance features to be provided through integration with Bidder:	
74		Inward, Outward (A1, A2) remittances	Phase 2
75		i. Consolidated dashboard for tracking remittances, initiating trade journeys ii. Rate Booking iii. Name Screening and other fraud checks	Phase 2
76	Trade Finance	Paperless trade finance application process: Ability to digitally originate a range of Trade Finance products, including but not limited to: i. Bank Guarantee (Inland / Foreign) ii. Letter of Credit (Inland / Import) iii. Inland Inward Bills (LC / Non-LC) iv. Inland Outward Bills (LC / Non-LC) v. Import bills (LC / Non-LC) vi. Export Bills (LC / Non-LC) vii. Pre and Post Shipment Loans viii. Inland Bill Finance (LC / Non – LC) ix. Standby Letter of Credit x. Forward Contracts and Other Hedging Tools xi. Letter of Comfort / Letter of Undertaking	Phase 2
77		Digitize the process of Foreign Cheque Collection / Purchase	Phase 2
78		Digital Supply chain finance, dealer finance, Warehouse receipt finance	Phase 2
79		Integration of digital banking solutions with ECGC and trade financing solutions with EDPMS/IDPMS	Phase 3
Forex			
		The following Forex features may need to be provided through integration with potential Bidder otherwise the bidder would be responsible for the same:	
80	International remittance : Forex	Forex rate enquiry	Phase 3
81		Types of Forex Transactions :- Spots/ Cash/ Tom Forwards Derivatives	Phase 4

82		EEFC account i. Foreign currency to INR Conversion ii. Apply for bank realization certificate	Phase 4
83		Retail i. Send money abroad ii. Inward remittance iii. Identification of remitter iv. Selection of currency v. Track status of inward and outward transfer	Phase 4
Other Banking Features			
84		i. Donation - Saibaba, PMNRF, Others ii. College Fee Payments	Phase 4
85		Digi Locker to be provided through single sign-on for storage of documents and download from Digi locker for KYC/ Other purpose authorized by the customer: i. Upload Documents ii. Download Documents	Phase 4
86		Chargeback request i. Raise Chargeback ii. Provide Documents iii. Track Dispute iv. Revoke Dispute v. Settle Dispute vi. Online Dispute System	Phase 2
87	Miscellaneous	Door Step Banking: i. Delivery - - Account Statement - Form 16/ TDS - Non personalized Cheque book - Demand Draft - Pay Order - Gift Card/ Pre-paid Instrument ii. Pick Up - - Life-certificate - Cheque requisition slip - 15G/ 15H form - Issue standing instructions - IT/ Govt/ GST Challan with Cheque - Cheque - Demand Draft - Pay Order iii. Card Based/ AEPS Withdrawal	Phase 2
88	Taxation	Integration with Bidder for filing of Tax Returns – All types e-Invoicing, e-way Bill etc.	Phase 2

89		Submit FATCA declaration, Form 15G or 15H, From 16A, File IT returns	MVP-Phase 1
90		Support for: i. GST, Surcharge, Cess ii. Foreign Currency Conversion Tax iii. SFMS Transmission Charges iv. EBRC Issuance Charges v. Tax Collected at Source	Phase 2
91		Tax Payment using challan details	Phase 2
92		Automated assistance on app features and navigation on first login	MVP-Phase 1
93	Help, Grievance and Customer Feedback	Support features- pre & Post login- i. Contact us information ii. FAQs/Queries iii. Chat, audio/video call with customer support executives iv. Call back facility v. Watch demos on functionalities vi. ATM/ Branch/ Bank Correspondent/ Kiosk locator vii. IFSC search / Lookup: Search of IFSC and Bank details lookup viii. VMN Number for Missed Call Service - Balance, Last Transaction Enquiry ix. View Deposit/Loans/Forex Rates x. Details of New Feature Updates in Feed xi. Link to social media pages xii. Displays promotions currently being offered,	MVP-Phase 1
94		Universal search- i. Search field auto-predicts user's query based on 2/3 letters ii. Results of search menu are presented under different categories - payee names, FAQs, transactions, resources, etc. iii. Redirects user to FAQs or the help center when there are no relevant results	MVP-Phase 1
95		Conversational AI chat bot: i. Initiate chat ii. Authenticate user, if required iii. Export recent chat to email	Phase 4
96		Video Call: Fix call with Bank / App user	Phase 3

97		Product Demo: Customer education through product demo videos *Should be added for respective product launches in different phases	MVP-Phase 1
98		- Option to collect customer feedback in a continuous loop mechanism for the various bank services - Take rating of the app	MVP-Phase 1
99		Go to WhatsApp chat window with bank	Phase 3
100		Track service requests (as applicable)- e.g. update debit card limit, request Cheque book, loan application	MVP-Phase 1
101		Submit complaints (all types)	MVP-Phase 1
102		Track/view reported issues	MVP-Phase 1
Government Schemes and FI			
103	Government Schemes and Government Business	Sovereign Gold Bond i. Apply, View Application ii. View ,Download Certificate	Phase 2
104		Apply for APY, PMJJBY, PMSBY, PMJDY	MVP-Phase 1
105		PFMS i. Transaction Status Enquiry ii. PFMS EPA (Electronic Payment Advice) Authorization	Phase 4
106		NPS i. Open New Pension Fund (NPS) Account ii. Contribute in NPS Account iii. Link & Manage NPS account (change contribution, exit scheme, etc.) *Bank's existing NPS journey using redirection should be linked in the MVP	Phase 3
107		PPF i. Registration of PPF Accounts ii. Delink PPF Account	Phase 2
108		Open accounts under govt sponsored schemes (PPF, SCSS): i. KVP account ii. NSC iv. Other existing/upcoming govt schemes	Phase 2
109		Link SSA	Phase 2

110		Link Existing SCSS Accounts	Phase 2
111		Floating Rate Savings Bond-2020	Phase 2
112		Display features, benefits and costs of government schemes /Government Accounts/ Pension Account i. Eligibility Check for PPF/ APY / NPS / SCSS / Sukanya / Other Account Setup ii. Nominee Addition – Single, Multiple iii. Initial Deposit / Funding iv. Linking of Operative Account for Debit / Credit v. Standing Instruction for Funds Transfer from Operative Account vi. Maturity Amount withdraw/Transfer vii. Account Closure - Premature, On Maturity viii. On Maturity Renewal /Extension ix. Link & Manage APY account (change contribution, exit scheme, etc.)	Phase 2
113		Request for Direct Benefit Transfer; link account with NPCI	Phase 3
114	FI	Support for Business Correspondents: A separate interface, login etc. should be provided to BCs/ BMs to provide following services: i. Account Opening ii. Cash deposit (own bank, other bank - AEPS/ Rupay Card) iii. Cash withdrawal (on us, off us) iv. Fund transfer (own bank, other bank - AEPS/ Rupay Card) vi. Mini statement vii. TDR/RD opening viii. Enroll for social security scheme (SSS i.e. PMSBY, PMJJBY, APY) ix. IMPS/ NEFT x. Request new cheque book xi. Stop cheque payment xii. Block debit card xiii. Passbook printing xiv. Sukanya AC opening xv. PPF AC opening xvi. Bhim Aadhar Pay	Phase 2

115		Support for Business Correspondence / Bank Mitras i. Cheque collection ii. Lead Generation for personal loan iii. Lead Generation for vehicle loan iv. Lead Generation for home loan v. Lead Generation for life insurance vi. Lead Generation for health insurance vii. Lead Generation for motor insurance	Phase 3
116		Support for Business Correspondence / Bank Mitras i. Enroll for micro accidental death insurance ii. Enroll for micro life insurance iii. Renew TD/ RD iv. Launch/ Track complaints v. Request for SMS alert/ email statement for pre-registered mobile no. / email vi. Aadhar seeding vii. Mobile seeding	Phase 4
Cards			
117	Card Services	Display all Cards as Card image to select – including Virtual Debit Card Short overview of all active and inactive cards - Card No., O/S amount, linked a/c	MVP-Phase 1
118		Debit Card Services: i. Apply/Issue Card ii. Generate green PIN iii. Set Domestic and International limit: withdrawal, POS, e-commerce iv. Set/revoke suspension v. Set/revoke International transaction vi. Block/Unblock, Hotlist vii. Re-issue card viii. Request Add-On ix. Switch primary linked account x. Show rewards and offers on card	MVP-Phase 1
119		Issue virtual debit card i. View virtual debit card ii. Request to convert virtual card to physical card iii. All service/support features as applicable to a regular debit card	MVP-Phase 1

120	Forex Card i. Apply/Reissue ii. Manage Forex card- Add/withdraw money iii. Set-usage limits iv. View forex card statement v. Block card vi. Re-issue card vii. Change/set PIN	Phase 4
121	Tap to Pay for debit and credit card: i. Set up tap to pay for card ii. Set tap to pay as default for a card iii. Stop tap to pay iv. Make payment using NFC v. Report issues	Phase 3
122	Cardless Cash Withdrawal i. At branch ii. ATM by self iii. At ATM by beneficiary iv. At POS and CSP (at local shops)	Phase 2
123	Credit Card Services i. Apply for credit card ii. View account balance and credit limit iii. View card bill- iv. View billed transactions v. View unbilled transactions vi. Download billed statement vii. Deregistration of printed account statement viii. Block card (temporary & permanent) ix. Change/set PIN x. Show rewards and offers on cards xi. Enable/disable email/Paper bill statement xii. Raise a fraud dispute	MVP-Phase 1
124	Credit Card Services i. Increase credit limit ii. Upgrade card variant iii. Request Add-On iv. Re-issue card v. Choose credit card design vi. Link other bank credit card to app vii. Update international and domestic card usage limits across transaction types	Phase 2
125	Credit Card Services i. Convert credit card outstanding to EMI ii. Balance transfer from other banks iii. Credit card against lien on FD- Apply for Card, repay expenses, close the card account- auto-removal of lien on FD	Phase 3

126		Gift Card/ Prepaid Card- Apply/Cancel/Reload	MVP-Phase 1
127		Summary, Expenses Dashboard with bar/chart/graph with further drill down to sub-categories	MVP-Phase 1
128		NCMC/Prepaid Card top-up	Phase 3
Treasury			
129	Treasury	Cashflow / Liquidity management- i. Cash collections, Cash pooling, Cash netting ii. Cash sweeping Investments iii. Liquidity Management iv. Cheque collections & truncation v. DD collections (DD Issuance & Delivery) vi. Bill/invoice discounting vii. Factoring	Phase 4
130		Treasury management services and features can be explored through partnership	Phase 4
131		Analytics based dashboards for CFOs, treasurers including insights on cash flow forecasts, pooling & sweep across corporate entities and banks	Phase 4
Wealth management			
	Personal Finance Management	The following PFM features to be provided through integration with Bidder:	
132		Personal finance management module- i. Show Calendar view of all upcoming Investments (SIPs), EMIs, bills, etc. ii. Life goals: set savings goals linked to savings and deposit products	MVP-Phase 1
133		Spend Analysis: Money manager (Inflow and spend analyzer)-summary & insights (e.g. trends) of inflows & outflows by categories, adjust period of analysis Allow- transaction tagging and comments for proper categorization	MVP-Phase 1

134		Financial information consolidation / Net worth overview - Account aggregator based one-view of all money, assets, liabilities - across Central Bank and all other banks enabled by - i. Open banking regulation API integration ii. Account statement uploads iii. Manual inputs View all current investments/holdings by- i. Product/asset categories- Stock market portfolio, MF, Insurance, SGB, etc. ii. Holdings in existing trading account with brokers iii. Investments overview across Mutual funds, banks, markets integrated via account aggregators	MVP-Phase 1
135		Customer account 360 degree view – comprehensive dashboard regarding all associations with the bank	MVP-Phase 1
		Integration with the Bidder for the following features:	
136	Robo Advisory	Personalized financial advisory- investment recommendations for wide range of financial products- Deposits, mutual funds, insurance, govt schemes, etc. based on: - Customer's risk profile - Customer's goals	Phase 3
137		Personalized insights and advisory based on aggregated data- e.g. i. to save on EMI, by back calculating existing loan ROI from Account aggregator data	Phase 4
138	Virtual RM	Integration with the Bidder: - The customer should be able to place a voice/video call, chat with the RM	Phase 4
139		Buy new Mutual Funds (e.g. one time purchase, SIPs); Integration with third party platform/native journey	Phase 2
140	Mutual Fund	Mutual fund servicing- i. Invest one time/SIP ii. Search funds by fund name, asset and sub-asset; Sort funds by Returns iii. Switch MF/STP (systematic transfer plan) iv. Redeem MF/ SWP (Systematic withdrawal plan) v. Stop SIP vi. Register nominations for MF folio.	Phase 2

141	ASBA	ASBA/IPO capability, including through BHIM UPI	Phase 2
142		Apply, modify/revise, delete	Phase 2
143		View recent ; to be displayed alphabetically, as per recency	Phase 2
144		Enquiry by account number and reference number	Phase 2
145	DEMAT	Opening of Demat account *Bank's existing Demat Account Opening journey using redirection should be linked in the MVP	Phase 2
146		Opening of Trading/Broking Account with Trading facility	Phase 2
147		View and manage stock trading transaction history; traded order status	Phase 2
148		View Basic user details, Account balance ,Transaction details	Phase 2
149		Download i. Statement of holding ii. Statement of account iii. Statement of billing iv. CML letter printing	Phase 2
150		View settlement calendar	Phase 2
151	Insurance	Life, Health, General Insurance - Apply, avail & renewal- (redirect/integrate 3rd party journeys with-in the app) i. Health Insurance ii. Motor insurance iii. Personal Accident insurance iv. Property insurance v. Purchase card protection plan vi. Term vii. Crop insurance viii. Micro-insurance of Govt of India (PMJJBY, PMSBY) ix. Business x. Others	MVP-Phase 1
152		Link insurance policies purchased outside of app	Phase 3

153		Insurance payments i. Through SI ii. NACH iii. Cash and Electronic Modes	MVP-Phase 1
154		Policy Management i. Download certificate ii. Enquiry regarding status	MVP-Phase 1
Beyond Banking			
	Rewards	Integrate rewards platform in mobile app- Consolidate rewards for all types of programs e.g. from debit cards, UPI payments, credit card, refer and earn, etc.	
155		Refer and earn- transparent rewards accumulation; sync with social media contacts etc.	MVP-Phase 1
156		Reward Points i. View points credited ii. Redeem iii. View redemption history iv. View rewards catalogue	Phase 3
157		Third party offers/discounts on local brands- integration with aggregator platform for offers- i. Consolidated & personalized view of Lifestyle offers on local brands; ii. Weekly "best deals"	Phase 3
158		Third party offers/discounts on National brands- integration with aggregator platform	Phase 2
159	Marketplace	Access Market place e.g. below but not limited to: i. Tickets Booking : Air, Train, Bus ii. E-commerce iii. Entertainment : OTT Subscription and Offers iv. Pharmacy v. Shopping	Phase 4
160		Explore properties/projects pre-approved for housing loans	Phase 4
161	MSME Support	i. HRMS solutions (onboarding, appraisals, etc.) through partnership ii. Employee re-imbursements; Scheduled payout of salary	Phase 3

162		i. Invoice creation; Create and manage e-Waybill ii. Invoicing tracking and manually mark as paid/partially paid iii. Integration with third party ERP solutions- a. Automated reconciliation of invoices b. Automated receivable reminder with collection links c. Payable reminders, View ERP payables & direct payment from banking platform	Phase 3
163		Business dash board with - i. Real time cash position across Bank A/Cs powered by account aggregator ii. Expense categorization & Insights (Inflow, spend analysis etc.) dashboard iii. Cash flow forecast and analysis with recommendations for liquidity management	Phase 3
164		Access to i. SME networking platform ii. News and updates for specific industry iii. Online and offline courses iv. Online B2B MSME marketplace v. Govt. websites; approved agencies (if any), etc. for Business Registration	Phase 3
165		-Download MIS reports, consolidated reports, etc. for a company or a group of companies - Download Digital Signature Certificate	Phase 4
166	Agri Support	Redirection/integration to- i. Agri marketplace for buy/sell ii. Local weather alerts iii. Portals with Mandi Prices iv. Notification by govt, agri agencies v. portals for Crop advisory vi. Soil testing services	Phase 4
Back Office			
167	Admin Features	Provision to download reports in various standard file formats i. Transaction reports – MIS ii. Monitoring and reconciliation reports iii. Customer Registration, Deregistration & Activation reports iv. Mobile banking reports v. Device / SIM binding reports	MVP-Phase 1

168	Maker-Checker concept for any changes done through admin portal i. Control Management – managing different controls provided in the application ii. Label Changes iii. OTP Configuration - Configure OTP parameters (size, no of unsuccessful attempts, timeout, etc.) iv. Account Type configuration / Product Type Configuration / Limit maintenance v. RTGS / NEFT – Holiday Configuration, IFSC Upload, RTGS / NEFT Status enquiry vi. Enable / Disable Menu vii. Adding and removing icons viii. To add/edit limits for all kinds of transactions based on user categories ix. Vernacular Language Enablement x. Bulk SMS Generator, Maintenance Banner Display xi. Error message verbiages config xii. Error code, error message configuration xiii. System Parameter Configuration – Configure Time Validity, Session Validity, Secret Key Generation for merchant onboarding xiv. Password Policy Configuration - Login / Transaction passwords (Password Length, Format, Validity etc.) xv. Config for personalization - Segment to Icon mapping user management, parameter/configuration setting, reports xvi. Content and Banner Management	MVP-Phase 1
169	i. User management with defined roles and type of users ii. View Customer profile and transaction/ activity history iii. Registration, Deregistration, Blocking of customer through Admin portal iv. Option to remove Device Binding of a customer	MVP-Phase 1
170	i. Customer Enrolment – Addition / Updation / Deactivation / Activation ii. Bulk User Enrolment & Group Configuration through File Upload	MVP-Phase 1

171	i. Service requests relating to customer relationship management involving connecting with RM, connecting with call center, setting up call back requests etc. ii. Service requests covering issue of certificates and statements like balance certificate, interest certificates for loans and deposits, issuing tax forms like 26AS etc. iii. Service requests relating to grievances like raising tickets, tracking ticket status etc. iv. Service requests for registration, activation, changing login credentials etc. for internet banking and mobile banking platforms v. Service requests relating to lending & liability products like EMI calculation, deposit calculation, displaying interest rates etc. vi. Service requests relating to transfer of home branch, loan scheme etc. vii. Update requests for fields like name, e-mail, nominee etc. and activation of dormant account viii. Credit, debit, forex and other card related services like blocking/ unblocking, setting PIN, changing PIN, transaction limits, reporting lost cards etc. ix. All other service requests required for enabling internet and mobile banking x. Service requests relating to cheque book and cheques like issue cheque book, track request, cheque status enquiry etc.	MVP-Phase 1
172	File upload for uploading the base/ static data in DB related to different transactions	MVP-Phase 1
173	Admin portal access to Contact Centre / Operations team	MVP-Phase 1
174	i. Proper logs to be maintained for all admin portal activities ii. View Log - Transaction Log / Session Log / Error Log / Audit Log	MVP-Phase 1
175	Branch Relationship Manager (RM) Module – For Branch related User Admin activities	MVP-Phase 1
176	Corporate Banking Group Configuration, User Configuration, Services Mapping, Role Mapping,	Phase 4
177	Approver Matrix management, Limit mapping for maker / checker, Matrix Migration (Add / Modify / Delete)	Phase 4

178		i. Grid Administration - Generate authentication grid, Format, Expiry ii. PKI Configuration - PKI Enrollment/ Register PKI / Deregister PKI iii. Holiday Configuration for all Central / State Tax Payments	Phase 3
179		Reports, Scroll files & Recon file generation for Tax Payments & merchant integrations (minimum 100 nos.)	Phase 3
180		Ability to check the status of the customer by admin, in case the customer is facing any errors, drops off in a journey, etc.	Phase 2
181		Lending - Auto generation of stock and book debt statement under inventory & khata management, preparation of Quarterly progress report in bank format on quarterly basis, alerts for insurance and expiry of limit, online renewal/ enhancement request generation, online insurance detail updates validated by insurance company	MVP-Phase 1
Integrations			
182	<u>Integrations</u>	Seamless integration (as applicable for the customer segment) with Public Infrastructures both existing and to come up in future, such as, but not limited to: i. AADHAR ii. Passport iii. PAN iv. Driving License v. GST vi. UPI vii. Bharat Bill Pay viii. OCEN ix. CGTMSE ONDC x. NSDL xi. CDSL xii. Digital Land Records xiii. e-Sign	Integrations

183	Merchant aggregators: i. Atom Tech Utility/ Broker Payments ii. Bill desk iii. CC Avenue iv. Razorpay v. SBI ePay vi. PayTM vii. PayU viii. FSS ix. TechProcess x. Cashfree xi. Airpay xii. Sabpaisa xiii. SafexPay xiv. Angel Broking xv. Times Money	Integrations
184	Third Party Services: i. MCA Payments ii. Indbank Merchant Banking Services - Payments (IBMBS) Payments iii. TNEB Payments iv. IRCTC Payments v. BillDesk - Universal Bill Presentment & Payment (UBPP) Services vi. Maharashtra CST/VAT Collections vii. Port Community System (PCS) viii. Tamil Nādu VAT Collections ix. Multi-Utility Payments x. Puducherry VAT Collections xi. Orissa VAT/CST Payments xii. Delhi VAT/CST Payments xiii. Karnataka Commercial Tax Payments xiv. ICEGATE Online Payments xv. RTO Online Payments xvi. Prime Minister National Relief Fund xvii. West Bengal Grips Payments - xviii. Maharashtra Virtual Treasury Payments xix. UAE Exchange xx. Andhra VAT xxi. Tamil Nadu Registration (TNIGRS) xxii. Tamil Nadu Prohibition and Excise - xxiii. Kerala e-Treasury xxiv. Khajane-II (Karnataka Virtual Treasury) xxv. Puducherry Excise xxvi. EPFO - xxvii. GSTN Payments - xxviii. Telangana VAT xxix. CBDT – TIN2.0	Integrations

185	Internal Integrations: i. CBS ii. ATM EFT Switch iii. SMS Banking iv. UPI v. Hardware Security Module (HSM) vi. SMTP Server vii. IMPS Engine viii. Proxy Servers (GST, SMS gateway etc.) ix. Public Fund Management System x. Trade Finance System xi. BBPS engine xii. Prime Minister's National Relief Fund xiii. Pension portal xiv. Call center xv. Debit Card Management System (DCMS) xvi. E-KYC / V-KYC xvii. Banks Middleware Server - xviii. Enterprise Fraud Risk Management System (EFRMS) xix. Loan Origination System (LOS) / Lead Management System (LMS) xx. Document Management System (DMS) xxi. Aadhar Data Vault Bidder to Integrate with any Future upgrade of our IT systems & solutions	Integrations
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The above phases (MVP-Phase I, Phase II, Phase III and Phase IV) are indicative. Bank may realign some of the items as per Bank's priority.

Bidder should help add latest features in mobile app across the categories defined and any other categories as may be required from time to time.

15. Personalization Requirements

The successful bidder should implement the following features using the proposed solution:

- 15.1 Capability for user and platform administrators to customize the view of landing page and other screens through selection of widgets, tiles etc., with options to add or remove per preference
- 15.2 Persona or segment specific themes like different landing page, color schemes, dashboards, service catalog, product nudges etc.
- 15.3 Various layouts like list, grid, cards etc., fonts, colors schemes, modes (dark/light) etc. to be personalized by user or customized based on Bank's requirements
- 15.4 Mobile push notifications, web push notifications, in-app notifications, as well as email notifications based on business requirement
- 15.5 Nudges or appropriate visual cues to navigate, guide, or handhold the user in their journey inside the app

- 15.6 Capability to create, manage and modify content across different channels based on customer segmentation, interests etc.
- 15.7 Automate the execution of campaigns on different channels (e.g., email, SMS, social media etc.)
- 15.8 Provide personalized offers and nudges based on context of usage like browsing products on Bank's portals, shopping, purchase patterns etc.
- 15.9 Analytics to monitor web and app traffic in real-time, clickstream data, identify browsing patterns (viewed content, ignored sections etc.), calculate conversion effectiveness and marketing performance
- 15.10 Attribution platform to analyze impact (purchase, conversion etc.) of marketing interactions
- 15.11 A/B testing framework to test campaign results across user segments for higher conversion rates
- 15.12 Unified customer view through data (browsing, transactional, demographic etc.) aggregation from multiple sources to decide personalization requirements
- 15.13 Bidder should provide design support. Bank team will provide guidelines. Bidder team would need to iterate the design based on the bank's requirements.

16. System Architecture

The proposed solution will be hosted at Bank's certified Data Centre (DC) and Disaster Recovery Center (DRC)

The proposed solution should:

- 16.1 Be designed with MACH (microservices, API, cloud native and headless), scalable, plug and play, composable, modular, independent, and loosely coupled architecture
- 16.2 Adhere to below design principles for microservices architecture
 - 16.2.1 Each microservice should have independent development, testing, integration, and support capability
 - 16.2.2 Each microservice should have maximum reusability as well as separation of concerns
 - 16.2.3 Each microservices should offer isolation of environment, configuration variables, data etc., and allow communication only through APIs
- 16.3 Replication of data across microservices should not happen
- 16.4 Each microservice should follow optimal design pattern per the business use case
 - 16.4.1 Each microservice should generate logs in a centralized repository to be used for monitoring, and not store any log locally
 - 16.4.2 Each microservice should integrate with centralized monitoring and performance telemetry tools
 - 16.4.3 Each microservice should be cloud native by design
 - 16.4.4 Each microservice should allow deployment as-is on premise, private cloud, or public cloud without design changes
 - 16.4.5 Microservices should support service discovery, service-mesh, and event streaming

- 16.5 The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.
- 16.6 Leverage a container platform to build, host and run the microservices
 - 16.6.1 Underlying container platform should be compatible with on-premises, private cloud, and public cloud installations
 - 16.6.2 Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in on-premises or private network only
- 16.7 The successful bidder should provide the underlying container platform, other required software (like control plane, service mesh etc.) and licenses as required by the solution
- 16.8 Be architected to be fault tolerant and ensure cascading failures do not occur
- 16.9 Be cloud-ready to support any future migration to cloud without requiring technical upgrades or customizations
- 16.10 Support graceful exception handling, restart, self-healing, or recovery process in the event of transaction or process failure
- 16.11 Support native, hybrid-web, and web apps
- 16.12 Offer isolation to microservices layer from the public facing API gateway layer. Inter-service communication should not take traffic out of the layer in which the services are hosted
- 16.13 Provide open APIs for integrations and conform to RESTful specifications
- 16.14 Ensure API caching is implemented wherever data refresh frequency is low
- 16.15 Provide APIs (with detailed documentation) for all Omni-channel digital banking platform capabilities to integrate with other systems
- 16.16 API specs should be maintained using industry standards such as Swagger/RAML and should be versioned along with the API's code or configuration
 - 16.16.1 Support partner, fintech and ecosystem integrations through APIs, including catalog of digital services and APIs, automation features and accelerators for faster integration/onboarding, and other best in class open banking features
 - 16.16.2 Provide CORS for whitelisted domains/origins
- 16.17 Ensure dynamic allocation of compute for load agnostic performance experience to customers
- 16.18 Have optimized content delivery, especially of assets (images, java script, style sheets etc.) over a Content Delivery Network (CDN) to ensure consistent user experience even in high-latency/low-bandwidth network coverage and older devices
 - 16.18.1 CDN integration should be done for all higher environments such as UAT and Production across all origin sites (DR, DC, Near-DR etc.)
 - 16.18.2 The CDN should be a commercially available OEM supported platform
 - 16.18.3 The CDN should have extensive presence in India (including Tier 2, Tier 3 cities, rural areas etc.) to ensure consistency of experience irrespective of the location

- 16.18.4 The CDN should support security features like DoS/DDoS prevention, geo-blocking, firewall for threat detection and alerting (real time), intrusion detection, automated blocking of attacks like SQL/script injection and high traffic rate from specific IP addresses, honeypot creation etc.
- 16.18.5 The CDN should support SSL/TLS certificates generated and provided by the bank, CORS for whitelisted origins and domains, and integration with SIEM applications
- 16.18.6 The CDN should support video hosting and streaming, and provide automated in-line optimization (size reduction, resolution reduction) of all content based on end-user device/quality of connection
- 16.18.7 All content and data flowing through the CDN should be implemented with proper CDN headers and TTLs
- 16.18.8 Provide administration console and APIs for cache purging (all or selected content/asset type/URL), monitoring of traffic (including cache hit/miss etc.), setting rate limits and other activities
- 16.18.9 The CDN's content should automatically get purged based content being updated or get triggered programmatically in case of deployment through the CI/CD pipeline

The successful bidder should:

- 16.19 Implement horizontal scalability at module/service level to handle required transaction volumes and composable architecture
- 16.20 Guarantee 99.99% availability for the proposed solution
- 16.21 Implement required integrations including core system integrations, partner, fintech and ecosystem integrations
- 16.22 Implement caching across all digital channels appropriately, including static data caching, images, web assets (CSS, HTML, ICO etc.)
- 16.23 Implement mature in-memory caching capabilities with cache store located nearest to the source of the provider in compliance with data storage requirements
- 16.24 Implement configurable caching strategy based on type of data sources, consumers, data validity etc.
- 16.25 Implement capability to push notifications regarding new changes over the air without frequent uploading on app store of various platforms
- 16.26 Implement highly scalable communication methods such as asynchronous APIs, event streaming and message queues where appropriate (e.g., user event-based triggers, data streaming pipelines, click-streaming analytics, mission-critical applications etc.)
- 16.27 Implement standard optimization techniques (e.g., caching, parallel processing, support standard optimization techniques, etc.)
- 16.28 Leverage modern DevSecOps practices for faster and secure deployments of upgrades, patches and release management
- 16.29 Leverage automated testing and performance testing to improve quality and speed of delivery

17. Security

The successful bidder should ensure the proposed solution:

- 17.1 Complies with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016, RBI February 2021 Master Circular on Digital Payments security, RBI circular on "Storage of Payment System Data" dated April 6, 2018 and any other guidelines for mobile banking in India issues by regulatory / statutory bodies such as RBI, NPCI, TRAI, Ministry of Finance (EASE) etc.
- 17.2 The selected bidder should undertake suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law/RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for Mobile Banking services
- 17.3 Complies with PA-DSS guidelines/standards and OWASP top 10
- 17.4 Complies with Bank's Cyber Security norms and information security policy, as is amended from time to time
- 17.5 Follows Zero Trust security model
- 17.6 Provides control features within the platform to ensure integrity of data (input and update, maintained totals, audit trails, error reports, etc.)
- 17.7 Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates (generated or provided by the Bank), or other best-in-class security architecture
- 17.8 Encrypts all the sensitive data leveraging AES 256 or later, PKI (Public Key Infrastructure), and Hardware Security Module (HSM) security algorithms.
- 17.9 Ensures data integrity and data protection are maintained throughout the complete lifecycle
- 17.10 Protects customer's sensitive information from exposure to unintended third parties
- 17.11 Reads the SIM serial no. and IMEI (International Mobile Equipment Identity) number (SIM and device binding), and stores for monitoring and audit
- 17.12 Prevents identity impersonation from lost or stolen mobile devices or device credentials, or through malware
- 17.13 Does not allow the app to be accessed on a jail broken or rooted device, Bidder should implement SSL pinning.
- 17.14 Provides co-browsing option (ability to share screen without control)
- 17.15 Locks access after certain number of incorrect attempts, as defined by the Bank, and provides clear steps to unblock through additional validations or contacts
- 17.16 Prompts to update PIN or password at certain interval, as defined by the Bank, and provides clear steps to update the same
- 17.17 Allows temporary or permanent blocking or disabling of certain application versions if impacted by security breach or vulnerability
- 17.18 Logs all security related events in secure backend systems
- 17.19 Provides multi factor authentication using biometrics features in mobile devices like face recognition, touch recognition etc.

- 17.20 The successful bidder should provide security audit reports on demand to demonstrate compliance with latest security standards
- 17.21 Provides PII data masking and isolation as per Bank's security standards and other regulatory standards
- 17.22 Provides access control over data and functionalities as per security model agreed with the Bank
- 17.23 Integrates with the Bank's identity and access management systems such as SSO, AD, LDAP, or other systems for authentication, authorization and multi factor authentication
- 17.24 Integrates with Bank's EFRMS System for providing alerts and takes actions based on the risk assessment
- 17.25 Provides two factor authentication (2FA) as default and any additional authentication based on the risk assessment of the customer / user profile in Bank's EFRM system
- 17.26 Is up to date with latest versions, service packs, patches etc. to protect against security breaches
- 17.27 Uses latest versions, service packs, patches etc. always to protect against security breaches and provide reports to demonstrate compliance
- 17.28 Provides a Consent Management Platform (CMP) to comply with Indian data privacy regulations and GDPRs
- 17.29 Provides security features for protecting against attacks such as XML, DoS, DDoS, brute-force and injection attacks (SQL, OS, XSS injection, etc.), and high traffic rate from malicious IP addresses across all interfaces (digital channels, APIs, web portals etc.)
- 17.30 Integrate with prevention devices such as WAF, Firewalls/Anti DDoS/NIPS, honeypot creation and any other control mechanism as part of automatic real time or near real time response mechanism
- 17.31 Contains digital signatures for external facing APIs to establish authenticity, integrity, and non-repudiation
- 17.32 Provides role-based authorization (OAUTH with JWT token), privileged user management (PIM), file integrity management (FIM)
- 17.33 Provides various policies on detection and blocking mode of Web application firewall to mitigate application-level attack
- 17.34 Does not expose attack surfaces such as open ports, memory exceptions, unvalidated form fields etc. The successful bidder should also ensure appropriate security configuration for both custom-built as well as installed commercial applications and platforms, and produce reports to demonstrate the same
- 17.35 Provides administrative portals with strong authentication and authorization mechanism
- 17.36 Provides secured Role Based Access Control (RBAC) modules
- 17.37 Provides separate real time logging of all traffic, user ids, authentication, message headers etc. and other logging activities
- 17.38 Terminates all online sessions automatically after a configurable fixed period of inactivity
- 17.39 Provides secure delivery of passwords and access codes for login purpose

17.40 Provides access of the internet-banking portal from within 3rd party applications (such as in case of payment of taxes, e-commerce transactions etc.) with security measures as well as visual identity linked to the Bank

17.41 The successful bidder should provide:

17.41.1 Integration with the Bank's existing SIEM 7.41.2 Vulnerability Assessment and Penetration Testing reports to the Bank

17.41.2 Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank. The observations may be made at any frequency by the bank or bank appointed external system audit team

17.42 The solution should be able to detect and restrict access through unsecured / open Wi-Fi.

18. Data and Analytics

The successful bidder must:

- 18.1 Ensure platform complies with both the regulator's as well as bank's guidelines on data storage
- 18.2 Ensure the proposed solution provides data for personalization of customer's experience in real time/near real time like product recommendations, digital marketing campaigns etc.
- 18.3 Ensure the proposed solution provides data collection and analytics capabilities to understand customers' financial needs, feedback of Bank's products, drop off in digital journeys etc.
- 18.4 Ensure the proposed solution collects data to support analytical models for customer segmentation, collection scorecards, cross sell/upsell offers, next best offer, settlement models etc.
- 18.5 Ensure the proposed solution collects and provides any other data (apart from above) at the frequency required by Bank's data and analytics capability team
- 18.6 Implement integration of analytics with its business rules and decision engine to trigger actions in real time/near real time
- 18.7 Integrate the solution with Bank's existing or proposed data warehouse, data lake and data analytics solutions to push and consume data
- 18.8 Ensure the proposed solution provides reporting and analytics capabilities including charts, graphs etc.
- 18.9 Migrate data from existing channels or applications (if required) for user preferences, standing instructions, beneficiaries, profiles, usernames, passwords, historical transactions, subscriptions etc.

19. Monitoring and Audit

- 19.1 The proposed solution should provide out of the box and configurable analytics dashboards to visualize monitoring data, including logins, drop offs, technical issues, sessions experiencing latency etc.
- 19.2 The successful bidder should implement:
- 19.2.1 Monitoring capabilities to track key events and metrics like uptime, outages, logins, sessions, transactions, latency, errors, exceptions etc.
 - 19.2.2 Event logging and analytics to monitor user journeys, track drop offs, issues etc.
 - 19.2.3 Solution to trigger alerts and notifications for performance disruptions and outages
 - 19.2.4 Solution to monitor and record system performance, with an ability to raise automated tickets, based on the boundary conditions, into the ticketing system
 - 19.2.5 Integration with Bank's existing and/or other leading APM solutions.
 - 19.2.6 Audit capabilities to track administration or configuration updates in the Omni-channel digital banking platform
 - 19.2.7 Audit capabilities for transactions and other activities in Omni-channel digital banking platform
 - 19.2.8 Strong audit mechanism for admin and build activities.
 - 19.2.9 Logging mechanism for all audit data.

20. In Built Document Management Module

- 20.1. The Solution should store all e-mail/electronic communications (external and internal for recommendations, concurrence etc.) electronically as part of customer Onboarding Journey. Storage will be provided by the Bank.
- 20.2. Provision to upload scanned images of documents at multiple stages, with digital Platform should ensure that document/files are scanned through antivirus before loading it on to the Server.
- 20.3. It should store, search and retrieve the customer data.
- 20.4. The system should provide output format to be generated in MS Word, MS Excel, Adobe Acrobat PDF, HTML, XML, CSV etc. and any format needed in future.
- 20.5. Output has to be a printable format with full alignment of text, images & tables.
- 20.6. The system should handle and generate various documents related to onboarding
- 20.7. The platform should be able to mask and encrypt documents, & data at rest and in transit
- 20.8. Platform should offer the functionality to search the document by text content, meta data or any other file attributes.

21. Infrastructure Requirements

- 21.1.** Digital banking platform will be hosted in Bank's DC in Navi Mumbai and DR in Hyderabad
- 21.2.** Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components
- 21.3.** Bank has Oracle ULA and can provide unlimited number Oracle DATABASE licenses which bidder can make good use in its proposed solution. Following products are available with Bank.
- Database Enterprise Edition Licenses
 - Partitioning Licenses
 - Diagnostic Pack
 - Tuning Pack
 - Real Application Clusters
 - Audit Vault Database Firewall
 - Data Masking & Subsetting
 - Database Vault
 - Advanced Security Option
 - WebLogic License

The successful bidder should:

- 21.4.** Design the solution with high availability, Active-Active setup (at DC and DR) and secure infrastructure in Data Centre and Disaster Recovery site as per Industry accepted security standards and best practices
- 21.5.** Ensure that production environment at DRC should be a 100% replica of primary data center
- 21.6.** In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location.
- 21.7.** Provide required hardware and software specifications along with security components as per statutory guidelines to maintain required SLA
- A. All components should be designed to have High Availability configuration, with the use of systems such as Load Balancers, Caches etc. where applicable
- B. Hardware specifications should include following (as applicable):
- Number of Virtual Nodes with number of cores per node
 - Memory requirement per node
 - Number of nodes including number of cores/nodes, number of RAM/node and storage/node
 - Storage requirement

The Bidder to submit the Hardware required in the below format along with the bid as Annexure 29

	DC		
	Number of virtual Cores	Memory in GB	Storage in GB
Server 1			
Server 2			
.			
.			
	DRC		
	Number of virtual Cores	Memory in GB	Storage in GB
Server 1			
Server 2			
.			
.			

The above requirement should be comprehensive and should cover all the Production, UAT, SIT etc. setup required at DC and DRC. This will also form a part of the Technical evaluation of the bidder.

- 21.7.1. Ensure sizing/capacity planning covers volumes listed in Key Metrics section
- 21.7.2. Ensure the hardware proposed for the Platform should not exceed 75% of CPU(s), Memory(s), Hard Disk(s) utilization levels at any given point in time during the TCO period.
- 21.7.3. The Bank will not be responsible for any assumption made by the Bidder with respect to the sizing
- 21.7.4. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades / replacements. The Bank has the right to deduct / recover from the bidder the required additional expenses which Bank may incur on account of such upgrades / replacement
- 21.7.5. Ensure compliance with data retention requirements
 - 21.7.5.1. Ensure online data availability for 3 years and archive data after 3 years based on agreement with Bank
 - 21.7.5.2. Ensure archived data is available for 7 years from the date of archival and is retrieved when required by the bank
 - 21.7.5.3. Ensure data purging happens only after approval from the Bank
 - 21.7.5.4. Ensure data backup/archival solution is modular

21.8. Implement flawless switching of all the services under purview of this RFP to Disaster Recovery (DR) site during DR drill as and when decided by Bank or in case of non-availability of primary / DC site

21.9. Proactively monitor digital banking platform infrastructure for availability, performance, latency etc. and ensure optimal performance per SLA

21.10. Ensure regular backups are being created as per process agreed with the Bank and conduct periodic testing of backup restoration process

- 21.11.** Periodically conduct capacity planning (at least once in six months & ad-hoc basis if there is surge in volume) and advise the Bank on infrastructure upgrade requirements with detailed explanation
- 21.12.** Provide detailed bill of material for all infrastructure components which need to be provided by the bidder, including servers, storage, OS, database, network components, 3rd party hardware and software components (e.g., HSM) etc. and manpower for each year
- 21.12.1. Stagger hardware deployment based on capacity requirements and prices quoted for hardware should stay valid throughout the contract period
- 21.12.2. Provide separate hardware requirements for each environment (Production Data Center (DC), Production Disaster Recovery (DR), Near DR, Development/Test and UAT)
- 21.12.3. Cost estimate should be provided in the format mentioned in Bill of Material section Annexure 4

22. Disaster Recovery Mechanism

In addition to disaster recover requirements mentioned in other scope sections, the successful bidder should:

- 22.1 Ensure the Digital Banking Platform is capable of and compatible for Disaster Recovery Implementation with Recovery
- 22.2 Ensure the Digital Banking Platform meets Recovery Point Objective (RPO) - 0 minutes and Recovery Time Objective (RTO) - 30 minutes
- 22.3 Bank also has made provisions of Near Site for, achieving zero / near zero RPO. Bidder will have to design solution to achieve Zero RPO and provision the equipment to be deployed at Near Site
- 22.4 Describe the provisions for disaster recovery and show that the proposed solution facilitates disaster recovery
- 22.5 The bidder needs to submit the technical architecture relating to data replication between primary and secondary site
- 22.6 Proper Backup policy should be considered in implementation plan
- 22.7 Conduct at least one DR drill of the proposed solution in a quarter or as per Bank's requirements

23. Testing

- 23.1 The proposed solution should support A/B testing to review the effectiveness of new build and how the users react to the change

The successful bidder must:

- 23.2 Ensure that all developed, configured, or deployed software are tested
- 23.3 Ensure Unit Testing, Integration testing, Functional Testing, User Acceptance Testing, Regression Testing, Performance Testing, Load Testing, and Security and Compliance Testing is executed as required for customer facing journeys, backend changes and APIs (using mock/stub APIs)

- 23.4 Provide all necessary tools for testing like JMeter, Selenium, Cucumber, Appium etc. for user interface testing, functional testing, API testing and other testing scope
- 23.5 Ensure automated unit testing, functional testing, and non-functional testing (e.g., performance test, security test) are integrated into CI/CD pipeline and execution reports are part of release artefacts
- 23.6 Ensure at least 85% test coverage for custom-built code
- 23.7 Ensure that test cases are documented during build phase meeting the acceptance criteria of use case scenarios
- 23.8 Ensure comprehensive coverage of both expected and negative scenarios
- 23.9 Setup test environment appropriately reflecting real-world scenarios with test data generated for all attributes (with anonymization as required)
- 23.10 Ensure performance testing is conducted for both synthetic as well as on real-world endpoints with performance criteria (stress, endurance, load, peak, scaling time etc.) agreed with the Bank
- 23.11 Ensure performance and stress test reports meeting the requirements are shared with the Bank
- 23.12 Assign dedicated resources to support UAT at Bank's specified premises
- 23.13 Share the UAT plan and pre-requisites two weeks in advance, and work to complete the UAT on time
- 23.14 The project plan should include all important milestones and approaches to achieve the desired goals. E.g., Dry runs, parallel runs, roll back plans, contingency plans etc.
- 23.15 Ensure two rounds of comfort test, final UAT and sign-off from Bank's team
- 23.16 Any deviation in the scheduled UAT plan must be immediately communicated to the bank
- 23.17 Ensure customization or further build of the platform, if required based on the UAT observations, must be done by the bidder at no additional cost to the Bank
- 23.18 Report UAT status daily to the Bank's IT head or the person nominated for the rollout at the Bank's end
- 23.19 Co-ordinate with the Bank's IT team whenever any input is required from the bank regarding UAT

24. Customization of the Software

- 24.1 The proposed solution should support customization through modern open-source languages (like Java, JavaScript, NodeJS etc.)
- 24.2 Any proprietary language should not be used and any vendor dependency for customizations should not exist
- 24.3 Bidder should clearly mention which open-source language is required for customizations
- 24.4 Manual with documentation of customization process, steps to use Integrated Development Environment (IDE), Software Development Kit (SDK) or appropriate modules should be provided by the bidder with FAQs, video etc.
- 24.5 The successful bidder should support customization requests from the Bank, in case the requirement cannot be supported through available configuration features

25. Implementation Practices

The successful bidder should:

- 25.1 Prepare a project plan and a resource deployment plan for implementing Omni-channel digital banking solution in the Bank
- 25.2 Provide periodic updates on progress, risks, issues, and mitigation throughout the implementation phase
- 25.3 Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform
- 25.4 Maintain code base of each microservice as a separate code repository, with best practices such as branches, tagging etc. Details of code ownership and IP are listed in the Licensing section
- 25.5 Ensure continued compatibility with newer versions of leading mobile operating systems including iOS, Android etc. and form factors of popular devices as and when they are released
- 25.6 Ensure continued compatibility with newer versions of leading browsers including Chrome, Safari, Firefox, IE, Edge etc. as and when they are released
- 25.7 Support canary and blue-green deployment strategy depending on the scope and take approval from the Bank to support zero-downtime during release
- 25.8 Push notification should be sent to users to notify about downtime (in advance and during the outage window), with estimated end time, contact details of support team or any other details required by the Bank
- 25.9 The solution should be implemented using:
 - 25.9.1 Deployments of the microservice layer via code and automation using CI/CD pipeline following stage-gated engineering practices in appropriate environments (development, SIT, UAT, pre-production, production)
 - 25.9.2 Modern deployment mechanisms such as canary, blue green etc. for microservices
 - 25.9.3 Incremental feature testing with closed audience
 - 25.9.4 Multi-variate testing, ability to test efficacy by time, content, layout, customer segments etc.

26. Key Metrics

The proposed solution should support the following uptime, RPO and RTO requirements of the Bank in production:

Metric	Requirement
RPO	0 minute
RTO	30 minutes
Uptime of Digital Banking Platform	99.99%

- 26.1 APM tool implementation is not in scope of this RFP. Only integration of Omni-channel digital banking platform with APM tool to measure above metrics from is in scope
- 26.2 The proposed solution should support the following capacity requirements of the Bank for mobile app channel:

Metric	Requirement
Daily Active Users (Unique users)	70 thousand -1 Lakh
Average Logins Per Day (Not unique users)	10-12 Lakhs
Average Monthly Transactions (Financial and non-financial)	2-2.5 Cr
YoY Increase in Logins (Average & Peak) and Transactions	40-45%

- 26.3 The proposed solution should support the following capacity requirements of the Bank for internet banking/web channel:

Component	Requirement
Daily Active Users (Unique users)	90 thousand – 1 Lakh
Average Daily Logins (Not unique users)	2 - 2.5 Lakh
Average Monthly Transactions (Financial and non-financial)	2.5-3 Cr
YoY Increase in Logins (Average & Peak) and Transactions	40-45%

26.4 The proposed solution should support the following experience requirements of the Bank:

Metric	Requirement
App download size	<100 MB
App load time	<3s
Web page load time	<2s
API Response Time	<300ms

26.5 The successful bidder should demonstrate that the proposed solution required key metrics

26.6 The successful bidder should support the following transaction per second requirements of the Bank for mobile app and internet banking channel:

Metric	Requirement
TPS in year 1	300 TPS
YoY growth in TPS	25%

26.7 The proposed solution should support the following ticket management requirements of the Bank:

Severity	Response Time	Resolution Time
Severity 1	15 minutes	30 minutes
Severity 2	30 minutes	4 hours
Severity 3	60 minutes	24 hours

26.8 Effective workaround is acceptable for Severity 1 and Severity 2 tickets

26.9 Complete Root Cause Analysis (RCA) should be conducted in 24 hours

26.10 Permanent resolution should be deployed within 24 hours or per timelines agreed with the Bank

27. Documentation

The successful bidder is responsible to:

27.1 Provide and maintain following documentation for all implementations and customizations done:

- Project plan
- Business requirement document
- Non-functional requirement document
- Functional design document
- Technical design document
- Interface design document
- Architecture diagrams with specifications
- Requirement traceability matrix
- Test plans
- Test scripts with comprehensive test cases
- Test summary (including defect status and details)
- Performance test report
- Deployment plan
- Installation qualification or deployment manual
- Release notes
- User handbook including screen/report layouts, business workflows, key actions, support details etc.
- Security scan reports (SAST, DAST etc.)
- Any other report as desired by Bank

27.2 Provide system administrator handbook including system security, user/system access management, application monitoring, audit trail monitoring, database administration including backup, restoration and archival, patch deployment, content management, and other maintenance and operational activities\

27.3 Provide the MIS reports like payment reconciliation reports, trend reports, sales reports etc. as per format and frequency requirements of the Bank

27.4 Provide bug fix reports, root cause analysis reports, workaround implementation reports etc. as required for maintenance and support actions

27.5 Provide documentation of Business Continuity Planning process, design aspects and operational workflow

27.6 Documentation of Disaster Recovery (DR) drills including process followed, report of outcomes, observations, action items etc.

27.7 Demonstrate and provide required documentation for Business Continuity of services in every DR failure scenario

- 27.8 Provide FAQ documentation and demo videos of features for better understanding of the digital banking platform.
- 27.9 All documentation should have diagrams, screenshots, flowcharts, and simple language for easy understanding of the digital banking platform
- 27.10 Any modifications in the above-mentioned documentation during upgrades, patching, customizations etc. should be supplied by the bidder to the Bank, free of cost in timely manner.
- 27.11 All documentation should be uploaded to Bank's centralized document repository, and accessible to all Bank stakeholders and team members at all times

28. Management Information System (MIS) Reports

The successful bidder should

- 28.1 Provide complete reports, dashboards, customized analytical reports pertaining to Digital Banking Platform
- 28.2 This should include the risk management reports, various analysis reports in figures as well as graphical representation
- 28.3 All data should be real time, and data till current time should be available
- 28.3.1 All reports should work with any given date range
- 28.4 Ensure digital channel wise availability of following basic MIS reports:
- Usage - Daily active users, monthly active users
 - Traffic - Concurrent users, volume (transactions per second), geography
 - Time – server/API response, session duration
 - Financial and non-financial transactions count and details
 - API wise usage
 - Browser wise usage (top 5)
 - Device wise usage (top 5)
 - Financial transactions by payment modes
 - Campaign performance
 - Technical issues
 - Business errors
 - Performance monitoring
 - Installation and uninstallation report for mobile app
 - Risk management - suspicious transactions, logins, malicious activities etc.
 - Suggest and provide various other required MIS reports

29. Intellectual Property

- 29.1 The Bank intends to procure and own the digital banking platform developed by the successful bidder
- 29.2 The successful bidder should provide comprehensive warranty for the application (for 3 years) and Bank will be paying the AMC/ATS if required thereafter completing the warranty period
- 29.3 While the Bidder shall retain the intellectual property rights for the application software, the access to source code shall be retained by Bank, both future and present, even after the warranty/AMC period
- 29.4 Source code for customization done for Bank in Digital Banking Platform solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank
- 29.5 Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation
- 29.6 The Bank should have the rights to modify the platform and source code without any restrictions
- 29.7 In case the successful bidder is coming with software, which is not its proprietary software, then the bidder must submit evidence in the form of agreement it has entered with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank
- 29.8 If the successful bidder has used any specific proprietary platform or components, an escrow agreement needs to be executed
- 29.9 The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder
- 29.10 Bidder shall transfer all Intellectual Property Right on non - exclusive basis for all the customizations done for Bank for the solutions and these IP rights would also be applicable for Bank's subsidiaries (Domestic or International) and sponsored RRBs.
- 29.11 The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied/procured by the bidder to the Bank to protect the Bank's interests in an eventual situation
- 29.12 The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent
- 29.13 As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization
- 29.14 All costs for the Escrow will be borne by the bidder.
- 29.15 The escrow code along with all documentation shall be periodically updated every one year by the bidder. Bidder shall submit a self-certificate confirming the same after every update
- 29.16 The Bank shall also have the right to conduct source code audit by third party auditor
- 29.17 The Bank shall have right to audit of the complete solution proposed by the successful bidder, and inspection by the regulators of the country.

- 29.18 The successful bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software
- 29.19 The successful bidder shall also provide licensed software for all software products whether developed by it or acquired from others
- 29.20 The successful bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard

30. Enterprise Licensing

- 30.1 The digital banking platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.
- 30.2 License for the digital banking platform should cover all installations like primary site, DR, other environments like Development, UAT, Sandbox etc. based on Bank's requirements without limitations on number of users, transactions, servers, usage, integrations etc.
- 30.3 All software envisaged is required to be on-premises software licensed to Bank

The successful bidder must:

- 30.4 Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP
- 30.5 Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted
- 30.6 Consider the disaster recovery environment while proposing the software licenses
- 30.7 Offer technical and functional support of the service for contract tenure post implementation of solution
- 30.8 Provide complete functional and technical solution for any new platform, model, and OS upgrade within thirty days of launch in India without any extra cost
- 30.9 Ensure digital banking platform along with final customization should be VAPT certified at no extra cost to Bank
- 30.10 Ensure support contract for the solution should include all regulatory (RBI, NABARD, NPCI, IBA, IDRBT, CIBIL etc.) global or country wide or state-wide updates, cyber security framework updates etc. free of cost during the tenure of contract
- 30.11 Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required

31. Warranty and AMC

- 31.1 The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II
- 31.2 The Product including Application and licenses shall have a roadmap for 7 years from the date of Go-Live of Phase II. The BIDDER shall provide assurance that the Digital Banking Platform and other associated solutions in scope of the RFP work as per the functional, technical, and operational specifications set out in the RFP.
- 31.3 The BIDDER shall provide assurance that as and when any problem arises, the same would be rectified immediately by the BIDDER without any additional cost to the Bank.
- 31.4 The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware, and the application software for total solution provided by the BIDDER.
- 31.5 The warranty and AMC of the hardware shall include preventive maintenance, performance fine tuning, error rectification, replacement of parts for all the hardware components of the total solution provided by the BIDDER
- 31.6 The AMC for the period beyond 7 years i.e. 8-10th year will be at the discretion of the Bank to continue the same and at mutually agreed rates between the successful bidder and Bank.
- 31.7 Warranty and AMC support shall be mission critical 24X7X52 weeks with site engineers for hardware and software. Proactive and preventive measures form a part of the AMC
- 31.8 The Bank reserves the right to terminate the AMC/ATS after giving three months' notice.
- 31.9 Warranty and AMC shall cover, inter alia, free provision of such spares, parts, kits, software upgrades as and when necessary to ensure that the Equipment's function in a trouble-free manner. The BIDDER shall correct any faults and failures in the Equipment's and shall repair and replace worn out defective parts of the Equipment's on 24x7 basis. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to the Bank, the BIDDER shall replace such parts at no extra cost to Bank with new parts or those equivalent to new parts in performance without any downtime on this account.
- 31.10 If any software goes out of support/ End of life/ sunset during the warranty/ AMC period, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account.
- 31.11 The BIDDER warrants that the services provided under the contract shall be as per the Service Level Requirement specified in this RFP. The Bank shall notify the BIDDER in writing of any claims arising under this warranty. Upon receipt of such notice, the BIDDER shall with all reasonable speed, repair/replace/reconfigure/re-provision the defective equipment or service, without prejudice to any other rights, which the Bank may have against the BIDDER under the contract.
- 31.12 If the BIDDER, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of this RFP, the Bank may proceed to take such remedial action as may be necessary at the BIDDERS's risk and expense and without prejudice to any other rights, which the Bank may have against the BIDDER under the contract.

- 31.13 The BIDDER guarantees that all the software supplied by the BIDDER is licensed and legally obtained.
- 31.14 The BIDDER shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer.
- 31.15 The BIDDER must warrant all equipment, accessories, spare parts etc., against any manufacturing defects during the warranty period. During the warranty period BIDDER shall maintain the equipment and repair/replace all the defective components at the installed site, at no additional charge to the Bank.
- 31.16 Warranty shall not become void if the Bank buys any other supplemental hardware from a third party and install it with these equipment's. However, the warranty would not apply to such hardware items installed.
- 31.17 The same maintenance standards specified for warranty period is applicable during the AMC period as well.
- 31.18 If any of the peripherals, components etc. are not available or difficult to procure or if the procurement is likely to be delayed, the replacement shall be carried out with equipment of equivalent capacity or higher capacity at no charges to the Bank, during the currency of warranty or AMC period.
- 31.19 The AMC charges provided by the BIDDER in the Commercial bid cover the cost of hardware, operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates (of Regulatory Authorities, RBI, NPCI etc.) and other relevant standards, and maintenance support for the OS, database, and the applications. The payment would be made quarterly in arrears. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank

32. Facility Management Service

The successful bidder should:

- 32.1 Provide 24*7*365 support for the entire contract period for Omni-channel digital banking platform to meet the Service Levels, starting immediately after first go-live.
- 32.2 Designate one of its personnel as the Project Manager in the same field stationed at Mumbai / Navi Mumbai, to interact with the Designated Customer Support Contact from the Bank for the purposes of getting approvals, progress report, discussing and resolving issues, arranging meetings, successful implementation of this project etc.
- 32.3 Setup a support center to provide L1, L2 & L3 support, linked with the Bank's centralized call center as required.
- 32.4 Ensure that throughout the contract period 100% support headcount is based out of Bank's office locations in Mumbai area as required by the Bank.
- 32.5 Recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.

- 32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided. Bank reserves the right to interview the resources including Project Director intended to be deployed and if not found suitable may reject them.
- 32.7 Deploy support team which is adequately staffed with appropriate skills to maintain and support IT Infrastructure and Digital Banking Platform. Also build/test/deploy bug fixes and change requests.
- 32.8 Ensure that the resources deployed for onsite support should comply with the Bank's resource requirement. Bank reserves the right to claim change in resource based on the performance of the resources.
- 32.9 Resource Deployment
- 32.9.1 Ensure that the deployed resources shall be on the bidders' payroll/contracts and will not be having any employment right with the bank.
- 32.9.2 Deployed resources will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank. The selected bidder shall address such issues without involving the bank.
- 32.9.3 In case, if the successful bidder has to depute third party resource payroll and not bidder's payroll, the permission of the same is to be taken from the Bank before deployment and it will be successful bidder's responsibility for any action taken on part of the deployed resource by the bidder.
- 32.9.4 The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to fully compensate the bank of loss incurred by the bank.
- 32.9.5 Bidder is expected to adhere to Bank's request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank's data to third party and any decision of the bank in this regard would be final and binding upon the selected vendor.
- 32.9.6 If Bank has to increase or decrease resources at onsite or off-site same shall be done at the same rate as provided according to Annexure 4
- 32.10 Ensure that the onsite resources should coordinate with bank's teams, perform testing, support, monitoring, implementation, integration, troubleshooting, reporting, RCA reports, day to day MIS reports, regulatory reports, audit compliance, any other statutory compliance, patch Installation (OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, access management, performance tuning, operating system upgrade, software upgrade, hardware upgrade, end of life/license expiration monitoring, deployment of fixes for CVEs, conduct DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the Digital Banking Platform Ecosystem and should come at no extra cost to the Bank
- 32.11 Perform regular monitoring and health checks of the solution and IT infrastructure including utilization, uptime, performance, latency, usage, key functionalities, transactions (financial and non-financial), errors, warnings, service degradation, security vulnerabilities/risks etc. and take appropriate actions to address any issues or disruptions.

- 32.12 Monitoring and Management of Digital Banking solution including infrastructure deployed. Provide the dashboard for Real-time monitoring of performance of the Digital Banking platform.
- 32.13 Prepare and maintain the detailed process documentation, Standard operating procedure and other documentation as required for implementation, maintenance and management of the solution and same shall be submitted before signoff and within 30 days of GO-LIVE of solution & be properly updated during the contract period.
- 32.14 Configuration management. Ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and version controlling. Also, all the sites (DC, DR, NDR) have consistent configuration.
- 32.15 Patch Management – Ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy.
- 32.16 Co-ordinate with different Bank's partners and other regulatory entities. Work as per Standard Operating Processes defined by the Bank, create and maintain SOPs as per project requirement.
- 32.17 Co-ordinate with Bank's IT Team or teams identified by the Bank. Preliminary trouble shooting of any issue related to the Digital Banking Platform as reported by Bank staff or customer.
- 32.18 Provide status of support activities and tickets, with logging when required, on a regular basis to the Bank and attend all required meetings on governance of the IT systems
- 32.19 Log ticket in internal helpdesk for Digital Banking Platform related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.
- 32.20 Maintain log of all outage calls for MIS purpose and provide daily, weekly, monthly, quarterly reports to Bank in formats finalized during operations.
- 32.21 Interface with and coordinate problem identification and resolution with the appropriate support organizations within or external to the Bank; Co-ordinate with OEM for ticketing, escalation and resolution of issues and restoration of hardware or associated software.
- 32.22 Fix any security findings/vulnerabilities in the IT infrastructure and Digital Banking Platform identified by various security agencies hired/consulted by the Bank without any additional cost during the contract period.
- 32.23 If the security observation(s) in the IT infrastructure cannot be closed by applying updates/patches/fixes/upgrades to the supplied equipment and replacement is the only option to close the observation(s), then the successful bidder has to replace the device(s) with device meeting all the specifications of the RFP at no extra cost to the Bank. However, the Bank reserves the right to waive off the hardware replacement depending on the type of vulnerability and its associated risk.
- 32.24 End of Sales / End of support: Ensure that the proposed solution supplied as part of this RFP should not have either reached or announced 'End of Sales' (1 years from last date of submission of Bid.) or end of support for at least 7 years from the date of issue of purchase order. In the event if any part of the proposed solution supplied by the bidder reaches end of support, within the 7 years period from the date of supply, the bidder has to continue support and provide equivalent product or solution , at no additional cost to the Bank or revamp the entire solution (if required).

- 32.25 Digital Banking Platform & IT infrastructure shall have a roadmap for 7 years from the Project Sign Off date. A certificate to this effect had been provided by the bidder and in Annexure 25 Continuing the services / maintenance beyond 7 years would be as per the Service Continuity clause in this RFP.
- 32.26 Perform system administration activities including access management, patching, deployment of fixes for security vulnerabilities, monitoring for end of life for software used in the solution and upgrade, performance optimization, backup, restoration, re-deployment of software post hardware upgrade etc. and any other required activity at no extra cost to the Bank
- 32.27 Resolve defects by following ITSM process of reporting, tracking, and prioritizing, and entire SDLC for development, testing and deployment as required
- 32.28 Provide all minor and major version upgrades during the period of contract at no extra cost to the Bank
- 32.29 Provide preventive and breakdown maintenance activities without any impact on day-to-day operations to maintain the required business uptime covering 24*7*365 days
- 32.30 Provide 36 hours' notice to the Bank and seek approval before executing any preventive maintenance
- 32.31 This notice should have details of the changes being implemented including testing results, impact to digital banking platform's users, communication process for users, fallback process and any other documentation requested by the Bank
- 32.32 Provide updates throughout the maintenance window at frequency agreed with the Bank
- 32.33 Provide Incident Management support-
- The bidder shall establish robust Incident Management process including:
- Provide 24x7x52 support for incident management for all components of the Digital Banking Platform
 - Provide automated fault detection and resolution .Be capable of self-healing
 - Publish support team's contact numbers and inform the Bank about issues or a setup conference call for critical issues including Bank'
 - Analyze the performance and suggest improvement if required for IT infrastructure and Digital banking platform.
- 32.34 Service desk
- Provide technical assistance for logging, troubleshooting, and managing the service requests for the Digital Banking Platform
 - Monitor, alerting, troubleshooting and resolution of incidents/ problems for the Digital Banking Platform
 - Monitoring and alerting on the health of the Digital Banking Platform
- 32.35 Accounting
- MIS reports for all activities should be provided on a routine basis as and when required by the bank in the format as prescribed by the Bank.
 - Provide a periodic report to the Bank assessing the performance of IT infrastructure and Digital Banking Platform under the scope of RFP against the Service Levels.
- 32.36 Business Continuity/ Disaster Recovery
- Implementing and maintaining BCP and the DR readiness (including data replication), for Digital Banking Platform to meet the Bank's RTO and RPO Objective.
 - Replication of data between the DC, DR and NDR site from the disaster recovery

perspective.

32.37 Compliance and assurance

- Assisting the Bank in attaining and ensuring on- going compliance to various regulatory and data security/ privacy requirements
- Addressing relevant threats/ risks identified in a proactive manner and through audit observations
- For all existing applications, bidder shall update all documents in case of any subsequent enhancements as part of System documentation process.
- Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to Quarterly VAPT requirement

33. Mandatory Training/Knowledge Transfer

- 33.1 The successful bidder is responsible to impart required training to the Bank's project and core teams and support vendor (if any) to configure, use and maintain the digital banking platform
- 33.2 The successful bidder shall organize following training to the Bank's team:
- 33.2.1 Five working days training to the Bank's Core Team (including support vendor, if any) to be imparted before UAT in multiple batches based on agreement with the Bank
- 33.2.2 Comprehensive training to the Bank (including support vendor, if any) once in a year during the contract period, as and when required by the Bank
- 33.3 Training to IT team should cover configuration, operations, maintenance & support, administration of software, platform architecture and components, installation, troubleshooting processes, user management, data base administration and maintenance, report generation, security management, backup & disaster recovery etc.
- 33.4 Training to business user groups should cover operational features, functionalities in the modules, report generation, auditing, and any other operational activities
- 33.5 Training to the Business Operations team to on-board partners, view reports, integrate partners using APIs, or any other activity to be handled by the concerned team
- 33.6 Training material to be provided to all the trainees (including support vendor, if any) with illustrations of scenarios, required actions, possible support features etc.
- 33.7 All trainings will be conducted onsite at Central Bank office in Mumbai Area.
- 33.8 The successful bidder should indicate the optimum number of days / hours required for all training programs onsite
- 33.9 The successful bidder should provide self-paced training content with video, audio, and subtitles (e-Learning material)

34. Project Timeline

The successful Bidder is expected to adhere to the following timelines concerning the implementation of the solutions/services in bank:

S. No	Launch Wave	Activity	Time Period for Completion	Time period from Project PO	Deliverables
1	Set Up	Omni-channel Platform Installation with all relevant software	4 weeks from PO	4 weeks	Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.
2	Phase1-MVP	Build completion for Phase 1	26 Weeks	30 weeks	Delivery of solution with configuration, customization, integrations, and unit testing , Functionality Testing QA and Regression Testing required for Phase 1 scope
3	Phase 2	Build completion for Phase 2 (Starts in parallel with Phase 1 User Acceptance Test handover to Bank)	16 weeks	46 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 2 scope
4	Phase 3	Build completion for Phase3 (Starts in parallel with Phase 2 User Acceptance Test handover to Bank)	14 weeks	60 Weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 3 scope
5	Phase 4	Build completion for Phase 4 (Starts in parallel with Phase 3 User Acceptance Test)	12 weeks	72 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 4 scope

6	Final	Project Signoff	2 weeks	74 weeks	After completely launching all features on the Digital Banking Platform, functionalities and operations would be observed for 60 days and problem if any including fine tuning of performance would be reported to bidder. Bidder shall provide solution to the issues raised
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- 34.1 The bidder should execute the implementation using Agile methodology by running sprints with prioritized user stories and incorporating feedback to reduce QA/User Acceptance Test efforts
- 34.2 Build for next phase should start in parallel with UAT of previous phase. Staffing of required resources, clarification on implementation scope and required cadence should be setup proactively by the bidder to ensure adherence with above timelines
- 34.3 Any risk due to dependencies like integration efforts from other systems, data requirements etc. should be highlighted by the bidder at least 4 weeks in advance
- 34.4 Acceptance Test shall be carried out on the hardware/software jointly by the representatives of the Bank and the bidder, after the build is completed
- 34.5 The Acceptance Test shall be deemed to be complete only on issuance of the 'Acceptance Certificate' by the Bank to the bidder
- 34.6 It is the responsibility of the bidder to remediate any deficiency identified in the performance of the hardware/software, as observed during the Acceptance Test. This includes replacement of some or all hardware or software at no additional cost to the Bank, to ensure that the hardware/software meet the requirements of the Bank as envisaged in the RFP
- 34.7 It is the responsibility of the bidder to obtain the sign off the bank on project related documents including Project plan, Functional Specifications Document, Acceptance test plan, etc. before commencement of the relevant project milestone
- 34.8 The project related documents would be reviewed on a periodic basis in line with the defined project governance mechanism and updated by the bidder in Agreement with the Bank, as and when required
- 34.9 The Bank, at its discretion, shall have the right to alter the delivery schedule and quantities based on the implementation plan. This will be communicated formally to the Bidder during the implementation if a need arises.

35. Onsite Support

Bidder should have a service and support infrastructure at Mumbai. The Bank shall give Bidder and its personnel only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services.

Any mode of remote access will not be allowed from any Network outside Bank's Network

Section III.

36. Maintenance Support

The Bidder must provide uninterrupted availability of the system and ensure that the problem is resolved within the time schedule as prescribed in the Service Level Agreement (SLA). Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the AMC period, all upgrades should be free. All regulatory / statutory changes should be done without any additional cost to the Bank.

37. Liquidated damage

The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedule, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the successful bidder's performance. If the Bank is forced to cancel an awarded contract (relative to this RFP) due to the successful bidder's inability to meet the established delivery dates, and the bank may take suitable penal actions as deemed fit.

Penalty: The successful bidder shall agree to the penalties structure in accordance with the following:

The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

In this context Bank may exercise both the rights simultaneously and severally. In case the Bank exercises its right to invoke the Bank guarantee and not to terminate the contract, the Bank may instruct to concerned bidder to submit fresh Bank guarantee for the same amount in this regard.

In case delay is attributable to Bank, proper evidence should be produced by Bidder.

38. Land Border Sharing Clause

The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 Order (Public Procurement No. 1), Order (Public Procurement No. 2) dated 23.07.2020 and Order (Public Procurement No. 3) dated 24.07.2020. Bidder should submit the undertaking in Annexure-18 in this regard and provide copy of registration certificate issued by competent authority wherever applicable.

Para 1 of Order (Public Procurement No. 1) dated 23-7-2020 and other relevant provisions are as follows:

- a. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with Competent Authority.
- b. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such persons, participating in a procurement process.
- c. "Bidder from a country which shares a land border with India" for the purpose of this Order means: -

1. An entity incorporated, established, or registered in such a country; or
2. A subsidiary of an entity incorporated, established, or registered in such a country; or
3. An entity substantially controlled through entities incorporated, established, or registered in such a country; or
4. An entity whose beneficial owner is situated in such a country; or
5. An Indian (or other) agent of such an entity; or
6. A natural person who is a citizen of such a country; or
7. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.

The beneficial owner for the purpose of (iii) above will be as under.

- a. In case of a company or limited liability partnership, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more judicial person, has a controlling ownership interest or who exercises control through other means.

Explanation

- a. "Controlling ownership interests" means ownership of or entitlement to more than twenty-five per-cent of shares or capital or profits of the company.
- b. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholder's agreements or voting agreements.
 1. In case of partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of entitlement to more than fifteen per-cent of capital or profits of the partnership.
 2. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of or entitlement to more than fifteen per-cent of the property or capital or profits of such association or body of individuals.
 3. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person(s), who hold the position of senior managing official.
 4. In case of trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen per-cent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- c. An agent is a person employed to do any act for another, or to represent another in dealings with third persons.

39. Monitoring & Audit

Compliance with security best practices may be monitored by periodic computer security audits / Information Security Audits/Statutory and Regulatory audit performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of:

- access and authorization procedures,
- source code review,

backup and recovery procedures,
network security controls and
program change controls.

The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Successful bidder. These tools should be a part of the proposed solution.

40. Bid Submission

- 40.1 All responses received after the due date/time be considered late and would be liable to be rejected. E-procurement portal will not allow lodgment of RFP response after the deadline. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever, including RFP responses taken to be late only because of another condition while responding.
- 40.2 Cost of Tender Document" may be paid through RTGS (Real Time Gross Settlement) / NEFT favoring CENTRAL BANK OF INDIA, BANK ACCOUNT NO.-3287810289, IFSC CODE - CBIN0283154 or by way of Bankers Cheque/Demand Draft/Pay Order favoring Central Bank of India, payable at Mumbai, which is non-refundable, must be submitted separately along with RFP response. The RFP response without proof of payment of application money or cost of tender document shall not be considered and shall be rejected, except in case of bidder being MSME as per the exemption applicable to it.
- 40.3 The details of the transaction viz. scanned copy of the receipt of making transaction are required to be uploaded on e-procurement website at the time of "final online bid submission. The RFP response without proof of amount paid towards Application Money / Bid Security (Annexure 14) are liable to be rejected.

Instructions to Bidders: e-tendering

The Bidders participating through e-Tendering for the first time, for Central Bank of India will have to complete the Online Registration Process on the portal. All the bidders interested in participating in the online e-Tendering process are required to procure Class II or Class III Digital e-Token having -2- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The tender should be prepared & submitted online using the bidder's authorized individual's (Individual certificate is allowed for proprietorship firms) Digital e- Token. If any assistance is required regarding e-Tendering (registration / upload / download/ Bid Preparation / Bid Submission), please contact on the support numbers given in the support details.

Registration Process for Bidders

- Open the URL: <https://centralbank.abcprocure.com/EPROC/>
- On Right hand side, Click and save the Manual "Bidder Manual for Bidders to participate on e-tender"
- Register yourself with all the required details properly.
- TRAINING: Agency appointed by the Bank will provide user manual and demo / training for the prospective bidders
- LOG IN NAME & PASSWORD: Each Vendor / Bidder will be assigned a Unique Username & Password by the agency appointed by the Bank. The Bidders are requested

to change the Password and edit the information in the Registration Page after the receipt of initial Password from the agency appointed by the Bank.

GENERAL TERMS & CONDITIONS: Bidders are required to read the "Terms and Conditions" section of the portal (of the agency concerned, using the Login IDs and passwords given to them.

Bid Submission Mode	https://centralbank.abcprocure.com/EPROC/ Through e-tendering portal (Class II or Class III Digital Certificate with both Signing & Encryption is required for tender participation)
Support person and phone number for e-tender service provider for any help in accessing the website and uploading the tender documents or any other related queries.	e-Procurement Technologies Limited Technical Support Team Mr. Sujith Nair: 079 68136857 sujith@eptl.in Ms. Geeta: 079 90334460 geeta@auctiontiger.net Ms. Khushboo: 09510813528 khushboo.mehta@eptl.in Ms. Pooja: 09328931942 pooja.shah@eptl.in Ms. Komal: 07904407997 komal.d@eptl.in Mr. Nandan Valera: 9081000427 nandan.v@eptl.in Ms. Vrusha Soni: 9904407997

	vrusha@eptl.in Mobile Numbers: +91-9904407997 9081000427
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Note: please note Support team will be contacting through email and whenever required through phone call as well. Depending on nature of assistance support team will contact on the priority basis. It will be very convenient for bidder to schedule their online demo in advance with support team to avoid last minute rush.

- All bids made from the Login ID given to the bidder will be deemed to have been made by the bidder.
- BIDS PLACED BY BIDDER: The bid of the bidder will be taken to be an offer to sell. Bids once made by the bidder cannot be cancelled. The bidder is bound to sell the material as mentioned above at the price that they bid.

Preparation & Submission of Bids

The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and subsequently submitted online only. Bids not submitted "ONLINE" shall be summarily rejected. No other form of submission shall be permitted.

Dos and Don'ts for Bidder

- Registration process for new Bidder's should be completed at the earliest
- The e-Procurement portal is open for upload of documents with immediate effect Hence Bidders are advised to start the process of upload of bid documents well in advance.
- Bidder must prepare for submission of their bid documents online well in advance as the upload process of soft copy of the bid documents requires encryption (large files take longer time to encrypt) and upload of these files to e-procurement portal depends upon bidder's infrastructure and connectivity.
- To avoid last minute rush for upload bidder is required to start the upload for all the documents required for online submission of bid one week in advance
- Bidder to initiate few documents uploads during the start of the RFP submission and help required for uploading the documents / understanding the system should be taken up with e-procurement bidder well in advance.
- Bidder should not raise request for extension of time on the last day of submission due to non-submission of their Bids on time as Bank will not be able to provide any support at the last minute as the portal is managed by e-procurement service provider.
- Bidder should not raise request for offline submission or late submission since only online e-Procurement submission is accepted.
- Part submission of bids by the Bidder's will not be processed and will be rejected.

Terms & Conditions of Online Submission

- Bank has decided to determine L1 through bids submitted on Bank's E-Tendering website <https://centralbank.abcpocure.com/EPROC>. Bidders shall bear the cost of registration on the Bank's e-tendering portal. Rules for web portal access are as follows:

- b. Bidder should be in possession of CLASS II or CLASS III-Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.
- c. Bidders at their own responsibility are advised to conduct a mock drill by coordinating with the e-tender service provider before the submission of the technical bids.
- d. E-Tendering will be conducted on a specific web portal as detailed in (schedule of bidding process) of this RFP meant for this purpose with the help of the Service Provider identified by the Bank as detailed in (schedule of bidding process) of this RFP.
- e. Bidders will be participating in E-Tendering event from their own office / place of their choice. Internet connectivity /browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.
- f. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) the service provider or Bank is not responsible.
- g. To ward-off such contingent situation, Bidders are advised to make all the necessary arrangements / alternatives such as back – up power supply, connectivity whatever required so that they can circumvent such situation and still be able to participate in the E-Tendering Auction successfully.
- h. However, the bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
- i. Failure of power at the premises of bidders during the E-Tendering cannot be the cause for not participating in the E-Tendering.
- j. On account of this, the time for the E-Tendering cannot be extended and BANK is not responsible for such eventualities.
- k. Bank and / or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of E-Tendering irrespective of the cause.
- l. Bank's e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday for the Bank, e-tendering website will receive the bids up to the appointed time on the next working day. Extension / advancement of submission date and time will be at the sole discretion of the Bank.
- m. During the submission of bid, if any bidder faces technical issues and is unable to submit the bid, in such case the Bank reserves its right at its sole discretion but is not obliged to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Service provider.
- n. Utmost care has been taken to reduce discrepancy between the information contained in e-tendering portal and this tender document. However, in event of any such discrepancy, the terms and conditions contained in this tender document shall take precedence.
- o. Bidders are suggested to attach all eligibility criteria documents with the Annexures in the technical bid.

Guidelines to Contractors on the operations of Electronic Tendering System of Central Bank of India

Pre-requisites to participate in the Tenders

Registration of Bidders on Electronic Tendering System on Portal of Central Bank of India (CBol): The Bidders Non-Registered in Central Bank of India and interested in participating in the e-Tendering process of Central Bank of India shall be required to enroll on the Electronic Tendering System. To enroll Bidder must generate User ID and password XXXXX

Registration of New bidders:

<https://centralbank.abcprocure.com/EPROC/bidderregistration>

The Bidders may obtain the necessary information on the process of Enrolment either from Helpdesk Support Team: 079-68136815, 9879996111 or may download User Manual from Electronic Tendering System for CBol. i.e., <https://centralbank.abcprocure.com/EPROC>

Preparation of Bid & Guidelines of Digital Certificate

The Bid Data that is prepared online is required to be encrypted and the hash value of the Bid Data is required to be signed electronically using a Digital Certificate (Class – II or Class – III). This is required to maintain the security of the Bid Data and to establish the identity of the Bidder transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/Decryption)

The Digital Certificates are issued by an approved Certifying Authority authorized by the Controller of Certifying Authorities of Government of India through their Authorized Representatives upon receipt of documents required to obtain a Digital Certificate.

Bid data / information for a particular Tender may be submitted only using the Digital Certificate.

Certificate which is used to encrypt the data / information and Signing Digital Certificate to sign the hash value during the Online Submission of Tender stage. In case, during the process of preparing and submitting a Bid for a particular Tender, the Bidder loses his / her Digital Signature Certificate (i.e., due to virus attack, hardware problem, operating system problem); he / she may not be able to submit the Bid online. Hence, the Users are advised to store his / her Digital Certificate securely and if possible, keep a backup at safe place under adequate security to be used in case of need.

In case of online tendering, if the Digital Certificate issued to an Authorized User of a Partnership Firm is used for signing and submitting a bid, it will be considered equivalent to a no objection certificate / power of attorney to that User to submit the bid on behalf of the Partnership Firm. The Partnership Firm must authorize a specific individual via an authorization certificate signed by a partner of the firm (and in case the applicant is a partner, another partner in the same form is required to authorize) to use the digital certificate as per Indian Information Technology Act, 2000 and subsequent amendment.

Unless the Digital Certificate is revoked, it will be assumed to represent adequate authority of the Authority User to bid on behalf of the Firm for the Tenders processed on the Electronic Tender Management System of Central Bank of India as per Indian Information Technology Act, 2000 and subsequent amendment. The Digital Signature of this Authorized User will be binding on the Firm. It shall be the responsibility of Partners of the Firm to inform the Certifying Authority or Sub Certifying Authority, if the Authorized User changes, and apply for a fresh Digital Signature Certificate. The procedure for application of a Digital Signature Certificate will remain the same for the new Authorized User.

The same procedure holds true for the Authorized Users in a Private / Public Limited Company. In this case, the Authorization Certificate will have to be signed by the Director of the Company or the Reporting Authority of the Applicant.

The bidder should Ensure while procuring new digital certificate that they procure a pair of certificates (two certificates) one for the purpose of Digital Signature, Non-Repudiation, and another for Key Encryption.

Recommended Hardware and Internet Connectivity

To operate on the Electronic Tendering System, the Bidder are recommended to use Computer System with at least 1 GB of RAM and broadband connectivity with minimum 512 kbps bandwidth. However, Computer Systems with latest i3 / i5 Intel Processors and 3G connection is recommended for better performance.

Operating System Requirement: Windows 7 and above Browser Requirement (Compulsory): Internet Explorer Version 9 (32 bit) and above and System Access with Administrator Rights.

Toolbar / Add on / Pop up blocker

Users should ensure that there is no software installed on the computers which are to be used for using the website that might interfere with the normal operation of their Internet browser. Users must ensure that they do not use any pop-up blockers, such as those provided by Internet Explorer and complementary software, like for example the Google tool bar. This might, in certain cases depending on users' settings, prevent the access of the EAS application.

Online viewing of Detailed Notice Inviting Tenders

The Bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by CBol on the home page of CBol e-Tendering Portal on <https://centralbank.abcpurchase.com/EPROC>.

Download of Tender Document

The Pre-qualification / Main Bidding Documents are available for free downloading. However, to participate in the online tender, the bidder must purchase the bidding documents via Demand Draft /online mode by filling the cost of tender form fee.

Online Submission of Tender

Submission of Bids will be preceded by Online Submission of Tender with digitally signed Bid Hashes (Seals) within the Tender Time Schedule (Key dates) published in the Detailed Notice Inviting Tender. The Bid Data is to be prepared in the templates provided by the Tendering Authority of CBol. The templates may be either form based, extensible tables and / or unloadable documents. In the form-based type of templates and extensible table type of templates, the Bidders are required to enter the data and encrypt the data/documents using the Digital Certificate / Encryption Tool.

In case Unloadable document type of templates, the Bidders are required to select the relevant document / compressed file (containing multiple documents) already uploaded in the briefcase.

Note:

- a. The Bidders upload a single documents unloadable option.
- b. The Bid hash values are digitally signed using valid class – II or Class – III Digital Certificate issued any Certifying Authority. The Bidders are required to obtain Digital Certificate in advance.
- c. The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.
- d. This stage will be applicable during both. Pre-bid / Pre-qualification and Financial Bidding Processes.

The documents submitted by bidders must be encrypted using document encryption tool which available for download under Download section on <https://centralbank.abcprocure.com/EPROC>

Steps to encrypt and upload a document:

- Select Action: Encryption -> Tender ID: (enter desired tender ID) -> Envelope: (Technical / Price Bid) -> Add File: (Select desired document to be encrypted) -> Save File(s) to: (select desired location for encrypted file to save).
- After successful encryption, format of encrypted file will change to .enc which is required to be uploaded by bidders.
- After encryption bidders are required to upload document as per the mandatory list mentioned in the envelope i.e., Technical / Commercial

Note: Bank and e-Procurement Technologies Limited shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-tender platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the event. Bidders are advised to ensure system availability and prepare their bid well before time to avoid last minute rush. Bidder can fix a call with support team members in case guidance is required by calling on below mentioned numbers.

Bidders need to take extra care while mentioning tender ID, entering incorrect ID will not allow Bank to decrypt document.

Close for Bidding

After the expiry of the cut- off time of Online Submission of Tender stage to be completed by the Bidders has lapsed, the Tender will be closed by the Tender Authority.

Online Final Confirmation

After submitting all the documents bidders need to click on "Final Submission" tab. System will give pop up "You have successfully completed your submission" that assures submission completion.

Short listing of Bidders for Financial Bidding Process

The Tendering Authority will first open the Technical Bid documents of all Bidders and after scrutinizing these documents will shortlist the Bidders who are eligible for Financial Bidding Process. The short-listed Bidders will be intimated by email.

Opening of the Financial Bids

The Bidders may join online for tender Opening at the time of opening of Financial Bids. However, the results of the Financial Bids of all Bidders shall be available on the e-Tendering Portal after the completion of opening process.

Tender Schedule (Key Dates)

The Bidders are strictly advised to follow the Dates and Times as indicated in the Time Schedule in the detailed tender Notice for the Tender. All the online activities are time tracked and the electronic Tendering System enforces time-locks that ensure that no activity or transaction can take place outside the Start and End Dates and time of the stage as defined in the Tender Schedule.

At the sole discretion of the tender Authority, the time schedule of the Tender stages may be extended.

41. Integrity Pact

Each Participating bidder/s shall submit Integrity Pact as per attached Annexure- 11 duly stamped for ₹500. Integrity pact should be submitted by all participating bidders at the time of submission of bid

documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time schedule prescribed by Bank may be relevant ground of disqualification for participating in Bid process.

Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:

Sri Trivikram Nath Tiwari [mail: trivikramnt@yahoo.co.in]

Sri Jagdip Narayan Singh [mail: jagadipsingh@yahoo.com]

- a. For any clarifications/issues, bidders are requested to contact with Bank's personnel in the below mail-id before contacting with IEM.

digitalmobile@centralbank.co.in

cmitdigital@centralbank.co.in

- b. IEM's task shall be to review – independently and objectively, whether and to what extent the parties comply with the obligations under this pact
- c. IEM shall not be subjected to instructions by the representatives of the parties and perform his functions neutrally and independently Both the parties accept that the IEM has the right to access all the documents relating to the project/procurement, including minutes of meetings.

42. Commercial Offers

Commercial Bids of only technically qualified Bidders shall be opened on the basis of technical proposal.

The Commercial Offer (CO) should be complete in all respect. It should contain only the price information as per Annexure-4

- a. The commercial offer should follow technical configuration / specifications as per Annexure-15.
- b. The price to be quoted for all individual items and it should be unit price in Indian rupees.
- c. In case there is a variation between numbers and words, the value mentioned in words would be considered. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the commercial Bid inclusive of all costs. GST (Goods and Services Taxes) shall be payable as per applicable structure laid down under GST Law. The Bank will not pay any other taxes, cost, or charges. The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. but exclusive of only applicable GST, which shall be paid/ reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/ advantages, arising out of fall in prices, taxes, duties, or any other reason, must be passed on to Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out-of-pocket expense. The Selected Bidder will be entirely responsible for license fee, road permits, NMMC cess, LBT, Octroi, insurance etc. in connection with the delivery of products at site advised by the Bank including incidental services and commissioning. Payment of Octroi, entry-tax, etc., alone, if applicable, will be made at actuals, on production of suitable evidence of payment by the Bidder.

- d. The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals.
- e. The Manpower / Resource payment should be in accordance with minimum wages act and its subsequent amendments.

43. Evaluation & Acceptance

All bids will be evaluated on the basis of technical competence and the price quoted. The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder.

Technical & Commercial Scoring

- a. The commercial bid of only technically qualified bids shall be opened.
- b. The score(s) will be calculated for all technically qualified bidders using the formula: -

$$H1 = (0.3 \times \frac{C_{\text{minimum}}}{C_{\text{quoted}}}) + (0.7 \times \frac{T_{\text{obtained}}}{T_{\text{highest}}})$$
- c. (Minimum Commercial Quote/Quoted Price) x 30% + (Technical Score/Highest Technical Score) x 70%
- d. Technical will carry 70% weightage and Commercial will carry weightage of 30%
- e. Highest scores so obtained using the above method shall be declared as successful bidders.
- f. The bidder with the Highest Combined Score (H1) shall be selected. In case of tie between two or more bidders for the Highest Total Combined Score, then the bidder with Highest Technical Score amongst such bidders shall be the successful bidder.
- g. During Technical Evaluation the score of the Bidders will not be shared
- h. Technical offers will be evaluated based on compliance with eligibility criteria, technical specification, other terms & conditions stipulated in the RFP. Only those bidders who qualify in the technical evaluation would be considered for evaluating the commercial bid. Bank may, at its sole discretion, waive any non-conformity or deviations.
- i. In case, any of the successful bidder is unable to honor in full or part of the contract awarded, Bank shall, at its sole discretion, distribute this shortfall to the other successful bidder(s) equally or in any ratio decided by the Bank.
- j. Bank reserves the right to reject the bid offer under any of the following circumstances:
 - If the bid offer is incomplete and / or not accompanied by all stipulated documents.
 - If the bid offer is not in conformity with the terms and conditions stipulated in the RFP.
 - If there is a deviation in respect to the technical specifications of hardware items.
- k. The Bank shall be under no obligation to mandatorily accept the lowest or any other offer received and shall be entitled to reject any or all offers without assigning reasons

44. General Terms

44.1. Payment Terms

Payment will be released by the Central office from where the purchase order is issued. All the Payment shall be made in INR only. Payment terms are as under:

The Bidder must accept the payment terms proposed by the Bank. The commercial submitted by the Bidder must be in conformity with the payment terms proposed by the Bank. Any deviation from the

proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item.

The payment will be released as follows:

Payment for License and Implementation Cost:

S. No	Specifications	Payment Schedule
1. Enterprise License Cost for Digital Banking Platform	UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution.	40%
	MVP Phase 1 implementation	20%
	Phase 2 implementation	20%
	Phase 3 implementation	15%
	Phase 4 implementation	5%
2 a. Implementation Cost/Phase 1	Phase 1 -UAT sign off from Bank	40%
	Go- live sign off from Bank	40%
	Successful Completion of DR Drill	20%
2 b. Implementation Cost/Phase 2	Phase 2: UAT sign off from Bank	40%
	Phase 2: Go- live sign off from Bank	40%
	Phase 2: Successful Completion of DR Drill	20%
2 b. Implementation Cost/Phase 3	Phase 3: UAT sign off from Bank	40%
	Phase 3: Go- live sign off from Bank	40%
	Phase 3: Successful Completion of DR Drill	20%
2 c Implementation Cost/Phase 4	Phase 4: UAT sign off from Bank	40%
	Phase 4: Go- live sign off from Bank	40%
	Phase 4: Successful Completion of DR Drill	20%
4	Onsite resource charges for Facility Management	Payable quarterly in arrears

5	Training Cost	On completion of training as per RFP terms
6	Annual Technical Support (ATS) Charges	Payment Quarterly/ Yearly basis in arrears
7	Cost of additional work on basis of person days	100% on completion of work and sign-off from the Bank
8	Licenses for OS, DB and Any other component	30% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Go Live Date

For payments, the go-live of every phase shall be

For purposes of payment phases, the features listed out under MVP- Phase 1, Phase 2, Phase 3, and Phase 4 of Functional Requirements is to be considered. The successful bidder must implement all remaining products under the scope prescribed

The bidder will estimate and provide a list of the required hardware, software licenses and databases required for the Omni Channel Digital Banking solution through the contract period as per the format in Commercial Bid: Annexure 4: Commercial Bid

The bank will provide the hardware, software licenses and database as per the list shared. In the event any additional hardware, software licenses, database is brought in by the bidder, the payment terms in point 8 will apply:

i. Payment on Onsite Support:

The Successful bidder must ensure availability of the manpower requirement as per the RFP.

The payment for the Cost of manpower for onsite support & dedicated onsite development engineer will be payable quarterly in arrears.

ii. Warranty/ATS:

The ATS cost, shall be paid quarterly in arrears from the 1st year onwards. In case of advance payment, then the bidder should submit a Bank Guarantee for an equal amount of Annual ATS amount.

The platform proposed as part of this RFP should be maintained with back-to-back support from the OEM on 24x7x365 basis by the Successful Bidder till the end of the contract period. All payments will be released only after submission of the proof for the same along with the invoices, request for payment and other related documents.

The Bank shall have the right to withhold any payment due to the successful bidder, in case of delays or defaults on the part of the successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of technical bid is not taken up by the bank during respective Phases, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.

Payments to the vendor will be released subject to submission of proof of acceptance of the respective deliverables by concerned Bank officials and other related documents. Vendor must submit the invoices, milestone sign-off & other documents required for release of payment.

iii. Change Requests / Enhancements in the Application:

- a. Any major and minor version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS.
- b. Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank.
- c. Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.
- d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period.

There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be release by CO, as per above payment terms on submission of delivery challan and installation report.

The Bank will pay of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 30 days from the date of receipt of the invoice. After the dispute is resolved Bank shall make payment.

The required documents to be provided along with original invoice. Original delivery Challans /UAT sign off / go live signoff/ DR Drill completion as per applicable milestone duly stamped and signed by the Bank Official.

The payments will be released on submission of invoice to DIT CBD- Belapur through NEFT / RTGS/account credit after deducting the applicable LD/Penalty, TDS if any. The Successful Bidder must provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code, GSTIN, State Code, State Name, HSN Code etc.

iv. Fixed Price

The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. No price variation relating to increases in customs duty, excise tax, dollar price variation etc. will be permitted. The bidder shall pay any other applicable Taxes being applicable after placement of order, during currency of the project only.

v. Taxes

The consolidated fees and charges required to be paid by the Bank against each of the specified components under this RFP shall be all-inclusive amount with currently (prevailing) applicable taxes. The bidder shall provide the details of the taxes applicable in the invoices raised on the Bank.

Accordingly, the Bank shall deduct at source, all applicable taxes including TDS from the payments due/ payments to bidder. The applicable tax shall be paid by the bidder to the concerned authorities.

In case of any variation (upward or downward) in Government levies / taxes / etc. up-to the date of providing services, the benefit or burden of the same shall be passed on or adjusted to the Bank. If the service provider makes any conditional or vague offers, without conforming to these guidelines, the Bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly.

Goods and Services Taxes (GST) and its Compliance: -

- a. Goods and Services Tax Law in India is a Comprehensive, multi-stage, destination-based tax that will be levied on every value addition. Bidder shall have to follow GST Law as per time being enforced along with certain mandatory feature mentioned hereunder
- b. TDS (Tax Deducted on Source) is required to deduct as per applicable under GST Law on the payment made or credited to the supplier of taxable goods and services. It would enhance the tax base and would be compliance and self-maintaining tax law based on processes. The statutory compliances contained in the statutes include obtaining registration under the GST law by the existing assesses as well as new assesses, periodic payments of taxes and furnishing various statement return by all the registered taxable person.
- c. It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law.
- d. If bidder, is backlisted in the GST (Goods and Services Tax) portal or rating of a supplier falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract.
- e. Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Service provider shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and Local bodies or any other authority authorized in this regard.

44.2. Service Level Agreement

This section describes the service levels that has been established for the Services offered by Bidder to the Bank. Bidder shall monitor and maintain the stated service levels to provide quality customer service to the Bank.

The Vendor understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same, for the tenure of Contract under this RFP. The Vendor therefore agrees and undertake that an exit resulting due to expiry or termination of Contract under this RFP or for any reason whatsoever would be a slow process over a period of six (6) months, after the completion of the notice period, and only after completion of the Vendors obligations under a reverse transition mechanism. During this period of Reverse Transition, the Vendor shall continue to provide the Deliverables and the Services in accordance with the contract under this RFP and shall maintain the agreed Service levels. The Bank shall make payment for these services as per terms.

The Bank expects that the successful Vendor to adhere to the following minimum Service Levels:

- i. Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining "Penalties" that would be levied on the Successful Vendor.
- ii. The Vendor should have 24X7X365 days monitoring, escalation, and resolution infrastructure.
- iii. Time bound problem addressing team (onsite) for the complete contract period.

- iv. Vendor to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities towards compliance as part of ATS at no extra cost to bank for the entire contract period. Any delay in meeting the timelines would result in penalty.

SLA for Digital Banking Platform:

Vendor will have to guarantee a minimum uptime of 99.99%, calculated monthly. Application (As a whole / any module of the application) availability will be 99.99% on 24x7x52 weeks. The penalty will be calculated as per the details given below.

Uptime percentage - 100% less Downtime P

Uptime Percentage (DC, DR)	Penalty Rate (Penalty rate on monthly ATS contract value and Facility Management Service)
>=99.99%	No Penalty
> 99.99% and < 99.90%	5 %
> 99.90% and <=99.50%	7 %
> 99.50% and <=99.0%	10 %
> 99.0% and <= 97. %	12 %
<97%	15%

Percentage

Downtime percentage - Unavailable Time divided by Total Available Time, calculated monthly.

Total Available Time – 24 hrs. per day for seven days a week excluding planned downtime

Unavailable Time - Time involved while the solution is inoperative or operates inconsistently or erratically.

The payment for ATS and Facility Management Services are quarterly in arrears; however, penalty amount will be applied on the monthly amount payable based on SLA breach. If bifurcation of quarterly invoice is not provided, Bank will divide the quarterly billing amount in the uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The SLA charges will be subject to an overall cap of 20% of the Monthly billing and thereafter, Bank has the discretion to cancel the contract. If Vendor materially fails to meet an uptime of 99.50% for three (3) consecutive months, the Bank may have the right to terminate the contract. In case if there are no pending invoices to be paid by the Bank to the vendor, the vendor must submit a pay order / cheque payable at Navi Mumbai in favor of Bank for the same within 15 days from the notice period from the Bank.

Availability Service Level Default

- Availability Service Level will be measured monthly.
- A Service Level Default will occur when the vendor fails to meet Minimum uptime

(99.99 %), as measured monthly.

Bidder shall determine the severity levels based on the criteria mentioned below:

SeverityLevel	Functionality that is impacting the Digital Banking Platform from being used
Severity 1 (High)	Fault/bugs which prevents the software from being used at all or affect the critical operations
Severity 2 (Medium)	Fault/bugs which affects the functionalities or Slowness in system which impacts the operations
Severity 3 (Low)	Fault/bugs which affects the functionalities or Slowness in system which impacts the operations but workaround exists

Type of Issue	Response Time	Resolution Time	Effective Downtime beyond Resolution Time in %
Severity 1	15 min	60 min	100%
Severity 2	30 min	4 hrs	90%
Severity 3	60 min	8 hrs	80%

SLA Penalty Calculation:

E.g. - There is an incident which occurs under the Severity Level 2 for which the downtime is for 5 hours in a month. Therefore, the effective downtime for the month would be:

$$5 \text{ hours} \times 90\% = 4.5 \text{ hours}$$

Therefore, the downtime of 4.5 hours would be considered due to this incident while computing the availability of the application.

Bidder is required to provide evidence for ascertaining Severity Levels in absence of which Severity level for the incident would be considered as 1 for the purpose of penalty calculation

SLA for Onsite Support Facility Management

The resources should be available Onsite 24*7*365 for Support, Maintenance activities.

The Payment for the resources will be done on actual attendance of the Resource on Monthly basis.

For calculation of attendance Bank working days in the particular month will be taken. However the Bidder to ensure that the services are available 24*7*365.

In case any resource is not available or goes on an unplanned / emergency leave or planned leave the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.

Service Levels during implementation phase

i. The Bidder is expected to complete the responsibilities that have been assigned as per the implementation timelines mentioned in Section - Project timelines.

Penalty would be levied for delivery, installation, and implementation delays for Digital Banking Platform solution and shall be a maximum of 10% of the total cost of that solution from the finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.

After acceptance of respective solutions by the Bank:

System Availability

System availability is defined as $\{(\text{Scheduled operation time} - \text{system downtime}) / (\text{scheduled operation time})\} * 100\%$.

Where:

- a. Scheduled operation time means the scheduled operating hours of the System for the month. All planned downtime on the system would be deducted from the total operation time for the month to give the scheduled operation time.
- b. System downtime subject to the SLA, means accumulated time during which the System is not available to the Bank's users or customers due to in-scope system or infrastructure failure, and measured from the time the Bank and / or its customers log a call with the Bidder's help desk of the failure or the failure is known to Bidder from the availability measurement tools to the time when the System is returned to proper operation.
- c. Critical and Key infrastructure of Data Centre, Disaster Recovery Centre and Near Site will be supported on 24x7x52 week basis.
- d. Downtime shall commence when the respective hardware and or its associated software fails.
- e. Uptime will be computed based on service availability of the in-scope components. Also, non-compliance with performance parameters for business and system / service degradation will be considered for downtime calculation.
- f. Response may be telephonic or onsite. In case the issue cannot be resolved telephonically, Bidder (as per the criticality and nature of the issue) will provide onsite assistance at respective locations (DC, DRC, and Near Site) within response resolution window.
- g. If any one or more of the components defined in —Critical at the Data Centre, Disaster Recovery Facility and Near Site are down resulting in non-availability of Solution, then affected services / components listed in the —Critical availability measurements table shall be considered for calculating the system downtime.
- h. The Data Replication between the DC and Near Site should be storage to storage-based Oracle Log replication and adopted technique for DC and DRC is currently on Oracle Data Guard based replication.
- i. Service Levels will be complied with irrespective of the customizations that would undergo during the tenure of the Contract.
- j. Typical Resolution time will be applicable if services are not available to the Bank's users and customers and there is a denial of agreed services.
- k. The bidder to provide warranty & AMC support on all days (24X7X52week) for period of contract
- l. Bank has defined in-scope services and corresponding SLAs as under, Bank shall evaluate the performance of the Bidder on these SLAs compliance as per the periodicity defined.
- m. The Successful Bidder shall provide, as part of monthly evaluation process, reports to verify the Successful Bidder's performance and compliance with the SLAs. Automated data capturing and

reporting mechanism will be used for SLA reporting. The bank will leverage existing/future EMS tools to monitor and manage the Solution/IT Infrastructure.

- n. If the level of performance of Successful Bidder for a particular metric fails to meet the minimum service level for that metric, it will be considered as a Service Level Default.
- o. Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.
- p. Penalties if any, as defined by SLAs, shall be adjusted in the payment of a quarter. Balance penalties, if any shall be levied in the payment for the subsequent quarter.
- q. The Bidder to provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.
- r. Bidder agrees to ensure that all the items / products used for delivering services to the Bank including all components are new and are using state of the art technology. Bidder shall provide such proof of the new equipment (e.g., Copy of invoice etc.) to the Bank. In case of software supplied with the system, Successful Bidder shall ensure that the same is licensed and legally obtained in the name of end customer i.e., Bank with valid documentation made available to the Bank.

Note: All service level penalties will be reconciled at the end of every quarter.

Service Level Default

Service Levels will be measured monthly. The Bidder's performance to Service Levels will be assessed against Minimum Expected Service Level requirements for each criterion mentioned in the Availability measurement table.

An Availability Service Level Default will occur when:

The Bidder fails to meet Minimum Service Levels, as measured monthly, for a particular Service Level.

Service Levels will include Availability measurements and Performance parameters

- a. Service Levels will include Availability measurements and Performance parameters.
- b. Bidder will provide Availability Report on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the Bank at the end of every month containing the summary of all incidents reported and associated Bidder performance measurement for that period.
- c. Performance measurements would be accessed through reports, as appropriate to be provided by Bidder e.g., utilization reports, response time measurements reports, etc.
- d. Cost Reference that is mentioned is billing value for the defaulted period & defaulted component for which SLA will be calculated.

Liquidated damages for SLA Default

The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, Operationalization, implementation, training, acceptance, warranty, maintenance etc. of the entire scope of the tender) by the bidder.

Installation will be treated as incomplete in one/all the following situations:

Non-delivery of any component or other services mentioned in the order non-delivery of supporting documentation.

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

The amount of penalty will be recovered from the successful bidder from payments due to them. In case, no payments are due, the successful bidder must remit the same within 15 days of claim from the Bank failing which the Bank shall be at liberty to invoke Bank Guarantees provided for during warranty period by the successful bidder. However, if the Digital Banking Platform application is down due to the reasons attributable to the Bank, the successful bidder must submit proof for the same for not levying the penalty.

Penalty Calculation for Downtime

In the event of an Availability Service Level Default, the Bidder shall be penalized that will be computed in accordance with the following formula:

Monthly Service Level Default = Minimum Service Level – Monthly Actual Service Level

Total Penalty = Quarterly Service level default X (Summation of Cost References)

If an Availability Service Level Default has occurred for more than one service level requirement, the sum of the corresponding Penalty shall be applicable. Bidder shall review with the Bank, monthly from the start of Contract Execution.

The total amount of Penalty levied on the Bidder shall be reflected on the invoice provided to the Bank in the quarter after the quarter in which the Service Levels were assessed. The Bank shall be entitled to deduct the Penalty amount from the amounts payable by the Bank to the Bidder as per the invoice.

Example 1

Assume for a particular service level requirement (e.g.: Availability of Digital Banking Platform, the minimum service level is 99.95% During a Service Assessment period; the service level achieved is 96%:

Digital Banking Platform hardware and its associated software~ Rs. 10 crores

Software and its licenses ~ Rs. 2 crores

Annual Maintenance Charges and Annual Technical Support ~ Rs. 5 crores

Total Cost of Product and Services billing value for the defaulted period & defaulted deliverable
~ Rs. 17 crores

The Availability Service Credit due to the Bank would be computed as follows:

Minimum Service Level

Monthly Service Level Default = M1 = 99.5 - 96.5 = 3

Penalty for M1 = 3% * (10 crores+ 2 crores+ 5 crores) = Rs.51,00,000

Bidder must note that the total cost of products and services is exclusive of taxes for the purpose of computation of the service level and service credit.

Tables of Incident Matrix

Incident to be reported within (if unresolved)	Escalation Hierarchy
15 min	Senior Manager-IT of the Bank
1 hour	Chief Manager –IT
2 hours	Assistant General Manager (IT) / Deputy General Manager (IT)
> 4 hours	General Manager (IT)

44.3. Order Cancellation

Bank reserves its right to cancel the order in the event of one or more of the following situations:

- 44.3.1. Delay in delivery beyond the specified period for delivery.
- 44.3.2. Serious discrepancy in hardware noticed during the pre-dispatch factory inspection or during Installation.
- 44.3.3. In addition to the cancellation of purchase order, Bank reserves the right to appropriate the damages by foreclosing the bank guarantee given by the supplier against the advance payment.

44.4. Indemnity

The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against all losses, liabilities, claims, actions, costs, and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank because of:

- 44.4.1 Bank's authorized / Bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
- 44.4.2 Relating to or resulting directly from infringement of any third-party patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project.
- 44.4.3 An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or
- 44.4.4 Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or
- 44.4.5 Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or

- 44.4.6 Any or all Deliverables or Services infringing any patent, trademarks, copyrights, or such other Intellectual Property Rights and/or
- 44.4.7 Breach of confidentiality obligations of the Bidder contained in this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
- 44.4.8 Negligence or gross misconduct attributable to the Bidder or its employees, agent, or sub-contractors
- 44.4.9 The Bidder shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property issued or registered in India, provided however,
- 44.4.9.1 The Bank notifies the Bidder in writing immediately on aware of such claim,
- 44.4.9.2 The Bidder has sole control of defense and all related settlement negotiations,
- 44.4.9.3 The Bank provides the Bidder with the assistance, information, and authority reasonably necessary to perform the above, and
- 44.4.9.4 The Bank does not make any statement or comments or representations about the claim without prior written consent of the Bidder, except under due process of law or order of the court. It is clarified that the Bidder shall in no event enter a settlement, compromise, or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank's (and/or its customers, users, and Bidders) rights, interest, and reputation.
- 44.4.10 The Bidder shall compensate the Bank for direct financial loss suffered by the Bank, if the Bidder fails to fix bugs, provide the Modifications / Enhancements / Customization as required by the Bank as per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank.
- 44.4.11 Additionally, the Bidder shall indemnify, protect, and save the Bank against all claims, losses, costs, damages, expenses, action, suits, and other proceedings, suffered by bank due to the following reasons:
- 44.4.12 That the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies.
- 44.4.13 All claims, losses, costs, damages, expenses, action, suits and other proceedings resulting from infringement of any patent, trade-marks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act,1957 or Information Technology Act, 2000 or any Law, rules, regulation, bylaws, notification time being enforced in respect of all the Hardware, Software and network equipment or other systems supplied by them to the Bank from whatsoever source, provided the Bank

notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim however:

- 44.4.14 The Bidder has sole control of the defense and all related settlement negotiations.
- 44.4.15 The Bank provides the Bidder with the assistance, information, and authority reasonably necessary to perform the above and bidder is aware of the rights to make any statements or comments or representations about the claim by Bank or any regulatory authority. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect and incidental damages and compensations.
- 44.4.16 Any loss suffered by bank due to non-functioning / malfunction of Omni-channel Digital Banking Platform such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, losses will be recovered from Bidder/ vendor. Any such loss to the Bank due to improper working of Omni-channel Digital Banking Platform, Bidder /vendor will have to make good of such losses. This will be treated separate from penalty.
- 44.4.17 Bidder shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from:
 - 44.4.17.1 Bidder's compliance with Bank's specific technical designs or instructions (except where Bidder knew or should have known that such compliance was likely to result in an Infringement Claim and Bidder did not inform Bank of the same).
 - 44.4.17.2 Inclusion in a Deliverable of any content or other materials provided by Bank and the infringement relates to or arises from such Bank materials or provided material.
 - 44.4.17.3 Modification of a Deliverable after delivery by Bidder to Bank if such modification was not made by or on behalf of the Bidder.
 - 44.4.17.4 Operation or use of some or all the Deliverable in combination with products, information, specification, instructions, data, materials not provided by Bidder; or
 - 44.4.17.5 Use of the Deliverables for any purposes for which the same have not been designed or developed or other than in accordance with any applicable specifications or documentation provided under the applicable Statement of Work by the Bidder; or
 - 44.4.17.6 Use of a superseded release of some or all the Deliverables or Bank's failure to use any modification of the Deliverable furnished under this Agreement including, but not limited to, corrections, fixes, or enhancements made available by the Bidder.
- 44.4.18 If Bank is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable because of or in connection with any claim for which Bidder is required to indemnify Bank under this section according to a

final decision of the courts or in the view of Bidder, Bidder, may at its own expense and option:

- 44.4.18.1 Procure for Bank the right to continue using such Deliverable.
 - 44.4.18.2 Modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance.
 - 44.4.18.3 Replace the Deliverable with work product that is equal in capacity and performance but is non-infringing; or
 - 44.4.18.4 If such measures do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Bidder shall refund the Bank the fees effectively paid for that Deliverable by the Bank subject to depreciation for the period of Use, on a straight-line depreciation over a 5-year period basis. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the Bank in matters related to infringement of third-party intellectual property rights.
- 44.4.19 The Bank warrants that all software, information, data, materials and other assistance provided by it under this Agreement shall not infringe any intellectual property rights of third parties, and agrees that it shall at all times indemnify and hold Bidder harmless from any loss, claim, damages, costs, expenses, including Attorney's fees, which may be incurred as a result of any action or claim that may be made or initiated against it by any third parties alleging infringement of their rights.

44.5. Confidentiality & Non-Disclosure

- 44.5.1 The bidder is bound by this agreement for not disclosing the Banks data and other information. Resources working in the premises of the Bank are liable to follow the rules and regulations of the Bank.
- 44.5.2 The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the internal business and operational information of the Bank, affiliates, and/or business partners, disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the requested services could result in the disqualification of the bidders, premature termination of the contract, or legal action against the bidder for breach of trust.
- 44.5.3 No news release, public announcement, or any other reference to the order, relating to the contracted work if allotted with the assignment or any program hereunder shall be made without written consent from the Bank.
- 44.5.4 As the bidder providing support services for multiple Banks, the bidder always should take care to build strong safeguards so that there is no mixing together of information/ documents, records and assets is happening by any chance.

44.5.5 The bidder should undertake to maintain confidentiality of the Banks information even after the termination / expiry of the contracts.

44.5.6 The Non-Disclosure Agreement (NDA) should be entered in to between the Bank and the successful bidder within a period of 21 days from, the date of acceptance of purchase order.

Guarantee on Software License

The bidder shall guarantee that the software supplied under this contract to the Bank is licensed and legally obtained. Software supplied should not have any embedded malicious and virus programs.

44.6. Force Majeure

The parties shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the parties, because of force majeure. For this clause, "Force Majeure" shall mean an event beyond the control of the parties, including but not limited to, due to or because of or caused by acts of God, wars, epidemic/pandemic, insurrections, riots, earthquake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation.

In the event of any such intervening Force Majeure, each party shall notify the other party in writing of such circumstances and the cause thereof immediately within seven business days. Unless otherwise directed by the other party, the party pleading Force Majeure shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.

In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem. However, bidder shall be entitled to receive payments for all services rendered up to the date of termination of date of agreement. The financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed.

44.7. Resolution of Disputes

The Bank and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, the Bank and the Bidder have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract shall be referred to a sole arbitrator to be appointed mutually by the parties and in case of failure to appoint a sole arbitrator within 15 days from the raising of dispute the same shall be referred to the Arbitration Tribunal: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder and the Presiding Arbitrator shall be appointed by the two Arbitrators appointed by the parties.

The decision of the Arbitration Tribunal shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 shall apply to the arbitration proceedings and the venue of the arbitration shall be Mumbai City. The Language of Arbitration will be English. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will continue to perform its

contractual obligations and the Bank will continue to pay for all products and services that are accepted by it, provided that all products and services are serving as per the agreed scope between the parties.

If a notice must be sent to either of the parties following the signing of the contract, it must be in writing and shall be first transmitted by facsimile transmission, by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) on the date of acknowledgment signed by the receiver or (iii) the business date of receipt, if sent by courier.

This RFP shall be governed and construed in accordance with the laws of India. The courts of Mumbai City alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this RFP.

44.8. Format of the Letter of undertaking of Authenticity to be submitted by the Bidder

The successful bidder must submit the letter of undertaking of Authenticity and Undertaking at the time of acceptance of the letter of intent. The undertaking from OEMs needs to be provided to the Bank for the activities owned by them in coordination with the bidder as per the details mentioned in the document along with the pricing. The format for the same is as below.

"We undertake that all the components/parts/software used in the supplied devices shall be original, new components/ parts/ software only, from respective OEM/OSDs of the products and that no refurbished/ duplicate/ secondhand components/ parts/ software are being used or shall be used.

We also undertake that in respect of licensed operating system, if asked for by you in the Purchase Order, the same shall be supplied along with the authorized license certificate and that it shall be sourced from the authorized source.

We hereby undertake to produce the certificate from our OEM/OSD supplier in support of above undertaking at the time of implementation. It will be our responsibility to produce such letters from our OEM/OSD suppliers at the time of release of PO or within a reasonable time. In case of default and we are unable to comply with the above at the time of delivery or during installation, for the software items already billed, we agree to take back the software/items without demur, if already supplied and return the money, if any paid to us by you in this regard".

44.9. Independent Contractor

Nothing herein contained will be construed to imply a joint venture, partnership, principal agent relationship or co-employment or joint employment between the Bank and Bidder. Bidder, in furnishing services to the Bank hereunder, is acting only as an independent contractor. Bidder does not undertake by this Agreement or otherwise to perform any obligation of the Bank, whether regulatory or contractual, or to assume any responsibility for the Bank's business or operations. The parties agree that, to the fullest extent permitted by applicable law; Bidder has not, and is not, assuming any duty or obligation that the Bank may owe to its customers or any other person. The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In respect of sub-contracts, as applicable – If required by the Bidders, should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that notwithstanding the use of sub-contractors by the Bidder, the Bidder shall be solely responsible for performance of all obligations under the SLA/NDA (Non-Disclosure Agreement) irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform

its obligations. The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labor laws for its employees and sub-contractors or. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or, which permission shall not be unreasonably withheld by the Bank. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for this project are completed and is available for scrutiny by the Bank.

44.10. Assignment

Bank may assign the Project and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever; (iv) expiry of the contract. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract/project.

44.11. Execution of Contract, SLA & NDA

The bidder and Bank should execute

1. Contract, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the Bank and
2. Non-disclosure Agreement.
3. The bidder should execute the contract, SLA, and NDA within 21 days from the date of acceptance of the Purchase Order.

44.12. Bidder's Liability

The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.

44.13. Information Ownership

All information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard. The Bidder understands that civil, criminal, or administrative penalties

may apply for failure to protect information appropriately, which is proved to have caused due to reasons solely attributable to bidder. Any information considered sensitive by the bank must be protected by the successful Bidder from unauthorized disclosure, modification, or access. The bank's decision will be final if any unauthorized disclosure have encountered. Types of sensitive information that will be found on Bank system's which the Bidder plans to support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc. The successful Bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any of the Bank location. The Bidder will have to also ensure that all sub-contractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

44.14. Inspection, Audit, Review, Monitoring & Visitations

All OEM/Bidder records with respect to any matters / issues covered under the scope of this RFP/project shall be made available to the Bank at any time during normal business hours, not more than 4 audits per year, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The cost of such audit will be borne by the Bank. Bidder shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/BIDDER outsourced process to identify new outsourcing risks as they arise. The BIDDER shall be subject to risk management and security and privacy policies that meet the Bank's standard. In case the BIDDER outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank's legal and regulatory obligations. Access to books and records/Audit and Inspection would include: -

- i. Ensure that the Bank can access all books, records, and information relevant to the outsourced activity available with the BIDDER. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based on approved request.
- ii. Provide the Bank with right to conduct audits on the BIDDER whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or review reports and finding made on the service provider in conjunction with the services performed for the bank.
- iii. Include clause to allow the reserve bank of India or persons authorized by it to access the bank's documents: records of transactions, and other necessary information given to you, stored, or processed by the BIDDER within a reasonable time. This includes information maintained in paper and electronic formats.
- iv. Recognized the right of the reserve bank to cause an inspection to be made of a service provider of the bank and its books and account by one or more of its officers or employees or other persons. Banks shall at least on an annual basis, review the financial and operational condition of the BIDDER. Bank shall also periodically commission independent audit and expert assessment on the security and controlled environment of the BIDDER. Such assessment and reports on the BIDDER may be performed and prepared by Bank's internal or external auditors, or by agents appointed by the Bank.
- v. Any such audit shall be conducted expeditiously, efficiently, and at reasonable business hours after giving due notice to the Bidder which shall not be less than 10 days. The Bank shall not

have access to the proprietary data of, or relating to, any other customer of Bidder, or a third party or Bidder's cost, profit, discount, and pricing data. The audit shall not be permitted if it interferes with Bidder's ability to perform the services in accordance with the service levels unless the Bank relieves Bidder from meeting the applicable service levels. The audit shall not be performed by any competitor of the Bidder. The auditor including regulatory auditor shall sign the confidentiality undertaking with the Bidder before conducting such audit.

Monitoring

Compliance with Information security best practices may be monitored by periodic Information security audits performed by or on behalf of the Bank and by the RBI. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include but are not limited only to Omni-channel Digital Banking Platform, but a review of access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Service Provider shall afford the Bank's representatives access to the Bidder's facilities, installations, technical resources, operations, documentation, records, databases, and personnel. The Bidder must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited by prior notice to the Bidder.

Visitations

The Bank shall be entitled to, either by itself or its authorized representative, visit any of the Bidder's premises by prior notice to ensure that data provided by the Bank is not misused.

The Bidder shall cooperate with the authorized representative(s) of the Bank and shall provide all information/ documents required by the Bank.

44.15.Information Security

System should have standard input, communication, processing and output validations and controls. System hardening should be done by bidder. Access controls at DB, OS, and Application levels should be ensured. Bidder should comply with the Information Security Policy of the Bank. The Product offered should comply with regulator's guidelines. The bidder shall disclose security breaches if any to the Bank, without any delay.

44.16.Intellectual Property Rights

While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period.

Notwithstanding the disclosure of any confidential information by the disclosing party to the receiving party, the disclosing party shall retain title and all intellectual property and proprietary rights in the confidential information. No License under any trademark, patent or copyright or application for same which are or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product.

The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

The bidder acknowledges that business logics, work flows, delegation and decision making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors.

44.17.Termination

Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 30 (Thirty) days written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part:

- i. if the Successful Bidder fails to deliver any or all the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure; or.
- ii. If the Successful Bidder fails to perform any other material obligation(s) under the contract provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure.
- iii. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

Prior to providing a written notice of termination to the Selected Bidder, Bank shall provide the selected bidder with a written notice of 30 days to cure any breach of the Contract. The decision to terminate the contract shall be taken only if the breach continues or remains unrectified, for reasons within the control of Bidder, even after the expiry of the cure period.

Bidder shall also have the right to terminate the agreement if the Bank commits a breach of the terms and conditions of the agreement and, where such breach is curable, fails to cure the same within 15 days provided for curing such breach.

In case the contract is terminated then all undisputed payment for the services delivered till the date of termination will be given to vendor, but disputed payment shall be discussed and will be paid once the dispute is resolved.

Termination for Insolvency

The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank

Termination- Key Terms & Conditions

Either Party reserves the right to terminate the agreement with the other party at any time by giving 30 (thirty) days prior written notice to the other party.

Either Party shall also be entitled to terminate the agreement at any time by giving notice if the other party.

- i. has a winding up order made against it; or
- ii. has a receiver appointed over all or substantial assets; or
- iii. is or becomes unable to pay its debts as they become due; or
- iv. enters any arrangement or composition with or for the benefit of its creditors; or
- v. Passes a resolution for its voluntary winding up or dissolution or if it is dissolved.

Exit Option & Contract Re-Negotiation

The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:

- i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 21 days of receipt of purchase contract
- ii. Substantial delay in delivery, performance, or implementation of the solution beyond the specified period.
- iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Bidder to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)

In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Bidder.

Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Bidder will be expected to continue to provide services to the Bank as per the contract. Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving as per the agreed scope between the parties. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration. The Bank and the Bidder shall together prepare the Reverse Transition Plan. However, The Bank shall have the sole decision to ascertain whether such Plan has been complied with. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Bidder to The Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance, and services.

44.18. Privacy & Security Safeguards

44.18.1 The Bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location. The Bidder will have to develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Bidder will have to also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

44.18.2 The Bidder hereby agrees and confirms that they will disclose, forthwith, instances of security breaches.

44.18.3 The Bidder hereby agrees that they will preserve the documents.

44.19. Governing Law and Jurisdiction

The provisions of this RFP and subsequent Agreement shall be governed by the laws of India. The disputes, if any, arising out of this RFP/Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai City.

Statutory and Regulatory Requirements

The solution must comply with all applicable requirements defined by any regulatory, statutory, or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the contract.

44.20. Compliance with Laws

44.20.1 Compliance with all applicable laws: Successful bidder shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work.

44.20.2 Compliance in obtaining approvals/permissions/licenses: Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project.

44.21. Violation of Terms

The Bank clarifies that the bank shall be entitled to an injunction, restraining order, right for recovery, specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained under the RFP/Agreement. These injunctive remedies are cumulative and are in addition to any other rights and remedies the

bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages-

44.22. Corrupt & Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

“Corrupt Practice” means the offering, giving, receiving, or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

“Fraudulent Practice” means a misrepresentation of facts to influence a procurement process or the execution of contract to the detriment of The Bank and includes collusive practice among Bidders (prior to or after offer submission) designed to establish offer prices at artificial non-competitive levels and to deprive The Bank of the benefits of free and open competition.

The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

44.23. Publicity

Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such other party.

44.24. Entire Agreement; Amendments

This RFP sets forth the entire agreement between the Bank and the Successful bidder and supersedes any other prior proposals, agreements, and representations between them related to its subject matter, whether written or oral. No modifications or amendments to this Agreement shall be binding upon the parties unless made in writing, duly executed by authorized officials of both parties.

44.25. Survival and Severability

Any provision or covenant of the RFP, which expressly, or by its nature, imposes obligations on successful bidder shall so survive beyond the expiration, or termination of this Agreement. The invalidity of one or more provisions contained in this Agreement shall not affect the remaining portions of this Agreement or any part thereof; and in the event that one or more provisions shall be declared void or unenforceable by any court of competent jurisdiction, this Agreement shall be construed as if any such provision had not been inserted herein.

Bidding Document

The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Document. Submission of a bid not responsive to the Bidding Document in every respect will be at the bidder's risk and may result in the rejection of its bid without any further reference to the bidder.

44.26. Amendments to Bidding Documents

At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Document by amendments at the sole discretion of the bank. All amendments will be either uploaded on the website or shall be delivered by hand / post / courier or through e-mail or faxed to all prospective bidders, who have received the bidding document and will be binding on

them. For this purpose, bidders must provide name of the contact person, mailing address, telephone number and FAX numbers on the covering letter sent along with the bids.

In order to provide, prospective bidders, reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids.

44.27.Period of Validity

Bids shall remain valid for 120 days from the last date of bid submission. A bid valid for shorter period shall be rejected by the bank as non-responsive.

44.28.Last Date and Time for Submission of Bids

Bids must be submitted not later than the specified date and time as specified in the Bid Document. Bank reserves the right to extend the date & time without mentioning any reason.

44.29.Late Bids

Any bid received after the deadline for submission of bids will be rejected and/or returned unopened to the Bidder, if so desired by him.

44.30.Modifications and/or Withdrawal of Bids

- Bids once submitted will be treated as final and no further correspondence will be entertained on this.
- No bid will be modified after the deadline for submission of bids.
- No bidder shall be allowed to withdraw the bid if the bidder happens to be a successful bidder.

Clarification of Bids

To assist in the examination, evaluation, and comparison of bids the bank may, at its discretion, ask the bidder for clarification and response, which shall be in writing and without change in the price, shall be sought, offered, or permitted.

Bank's Right to Accept or Reject Any Bid or All Bids

The bank reserves the right to accept or reject any bid and annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for the bank's action.

44.31.Signing of Contract

The successful bidder(s) to be called as bidder, shall be required to enter into an Agreement with the Bank, within 21 days of the award of the work order (when provided) or within such extended period as may be specified by the bank.

44.32.Checklist for Submission

#	Particulars	Bidders Yes/No	Remark
1	Certificate of incorporation		
2	GST Certificate		
3	Audited Balance sheets of last two financial years 2020-21 & 2021-22 and CA Certificate for average annual turnover		
4	CA certificate for net worth for last two financial years i.e. 2020-21 and 2021-22		

5	Self-declaration on Company's letter for experience in delivering software products and services.	
6	Evidence for implementation experience in two SCBs and one NBFC	
7	Evidence for having full scale development center with at least 100 resources	
8	Self-declaration on Company's letter head that bidder is not blacklisted/debarred	
9	Self-declaration on Company's letter head Bidder/OEM should not have any pending litigation or any dispute arises	
10	Self-declaration on Company's letter head for not NPA and there is no pending case	
11	Evidence for not sharing land border	
12	Document Cost	
13	Annexure 1 Conformity Letter	
14	Annexure 2 Eligibility Criteria	
15	Annexure 3 Project Timeline	
16	Annexure 4 Commercial Bid	
17	Annexure 5 Bidder's Information on company letter head	
18	Annexure 6 Letter for Conformity of Product as per RFP	
19	Annexure 7 Indemnity Deed	
20	Annexure 7 Undertaking of Authenticity for Products Supplied	
21	Annexure 9 Undertaking for acceptance of terms of RFP	
22	Annexure 10 MAF on OEM letter head	
23	Annexure 11 Integrity Pact	
24	Annexure 12 Non-Disclosure Agreement	
25	Annexure 13 Performance Bank Guarantee	
26	Annexure 14 Pro-forma for Bid Security (EMD)	
27	Annexure 15 Technical specifications	
28	Annexure 16 Bidders Particulars on Company Letter Head	
29	Annexure 17 NPA Undertaking	
30	Annexure 18 Undertaking Letter – Land Border Sharing	
31	Annexure 19 Cover Letter	
32	Annexure 20 Comments on T&C	
33	Annexure 21 Pre- Bid Query Format	
34	Annexure 22 Eligibility Criteria Compliance	
35	Annexure 23 Guidelines on banning of business dealing	
36	Annexure 24 List of Hardware and Software Components	
37	Annexure 25 Undertaking For 7 Year Roadmap	
38	Annexure 26 Proposed Team Profile	
39	Annexure 27 Format for Local Content	
40	Annexure 28 Undertaking of Information Security	

Annexure 1: Conformity Letter

Date

To,

General Manager (IT),
Central Bank of India,
DIT, Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Sir,

Sub: Tender No. CO: DIT: PUR:2022-23:375

Further to our proposal dated _____, in response to the RFP document (hereinafter referred to as "RFP DOCUMENT") issued by Central Bank of India ("Bank") we hereby covenant, warrant, and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank.

Thank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Authorized Signatory

Designation

Company Name

Annexure 2: Eligibility Criteria

Sl. No	Eligibility of the Bidder	Documents to be submitted
1	Bidder should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years in India, as on date of submission of RFP.	Copy of the Certificate of Incorporation issued by Registrar of Companies/Registrar of firms and full address of the registered office of the bidder
2	Bidder should be registered under G.S.T. and/or tax registration in state where bidder has a registered office	Proof of registration with GSTIN
3	The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Copy of audited Balance Sheet and Certificate of the Chartered Accountant for preceding two FYs
4	The bidder should have a positive operating Profit (as EBITDA i.e., Earnings, Before Interest, Tax, Depreciation & Amortization) in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22. Applicable provisions for Start-ups will be applied	Copy of audited Balance Sheet and Certificate of the Chartered Accountant for preceding three FY
5	The Bidder should have a minimum of experience of 5 years in delivering software Products and Services commercially in the area of Digital Banking Platform	Submit the undertaking on Company's letter head
6	The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile and Web) should have been implemented in at least 2 Banks in India or Globally.	Credential letters along with proof.
7	Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users.	Credential letters along with proof.
8	Bidder/OEM should have a full-scale Development and Support center in India with at least 250 resources across technical roles like Enterprise Architect, Developer (front end/back end), UI/UX Designer, DevOps Engineer, Automation Tester etc.	Submit self-declaration on Company's letter head
9	Bidder/ OEMs should have service/ support infrastructure at Mumbai	Submit an undertaking on Company's letter head

10	At the time of bidding, the Bidder should not have been blacklisted /debarred/ by any Govt. / IBA/RBI/PSU /PSE/ or Banks, Financial institutes for any reason or non-implementation/ delivery of the order. Self-declaration to that effect should be submitted along with the technical bid.	Submit an undertaking on Company's letter head
11	At the time of bidding, there should not have been any pending litigation or any legal dispute in the last 2 years, before any court of law between the Bidder or OEM and the Bank regarding supply of goods/services.	Submit an undertaking / self-declaration on Company's letter head
12	Bidder/OEM should not have a) NPA with any Bank /financial institutions in India b) Any case pending or otherwise, with any organization across the globe which affects the credibility of the Bidder in the opinion of Central Bank of India to service the needs of the Bank	Submit self-declaration on Company's letter head.
13	If the bidder is from a country which shares a land border with India, the bidder should be registered with the Competent Authority	Certified copy of the registration certificate

Annexure 3: Project Timeline

The successful Bidder is expected to adhere to the following timelines concerning the implementation of the solutions/services in bank:

S. No	Launch Wave	Activity	Time Period for Completion	Time period from Project PO	Deliverables
1	Set Up	Omni-channel Platform Installation with all relevant software	4 weeks from PO	4 weeks	Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.
2	Phase1- MVP	Build completion for Phase 1	26 Weeks	30 weeks	Delivery of solution with configuration, customization, integrations, and unit testing , Functionality Testing QA and Regression Testing required for Phase 1 scope
3	Phase 2	Build completion for Phase 2 (Starts in parallel with Phase 1 User Acceptance Test handover to Bank)	16 weeks	46 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 2 scope
4	Phase 3	Build completion for Phase3 (Starts in parallel with Phase 2 User Acceptance Test handover to Bank)	14 weeks	60 Weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 3 scope

5	Phase 4	Build completion for Phase 4 (Starts in parallel with Phase 3 User Acceptance Test)	12 weeks	72 weeks	Delivery of solution with configuration, customization, integrations, and unit testing required for Phase 4 scope
6	Final	Project Signoff	2 weeks	74 weeks	After completely launching all features on the Digital Banking Platform, functionalities and operations would be observed for 60 days and problem if any including fine-tuning of performance would be reported to bidder. Bidder shall provide solution to the issues raised

1. The bidder should execute the implementation using Agile methodology by running sprints with prioritized user stories and incorporating feedback to reduce QA/User Acceptance Test efforts
2. Build for next phase should start in parallel with UAT of previous phase. Staffing of required resources, clarification on implementation scope and required cadence should be setup proactively by the bidder to ensure adherence with above timelines
3. Any risk due to dependencies like integration efforts from other systems, data requirements etc. should be highlighted by the bidder at least 4 weeks in advance
4. Acceptance Test shall be carried out on the hardware/software jointly by the representatives of the Bank and the bidder, after the build is completed
5. The Acceptance Test shall be deemed to be complete only on issuance of the 'Acceptance Certificate' by the Bank to the bidder
6. It is the responsibility of the bidder to remediate any deficiency identified in the performance of the hardware/software, as observed during the Acceptance Test. This includes replacement of some or all hardware or software at no additional cost to the Bank, to ensure that the hardware/software meet the requirements of the Bank as envisaged in the RFP
7. It is the responsibility of the bidder to obtain the sign off the bank on project related documents including Project plan, Functional Specifications Document, Acceptance test plan, etc. before commencement of the relevant project milestone
8. The project related documents would be reviewed on a periodic basis in line with the defined project governance mechanism and updated by the bidder in Agreement with the Bank, as and when required
9. The Bank, at its discretion, shall have the right to alter the delivery schedule and quantities based on the implementation plan. This will be communicated formally to the Bidder during the implementation if a need arises.

Annexure 4: Commercial Bid

(Bidder to submit the masked Commercial bid with the Technical Bid)

Format for Commercial Bill of Material is attached in excel format in separate sheet.

Sl. No	Requirement	Unit Cost in Rs	One Time Charges in Rs.	Recurring Cost in Rs.							Total (Rs)
				Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
			a	b	c	d	e	f	g	h	=a+b+c+d+e+f+g+h
1	Enterprise License Cost for Digital Banking platform	NA		NA	NA	NA					
2	Database (if other than Oracle)	NA									
3	License cost for Container platform (with OEM support). Solution should include Container Image Registry	NA									
4	License cost for Operating System (with OEM support)	NA									
5	Implementation Cost										
5.1	Implementation Cost for the Platform installation at DC, DRC, UAT, SIT, Sandbox etc.	NA		NA	NA	NA	NA	NA	NA	NA	
5.2	Implementation Cost- Phase I	NA		NA	NA	NA	NA	NA	NA	NA	
5.3	Implementation Cost- Phase II	NA		NA	NA	NA	NA	NA	NA	NA	
5.4	Implementation Cost- Phase III	NA		NA	NA	NA	NA	NA	NA	NA	
5.5	Implementation Cost- Phase IV	NA		NA	NA	NA	NA	NA	NA	NA	
6	Facility Management										
6.1	L1 charges - 10 resources		NA								
6.	L2 Charges - 2		NA								

2	resources										
7	Training Cost	NA		NA	NA	NA	NA	NA	NA	NA	
8	Cost per man-day for customization and design changes (for 200 Man-days per year)		NA								
9	Performance Monitoring of solution	NA									
10	Content Delivery Network (CDN)										
11	Any other item required for the project										
	Total Cost (1 to 11)										
	TCO in Words										

- Bidder should quote for the above items for all the environments like for DC, DRC, UAT, SIT, Sandbox etc. whichever is applicable. Each Environment should be quoted as a separate line item.
- Bidder to provide 12 resources for 24*7*365 support at Bank's Premises however, the numbers will be added and reduced based on actual requirement and review by Bank. These resources will be dedicated for the Bank.
- Bidder should quote for all the required software for ensuring smooth delivery as listed in the RFP Technical requirement for e.g. CI/CD, Security testing, Code quality, Version control, Regression etc. whichever is applicable
- The 200 Man-days per year will be paid as per actual usage after completion of the work.
- For calculation of actual Man-days Function Point Analysis (FPA) method will be followed
- Bank at its discretion may decide not to procure any of the above line items.
- Enterprise License would mean - Unlimited Client License for Bank Branches in India & International territories, present & future subsidiaries, and associates both domestic & international and present & future RRBs
- Details to be provided for any commercial against the component required but not provisioned in Sr no 1-11.
- Implementation cost will include implementing of the new solution as well as migration from the existing solution. Total Implementation cost should be minimum 8% of the Total Cost.
- Bidder will be required to submit the year wise and item wise breakup of all the items quoted under Serial Numbers 1-11. Bank may opt for using its own licenses for database,

middleware, or any other components wherever feasible. Bidder will be required to reduce the cost of components provided by the Bank.

- In case any bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP

Terms & Conditions:

- i. For each of the above items provided the vendor is required to provide the cost for every line item where the vendor has considered the cost in Bill of Material (BOM), Bank reserves the right to implement or drop any of the above listed items without assigning any reason.
- ii. For each of the above items provided the vendor is required to provide the cost for every line item where the vendor has considered the cost in BOM
- iii. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost
- iv. The price quoted for the project should be an all-inclusive price including any taxes, expenses and levies but excluding GST and is a fixed price.
- v. Bank will deduct applicable TDS, if any, as per the law of the land.
- vi. The quoted fixed cost against each item shall remain unchanged till the completion of the Project(s).
- vii. The base project location will be Navi Mumbai
- viii. The TCO in words is amount on which the commercial evaluation will be conducted.
- ix. All prices to be valid for a period of 7 years from the date of contract execution / signing.
- x. The Bank reserves the right to renew the contract post completion contract period and the commercials for the same will be discussed based on the scope of work.
- xi. Bidder should factor all your expenses like travelling, boarding, lodging etc. Apart from amount specified in Commercials, no other expenses will be paid by the Bank.
- xii. Bidder shall depute resources on-site of the project implementation location(s) for carrying out the task as specified in this document.
- xiii. The cost quoted is in fixed price and no increase in rate will be admissible by the Bank for whatsoever reasons during the contract period.
- xiv. The cost quoted also includes the cost of deliverables for all the phases of the Project.
- xv. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.
- xvi. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.
- xvii. Bidder is expected to provide detail bill of material along with the commercial proposal for the proposed hardware and appliances.
- xviii. Additional per Man-day rates (applicable in case of enhancement of scope in future). The same will be as per Sr. No 8 of Table 1 for the respective year and mutually agreed terms thereafter.

Date
Place

Seal & Signature of the Bidder

Annexure 5: Bidder's Information

#	Particulars	Details
1	Name of bidder	
2	Constitution	
3	Address with Pin code	
4	Authorized Person for bid	
5	Contact Details (Mail id & Mob No)	
6	Years of Incorporation	
7	Number of years of experience in IT hardware items	
8	Turnover (In Rs.) 2019-20, 2020-21, 2021-22	
9	Profits (In Rs.) 2019-20, 2020-21, 2021-22	
10	Whether OEM or authorized distributor	
11	Number of service outlets across India	
12	Good and Service Tax Number	
13	Income Tax Number	
14	Whether direct manufacturer or authorized dealers	
15	Name and Address of OEM	
16	Brief Description of after sales service facilities available with the bidder.	
17	Whether all RFP terms & conditions complied with.	

Signature

Name:

Designation:

Seal of Company

Date:

Annexure 6: Letter for Conformity of Product as per RFP

Date

To,

General Manager (IT),
Central Bank of India,
DIT, Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Sir,

Sub: Tender No. CO: DIT: PUR:2022-23:375

We submit our Bid Document herewith. If our Bid for the above job is accepted, we undertake to enter and execute at our cost, when called upon by the bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bids together with your written acceptance thereof shall constitute a binding contract between us.

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid if the bid is not submitted in proper format as per subject RFP.

We undertake that product and services supplied shall be as per the: -

Compliance	Compliance (Yes/ No)	Remarks/ Deviations
Terms & Conditions		
Scope of Work		

(If left blank it will be construed that there is no deviation from the specifications given above)

Signature

Name:

Designation:

Seal of Company

Date:

Annexure 7: Pro-forma for Deed of Indemnity

This deed made on the _____ day of _____, 2022 **BETWEEN**
_____ a Company incorporated under the
Companies Act, 1956/2013 having its registered office at
_____ (hereinafter referred to as "the
Indemnifier" which expression shall unless excluded by or repugnant to the context, be deemed to mean and include its assigns, administrators and successors) of the ONE PART;

AND

Central bank of India a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, as amended from time to time having its Head Office Chander Mukhi, Nariman Point, Mumbai (hereinafter referred to as "the Bank/Bank", which expression shall unless excluded by or repugnant to the context be deemed to mean and include its assigns, administrators, and successors) of the OTHER PART

WHEREAS

1. The Indemnifier has

A. Offered to **Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model** in terms of the Service Level Agreement (SLA) dated _____ during the entire contract period of Years. The implementation and support services of hardware and software equipment by the Indemnifier is hereinafter referred to as "**Supply and Support Services**".

B. Agreed to install and provide comprehensive maintenance for the equipment, materials used and workmanship by them in terms of the Service Level Agreement (SLA) dated _____ and respective Purchase Order/s -----issued from time to time, if required, at the discretion of the BANK. (The installation and maintenance are herein after collectively referred to as "**Service/s**").

C. Represented and warranted that the aforesaid supply/services offered to the BANK do not violate any provisions of the applicable laws, regulations or guidelines including legal and environmental. In case there is any violation of any law, rules, or regulation, which is capable of being remedied, the same will be got remedied immediately during the installation, maintenance, and contract period to the satisfaction of the BANK.

D. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Service Level Agreement (SLA) with the BANK.

2. One of the conditions of the aforesaid Agreement is that the Indemnifier is required to furnish an indemnity in favor of the BANK indemnifying the latter against all claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to the BANK as also for breach committed by the Indemnifier on account of misconduct, omission and negligence by the Indemnifier.

3. In pursuance thereof, the Indemnifier has agreed to furnish an indemnity in the form and manner and to the satisfaction of the BANK as hereinafter appearing.

NOW THIS DEED WITNESSETH AS UNDER: -

In consideration of the BANK having agreed to award the aforesaid contract to the Indemnifier, more particularly described and stated in the aforesaid SLA, the Indemnifier does hereby agree and undertake that: -

(1) The Indemnifier shall, at all times hereinafter, save and keep harmless and indemnified the BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits

and other actions that may be instituted taken or preferred against the BANK by whomsoever and all losses, damages, costs, charges and expenses that the BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, notifications guidelines, on account of misconduct, omission and negligence and also from the environmental damages, if any, which may occur during the contract period.

(2) The Indemnifier further agrees and undertakes that the Indemnifier shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, notifications, orders framed or issued by any appropriate authorities.

(3) The Indemnifier further agrees to provide complete documentation and data of all equipment/accessories and other software, they are having. The Indemnifier shall also indemnify and keep indemnified the BANK against any levies/penalties/claims/demands, litigations, suits, actions, judgments in this regard whether applicable under Indian Jurisdiction or Foreign Jurisdiction.

(4) If any additional approval, consent, or permission is required by the Indemnifier to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.

(5) The obligations of the Indemnifier herein are irrevocable, absolute, and unconditional in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of the BANK or Indemnifier or any other circumstance whatsoever which might otherwise constitute a discharge or defense of an indemnifier.

(6) The obligations of the Indemnifier under this Deed shall not be affected by any act, omission, matter, or thing which would reduce, release the Indemnifier from any of the indemnified obligations under this indemnity or diminish the indemnified obligations in whole or in part, including in law, equity, or contract (whether known to it, or to the BANK).

(7) This indemnity shall survive the aforesaid Service Level Agreement (SLA).

(8) Any notice, request, or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.

(9) This indemnity shall be governed by and construed in accordance with the laws of India. The Indemnifier irrevocably agrees that any legal action, suit, or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Mumbai city. Final judgment against the Indemnifier in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction by way of suit on the judgment/decreed, a certified copy of which shall be conclusive evidence of the judgment/decreed, or in any other manner provided by law. By the execution of this indemnity, the Indemnifier irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.

(10) The BANK may assign or transfer all or any part of its interest/claim herein to any other person. The Indemnifier shall not be entitled to assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of the BANK.

(11) Bank agrees and undertakes to indemnify Bidder and further undertakes to compensate Bidder in case of any claim accruing to Bidder on account of proven breach of licenses software, beyond the permitted purpose, by authorized officer of Bank.

IN WITNESS WHEREOF the parties herein have set their hands unto these presents the day, month and year above written

Witness:



Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution

- Tender No. CO:DIT:PUR:2022-23:375

1)

(Seal and Signature of indemnifier)

2)

(Seal & signature of the authorized signatory of the Bank)

Note: The said indemnity shall be affixed with the applicable stamp duty.

Annexure 8: Undertaking of Authenticity for Products Supplied

Date

To,

General Manager (IT),
Central Bank of India,
DIT, Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Sir,

Sub: Tender No. CO: DIT: PUR:2022-23:375

With reference to RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model.

We hereby undertake to produce the certificate from our OEM supplier in support of this undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM suppliers at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with the above at any time, we agree to take back the Licenses without demur, if already supplied and return the money if any paid to us by you in this regard.

Signature

Name:

Designation:

Seal of Company

Date:

Annexure 9: Undertaking for Acceptance of Terms of RFP

Date

To,

General Manager (IT),
Central Bank of India,
DIT, Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Sir,

Sub: Tender No. CO: DIT: PUR:2022-23: 375

With reference to RFP for Supply, Implementation, and Maintenance of Digital Banking Platform Solution under CAPEX Model

We understand that Bank shall be placing Order to the Successful Bidder exclusive of taxes only.

- a. We confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount.
- b. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.
- c. We here by confirm to undertake the ownership of the subject RFP.
- d. We hereby undertake to provide latest product/ software with latest version. The charges for the above have been factored in Bill of Material (BOM), otherwise the Bid is liable for rejection. We also confirm that we have not changed the format of BOM.

Signature

Name:

Designation:

Seal of Company

Date:

Annexure 10: Manufacturer's Authorization Form

Date

To,

General Manager (IT),
Central Bank of India,
DIT, Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Dear Sir,

We (Name of the Manufacturer) who are established and reputable manufacturers of having factories at,,, and do hereby authorize M/s (who is the Bidder submitting its bid pursuant to the Request for Proposal issued by the Bank) to submit a Bid and negotiate and conclude a contract with you for supply of equipment manufactured by us against the Request for Proposal received from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We, hereby, extend warranty for the equipment and support services offered for our products supplied against this RFP by the above-mentioned Bidder.

If Bank desires transfer of the warranty and support services, supposed to be delivered by the successful Bidder, to its preferred Bidder, in such a case, OEM should transfer such warranty and support services without any additional cost to the Bank.

Yours Faithfully,

Authorized Signatory

(Name, Phone No., Fax, E-mail)

(This letter should be on the letterhead of the Manufacturer duly signed & seal by an authorized signatory)

Annexure 11: Integrity Pact

Integrity Pact

Between

Central Bank of India hereinafter referred to as "The Principal",

And

..... hereinafter referred to as "The Bidder/ Contractor"

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for.....The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Contractor(s).

In order to achieve these goals, the Principal will appoint an Independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Principal

(1.) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitments of the Bidder(s)/ contractor(s)

(1) The Bidder(s)/ Contractor(s) commits themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies to prices, specifications, certifications,

subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals, and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative must be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure 22.

e. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose all payments he has made, is committed to, or intends to make to agents, brokers, or any other intermediaries in connection with the award of the contract.

(2) The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3- Disqualification from tender process and exclusion from future contracts

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or act as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of business dealings". (As given in the annexure-22)

Section 4 – Compensation for Damages

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 – Previous Transgression

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Bank in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 – Equal treatment of all Bidders / Contractors / Subcontractors

(1) The Bidder(s)/ Contractor(s) undertakes(s) to demand from his subcontractors a commitment in conformity with this Integrity Pact.

(2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.

(3) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidder(s) / Contractor(s) / Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor, or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 – Independent External Monitor / Monitors

(1) The Principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Chairman & Managing Director, CENTRAL BANK OF INDIA.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Subcontractor(s) with confidentiality. In case of sub-contracting, the Principal Contractor shall take all responsibility of the adoption of Integrity Pact by the sub-contractor. In case of sub-contracting, the Principal Contractor shall take the responsibility of the adoption of the Integrity Pact by the sub-contractor.

(4) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(5) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit nonbinding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action, or tolerate action. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM's decision in the matter. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM's decision in the matter.

(6) The Monitor will submit a written report to the Chairman & Managing Director, CENTRAL BANK OF INDIA within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

(7) If the Monitor has reported to the Chairman & Managing Director CENTRAL BANK OF INDIA, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the Chairman & Managing Director CENTRAL BANK OF INDIA has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(8) The word „Monitor“ would include both singular and plural.

Section 9 – Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded.

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by Chairman & Managing Director of CENTRAL BANK OF INDIA.

Section 10 – Other provisions

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e., Mumbai City

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(5) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.”

Section 11- FALL CLAUSE

11.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same/exact product/systems or subsystems/services (i.e. same scope, deliverables, timelines, SLAs & pricing terms) at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.

Signed, Sealed and Delivered for the Principal	Signed, Sealed and Delivered for the Bidder
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Address: _____	Address: _____
Company: _____	Company: _____

_____	_____
Date: _____	Date: _____
_____	_____
Company Seal	Company Seal
Witness I	Witness II
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____

Annexure 12: Non-Disclosure Agreement

This Agreement made at _____, on this _____ day of _____ 2022

Between

_____ a company incorporated under the Companies Act, 1956/2013 having its registered office at _____ (hereinafter referred to as "-----" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the ONE PART;

AND

CENTRAL BANK OF INDIA, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and having its head Office at Central Office, Chander Mukhi, Nariman Point, Mumbai – 400 021 (hereinafter referred to as "BANK" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the OTHER PART

The bidder and BANK are hereinafter individually referred to as party and collectively referred to as "the Parties". Either of the parties which discloses or receives the confidential information is respectively referred to herein as Disclosing Party and Receiving Party.

WHEREAS:

The Parties intend to engage in discussions and negotiations concerning the establishment of a business relationship between them. During such discussions and negotiations, it is anticipated that both the parties may disclose or deliver to either of the Parties certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to evaluate the feasibility of such business relationship (hereinafter referred to as "the Purpose").

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. Confidential Information

"Confidential Information" means all information disclosed/ furnished by either of the parties to another Party in connection with the business transacted/to be transacted between the Parties and/or during discussions and negotiations between them in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof.

Either of the Parties may use the Confidential Information solely for and in connection with the Purpose.

Notwithstanding the foregoing, "Confidential Information" shall not include any information which the Receiving Party can show: (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, or (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence.

2. Non-Disclosure

The Receiving Party shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Receiving Party may disclose Confidential Information to its employees, consultants, auditors, sub-contractors ("Representatives") consultants only if such representatives have executed a Non-disclosure Agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these. The Receiving Party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing Party's Confidential Information in violation of the terms of this Agreement. Further, any breach of non-disclosure obligations by such employees or consultants shall be deemed to be a breach of this Agreement by the Receiving Party and the Receiving Party shall be accordingly liable therefor.

Provided that the Receiving Party may disclose Confidential information to a court or governmental agency pursuant to an order of such court or governmental agency as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order, and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

3. Publications

Neither Party shall make news releases, public announcements, give interviews, issue, or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information, or other matter of this Agreement, without the prior written approval of the other Party.

4. Term

This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease rights to all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic, or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes, or modules thereof.

Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential until it reaches the public domain in the normal course.

a. Title & Proprietary Rights

Notwithstanding the disclosure of any Confidential Information by the Disclosing Party to the Receiving Party, the Disclosing Party shall retain title and all intellectual property and proprietary rights in the Confidential Information. No license under any trademark, patent or copyright, or application for same which are now or thereafter may be obtained by such Party is either granted or implied by the conveying of Confidential Information. The Receiving Party shall not conceal, alter, obliterate, mutilate, deface, or otherwise interfere with any trademark, trademark notice, copyright notice, confidentiality notice or any notice of any other proprietary right of the Disclosing Party on any copy of the Confidential Information, and shall reproduce any such mark or notice on all copies of such Confidential Information. Likewise, the Receiving Party shall not add or emboss its own or any other any mark, symbol, or logo on such Confidential Information.

b. Return of Confidential Information

Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes, or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph. The obligation under this clause will not apply where it is necessary to retain any confidential information for the purpose as required by the law or for internal auditing purposes or electronic data stored due to automatic archiving or backup procedures.

c. Remedies

The Receiving Party acknowledges that if the Receiving Party fails to comply with any of its obligations hereunder, the Disclosing Party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The Receiving Party agrees that, in addition to all other remedies provided at law or in equity, the Disclosing Party shall be entitled to injunctive relief hereunder.

d. Entire Agreement, Amendment and Assignment

This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes all prior oral discussions and/or written correspondence or agreements between the parties. This Agreement may be amended or modified only with the mutual written consent of the parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.

e. Governing Law and Jurisdiction

The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai City

f. General

The Receiving Party shall not reverse-engineer, decompile, disassemble, or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided "as is". In no event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights, or any right of third persons.

g. Indemnity

The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party, its officers, employees, agents, or consultants.

In WITNESS THEREOF, the Parties hereto have executed these presents the day, month and year first hereinabove written:

Signed, Sealed and Delivered for the Principal	Signed, Sealed and Delivered for the Bidder
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____



Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution

- Tender No. CO:DIT:PUR:2022-23:375

Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____
Company Seal	Company Seal
Witness I	Witness II
Signature: _____	Signature: _____
Name: _____	Name: _____
Designation: _____	Designation: _____
Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____

Annexure 13: Performance Bank Guarantee

To,

Central Bank of India

Mumbai

In consideration of Central Bank of India having Registered Office at Chander Mukhi Building, Nariman Point, Mumbai 400 021 (hereinafter referred to as "Purchaser") having agreed to purchase of software, hardware & other components & services (hereinafter referred to as "Goods") from M/s ----- (hereinafter referred to as "Contractor") on the terms and conditions contained in their agreement/purchase order No----- dt.----- (hereinafter referred to as the "Contract") subject to the contractor furnishing a Bank Guarantee to the purchaser as to the due performance of the computer hardware, as per the terms and conditions of the said contract, to be supplied by the contractor and also guaranteeing the maintenance, by the contractor, of the computer hardware and systems as per the terms and conditions of the said contract;

1) We, ----- (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time up to ----- any money or moneys not exceeding a total sum of Rs----- (Rupees-----only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or that would be caused to or suffered by the purchaser by reason of failure of computer hardware to perform as per the said contract, and also failure of the contractor to maintain the computer hardware and systems as per the terms and conditions of the said contract.

2) Notwithstanding anything to the contrary, the decision of the purchaser as to whether computer hardware has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the computer hardware and systems as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator, or any other authority.

3) This Guarantee shall expire on -----; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. ----- (this date should be date of expiry of Guarantee).

4) The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

5) In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.

6) The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.

7) The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank, or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.

8) This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.

9) Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax, or registered post to our local address as mentioned in this guarantee.

10) Notwithstanding anything contained herein: -

i) Our liability under this Bank Guarantee shall not exceed Rs------(Rupees-----only).

ii) This Bank Guarantee shall be valid up to -----;(date of expiry) and

iii) We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before--- ----- (date of expiry of Guarantee)

iv) The claim period of 3 months will be available to Purchaser after expiry period.

11) The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this ----- day of ----- 2022 at -----

For and on behalf of ----- Bank.

sd/- -----

Annexure 14: Bid Security (Earnest Money Deposit)

To,

General Manager-IT
Central Bank of India,
DIT, 1st Floor,
CBD Belapur,
Navi Mumbai -400 614

Dear Sir,

In response to your invitation to respond to your RFP for Implementation _____, M/s _____ having their registered office at _____ (hereinafter called the Bidder") wishes to respond to the said Request for Proposal (RFP) and submit the proposal for as listed in the RFP document.

Whereas the „Bidder" has submitted the proposal in response to RFP, we, the _____ Bank having our head office _____ hereby irrevocably guarantee an amount of **Rs XXX,00,000.00 (Rupees XXX Lakh Only)** as bid security as required to be submitted by the Bidder" as a condition for participation in the said process of RFQ.

The Bid security for which this guarantee is given is liable to be enforced/ invoked:

1. If the Bidder withdraws his proposal during the period of the proposal validity; or
2. If the Bidder, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently. We undertake to pay immediately on demand to Central Bank of India the said amount of Rupees Five Lacs without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and in the RFP document and we shall pay the amount on any Demand made by Central Bank of India which shall be conclusive and binding on us irrespective of any dispute or difference raised by the Bidder.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed **Rs. XXX,00,000.00 (Rupees XXX Lakh Only)**
2. This Bank guarantee will be valid up to _____; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank

Guarantee only upon service of a written claim or demand by you on or before _____

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this _____ day of _____ at.

Yours faithfully,

For and on behalf of _____

Bank Authorized Official

Annexure 15: Technical Parameters for Evaluation

The technical bids will be evaluated as per below table:

Sl. No	Stage B	Marks
B1	Credentials and Experience	50
B2	Functional Features	100
B3	Technical Features	100
B4	Presentation	100
B5	Product Demo	150
	Total	500

1. Credentials and Experience: Bidders credentials in implementation of Omni-Channel Digital Banking Platform across banks in India or abroad. Supporting letters/Purchase orders to be provided as documentation
2. Functional and Features Specification: The Functional features to be available out of the box.
3. Technical Specification: The Technical Specification for the platform
4. Presentation and
5. Product Demo

The minimum qualifying mark in the Technical Evaluation is 70% across all above to qualify for participating in Stage C –Commercial Evaluation

The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder.

Stage B1

S. NO.	Component	Marks
1	Bidders' credentials in implementation of the Omni Channel Digital Banking Platform across banks in India or abroad *The Bidder must submit the credentials from the clients. (credential should contain the details of products (LIVE) implemented by OEM/SI) To be submitted with back papers	Bidder Omni-Channel Banking Experience: The platform should be operational for minimum of 1 years as on the date of bid submission. Bidders should have implementation experience of Omni-channel platform across the areas of • Deposits • Payments • Onboarding of customers • Advances Bidders/OEM should provide certificate from the Bank or copy of Purchase Order / Contract to the effect that the solution is implemented and working satisfactorily Marks Awarded: Score will be awarded based on the alignment of the features implemented with Banks defined scope Additional weightage for duration of projects submitted by the Bidder /OEM highlighting their experiences.

Stage B2: Functional Specifications

Abbreviations	Full Form
A	Available in the product without customization
C	Will be provided with customization

Scores for Functional Evaluation will be normalized to a maximum of 100 using the following formula:

$$\text{Bidder Score} = (\text{Total Score} / \text{Maximum Possible Score}) * 100$$

SI No	Grouping	General Features	Implementati on Phase	Specify A (available) or C(customizable)
	Customer onboarding	All the below onboarding should support In-app activation journey (which includes automatic mobile number identification through SMS verification and OTP verification)		
1		On-boarding of new Customers (including e-KYC / Video KYC) for Saving Accounts (for Individual, joint, Senior Citizen, Salary)	MVP-Phase 1	
2		On-boarding of new Customers (including e-KYC / Video KYC) for Current Accounts (for Self-employed professionals)	MVP-Phase 1	
3		On-boarding of new Customers (e-KYC / Video KYC) for Time Deposits (FD/RD)	MVP-Phase 1	
4		On-boarding of new Customers (e-KYC / Video KYC) for Current Accounts (for sole proprietor, partnership, companies)	Phase 3	
5		Open NRE/NRO account	Phase 4	
6		Journey to open basic/Zero balance salary account	Phase 2	
7		Register for existing customer i. Via customer id/Debit card & automatic SMS on registered SIM ii. Seamless migration via INB/Mobile banking credentials for existing customers iii. Set Transaction PIN & Login PIN/Password	MVP-Phase 1	
8		New customers to be provided the following lending journeys for customer onboarding: i. Personal Loan ii. Pension Loan	MVP-Phase 1	

9		New customers to be provided the following lending journeys for customer onboarding: i. Housing Loan ii. Vehicle Loan iii. Education Loan iv. Gold Loan v. Loan Against Property-personal needs vi. Loan against Bonds PPF / SGB / e-Gold etc.	Phase 2	
10	Login Features	Login through the following options based on the preference of the customer: - 4 digit login pin - Alphanumeric Password - OTP on registered mobile number - Biometrics: Touch id, face id, etc.	MVP-Phase 1	
11		Registrations/logins to be allowed from multiple devices with Option to authenticate / allow by OTP to mail/Mobile	MVP-Phase 1	
12		Login options for customers: -Option to auto-save login details for future logins with only authentication to be done by the customer for login - Option to recover login id/CIF, password/pin using CIF, phone number, email id, etc.	MVP-Phase 1	
13	General/ Other Features (Applicable for entire solution)	Multi-level flexible workflow with minimum intervention. For submission of forms, available data must be auto populated/pre-filled.	MVP-Phase 1	
14		Keyboard options: i. Virtual keyboard ii. Numeric keypad to be set as default for all the data fields that accept only numeric input iii. Antibot captcha to be provided for registration, transaction processing, etc.	MVP-Phase 1	
15		Widgets - Displays the balance for the primary account, scheduled payments, etc.	MVP-Phase 1	

16		Navigation features: - Option to return to the home screen from every screen - Progress bar - Milestone based bar to fill up according to the percentage of progress made in accomplishing a task for all customer journeys	MVP-Phase 1	
17		User Profile Details: i. Upload photo ii. Video KYC iii. View KYC status - Y/N iv. View/submit Aadhar details v. View/submit PAN card details vi. Update registered email ID vii. Update registered mobile number viii. View Contact Details	MVP-Phase 1	
18	Customer Profile Management	Features and settings for user account: i. Online Login/transaction password generation using either of KYC, DOB, Debit card, Security questions and OTP authentication ii. Set / Reset PIN / MPIN iii. Set Preferred User ID iv. Approve net banking login using OTP generation/ mpin/ debit card details v. Statement and SMS Setting vi. Aadhar Seeding/Deseeding	MVP-Phase 1	
19		Manage registered devices and app security: i. View last login time ii. Deactivate device, etc. iii. View app version iv. View security tips v. compulsory SIM binding vi. Register Face ID. vii. Set up and manage fingerprint access (with Finger-print in mobile) viii. Set up/modify security questions ix. Indicate password strength	MVP-Phase 1	

20		Link multiple related existing CRNs/CIFs to one mobile device/login id (e.g. savings & current accounts of a sole-proprietor); switch profiles retail and corporate for transactions available exclusively in particular mode	MVP-Phase 1	
21	Personalization	Customization: i. Persona based theme selection option ii. Set Favorites Menu iii. User defined option to Enable or disable features iv. Allow customer to set the preferred location to get customized offers, ads, etc. v. App Update: Force update / Auto update of the application as per OS version and intimation of the new update availability vi. Vernacular/ multi-lingual support – based on geographies of the customers served; Change language vii. Customized experience for type of users e.g. non-customers, BSBD, HNI, Non-deposit customers, retail loan and credit card account holders	MVP-Phase 1	
22		Voice navigation and assistance: set up voice assistant, follow commands - view account balance, etc.	Phase 3	
23		Refer/ Invite/ share app to a friend / contact - Allows customer to refer friend from phonebook or email, new number about our App.	MVP-Phase 1	

24		Nudges i. Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc., ii. Lending products nudges - Send push notifications on phone based on in-app activity - e.g. nudges to complete loan applications, offers on most viewed products iii. Prompts for completion of profile information- email id, KYC, etc.	Phase 3	
25		View in-app notifications based on app activity, most viewed products, login time, etc.	MVP-Phase 1	
26		Ads - Placeholder to display dynamic content as per parameter defined.	MVP-Phase 1	
Payments				
27	Fund Transfer	Bank Transfers i. Intra Bank Transfer - Own Account Transfer, Other Account Transfer ii. Inter Bank Transfer (Domestic) - IMPS/NEFT/RTGS, Quick pay, UPI iii. IMPS Settings a. MMID Generation b. Cancellation c. Enquiry	MVP-Phase 1	
28		Beneficiary Management i. Add beneficiary ii. View/Manage beneficiary iii. Set Limit iv. Delete beneficiary v. Search previously added beneficiaries vi. Add/Remove favorite beneficiary	MVP-Phase 1	

29		Transaction Management i. Lock/Unlock Transaction ii. View transaction and status with Filter for mode of transaction (IMPS, NEFT, etc.) iii. Schedule fund transfers iv. View/Edit/Stop scheduled transfers: a. To third party within or outside bank b. To own accounts- RD / PPF/ SSA/ Loan accounts/ NPS/ APY etc. c. Bill payments (mandate) d. Manage (stop) scheduled transfers e. View Schedule transfers v. Repeat frequent transactions, favorite transactions, recent transactions vi. E-mandate / Recurring Transaction: Set-up/Cancel standing instructions registered in NACH mode, View, Delete vii. Adjust mode of alerts - SMS/email viii. Report fraud (unauthorized transaction/login activity) ix. Raise dispute on transaction x. Track status of resolution xi. Set up transaction limits for alerts, frequency limit for services Limit settings: Provides an option to set limit/capping on value and volume of transaction per day/ week/ month/ quarterly/ half yearly/ yearly at application level	MVP-Phase 1	
30	UPI	UPI ID Setup: i. Register/Deregister for UPI/ Create new UPI Id ii. Set/change UPI PIN iii. Manage UPI id iv. Set/reset default Account v. Add UPI-handles, cards from other Banks vi. Sync phonebook with app to let the app auto-fill UPI ID	MVP-Phase 1	

31		UPI Transactions: i. Make payment through QR code ii. Pay to contacts iii. Pay via mobile number iv. Pay to UPI ID v. Send money request	MVP-Phase 1	
32		UPI Transaction Management: i. View pending money requests ii. View transaction history iii. View UPI mandates iv. Set up UPI mandate v. Integrate with Bharat QR vi. Upload QR from gallery for payment vii. Share QR for request money viii. Send/ Request money using UPI Id/ Phone number ix. Manage (stop) scheduled transfers x. UPI Transaction Statement download for Merchants xi. Integration with Merchant billing system xii. Report failed Transactions xiii. View blocked UPI IDs xiv. Unblock spammed UPI IDs xv. Split bill xvi. UPI Based cash withdrawal	MVP-Phase 1	
33	Corporate/ MSME Payments	Bulk Transfer i. File upload for bulk transfer ii. Cancel bulk transfer iii. Selective/Partial approvals for bulk transfer	Phase 2	
34		Merchant Id/QR i. Onboarding ii. Instant QR Code iii. Multiple QR codes	Phase 2	
35		POS Onboarding / enable integration - Apply for PoS/mPoS - View delivery status - Place service requests like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice	Phase 2	

36		Create and manage Virtual accounts	Phase 2	
37	Bill Payment and Recharge	BBPS (Including but not limited to): i. Mobile/Broadband - Postpaid/Prepaid ii. Mutual funds iii. Insurance iv. Other bank's credit card repayments v. Electricity vi. Water vii. DTH/Cable TV viii. Tax payments ix. Donations Option for enabling auto-pay	MVP-Phase 1	
38		Fastag : Apply ,Recharge , View Mini-statement	MVP-Phase 1	
39		Corporate bill payments- e.g. Electricity, water, tax payments, etc.	MVP-Phase 1	
40		Billers and Transaction Management: i. Add/Edit/Delete Biller ii. View bill history iii. Choose mode of payment for each biller - credit card/debit card/account	MVP-Phase 1	
41	Payments Experience	Notifications/reminders for due bills	MVP-Phase 1	
42		Option to share payment receipt details such as UTR no., etc. - Copy/download confirmation; direct sharing through Whatsapp etc.	MVP-Phase 1	

General Banking and Account Services				
43	General Banking and Account Services	Account Services i. Transfer account to nearest branch/ change home branch ii. View/update address iii. View/ update nomination details iv. Register for SMS banking, WhatsApp banking v. FATCA declaration vi. All account details (account number, type, balance) should be available on account home page vii. Ability to view basic account details (MAB, Account Status, Account Type, Branch, IFSC Code, Address etc.) viii. AQB/ AMB tracker for savings accounts ix. Auto-fill details like name, address in product applications e.g. cheque book request etc. x. Link for past transaction details next to each account	MVP-Phase 1	
44		Account Services i. Change account variant, Upgrade Savings Account, Change Account to Salary Account ii. Generate CIBIL score iii. Download pre-filled deposit slips iv. Option to share account details from app onto social media messaging	Phase 2	
45		Account Services i. Request for Conversion of SB Account to NRO Account / NRO Account to normal account	Phase 4	
46		Inbuilt M-passbook features: i. Account Details ii. View account statement using date range iii. Download/Email statement in XML, PDF, DOC, XLS, TXT, FILE, MT940 formats iv. Ledger for spend analysis	MVP-Phase 1	

47	View transaction history (applicable for CASA/loans/deposits/Govt deposits/investments, etc.) i. Recent transactions/mini statement ii. Pre-specified date ranges/Date range selection iii. Filter by type of transaction – CR/DR iv. Search historical transactions by category of expense or inflow v. Search transactions by typing keywords. vi. View tax credit Statement (Form 26AS) vii. Schedule transaction reports	MVP-Phase 1	
48	View/download certificates- i. Balance Certificate ii. TDS Certificate iii. Interest Certificate iv. TDS summary v. Transaction Challan vi. Account Statement (up to 2 years in one go) Download as XML, PDF, DOC, XLS, TXT, FILE, MT940	MVP-Phase 1	
49	Cheque Book Services Cheque book request, activation, request status tracking and cancellation Cheque Status, Stop, revoke, outward cheque status Submit and Enquiry details for Positive Pay System (PPS) Inward/Outward Cheque Clearing information	MVP-Phase 1	
50	Safe Deposit Lockers i. Apply Locker ii. Fee Payment iii. SI creation/Modification iv. Nomination	MVP-Phase 1	
51	Banking on wearable's e.g. on watch for- i. POS transactions ii. View account balance, alerts iii. ATM locations, etc.	Phase 4	

Digital Lead Collection				
52		Customer leads to be collected with the following data (non-exhaustive): i. Name of the customer ii. Mobile number iii. Email iv. Address v. Nearest branch vi. Preferred time and mode of contact	MVP-Phase 1	
53	Lead Collection	Lead collection to be enabled for all products, till such time onboarding / new product journeys are added, indicative list: Retail: - Deposit products like salary account, NRE/NRO accounts, etc. - Loans products like home loan, vehicle loan, gold loan, etc. - Demat account, mutual funds - Government scheme investment and insurance MSME: - Deposit products like CA - Lending products like business loan, working capital loan, etc. - Trade and forex Agri: - Lending products like KCC, agri gold loan, etc. Corporate: - Deposit products like CASA - Lending products like working capital loans, project finance etc. - Trade and forex	MVP-Phase 1	
Deposits/Liabilities				
54	General Deposit features	View and calculate Deposit Interest Rate i. Domestic Products ii. NRE and FCNR Products	MVP-Phase 1	

55		Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts: i. Fixed Deposit ii. Recurring Deposit iii. MIDR/QIDR iv. MMDC v. Green Deposit vi. Small Saving Scheme vii. Gold Monetization Scheme viii. Other Deposit Products	MVP-Phase 1	
56		Open add-on/additional savings accounts	MVP-Phase 1	
57		Open auto-sweep savings/current accounts with Multi Option Deposit facility	Phase 2	
58		Pooling/Linking of accounts (for extension of benefits) among family, friends, community	MVP-Phase 1	
59		Update nominee details	Phase 2	
60		Deposits management: i. Renewal on Maturity a. Auto b. Credit to CASA A/C ii. View Deposit pay out calculator iii. Change FD/ RD instruction iv. View penalty amount on closure of TD/RD	MVP-Phase 1	
Loans/Assets				
61	General Loan Services	Integration with Digital Lending Platform (through UI SDK) for Loan Journeys	MVP-Phase 1	
62		Loan application initiation for Retail, MSME, Agri through Chat	Phase 4	
63		View /Track: i. Repayment Schedule ii. Disbursement Schedule iii. View credit score- integration with Credit bureaus iv. Average Monthly Balance v. flexi-fixed deposit links vi. Lien Details vii. Eligibility/EMI calculator viii. Loan application status	MVP-Phase 1	

64		Analytics based personalized/preapproved loan offers on home page	Phase 3	
65		Loan categories: i. Personal Loan & its top up (Pre-approved/Customer initiated application) ii. Existing Home Loan top up iii. Overdraft/ Loans against deposits iv. Pension loans v. Loan against Bonds PPF / SGB / e-Gold etc.	MVP-Phase 1	
66	Retail (Illustrative list of journeys, more journeys can be added by the bank)	Loan categories: i. Home loan ii. Loan against property iii. Education loan iv. Vehicle loan v. Gold Loan, OD against gold-new/renew Download Provisional Interest Certificate for Housing Loan	Phase 2	
67		Loan categories: i. Overdraft on salary accounts ii. Convert CC outstanding to EMI	Phase 3	
68	Corporate/ MSME (Illustrative list of journeys, more journeys can be added by the bank)	Loan categories: i. Pre-approved business loans ii. Working capital, CC/OD, etc. iii. Instant OD based on transactions, cash flow mismatch iv. Short-term credit offering: against receivables & transaction history, ratings from multiple B2B/B2C platforms v. Business Credit Card vi. Loan against property- Business vii. Business Gold Loans viii. MSME lending applications for govt schemes- Mudra, Stand up India, Svanidhi yojna, etc.	Phase 2	

69		CC/OD management i. Limit enhancement ii. Auto-renewal iii. Auto-generation of stock, book debt statement in bank format on desired frequency	Phase 3	
70	Agri (Illustrative list of journeys, more journeys can be added by the bank)	Kisan credit card application / renewal	Phase 4	
71		Agri Gold loan	Phase 4	
72		Agri warehouse receipt finance	Phase 4	
73		Additional Agri-lending journeys- e.g. loans for Equipment/ Farm Mechanization, Poultry, Irrigation, Dairy, Solar Pump, Farm Produce, Tractor loans, etc.	Phase 4	
Trade Finance				
	Trade Finance	The following trade finance features to be provided through integration with Bidder:		
74		Inward, Outward (A1, A2) remittances	Phase 2	
75		i. Consolidated dashboard for tracking remittances, initiating trade journeys ii. Rate Booking iii. Name Screening and other fraud checks	Phase 2	

76		Paperless trade finance application process: Ability to digitally originate a range of Trade Finance products, including but not limited to: i. Bank Guarantee (Inland / Foreign) ii. Letter of Credit (Inland / Import) iii. Inland Inward Bills (LC / Non-LC) iv. Inland Outward Bills (LC / Non-LC) v. Import bills (LC / Non-LC) vi. Export Bills (LC / Non-LC) vii. Pre and Post Shipment Loans 8) Inland Bill Finance (LC / Non – LC) viii. Standby Letter of Credit ix. Forward Contracts and Other Hedging Tools x. Letter of Comfort / Letter of Undertaking	Phase 2	
77		Digitize the process of Foreign Cheque Collection / Purchase	Phase 2	
78		Digital Supply chain finance, dealer finance, Warehouse receipt finance	Phase 2	
79		Integration of digital banking solutions with ECGC and trade financing solutions with EDPMS/IDPMS	Phase 3	
Forex				
	International remittance : Forex	The following Forex features may need to be provided through integration with potential Bidder otherwise the bidder would be responsible for the same:		
80		Forex rate enquiry	Phase 3	
81		Types of Forex Transactions :- Spots/ Cash/ Tom Forwards Derivatives	Phase 4	
82		EEFC account i. Foreign currency to INR Conversion ii. Apply for bank realization certificate	Phase 4	

83		Retail i. Send money abroad ii. Inward remittance iii. Identification of remitter iv. Selection of currency v. Track status of inward and outward transfer	Phase 4	
Other Banking Features				
84		i. Donation - Saibaba, PMNRF, Others ii. College Fee Payments	Phase 4	
85		Digi Locker to be provided through single sign-on for storage of documents and download from Digi locker for KYC/ Other purpose authorized by the customer: i. Upload Documents ii. Download Documents	Phase 4	
86		Chargeback request i. Raise Chargeback ii. Provide Documents iii. Track Dispute iv. Revoke Dispute v. Settle Dispute vi. Online Dispute System	Phase 2	
87	Miscellaneous	Door Step Banking: i. Delivery - - Account Statement - Form 16/ TDS - Non personalized Cheque book - Demand Draft - Pay Order - Gift Card/ Pre-paid Instrument ii. Pick Up - - Life-certificate - Cheque requisition slip - 15G/ 15H form - Issue standing instructions - IT/ Govt/ GST Challan with Cheque - Cheque - Demand Draft - Pay Order iii. Card Based/ AEPS Withdrawal	Phase 2	
88	Taxation	Integration with Bidder for filing of Tax Returns – All types e-Invoicing, e-way Bill etc.	Phase 2	

89		Submit FATCA declaration, Form 15G or 15H, Form 16A, File IT returns	MVP-Phase 1	
90		Support for: i. GST, Surcharge, Cess ii. Foreign Currency Conversion Tax iii. SFMS Transmission Charges iv. EBRC Issuance Charges v. Tax Collected at Source	Phase 2	
91		Tax Payment using challan details	Phase 2	
92		Automated assistance on app features and navigation on first login	MVP-Phase 1	
93	Help, Grievance and Customer Feedback	Support features- pre & Post login- i. Contact us information ii. FAQs/Queries iii. Chat, audio/video call with customer support executives iv. Call back facility v. Watch demos on functionalities vi. ATM/ Branch/ Bank Correspondent/ Kiosk locator vii. IFSC search / Lookup: Search of IFSC and Bank details lookup viii. VMN Number for Missed Call Service - Balance, Last Transaction Enquiry ix. View Deposit/Loans/Forex Rates x. Details of New Feature Updates in Feed xi. Link to social media pages xii. Displays promotions currently being offered,	MVP-Phase 1	
94		Universal search- i. Search field auto-predicts user's query based on 2/3 letters ii. Results of search menu are presented under different categories - payee names, FAQs, transactions, resources, etc. iii. Redirects user to FAQs or the help center when there are no relevant results	MVP-Phase 1	

95		Conversational AI chat bot: i. Initiate chat ii. Authenticate user, if required iii. Export recent chat to email	Phase 4	
96		Video Call: Fix call with Bank / App user	Phase 3	
97		Product Demo: Customer education through product demo videos *Should be added for respective product launches in different phases	MVP-Phase 1	
98		- Option to collect customer feedback in a continuous loop mechanism for the various bank services - Take rating of the app	MVP-Phase 1	
99		Go to WhatsApp chat window with bank	Phase 3	
100		Track service requests (as applicable)- e.g. update debit card limit, request Cheque book, loan application	MVP-Phase 1	
101		Submit complaints (all types)	MVP-Phase 1	
102		Track/view reported issues	MVP-Phase 1	
Government Schemes and FI				
103	Government Schemes and Government Business	Sovereign Gold Bond i. Apply, View Application ii. View ,Download Certificate	Phase 2	
104		Apply for APY, PMJJBY, PMSBY, PMJDY	MVP-Phase 1	
105		PFMS i. Transaction Status Enquiry ii. PFMS EPA (Electronic Payment Advice) Authorization	Phase 4	

106	NPS i. Open New Pension Fund (NPS) Account ii. Contribute in NPS Account iii. Link & Manage NPS account (change contribution, exit scheme, etc.) *Bank's existing NPS journey using redirection should be linked in the MVP	Phase 3	
107	PPF i. Registration of PPF Accounts ii. Delink PPF Account	Phase 2	
108	Open accounts under govt sponsored schemes (PPF, SCSS): i. KVP account ii. NSC iv. Other existing/upcoming govt schemes	Phase 2	
109	Link SSA	Phase 2	
110	Link Existing SCSS Accounts	Phase 2	
111	Floating Rate Savings Bond-2020	Phase 2	
112	Display features, benefits and costs of government schemes /Government Accounts/ Pension Account i. Eligibility Check for PPF/ APY / NPS / SCSS / Sukanya / Other Account Setup ii. Nominee Addition – Single, Multiple iii. Initial Deposit / Funding iv. Linking of Operative Account for Debit / Credit v. Standing Instruction for Funds Transfer from Operative Account vi. Maturity Amount withdraw/Transfer vii. Account Closure - Premature, On Maturity viii. On Maturity Renewal /Extension ix. Link & Manage APY account (change contribution, exit scheme, etc.)	Phase 2	

113		Request for Direct Benefit Transfer; link account with NPCI	Phase 3	
114		Support for Business Correspondents: A separate interface, login etc. should be provided to BCs/ BMs to provide following services: i. Account Opening ii. Cash deposit (own bank, other bank - AEPS/ Rupay Card) iii. Cash withdrawal (on us, off us) iv. Fund transfer (own bank, other bank - AEPS/ Rupay Card) vi. Mini statement vii. TDR/RD opening viii. Enroll for social security scheme (SSS i.e. PMSBY, PMJJBY, APY) ix. IMPS/ NEFT x. Request new cheque book xi. Stop cheque payment xii. Block debit card xiii. Passbook printing xiv. Sukanya AC opening xv. PPF AC opening xvi. Bhim Aadhar Pay	Phase 2	
115	FI	Support for Business Correspondence / Bank Mitras i. Cheque collection ii. Lead Generation for personal loan iii. Lead Generation for vehicle loan iv. Lead Generation for home loan v. Lead Generation for life insurance vi. Lead Generation for health insurance vii. Lead Generation for motor insurance	Phase 3	
116		Support for Business Correspondence / Bank Mitras i. Enroll for micro accidental death insurance ii. Enroll for micro life insurance iii. Renew TD/ RD iv. Launch/ Track complaints v. Request for SMS alert/ email statement for pre-registered mobile no. / email vi. Aadhar seeding vii. Mobile seeding	Phase 4	

Cards				
117	Card Services	Display all Cards as Card image to select – including Virtual Debit Card Short overview of all active and inactive cards - Card No., O/S amount, linked a/c	MVP-Phase 1	
118		Debit Card Services: i. Apply/Issue Card ii. Generate green PIN iii. Set Domestic and International limit: withdrawal, POS, e-commerce iv. Set/revoke suspension v. Set/revoke International transaction vi. Block/Unblock, Hotlist vii. Re-issue card viii. Request Add-On ix. Switch primary linked account x. Show rewards and offers on card	MVP-Phase 1	
119		Issue virtual debit card i. View virtual debit card ii. Request to convert virtual card to physical card iii. All service/support features as applicable to a regular debit card	MVP-Phase 1	
120		Forex Card i. Apply/Reissue ii. Manage Forex card- Add/withdraw money iii. Set-usage limits iv. View forex card statement v. Block card vi. Re-issue card vii. Change/set PIN	Phase 4	
121		Tap to Pay for debit and credit card: i. Set up tap to pay for card ii. Set tap to pay as default for a card iii. Stop tap to pay iv. Make payment using NFC v. Report issues	Phase 3	

122	Cardless Cash Withdrawal i. At branch ii. ATM by self iii. At ATM by beneficiary iv. At POS and CSP (at local shops)	Phase 2	
123	Credit Card Services i. Apply for credit card ii. View account balance and credit limit iii. View card bill- iv. View billed transactions v. View unbilled transactions vi. Download billed statement vii. Deregistration of printed account statement viii. Block card (temporary & permanent) ix. Change/set PIN x. Show rewards and offers on cards xi. Enable/disable email/Paper bill statement xii. Raise a fraud dispute	MVP-Phase 1	
124	Credit Card Services i. Increase credit limit ii. Upgrade card variant iii. Request Add-On iv. Re-issue card v. Choose credit card design vi. Link other bank credit card to app vii. Update international and domestic card usage limits across transaction types	Phase 2	
125	Credit Card Services i. Convert credit card outstanding to EMI ii. Balance transfer from other banks iii. Credit card against lien on FD- Apply for Card, repay expenses, close the card account- auto-removal of lien on FD	Phase 3	
126	Gift Card/ Prepaid Card- Apply/Cancel/Reload	MVP-Phase 1	

127		Summary, Expenses Dashboard with bar/chart/graph with further drill down to sub-categories	MVP-Phase 1	
128		NCMC/Prepaid Card top-up	Phase 3	
Treasury				
129	Treasury	Cashflow / Liquidity management- i. Cash collections, Cash pooling, Cash netting ii. Cash sweeping Investments iii. Liquidity Management iv. Cheque collections & truncation v. DD collections (DD Issuance & Delivery) vi. Bill/invoice discounting vii. Factoring	Phase 4	
130		Treasury management services and features can be explored through partnership	Phase 4	
131		Analytics based dashboards for CFOs, treasurers including insights on cash flow forecasts, pooling & sweep across corporate entities and banks	Phase 4	
Wealth management				
	Personal Finance Management	The following PFM features to be provided through integration with Bidder:		
132		Personal finance management module- i. Show Calendar view of all upcoming Investments (SIPs), EMIs, bills, etc. ii. Life goals: set savings goals linked to savings and deposit products	MVP-Phase 1	
133		Spend Analysis: Money manager (Inflow and spend analyzer)- summary & insights (e.g. trends) of inflows & outflows by categories, adjust period of analysis Allow- transaction tagging and comments for proper categorization	MVP-Phase 1	

134		Financial information consolidation / Net worth overview - Account aggregator based one-view of all money, assets, liabilities - across Central Bank and all other banks enabled by - i. Open banking regulation API integration ii. Account statement uploads iii. Manual inputs View all current investments/holdings by- i. Product/asset categories- Stock market portfolio, MF, Insurance, SGB, etc. ii. Holdings in existing trading account with brokers iii. Investments overview across Mutual funds, banks, markets integrated via account aggregators	MVP-Phase 1	
135		Customer account 360 degree view – comprehensive dashboard regarding all associations with the bank	MVP-Phase 1	
		Integration with the Bidder for the following features:		
136	Robo Advisory	Personalized financial advisory-investment recommendations for wide range of financial products- Deposits, mutual funds, insurance, govt schemes, etc. based on: - Customer's risk profile - Customer's goals	Phase 3	
137		Personalized insights and advisory based on aggregated data- e.g. i. to save on EMI, by back calculating existing loan ROI from Account aggregator data	Phase 4	
138	Virtual RM	Integration with the Bidder: - The customer should be able to place a voice/video call, chat with the RM	Phase 4	
139	Mutual Fund	Buy new Mutual Funds (e.g. one time purchase, SIPs); Integration with third party platform/native journey	Phase 2	

140		Mutual fund servicing- i. Invest one time/SIP ii. Search funds by fund name, asset and sub-asset; Sort funds by Returns iii. Switch MF/STP (systematic transfer plan) iv. Redeem MF/ SWP (Systematic withdrawal plan) v. Stop SIP vi. Register nominations for MF folio.	Phase 2	
141	ASBA	ASBA/IPO capability, including through BHIM UPI	Phase 2	
142		Apply, modify/revise, delete	Phase 2	
143		View recent; to be displayed alphabetically, as per recency	Phase 2	
144		Enquiry by account number and reference number	Phase 2	
145	DEMAT	Opening of Demat account *Bank's existing Demat Account Opening journey using redirection should be linked in the MVP	Phase 2	
146		Opening of Trading/Broking Account with Trading facility	Phase 2	
147		View and manage stock trading transaction history; traded order status	Phase 2	
148		View Basic user details, Account balance ,Transaction details	Phase 2	
149		Download i. Statement of holding ii. Statement of account iii. Statement of billing iv. CML letter printing	Phase 2	
150		View settlement calendar	Phase 2	

151	Insurance	Life, Health, General Insurance - Apply, avail & renewal- (redirect/integrate 3rd party journeys with-in the app) i. Health Insurance ii. Motor insurance iii. Personal Accident insurance iv. Property insurance v. Purchase card protection plan vi. Term vii. Crop insurance viii. Micro-insurance of Govt of India (PMJJBY, PMSBY) ix. Business x. Others	MVP-Phase 1	
152		Link insurance policies purchased outside of app	Phase 3	
153		Insurance payments i. Through SI ii. NACH iii. Cash and Electronic Modes	MVP-Phase 1	
154		Policy Management i. Download certificate ii. Enquiry regarding status	MVP-Phase 1	
Beyond Banking				
	Rewards	Integrate rewards platform in mobile app- Consolidate rewards for all types of programs e.g. from debit cards, UPI payments, credit card, refer and earn, etc.		
155		Refer and earn- transparent rewards accumulation; sync with social media contacts etc.	MVP-Phase 1	
156		Reward Points i. View points credited ii. Redeem iii. View redemption history iv. View rewards catalogue	Phase 3	

157		Third party offers/discounts on local brands- integration with aggregator platform for offers- i. Consolidated & personalized view of Lifestyle offers on local brands; ii. Weekly "best deals"	Phase 3	
158		Third party offers/discounts on National brands- integration with aggregator platform	Phase 2	
159	Marketplace	Access Market place e.g. below but not limited to: i. Tickets Booking : Air, Train, Bus ii. E-commerce iii. Entertainment : OTT Subscription and Offers iv. Pharmacy v. Shopping	Phase 4	
160		Explore properties/projects pre-approved for housing loans	Phase 4	
161	MSME Support	i. HRMS solutions (onboarding, appraisals, etc.) through partnership ii. Employee re-imbursements; Scheduled payout of salary	Phase 3	
162		i. Invoice creation; Create and manage e-Waybill ii. Invoicing tracking and manually mark as paid/ partially paid iii. Integration with third party ERP solutions- a. Automated reconciliation of invoices b. Automated receivable reminder with collection links c. Payable reminders, View ERP payables & direct payment from banking platform	Phase 3	

163		Business dash board with - i. Real time cash position across Bank A/Cs powered by account aggregator ii. Expense categorization & Insights (Inflow, spend analysis etc.) dashboard iii. Cash flow forecast and analysis with recommendations for liquidity management	Phase 3	
164		Access to i. SME networking platform ii. News and updates for specific industry iii. Online and offline courses iv. Online B2B MSME marketplace v. Govt. websites; approved agencies (if any), etc. for Business Registration	Phase 3	
165		-Download MIS reports, consolidated reports, etc. for a company or a group of companies - Download Digital Signature Certificate	Phase 4	
166	Agri Support	Redirection/integration to- i. Agri marketplace for buy/sell ii. Local weather alerts iii. Portals with Mandi Prices iv. Notification by govt, agri agencies v. portals for Crop advisory vi. Soil testing services	Phase 4	
Back Office				
167	Admin Features	Provision to download reports in various standard file formats i. Transaction reports – MIS ii. Monitoring and reconciliation reports iii. Customer Registration, Deregistration & Activation reports iv. Mobile banking reports v. Device / SIM binding reports	MVP-Phase 1	

168	Maker-Checker concept for any changes done through admin portal i. Control Management – managing different controls provided in the application ii. Label Changes iii. OTP Configuration - Configure OTP parameters (size, no of unsuccessful attempts, timeout, etc.) iv. Account Type configuration / Product Type Configuration / Limit maintenance v. RTGS / NEFT – Holiday Configuration, IFSC Upload, RTGS / NEFT Status enquiry vi. Enable / Disable Menu vii. Adding and removing icons viii. To add/edit limits for all kinds of transactions based on user categories ix. Vernacular Language Enablement x. Bulk SMS Generator, Maintenance Banner Display xi. Error message verbiages config xii. Error code, error message configuration xiii. System Parameter Configuration – Configure Time Validity, Session Validity, Secret Key Generation for merchant onboarding xiv. Password Policy Configuration - Login / Transaction passwords (Password Length, Format, Validity etc.) xv. Config for personalization - Segment to Icon mapping user management, parameter/configuration setting, reports xvi. Content and Banner Management	MVP-Phase 1	
169	i. User management with defined roles and type of users ii. View Customer profile and transaction/ activity history iii. Registration, Deregistration, Blocking of customer through Admin portal iv. Option to remove Device Binding of a customer	MVP-Phase 1	

170	i. Customer Enrolment – Addition / Updation / Deactivation / Activation ii. Bulk User Enrolment & Group Configuration through File Upload	MVP-Phase 1	
171	i. Service requests relating to customer relationship management involving connecting with RM, connecting with call center, setting up call back requests etc. ii. Service requests covering issue of certificates and statements like balance certificate, interest certificates for loans and deposits, issuing tax forms like 26AS etc. iii. Service requests relating to grievances like raising tickets, tracking ticket status etc. iv. Service requests for registration, activation, changing login credentials etc. for internet banking and mobile banking platforms v. Service requests relating to lending & liability products like EMI calculation, deposit calculation, displaying interest rates etc. vi. Service requests relating to transfer of home branch, loan scheme etc. vii. Update requests for fields like name, e-mail, nominee etc. and activation of dormant account viii. Credit, debit, forex and other card related services like blocking/unblocking, setting PIN, changing PIN, transaction limits, reporting lost cards etc. ix. All other service requests required for enabling internet and mobile banking x. Service requests relating to cheque book and cheques like issue cheque book, track request, cheque status enquiry etc.	MVP-Phase 1	
172	File upload for uploading the base/ static data in DB related to different transactions	MVP-Phase 1	
173	Admin portal access to Contact Centre / Operations team	MVP-Phase 1	

174	i. Proper logs to be maintained for all admin portal activities ii. View Log - Transaction Log / Session Log / Error Log / Audit Log	MVP-Phase 1	
175	Branch Relationship Manager (RM) Module – For Branch related User Admin activities	MVP-Phase 1	
176	Corporate Banking Group Configuration, User Configuration, Services Mapping, Role Mapping,	Phase 4	
177	Approver Matrix management, Limit mapping for maker / checker, Matrix Migration (Add / Modify / Delete)	Phase 4	
178	i. Grid Administration - Generate authentication grid, Format, Expiry ii. PKI Configuration - PKI Enrollment/ Register PKI / Deregister PKI iii. Holiday Configuration for all Central / State Tax Payments	Phase 3	
179	Reports, Scroll files & Recon file generation for Tax Payments & merchant integrations (minimum 100 nos.)	Phase 3	
180	Ability to check the status of the customer by admin, in case the customer is facing any errors, drops off in a journey, etc.	Phase 2	
181	Lending - Auto generation of stock and book debt statement under inventory & khata management, preparation of Quarterly progress report in bank format on quarterly basis, alerts for insurance and expiry of limit, online renewal/ enhancement request generation, online insurance detail updates validated by insurance company	MVP-Phase 1	

Integrations				
182		Seamless integration (as applicable for the customer segment) with Public Infrastructures both existing and to come up in future, such as, but not limited to: i. AADHAR ii. Passport iii. PAN iv. Driving License v. GST vi. UPI vii. Bharat Bill Pay viii. OCEN ix. CGTMSE ONDC x. NSDL xi. CDSL xii. Digital Land Records xiii. e-Sign	Integrations	
	<u>Integrations</u>			
183		Merchant aggregators: i. Atom Tech Utility/ Broker Payments ii. Bill desk iii. CC Avenue iv. Razorpay v. SBI ePay vi. PayTM vii. PayU viii. FSS ix. TechProcess x. Cashfree xi. Airpay xii. Sabpaisa xiii. SafexPay xiv. Angel Broking xv. Times Money	Integrations	

184		Third Party Services: i. MCA Payments ii. Indbank Merchant Banking Services Payments (IBMBS) Payments iii. TNEB Payments iv. IRCTC Payments v. BillDesk - Universal Bill Presentment & Payment (UBPP) Services vi. Maharashtra CST/VAT Collections vii. Port Community System (PCS) viii. Tamil Nādu VAT Collections ix. Multi-Utility Payments x. Puducherry VAT Collections xi. Orissa VAT/CST Payments xii. Delhi VAT/CST Payments xiii. Karnataka Commercial Tax Payments xiv. ICEGATE Online Payments xv. RTO Online Payments xvi. Prime Minister National Relief Fund xvii. West Bengal Grips Payments - xviii. Maharashtra Virtual Treasury Payments xix. UAE Exchange xx. Andhra VAT xxi. Tamil Nadu Registration (TNIGRS) xxii. Tamil Nadu Prohibition and Excise - xxiii. Kerala e-Treasury xxiv. Khajane-II (Karnataka Virtual Treasury) xxv. Puducherry Excise xxvi. EPFO - xxvii. GSTN Payments - xxviii. Telangana VAT xxix. CBDDT – TIN2.0	Integrations	
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185	Internal Integrations: i. CBS ii. ATM EFT Switch iii. SMS Banking iv. UPI v. Hardware Security Module (HSM) vi. SMTP Server vii. IMPS Engine viii. Proxy Servers (GST, SMS gateway etc.) ix. Public Fund Management System x. Trade Finance System xi. BBPS engine xii. Prime Minister's National Relief Fund xiii. Pension portal xiv. Call center xv. Debit Card Management System (DCMS) xvi. E-KYC / V-KYC xvii. Banks Middleware Server - xviii. Enterprise Fraud Risk Management System (EFRMS) xix. Loan Origination System (LOS) / Lead Management System (LMS) xx. Document Management System (DMS) xxi. Aadhar Data Vault Bidder to Integrate with any Future upgrade of our IT systems & solutions	Integrations	
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Stage B 4. Technical Specification: The Technical Specification for the platform

Abbreviations	Full Form
A	Available in the product
C	Will be provided with customization

Scores for Technical Evaluation will be normalized to a maximum of 100 using the following formula:

Bidder Score = (Total Score/ Maximum Possible Score) * 100

Technical scoring will be done on following criteria as part of Technical evaluation

SI No	Technical Specifications	Available=A Customization =C	Remarks
1	Screens, features and journeys can be built using Low Code/No Code techniques and prebuilt accelerators/journey components/assets etc. quickly without requiring technical knowledge, coding skills or any vendor proprietary skills		
2	The platform should be capable to provide both downloadable mobile applications and browser-based mobile solutions, mobile App with lighter version for slow network speed.		
3	Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices.		
4	The platform should support assisted mode through Branch Portal (accessible through tablet devices and Branch Intranet) and services accessible through automated self-service kiosks. The bank would also like to extend the platform to wearables devices in future.		
5	The platform should provide High Availability with a minimum uptime time of 99.99% with response time of <3 seconds supporting expected TPS stipulated by the bank. Platform is scalable to meet required performance metrics listed in Key Metrics section of the RFP		
6	The platform should support containerization and have capability to be deployed on container orchestration platforms like k8s, openshift, tanzu etc., for horizontal & on demand scalability with immediate response time based on request volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit.		
7	The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions		
8	The platform should be capable to integrate with log aggregation tools like Appnomics HEAL, ELK etc., and application performance monitoring tools such as Appnomics HEAL, Newrelic, Dynatrace etc.,		
9	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities		
10	Platform conforms to Zero Trust security model, PCI DSS, PA-DSS guidelines, OWASP top 10, data encryption standards and other specifications listed in the RFP		
11	Platform meets all authentication and authorization requirements like role-based access model, multi factor authentication, integration with Bank's security systems, EFRMS integration and other requirements listed in the RFP		

12	Platform is built using microservices architecture as detailed in the technical specifications.		
13	The platform should have ability to change a feature/ journey for enhancing customer experience through loosely coupled architecture. The system architecture to be modular with separate modules to run independently		
14	The platform should have technical capabilities to build the desired UI/UX elements on the front end based on the finalized UI/UX design		
15	The platform should have capability to interface with various internal / external systems on web services messaging formats like REST API / SOAP based with data formats JSON, XML, ISO 8583 etc.		
16	Hardware requirements are optimal per platform architecture, performance requirements and in-line with industry standards		
17	The platform should support Over-the-Air (OTA) update of the mobile application directly to the Mobile devices.		
18	The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop off or in case of exceptions.		
19	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels.		
20	The Platform should support various second factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.		
21	The platform should provide facility for seamless integration and on-boarding of third party financial products (Financial Marketplace) and non- financial lifestyle products & services (Lifestyle Marketplace). The bank will provide APIs through tie-up with third party aggregators / bank's partners		
22	Platform uses DevSecOps practices for CI/CD, release management, code quality, SAST, DAST, code coverage checks etc. Should support CI/CD using tools like Jenkins etc.,		
23	The applications build using the platform should handle web application security threats like Cross site scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure Cryptographic storage, Failure to restrict URL access etc.		
24	Platform's data architecture conforms to Bank's standards and capable of bidirectional integration with bank's existing data warehouse platform.		

25	The platform should be able to Extract, Transform and Load data from the source systems. The proposed platform should be Big Data ready		
26	The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank.		
27	The platform to have strong authorization controls. Platform to have controls for prevention against unauthorized data access and distribution.		
28	The platform should have an fully automated regression testing suite testing all architectural layers like frontend, app layer, database etc.,		
29	The platform should support NoSQL database like MongoDB etc., and SQL databases like Oracle, Postgres, MySQL etc.,		
30	The platform should provide cross platform support and integration via API / Web Services or via SDK with other Apps.		
31	Platform provides Omni-channel experience across web portal, mobile apps, messaging platforms, wearables etc.		
32	Platform is resilient-capability to auto-restart and auto-heal if there is an exception/error.		
33	Platform should provide well defined and well documented Open APIs which can be exposed to 3rd Party Fintechs.		
34	Platform provides necessary monitoring, detailed logging (including authentication attempts) and reporting capabilities for application monitoring, performance monitoring and troubleshooting requirements from the bank		
35	Platform provides audit, event/click stream data, transaction logging etc. for integration with existing APM, SIEM or other system required by Bank?		
36	Platform has capability to integrate with bank's internal systems like core banking system, CRM, lending platform, ledger etc., via APIs, webservices, TCP/IP based integrations		
37	Platform is well documented and has detailed documentation for all the architecture layers like frontend, app layer, APIs, database etc.,		
38	The platform solution should cater for a separate API layer (API-first architecture) which is de-linked from the UI layer having API first approach with inherent support for authentication modes like OAuth 2.0 etc.,		
39	Platform should be capable of support hyper-personalization which includes integration with bank's Content management system, offer management systems etc.,		
40	Platform should support CDN		

Stage 4: Presentation

- Presentation will be scored against the following criteria which should broadly cover:
 - Understanding of scope and proposed approach
 - Ability to meet expected timelines
 - Differentiation of product
 - Support for Low code/No code
 - Ease of creation of new journey
 - Technical details with emphasis on usage of microservices, containerization etc.
 - Implementation expertise and availability of resources
 - Application monitoring for the proposed solution
 - Data Collection and Analytics Capabilities
 - Hardware sizing given by the Bidder
 - Project manager and team that will support CBol (at least 5 profiles)
 - **Maximum 100 Marks for the above parameters**

Stage B5: Product Demo

- Demo should cover the following scope in addition to key differentiators of the product or anything other feature which the bidder wants to cover within the allocated time:
 - Out of the Box availability of features including fund transfer and bill payments
 - 5 Hyper-personalization features
 - Omni-channel interface - mobile app, website, chat/messaging
 - User experience, general navigation, visual clarity, and appeal
 - Design and Engineering Practices (e.g., Unit Testing/Code Quality Testing/CI/CD platform)
 - Low code/ No code platform
 - Application Monitoring Dashboard and Reports
 - Project plan for support of all phases of the bank
 - **Maximum 100 Marks for the above parameters**

* If Required Bidder may arrange for Site Visits to their client location and /or Bidder's development site

Annexure 16: Bidder's Particulars

#	Particulars	
	Name of the Bidder	
	Address with E mail id, Mobile no., and Pin code	
	GST Number	
	Bank Details	
	PAN Number	
	Name of Authorized Person Mobile No: Landline No:	
	i. Email ID ii. Alternative Email ID	
	Details of Document cost / Tender fee	UTR/Reference No. date & Amount
	Details of EMD	BG/UTR/Reference No. date & Amount
	Exemption Certificate details (if applicable). E.g.: MSME/Udyog Aadhar certificate etc.	Please upload copy of the same along with details

Signature

Name:

Designation:

Seal of Company

Date:

Annexure 17: NPA Undertaking

Pro forma of letter to be given by all the bidders participating RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model on their official letterhead

Date:

To,
General Manager-IT,
Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Navi Mumbai - 400614
Sir,

Sub: RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model

We _____ (bidder name), hereby undertake that-

1. We have not been declared NPA by any Bank in India.
2. Further, we do not have any pending case with any organization across the globe which affects our credibility to service the bank.

Yours faithfully,

Authorized Signatory

Designation

Bidder's corporate name

Annexure-18: Undertaking letter (Land Border Sharing)

Pro forma of letter to be given by all the bidders participating in the RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model on their official letterhead

To

Date:

General Manager –IT,
Central Bank of India, Central Office,
Sector 11,
CBD Belapur,
Navi Mumbai – 400614

Sir,

Sub: RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model

Dear Sir/Madam,

We, M/s _____ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at _____ (referred to as the "Bidder") are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable

- 1 "I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that _____ is not from such a country.
- 2 "I/we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/we certify that _____ is from such a country. I hereby certify that _____ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached]"

Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of Bank.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor



Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution

- Tender No. CO:DIT:PUR:2022-23:375

from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our sub-contractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority]"

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Dated this _____ by _____ 20__

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name:

Address:

Email & Phone No.:

List of documents enclosed:

Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable)

Annexure 19: Cover Letter

Date:

To

General Manager-IT
DIT, Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Mumbai - 400614

Dear Sir/Madam,

Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install, and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope.

If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope and to comply with the delivery schedule as mentioned in the Scope Document.

We agree to abide by this bid Offer for 180 days from date of bid (Commercial Bid) opening and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer.

This Bid, together with your written acceptance thereof and your 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 subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We certify that we have provided all the information requested by the bank in the format prescribed for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.

Authorized Signatory

(Name: Contact Person, Phone No., Fax, E-mail)

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

Annexure 20: Comments on T&C

Comments on the Terms & Conditions, Services and Facilities provided:

[Please provide your comments on the Terms & Conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the scope of work, Delivery timelines, Terms & Conditions etc. You are also requested to provide a reference of the page number, state the clarification point and the comment/ suggestion/ deviation that you propose as shown below.]

Sr. No.	Page #	Point / Section #	Clarification points as stated in the tender document	Comment/ Suggestion/ Deviation
1				
2				
3				
4				
5				
6				
7				
8				
9				

Date:

Authorized Signatory & Stamp

(Name: Contact Person, Phone No., Fax, E-mail)

Annexure 21: Pre- Bid Query Format

Queries:

Sr. No.	Page #	Point Section #	Query	Banks Response (Bidder Should not fill in this column)
1				
2				
3				
4				
5				
6				
7				
8				
9				

Date:

Authorized Signatory & Stamp

(Name: Contact Person, Phone No., Fax, E-mail)

Annexure 22: Eligibility Criteria Compliance

Bidder needs to comply with the eligibility criterion mentioned below. Non-compliance with any of these criteria would result in outright rejection of bidder's proposal. Bidder is expected to provide proof for each of the points for eligibility evaluation criteria. Any credential detail not accompanied by required relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labeled, and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

The decision of Bank pertaining to Eligibility Criteria evaluation would be final and binding on all the bidders. Bank may accept or reject an offer without assigning any reason whatsoever.

The bidder must submit only such document as evidence of any fact as required herein. The Bank, if required, may call for additional documents during the evaluation process and the bidder will be bound to provide the same.

*CBI reserves the right to verify references provided by the Bidder independently. Any decision of CBI in this regard shall be final, conclusive, and binding up on the bidder. CBI may accept or reject an offer without assigning any reason whatsoever.

- i. Bidders need to ensure compliance to all the eligibility criteria points.
- ii. In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, credentials, etc. may be considered.
- iii. In case of business transfer where Bidder has acquired a Business from an entity ("Seller"), work experience credentials of the Seller in relation to the acquired business may be considered.
- iv. Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.
- v. If an agent submits a bid on behalf of the Bidder/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.
- vi. Scheduled Commercial Bank does not include Payments Bank, Cooperative Banks or RRBs.
- vii. While submitting the bid, the Bidder is required to comply with inter alia the following CVC guidelines detailed in Circular No. 03/01/12 (No.12-02-6 CTE/SPI (I) 2 / 161730 dated 13.01.2012): 'Commission has decided that in all cases of procurement, the following guidelines may be followed:
 - i. *In RFP, either the Indian agent on behalf of the Bidder/OEM or Bidder/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same RFP. The reference of 'item/product' in the CVC guidelines refer to 'the final solution that bidders will deliver to the customer.*
 - ii. *If an agent submits bid on behalf of the Bidder /OEM, the same agent shall not submit a bid on behalf of another Bidder /OEM in the same RFP for the same item/product.'*

Authorized Signatory

(Name: Contact Person, Phone No., Fax, E-mail)

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

Annexure 23: Guidelines on banning of business dealing

1.0 GUIDELINES FOR INDIAN AGENTS OF FOREIGN SUPPLIERS

1.1 There shall be compulsory registration of agents for all Global (Open) Tender and Limited Tender. An agent who is not registered with CENTRAL BANK OF INDIA shall apply for registration in the prescribed Application –Form.

1.2 Registered agents will file an authenticated Photostat copy duly attested by a Notary Public/Original certificate of the principal confirming the agency agreement and giving the status being enjoyed by the agent and the commission/remuneration/salary/ retainer ship being paid by the principal to the agent before the placement of order by CENTRAL BANK OF INDIA.

1.3 Wherever the Indian representatives have communicated on behalf of their principals and the foreign parties have stated that they are not paying any commission to the Indian agents, and the Indian representative is working based on salary or as retainer, a written declaration to this effect should be submitted by the party (i.e. Principal) before finalizing the order

2.0 DISCLOSURE OF PARTICULARS OF AGENTS/ REPRESENTATIVES IN INDIA. IF ANY.

2.1 Tenderers of Foreign nationality shall furnish the following details in their offer:

2.1.1 The name and address of the agents/representatives in India, if any and the extent of authorization and authority given to commit the Principals. In case the agent/representative be a foreign Bank, it shall be confirmed whether it is real substantial Bank and details of the same shall be furnished.

2.1.2 The amount of commission/remuneration included in the quoted price(s) for such agents/representatives in India.

2.1.3 Confirmation of the Tenderer that the commission/ remuneration if any, payable to his agents/representatives in India, may be paid by CENTRAL BANK OF INDIA in Indian Rupees only.

2.2 Tenderers of Indian Nationality shall furnish the following details in their offers:

2.2.1 The name and address of the foreign principals indicating their nationality as well as their status, i.e., whether manufacturer or agents of manufacturer holding the Letter of Authority of the Principal specifically authorizing the agent to make an offer in India in response to tender either directly or through the agents/representatives.

2.2.2 The amount of commission/remuneration included in the price (s) quoted by the Tenderer for himself.

2.2.3 Confirmation of the foreign principals of the Tenderer that the commission/remuneration, if any, reserved for the Tenderer in the quoted price (s), may be paid by CENTRAL BANK OF INDIA in India in equivalent Indian Rupees on satisfactory completion of the Project or supplies of Stores and Spares in case of operation items .

2.3 In either case, in the event of contract materializing, the terms of payment will provide for payment of the commission /remuneration, if any payable to the agents/representatives in India in Indian Rupees on expiry of 90 days after the discharge of the obligations under the contract.

2.4 Failure to furnish correct and detailed information as called for in paragraph-2.0 above will render the concerned tender liable to rejection or in the event of a contract materializing, the same liable to termination by CENTRAL BANK OF INDIA. Besides this there would be a penalty of banning business dealings with CENTRAL BANK OF INDIA or damage or payment of a named sum.

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6. Ground on which banning of business dealings can be initiated
7. Banning of business dealings
8. Removal from list of approved agencies –suppliers/contractors
9. Show-cause notice
10. Appeal against the competent authority
11. Review of the decision by the competent authority
12. Circulation of names of agencies with whom business dealings have been banned

1. Introduction

1.1 Central Bank of India, being a Public Sector Enterprise and 'State', within the meaning of Article 12 of Constitution of India, has to ensure preservation of rights enshrined in Chapter III of the Constitution. CENTRAL BANK OF INDIA has also to safeguard its commercial interests. CENTRAL BANK OF INDIA deals with Agencies, who have a very high degree of integrity, commitments and sincerity towards the work undertaken. It is not in the interest of CENTRAL BANK OF INDIA to deal with Agencies who commit deception, fraud, or other misconduct in the execution of contracts awarded / orders issued to them. In order to ensure compliance with the constitutional mandate, it is incumbent on CENTRAL BANK OF INDIA to observe principles of natural justice before banning the business dealings with any Agency.

1.2 Since banning of business dealings involves civil consequences for an Agency concerned, it is incumbent that adequate opportunity of hearing is provided and the explanation, if tendered, is considered before passing any order in this regard keeping in view the facts and circumstances of the case.

2. Scope

2.1 The General Conditions of Contract (GCC) of CENTRAL BANK OF INDIA generally provide that CENTRAL BANK OF INDIA reserves its rights to remove from list of approved suppliers / contractors or to ban business dealings if any Agency has been found to have committed misconduct and also to suspend business dealings pending investigation. If such provision does not exist in any GCC, the same may be incorporated.

2.2 Similarly, in case of sale of material there is a clause to deal with the Agencies / customers / Buyers, who indulge in lifting of material in unauthorized manner. If such a stipulation does not exist in any Sale Order, the same may be incorporated.

2.3 However, absence of such a clause does not in any way restrict the right of Bank (CENTRAL BANK OF INDIA) to take action / decision under these guidelines in appropriate cases.

2.4 The procedure of (i) Removal of Agency from the List of approved suppliers / contractors; (ii) Suspension and (iii) Banning of Business Dealing with Agencies, has been laid down in these guidelines.

2.5 These guidelines apply to all the Units and subsidiaries of CENTRAL BANK OF INDIA.

2.6 It is clarified that these guidelines do not deal with the decision of the Management not to entertain any particular Agency due to its poor / inadequate performance or for any other reason.

2.7 The banning shall be with prospective effect, i.e., future business dealings.

3. Definitions

In these Guidelines, unless the context otherwise requires:

i) 'Party / Contractor / Supplier / Purchaser / Customer/Bidder/Tenderer' shall mean and include a public limited Bank or a private limited Bank, a firm whether registered or not, an individual, a cooperative society or an association or a group of persons engaged in any commerce, trade, industry, etc. 'Party / Contractor / Supplier / Purchaser / Customer/ Bidder / Tenderer' in the context of these guidelines is indicated as 'Agency'.

ii) 'Inter-connected Agency' shall mean two or more companies having any of the following features:

- a) If one is a subsidiary of the other.
- b) If the Director(s), Partner(s), Manager(s) or Representative(s) are common.
- c) If management is common.
- d) If one owns or controls the other in any manner.

iii) 'Competent Authority' and 'Appellate Authority' shall mean the following:

a) For Bank (entire CENTRAL BANK OF INDIA) wide Banning Executive Director (GAD) shall be the "Competent Authority" for the purpose of these guidelines. Chairman & Managing Director, CENTRAL BANK OF INDIA shall be the "Appellate Authority" in respect of such cases except banning of business dealings with Foreign Suppliers of imported coal/coke.

b) For banning of business dealings with Foreign Suppliers of imported goods, CENTRAL BANK OF INDIA Executive Directors" Committee (EDC) shall be the "Competent Authority". The Appeal against the Order passed by EDC, shall lie with Chairman & Managing Director, as First Appellate Authority.

c) In case the foreign supplier is not satisfied by the decision of the First Appellate Authority, it may approach CENTRAL BANK OF INDIA Board as Second Appellate Authority.

d) For Zonal Offices Only

Any officer not below the rank of Deputy General Manager appointed or nominated by the Head of Zonal Office shall be the "Competent Authority" for the purpose of these guidelines. The Head of the concerned Zonal Office shall be the "Appellate Authority" in all such cases. e) For Corporate Office only

For procurement of items / award of contracts, to meet the requirement of Corporate Office only, Head of GAD shall be the "Competent Authority" and concerned Executive Director (GAD) shall be the "Appellate Authority".

e) Chairman & Managing Director, CENTRAL BANK OF INDIA shall have overall power to take suo-moto action on any information available or received by him and pass such order(s) as he may think appropriate, including modifying the order(s) passed by any authority under these guidelines.

iv) 'Investigating Department' shall mean any Department or Unit investigating into the conduct of the Agency and shall include the Vigilance Department, Central Bureau of Investigation, the State Police or any other department set up by the Central or State Government having powers to investigate.

v) 'List of approved Agencies - Parties / Contractors / Suppliers / Purchasers / Customers / Bidders / Tenderers shall mean and include list of approved / registered Agencies - Parties/ Contractors /

Suppliers / Purchasers / Customers / Bidders / Tenderers, etc.

4. Initiation of Banning / Suspension

Action for banning / suspension business dealings with any Agency should be initiated by the department having business dealings with them after noticing the irregularities or misconduct on their part. Besides the concerned department, Vigilance Department of each Unit /Corporate Vigilance may also be competent to advise such action.

5. Suspension of Business Dealings

5.1 If the conduct of any Agency dealing with CENTRAL BANK OF INDIA is under investigation by any department (except Foreign Suppliers of imported goods), the Competent Authority may consider whether the allegations under investigation are of a serious nature and whether pending investigation, it would be advisable to continue business dealing with the Agency. If the Competent Authority, after consideration of the matter including the recommendation of the Investigating Department, if any, decides that it would not be in the interest to continue business dealings pending investigation, it may suspend business dealings with the Agency. The order to this effect may indicate a brief of the charges under investigation. If it is decided that inter-connected Agencies would also come within the ambit of the order of suspension, the same should be specifically stated in the order. The order of suspension would operate for a period not more than six months and may be communicated to the Agency as also to the Investigating Department. The Investigating Department may ensure that their investigation is completed and whole process of final order is over within such period.

5.2 The order of suspension shall be communicated to all Departmental Heads within the Plants / Units. During the period of suspension, no business dealing may be held with the Agency.

5.3 As far as possible, the existing contract(s) with the Agency may continue unless the Competent Authority, having regard to the circumstances of the case, decides otherwise.

5.4 If the gravity of the misconduct under investigation is very serious and it would not be in the interest of CENTRAL BANK OF INDIA, as a whole, to deal with such an Agency pending investigation, the Competent Authority may send his recommendation to ED (GAD), CENTRAL BANK OF INDIA Corporate Office along with the material available. If Corporate Office considers that depending upon the gravity of the misconduct, it would not be desirable for all the Units and Subsidiaries of CENTRAL BANK OF INDIA to have any dealings with the Agency concerned, an order suspending business dealings may be issued to all the Units by the Competent Authority of the Corporate Office,

copy of which may be endorsed to the Agency concerned. Such an order would operate for a period of six months from the date of issue.

5.5 For suspension of business dealings with Foreign Suppliers of imported goods, following shall be the procedure:-

- i) Suspension of the foreign suppliers shall apply throughout the Bank including Subsidiaries.
- ii) Based on the complaint forwarded by ED (GAD) or received directly by Corporate Vigilance, if gravity of the misconduct under investigation is found serious and it is felt that it would not be in the interest of CENTRAL BANK OF INDIA to continue to deal with such agency, pending investigation, Corporate Vigilance may send such recommendation on the matter to Executive Director, GAD to place it before Executive Directors Committee (EDC) with ED (GAD) as Convener of the Committee. The committee shall expeditiously examine the report, give its comments/recommendations within twenty-one days of receipt of the reference by ED, GAD.
- iii) If EDC opines that it is a fit case for suspension, EDC may pass necessary orders which shall be communicated to the foreign supplier by ED, GAD.

5.6 If the Agency concerned asks for detailed reasons of suspension, the Agency may be informed that its conduct is under investigation. It is not necessary to enter into correspondence or argument with the Agency at this stage.

5.7 It is not necessary to give any show-cause notice or personal hearing to the Agency before issuing the order of suspension. However, if investigations are not complete in six months' time, the Competent Authority may extend the period of suspension by another three months, during which period the investigations must be completed.

6. Ground on which Banning of Business Dealings can be initiated

6.1 If the security consideration, including questions of loyalty of the Agency to the State, so warrant.

6.2 If the Director / Owner of the Agency, proprietor, or partner of the firm, is convicted by a Court of Law for offences involving moral turpitude in relation to its business dealings with the Government or any other public sector enterprises or CENTRAL BANK OF INDIA, during the last five years.

6.3 If there is strong justification for believing that the Directors, Proprietors, Partners, owner of the Agency have been guilty of malpractices such as bribery, corruption, fraud, substitution of tenders, interpolations, etc.

6.4 If the Agency continuously refuses to return / refund the dues of CENTRAL BANK OF INDIA without showing adequate reason and this is not due to any reasonable dispute which would attract proceedings in arbitration or Court of Law.

6.5 If the Agency employs a public servant dismissed / removed or employs a person convicted for an offence involving corruption or abetment of such offence.

6.6 If business dealings with the Agency have been banned by the Govt. or any other public sector enterprise.

6.7 If the Agency has resorted to Corrupt, fraudulent practices including misrepresentation of facts and / or fudging /forging /tampering of documents.

6.8 If the Agency uses intimidation / threatening or brings undue outside pressure on the Bank (CENTRAL BANK OF INDIA) or its official in acceptance / performances of the job under the contract.

6.9 If the Agency indulges in repeated and / or deliberate use of delay tactics in complying with contractual stipulations.

6.10 Willful indulgence by the Agency in supplying sub-standard material irrespective of whether pre-dispatch inspection was carried out by Bank (CENTRAL BANK OF INDIA) or not.

6.11 Based on the findings of the investigation report of CBI / Police against the Agency for malafide / unlawful acts or improper conduct on his part in matters relating to the Bank

(CENTRAL BANK OF INDIA) or even otherwise.

6.12 Established litigant nature of the Agency to derive undue benefit.

6.13 Continued poor performance of the Agency in several contracts.

6.14 If the Agency misuses the premises or facilities of the Bank (CENTRAL BANK OF INDIA), forcefully occupies, tampers, or damages the Bank's properties including land, water resources, forests / trees, etc.

(Note: The examples given above are only illustrative and not exhaustive. The Competent Authority may decide to ban business dealing for any good and sufficient reason).

7. Banning of Business Dealings

7.1 A decision to ban business dealings with any Agency should apply throughout the Bank Including Subsidiaries.

7.2 There will be a Standing Committee in each Zone to be appointed by Head of Zonal Office for processing the cases of "Banning of Business Dealings" except for banning of business dealings with foreign suppliers of goods. However, for procurement of items / award of contracts, to meet the requirement of Corporate Office only, the committee shall be consisting of General Manager / Dy. General Manager each from Operations, Law & GAD. Member from GAD shall be the convener of the committee. The functions of the committee shall, inter-alia include:

- i) To study the report of the Investigating Agency and decide if a prima-facie case for Bank- wide / Local unit wise banning exists, if not, send back the case to the Competent Authority.
- ii) To recommend for issue of show-cause notice to the Agency by the concerned department.
- iii) To examine the reply to show-cause notice and call the Agency for personal hearing, if required.
- iv) To submit final recommendation to the Competent Authority for banning or otherwise.

7.3 If Bank wide banning is contemplated by the banning Committee of any Zone, the proposal should be sent by the committee to ED (GAD) through the Head of the Zonal Office setting out the facts of the case and the justification of the action proposed along with all the relevant papers and documents. GAD shall get feedback about that agency from all other Zones and based on this feedback, a prima-facie decision for banning / or otherwise shall be taken by the Competent Authority. At this stage if it is felt by the Competent Authority that there is no sufficient ground for

Bank wide banning, then the case shall be sent back to the Head of Zonal Office for further action at the Zone level. If the prima-facie decision for Bank-wide banning has been taken, ED (GAD) shall issue a show-cause notice to the agency conveying why it should not be banned throughout CENTRAL BANK OF INDIA.

After considering the reply of the Agency and other circumstances and facts of the case, ED (GAD) will submit the case to the Competent Authority to take a final decision for Bank-wide banning or otherwise.

7.4 If the Competent Authority is prima-facie of view that action for banning business dealings with the Agency is called for, a show-cause notice may be issued to the Agency as per paragraph 9.1 and an enquiry held accordingly.

7.5 Procedure for Banning of Business Dealings with Foreign Suppliers of imported goods.

- Banning of the agencies shall apply throughout the Bank including Subsidiaries.
- Based on the complaint forwarded by ED (GAD) or received directly by Corporate Vigilance, if gravity of the misconduct under investigation is found serious and it is felt that it would not be in the interest of CENTRAL BANK OF INDIA to continue to deal with such agency, pending investigation, Corporate Vigilance may send such recommendation on the matter to Executive Director, GAD to place it before Executive Directors" Committee (EDC) with ED (GAD) as Convener of the Committee.
- The committee shall expeditiously examine the report, give its comments/recommendations within twenty-one days of receipt of the reference by ED, GAD.
- If EDC opines that it is a fit case for initiating banning action, it will direct ED (GAD) to issue show-cause notice to the agency for replying within a reasonable period.
- On receipt of the reply or on expiry of the stipulated period, the case shall be submitted by ED (GAD) to EDC for consideration & decision.
- The decision of the EDC shall be communicated to the agency by ED (GAD).

8. Removal from List of Approved Agencies - Suppliers / Contractors, etc.

8.1 If the Competent Authority decides that the charge against the Agency is of a minor nature, it may issue a show-cause notice as to why the name of the Agency should not be removed from the list of approved Agencies - Suppliers / Contractors, etc.

8.2 The effect of such an order would be that the Agency would not be disqualified from Competing in Open Tender Enquiries but Limited Tender Enquiry (LTE) may not be given to the Agency concerned.

8.3 Past performance of the Agency may be taken into account while processing for approval of the Competent Authority for awarding the contract.

9. Show Cause Notice

9.1 In case where the Competent Authority decides that action against an Agency is called for, a show-cause notice has to be issued to the Agency. Statement containing the imputation of misconduct or misbehavior may be appended to the show-cause notice and the Agency should be asked to submit within 15 days a written statement in its defense.

9.2 If the Agency requests for inspection of any relevant document in possession of CENTRAL BANK OF INDIA, necessary facility for inspection of documents may be provided.

9.3 The Competent Authority may consider and pass an appropriate speaking order:

- a) For exonerating the Agency if the charges are not established.
- b) For removing the Agency from the list of approved Suppliers / Contactors, etc.
- c) For banning the business dealing with the Agency.

9.4 If it decides to ban business dealings, the period for which the ban would be operative may be mentioned. The order may also mention that the ban would extend to the interconnected Agencies of the Agency.

10. Appeal against the Decision of the Competent Authority

10.1 The Agency may file an appeal against the order of the Competent Authority banning business dealing, etc. The appeal shall lie to Appellate Authority. Such an appeal shall be preferred within one month from the date of receipt of the order banning business dealing, etc.

10.2 Appellate Authority would consider the appeal and pass appropriate order which shall be communicated to the Agency as well as the Competent Authority.

11. Review of the Decision by the Competent Authority

Any petition / application filed by the Agency concerning the review of the banning order passed originally by Competent Authority under the existing guidelines either before or after filing of appeal before the Appellate Authority or after disposal of appeal by the Appellate Authority, the review petition can be decided by the Competent Authority upon disclosure of new facts / circumstances or subsequent development necessitating such review. The Competent Authority may refer the same petition to the Standing Committee/EDC as the case may be for examination and recommendation.

12. Circulation of the names of Agencies with whom Business Dealings have been banned

12.1 Depending upon the gravity of misconduct established, the Competent Authority of the Corporate Office may circulate the names of Agency with whom business dealings have been banned, to the Government Departments, other Public Sector Enterprises, etc. for such action as they deem appropriate.

12.2 If Government Departments or a Public Sector Enterprise request for more information about the Agency with whom business dealings have been banned, a copy of the report of Inquiring Authority together with a copy of the order of the Competent Authority / Appellate Authority may be supplied.

12.3 If business dealings with any Agency has been banned by the Central or State Government or any other Public Sector Enterprise, CENTRAL BANK OF INDIA may, without any further enquiry or investigation, issue an order banning business dealing with the Agency and its inter-connected Agencies.

1. Based on the above, Zonal Offices may formulate their own procedure for implementation of the Guidelines and same be made a part of the tender documents

Annexure 24: List of Hardware and Software Components

Date: _____

To,
The General Manager-IT
DIT, Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Mumbai 400614

Dear Sir,

Subject: List of Software and Tools required for implementation of RFP 375/2022-23 for Omni-channel Digital Banking Platform - Supply, Implementation and Maintenance under CAPEX Model

The below software is proposed for implementation of scope mentioned in RFP. If Bank would like to procure the below licenses (Complete or partial) independently, we will support and co-operate with Bank for procurement of licenses in line with CVC guidelines.

Sr No.	Software / Tool or Component Required	OEM Name	Justification (Why Software is needed)	Licensing Metric for software (User Based/ Processor Based/ any other)

The below Hardware items are proposed for implementation of scope mentioned in RFP. If Bank would like to procure the below items (Complete or partial) independently, we will support and co-operate with Bank for procurement of licenses in line with CVC guidelines

Sr No.	Hardware Item or Component Required	Quantity	OEM Name	Size of Hardware for provisioning Racks space	Number of Power Inputs and Power consumption for device

Date:

Place:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Annexure 25 - Undertaking for 7 Year Roadmap

Date:_____

To,
The General Manager-IT
DIT, Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Mumbai - 400614

Sir,

Ref.: RFP 375/2022-23 for Omni-channel Digital Banking Platform - Supply, Implementation and Maintenance under CAPEX Model

We, _____ hereby confirm that as a prime bidder and the product provider, would deliver, install, and maintain the Omni-channel Digital Banking Platform solution. We also commit to support the solution for a minimum period of 7 years and further period of another 3 years if extended.

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name:

Address:

Email and Phone:

Annexure 26: Proposed Team Profile

S.NO	Type of work	Name of team members	Qualification & certification	Previous Banks where team member was associated	Duration of team member association	No. of years of experience

We hereby acknowledge that the information provided by us is true and to the Best of our Knowledge

Place:

Date:

Seal and signature of the bidder

Annexure 27: Format for Local Content

(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

CERTIFICATION FOR LOCAL CONTENT

Date: _____

To,
The General Manager-IT
DIT, Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Mumbai 400614

Ref.: RFP 375/2022-23 for Omni-channel Digital Banking Platform - Supply, Implementation and Maintenance under CAPEX Model

Bidder Name:

This is to certify that proposed RFP 375/2022-23 **for Omni-channel Digital Banking Platform - Supply, Implementation and Maintenance under CAPEX Model** is having the local content of _____% as defined in the above-mentioned RFP and amendment thereto.

This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide Order No. P-45021/2/2017-PP (BE-II) dated 04th June 2020.

Signature of Statutory Auditor/Cost Auditor

Registration Number:

Seal

Countersigned by the bidder:

Bidder – (Authorized Signatory)



Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution

- Tender No. CO:DIT:PUR:2022-23:375

Annexure 28: Undertaking Of Information Security

(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

Date: _____

To,
The General Manager-IT
DIT, Central Bank of India, Central Office,
Sector 11, CBD Belapur,
Navi Mumbai – 400614

Sir,

Subject: RFP 375/2022-23 for Omni-channel Digital Banking Platform - Supply, Implementation and Maintenance under CAPEX Model

We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done).

Also, undertake that the proposed solution / software to be supplied will be complying to Bank's Information Security Policy (of the version of the application being delivered as well as any subsequent versions/modifications done). And new IS requirement will be compiled within the timeline set by Bank / Regulatory agencies.

Authorized Signatory Name:

Designation:

Bidder's Corporate Name Address:

Email and Phone:

Annexure 29: Hardware Requirements

	DC		
	Number of virtual Cores	Memory in GB	Storage in GB
Server 1			
Server 2			
.			
.			
	DRC		
	Number of virtual Cores	Memory in GB	Storage in GB
Server 1			
Server 2			
.			
.			

We hereby acknowledge that the information provided by us is true and to the Best of our Knowledge.

Place:

Date:

Seal and signature of the bidder