



Central Bank of India

Cent Neo Department

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

**Request for Proposal (RFP) Document for
Implementation of Integrated Cash Management Services (CMS)**

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IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION

TABLE-1		
S. No	Particulars	Timeline
1	Tender Reference	IMPLEMENTATION OF INTEGRATED CASH MANAGEMENT SERVICES (CMS)
2	Date of RFP Issuance	18/03/2025
3	Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting	25/03/2025
4	Bid Security (EMD)	An amount of ₹1,00,00,000/- (Rupees One Crore 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 of 120 days 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 "RFP FOR IMPLEMENTATION OF INTEGRATED CASH MANAGEMENT SERVICES (CMS)" in favour of "Central Bank of India" and payable at Mumbai/Navi Mumbai.
5	Pre-bid Meeting Date and Venue Details	26/03/2025 at 03:00 PM Central Bank of India Cent Neo+, 6th Floor, Tower No.7 Belapur Railway Station Complex, Sector-11, CBD Belapur, Navi Mumbai- 400614
6	Last Date and Time for submission of Bids, Mode of bid submission & online portal's URL	22/04/2025 up to 15:00 hrs. Mode-Online
7	Time & Date of Opening of technical bids	15:30 hrs on 22/04/2025 online
8	Date, time and venue of presentation & demo by the eligible bidders	Shall be intimated separately by the Bank through email to the eligible bidders.
9	Opening of commercial bids	Date and time will be intimated to technically qualified bidders by email registered during bid submission.

10	Address for Communication	<p>Asst. General Manager - IT, Central Bank of India Cent Neo+, 6th Floor, Tower No.7 Belapur Railway Station Complex, Sector-11, CBD Belapur, Navi Mumbai- 400614</p> <p><u>Email address:</u></p> <p>agmneo@centralbank.co.in cm2neodlpretail@centralbank.co.in cm3neodlpretail@centralbank.co.in</p>
11	Contact Numbers	<p>+91-9501976567 +91-9000095601 +91-8600503464</p>

1. **List of Abbreviations**

The long form of some abbreviations commonly used in the bid is given below:

Abbreviations	Description
ABPS	Aadhaar Payment Bridge System
ACK	ACH Payment Acknowledgement
AGM	Assistant General Manager
AI/ML	Artificial Intelligence/Machine Learning
AMC	Annual Maintenance Contract
API	Application Programming Interface
ATS	Annual Technical Services
B2C	Business-to-Consumer
BBPS	Bharat Bill Payment System
BG	Bank Guarantee
BOD	Beginning of Day
BOM	Bill of Material
BPD	Business Parameter Definition
CBDC	Central bank Digital Currency
CBDT	Central Board of Direct Taxes
CBS	Core Banking Solutions
CBol	Central Bank of India
CC	Cash Credit
CDA/CGDA	Controller of Defence Accounts/ Controller General of Defence Accounts
CIF	Customer Identification File/Form
CMS	Cash Management Services
CNA	Central Nodal Account
CRIS	Centre for Railway Information System
CRM	Customer Relationship Management
CSV	Comma-Separated Value

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CTS	Cheque Truncation System
CVC	Central Vigilance Commission
DC	Data Center
DD	Demand Draft
DDO	Drawing and Disbursing Officer
DDOS	Distributed Denial-of-Service
DIT	Department of Information Technology
DR	Disaster Recovery
DW	Dividend Warrant
EDMS	Electronic Document Management System
EFRM	Enterprise Fraud Risk Management
EMD	Earnest Money Deposit
EOD	End of Day
EOL	End of Life
EOS	End of Support/Sale
ERP	Enterprise Resource Planning
EWS	Early Warning System
FAQ's	Frequently Asked Questions
FEBA	First Enterprise Business Agency
FI	Financial Institute
FMS	Facility Management Services
FOS	Field Officer Sales
FSLO	Fund Settlement Link Office
FTP	File Transfer Protocol
GAD	Government Account Department
GB	Giga Byte
GFR	General Financial Rules
GST	Goods and Service Tax

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GSTIN	Goods and Service Tax Identification Number
GUI	Graphical User Interface
H2H	Host to Host
HO	Head Office
HTML	HyperText Markup Language
IB/INB	Internet Banking
IBA	Indian Bank's Association
ICC	Integrated Customer Care
ICEGATE	Indian Customs Electronic Data Interchange Gateway
IMPS	Immediate Payment Service
IPO	Initial Public Offering
ISO	International Organisation for standardisation
IT	Information Technology
ITRO	Income Tax Refund Order
KYC	Know Your Customer
KRI	Key Risk Indicaor
LAPS	Lending Automation of Processing System
LEI	Legal Entity Identifier
LD	Liquidated Damage
LMS	Loan Management System
LOI	Letter of Intent
LOS	Loan Origination System
MB	Mobile Banking
MF	Mutual Fund
MIS	Management Information System
MICR	Magnetic Ink Character Recognition
ML	Machine Learning
MMS	Mandate Management System

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MPAT	Merchant per approved transaction limit
MSE	Micro & Small Enterprise
MSME	Micro, Small & Medium Enterprises
MT	Message Type
NACH	National Automated Clearing House
NBFC	Non-Banking Financial Company
NDA	Non-Disclosure Agreement
NEFT	National Electronic Funds Transfer
NI Act	Negotiable Instruments Act
NPA	Non-Performing Asset
NPCI	National Payments Corporation of India
NPS	National Pension System
NSIC	National Small Industries Corporation
OCR	Optical Character Recognition
OD	Overdraft
OEM	Original Equipment Manufacturer
OSD	Original Solution Developer
P&L	Profit and Loss
PAN	Permanent Account Number
PAT	Profit After Tax
PAO	Pay and Accounts Office
PBG	Performance Bank Guarantee
PFMS	Public Financial Management System
PGP	Pretty Good Privacy
PO	Purchase Order
PoA	Power of Attorney
POBO	Payments-On-Behalf-Of
POC	Proof Of Concept

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POS	Point Of Sale
PSO	Payment System Operator
QR	Quick Response
RAM	Random Access Memory
RFP	Request for Proposal
RBI	Reserve Bank of India
RO	Regional Office
ROBO	Receivables-On-Behalf-Of
RPA	Robotic Process Automation
RPO	Recovery Point Objective
RRN	Retrieval Reference Number
RTGS	Real Time Gross Settlement
RTO	Recovery Time Objective
SAN	Unique Short Account Number/ Storage area Network
SAP	System Application
SB	Successful Bidder
SCB's	Scheduled Commercial Bank's
SEBI	Security and Exchange Board of India
SFTP	Secure File Transfer Protocol
SIT	Systems Integration testing
SLA	Service Level Agreement
SMS	Short Message Service
SNA	Single Nodal Account
SP	Service Provider
SQL	Structured Query Language
SSL	Secure Sockets Layer
SSO	Single Sign On
STP	Straight Through Processing

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SWIFT	Society for Worldwide Interbank Financial Telecommunication
TAN	Tax Deduction and Collection Account Number
TAT	Turn Around Time
TCO	Total Cost of Ownership
TSP	Technology Service Provider
TO	Treasury Office
UAT	User Acceptance Testing
UDIN	Unique Document Identification Number
UIN	Unique Identification Number
UMRN	Unique Mandate Reference Number
UPI	Unified Payments Interface
UTR	Unique Transaction Reference
VA	Virtual Account
VAM	Virtual Account Management
VAN	Virtual Account Number
VAPT	Vulnerability Assessment and Penetration Testing
VM	Virtual Machines
VPA	Virtual Payment Address
WAF	Web Application Firewall
XML	Extensible Markup Language
ZO	Zonal Office

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2. OVERVIEW AND OBJECTIVE

Bank intends to on-board a vendor for developing, installing, configuring, customizing, integrating, implementing, supplying and maintaining of Integrated Cash Management Services (Integrated CMS) as per the requirement of the Bank.

In this regard, Central Bank of India invites tenders comprising of eligibility, technical bid and Commercial bid from experienced bidders having proven capabilities of providing Integrated CMS (Cash Management Services). The prospective bidders are required to adhere to the terms of this RFP document and any deviations to the same shall not to be acceptable to the Bank.

The bidder (also called the vendor or bidder through this document) appointed under this RFP document shall own the single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project. Unless agreed to specifically by the Bank in writing for any changes in the document issued, the bidder's responses should comply with the scope of work.

3. INVITATION TO BID

Central Bank of India, 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 (ROs), 13 Zonal Offices (ZOs) and 4600 plus branches spread across India, invites online tender offers (Technical offer and Commercial offer) as Bank intends to on-board a vendor for developing, installing, configuring, customizing, integrating, implementing, supplying and maintaining of Integrated Cash Management Services (Integrated CMS) as per the requirement of the Bank.

3.1 Bidder shall mean any entity (i.e., juristic person) who meets the eligibility criteria given in this RFP and willing to provide the Software Solution/ service as required in this RFP. The interested Bidders who agree to all the terms and conditions contained in this RFP may submit their Bids with the information desired in this RFP. Consortium bidding is not permitted under this RFP.

3.2 Address for submission of online Bids, contact details including email address for sending communications are given in Table-1 of this RFP.

3.3 The purpose of the Bank behind this RFP is to seek a detailed technical and commercial proposal for procurement of the Software Solution desired in this RFP. The proposed Software Solution must integrate with Bank's existing infrastructure seamlessly.

3.4 This RFP document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.

3.5 Interested Bidders are advised to go through the entire RFP before submission of online Bids to avoid any chance of elimination. The eligible Bidders desirous of taking up the project for supply of proposed Software Solution/ service for the Bank are invited to submit their technical and commercial proposal in response to this RFP.

- 3.6 The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at Bank's discretion.
- 3.7 This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise to provide the Bank, the proposed Software Solution/ service adhering to Bank's requirements outlined in this RFP.

4. Bidding Process

A complete set of tender documents may be downloaded by prospective bidders from the Bank's Website.

Bidder should support all the requisite eligibility criteria mentioned in this RFP document.

Bids have to be submitted online only through GeM portal. The bidders should also submit necessary documents physically through offline mode to the address mentioned in the RFP.

The Commercial Bid 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 as per the stipulated time mentioned in the RFP document.

For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs as per the prescribed format 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 as per Annexure-20 and should be sent to email IDs within stipulated time as mentioned in Table-1.

In accordance with Government of India guidelines, Micro and Small Enterprises are exempted from payment of earnest money deposit upon submission of valid MSE certificate copy.

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

Tender offers will normally be opened half an hour after the closing time.

Functional and Technical Specifications, Terms and Conditions and various formats and proforma for submitting the tender offer are described in the tender document and its Annexures.

5. Definitions

In this connection, the following terms shall be interpreted as indicated below:

5.1 "The Bank" means the Central Bank of India (including Branches, Regional Offices, Zonal Offices and Corporate Office, Subsidiaries and Joint Ventures, where the Bank has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.

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5.2 “Bidder/Channel Partner” means an eligible entity/firm submitting the Bid in response to this RFP.

5.3 “Bid” means the written reply or submission of response to this RFP.

5.4 “The Contract” means the agreement entered into between the Bank and Service Provider, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.

5.5 “Total Contract Price/Project Cost/TCO” means the price payable to Service Provider over the entire period of Contract for the full and proper performance of its contractual obligations.

5.6 “Vendor/Service Provider” is the successful Bidder found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as successful Bidder as per the selection criteria set out in the RFP and to whom notification of award has been given by the Bank.

5.7 “RFP”- Request for Proposal for the selection of Service Provider for developing, installing, configuring, customizing, integrating, implementing, supplying and maintaining of Integrated Cash Management Services (Integrated CMS) as per the requirement of the Bank.

5.8 “Technology Solution/ Services/ System/ Platform” means all software products, services, infrastructure, equipment/products, scope of work and deliverables to be provided by a Bidder along with OEM as described in the RFP and include services ancillary to the development of the solution, such as installation, commissioning, integration with existing systems, provision of technical assistance, knowledge transfer, reporting and other obligation of Service Provider covered under the RFP. The integration should be made with minimal customization in existing system.

5.9 “Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)” - It would cover comprehensive onsite support for the proposed Solution, Infrastructure and Services during the contract period.

5.10 “The Equipment/Product” means all the hardware, it’s all components, associated software/firmware/operating software which the Service Provider is required to supply to the Bank as part of the scope of the RFP.

5.11 “Communication channels” means the mode of communication with the customers, internal and external stakeholders like email, SMS, WhatsApp, Chatbot’s (text and voice), Integrated Customer Care and any other channel which Bank may mandate the vendor to integrate with Integrated Cash Management Services Solution from time to time during the contract period.

5.12 “Bank’s Source Systems” means the systems including but not limited to Core Banking System, Corporate Website, Internet Banking, Mobile Banking, UPI System, Payment Middleware, Payment Hub, Omni Channel, CRM, Data Lake, Data Warehouse, Customer Complaint System, EFRMS, LMS, LOS, Digital Lending Platform, Integrated Customer Care, Banking Services via WhatsApp and other Communication Channels &

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any other source systems which bank may mandate the vendor to integrate with Integrated CMS solution from time to time during the contract period.

5.13 “Dashboards” means one of the mechanisms for monitoring and measuring progress and performance of business outcome and health & performance of the systems on real time basis.

6. DISCLAIMER

- A. The information contained in this RFP or information provided subsequently to Bidder(s) whether verbally or in documentary form/email by or on behalf of CBoI, is subject to the terms and conditions set out in this RFP.
- B. This RFP is not an offer by Central Bank of India, but an invitation to receive responses from the eligible Bidders.
- C. The purpose of this RFP is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This RFP does not claim to contain all the information which each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this RFP and where necessary obtain independent advice/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- D. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.
- E. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.
- F. The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP. Failure to furnish all information required under this RFP or to submit a Bid not substantially responsive to this RFP in all respect will be at the Bidder's risk and may result in rejection of the Bid.
- G. The issue of this RFP does not imply that the Bank is bound to select a Bidder or to award the contract to the Selected Bidder, as the case may be, for the Project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason whatsoever before issuance of purchase order and/or its acceptance thereof by the successful Bidder as defined in Award Criteria and Award of Contract in this RFP.

7. Instructions to Bidders:

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.

A. Pre Bid Meeting

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- 7.1.1 A pre-bid meeting will be held through physical mode (offline) or Online on the date and time mentioned in **TABLE-1**. Bidder's designated representatives (maximum two persons if attending in person) may attend the pre-bid meeting.
- 7.1.2 The purpose of the meeting will be to clarify the doubts raised by the probable bidders.
- 7.1.3 The bidders are requested to submit any queries/clarifications to the Bank on or before the date & time and the email ids mentioned in **TABLE-1**.

B. Amendment of bidding document

- 7.2.1 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).
- 7.2.2 The amendments and clarification, if any, will be published on the Bank's website and e-procurement portal as well and will form part of the Bidding document. Signed copy of the amended document should be submitted by the bidder as part of the Technical Bid.
- 7.2.3 The bid, submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

C. Technical Bid

The Bidder shall furnish as part of the technical bid, necessary 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

D. Commercial Bid

- 7.4.1 The Bank will open commercial bids of only technically qualified bidders and date and time will be intimated to technically qualified bidders, after evaluation of Technical Bid.
- 7.4.2 The calling for quote does not confer any right on the bidder for being awarded any purchase order

E. Bid Security (EMD)

The Bidder must fulfil following eligibility criteria:

An amount of as mentioned under Sl. No. 5 in **TABLE-1** should be submitted by the bidder.

F. Performance Bank Guarantee (PBG)

- 7.7.1 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-9, for 10% of the total project cost valid for 90 months, (implementation period + 5 years for total project period plus 6 months for 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.
- 7.7.2 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 favour with authorization to sign the documents.
- 7.7.3 Each page of the PBG must bear the signature and seal of the PBG issuing Bank and PBG number.
- 7.7.4 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.
- 7.7.5 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.
- 7.7.6 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.
- 7.7.7 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.
- 7.7.8 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.

8. Eligibility & Evaluation Criteria

8.1 Eligibility Criteria

SL No	Criteria	Proof of documents to be submitted
1.	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 for the last 3 years as on bid submission date.	<ol style="list-style-type: none"> 1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.
2.	<p>The bidder should be an OEM (Original Equipment Manufacturer) and/or OSD (Original Solution Developer) or their authorized representative in India.</p> <p>In case OEM/OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.</p>	<p>Undertaking / Power of Attorney (PoA) from the OEM/ mentioning a clause that OEM/OSD will provide support services during warranty period if the bidder authorized by them fails to perform.</p> <p>In case of an authorized representative, a letter of authorization from original manufacturer must be furnished in original duly signed & stamped (As per Annexure – 4).</p>
3.	<p>The bidder should have a minimum annual turnover of Rs. 100 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24.</p> <p>This must be the individual company turnover and not of any group of companies.</p>	Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the last three financial years i.e. 2021-22, 2022-23, and 2023-24 should be submitted.
4.	Bidder should have maintained a Profit After Tax (PAT) during the last three financial years i.e. 2021-22, 2022-23 and 2023-24.	Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing Profit After Tax (PAT), Net Worth and turnover of the company for the last three financial years i.e. 2021-22, 2022-23 and 2023-24 should be submitted.

5	All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate
6	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate
7	Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India , out of which one should be Scheduled Commercial Bank , as on date of bid submission.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate
8	Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled Commercial Bank , during the last five years, as on date of bid submission.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate
9	Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	Necessary valid ISO certificates should be submitted

10	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India during the currency of the RFP process (till completion of RFP process).	Annexure-27 should be submitted
11	The Bidder should not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity as on the date of bid submission	Self-declaration to this effect on the company's letterhead should be submitted
12	Bidder under notice/termination period from OEM/OSD as on bid submission date should not bid in this tender.	Self-declaration to this effect on the company's letterhead should be submitted.
13	The service provider should ensure that there are no legal proceedings / Inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.
14	The bidder should not have: <ul style="list-style-type: none"> NPA with any Bank /financial institutions in India 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	Self-declaration to this effect on the company's letterhead should be submitted.
15	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. or The Bidder is from such a country and has been registered with the Competent Authority i.e., the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.	Certified copy of the registration certificate as per Annexure - 13

Note:-

In this tender process either authorized representative / distributor / dealer in India on behalf of Principal OEM/OSD (Original Equipment Manufacturer) or Principal OEM/OSD itself

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can bid but both cannot bid simultaneously. In such case OEM/OSD bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OEM/OSD, the same agent / distributor shall not submit a bid on behalf of another Principal OEM/OSD in the same tender for the same item or product.

The service provider must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, Bank reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of Bank in this regard shall be final, conclusive and binding upon the service provider.

8.2 STAGES OF EVALUATION

There would be Three (3) stages for evaluation process. The Stages are:

1. Eligibility Criteria Evaluation
2. Technical Evaluation- 70% Weightage for Technical bid
3. Commercial Evaluation- 30% Weightage for Commercial bid

A. Eligibility Criteria Evaluation:

The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria (as per point No. 6. Eligibility criteria/ Annexure-21) will be shortlisted for the technical bid evaluation.

B. Technical Evaluation

The objective of technical evaluation and shortlisting of the bidders is to facilitate the selection of the most optimal Solution(s) that appropriately meet the requirements of the Bank. The Bank will evaluate the technical offers of the bidders complying with Eligibility Criteria and the proposals meeting the said criteria will only be taken up for further technical evaluation.

As part of the technical bid, the bidder should submit all the specified documents/information covering all the clauses specified in the RFP. The eligible Bidders shall be required to deliver an exclusive presentation detailing the proposed architecture for various applications/Solutions, implementation approach, rollout strategy, etc.

The bidders should submit the soft copy of the presentation to the Bank along with their technical and commercial bids.

A bidder shall be scored based upon the scoring formula given below. Based on the scores, T1 shall be shortlisted, the decision of the Bank in regard to evaluation would be final and binding on all the Bidders.

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1. Evaluation of Technical Competence:

All specifications provided in this Appendix are mandatory. However, in case the mentioned feature is not immediately available, it should be customised. All customizations and integrations required shall be completed by the Bidder through respective OEMs within specified timelines. Non-compliance with any of the specifications may render the Bidder disqualified.

Compliance with all the specifications mentioned in this Appendix must be supported by relevant and verifiable documents. All such supporting documents must be submitted along with the technical bid.

The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The proposal evaluation will be based on the evaluation matrix consisting of the following parameters.

Sr. No.	Criteria	Evaluation Parameter	Documentation	Normalised Max Marks
1	All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled commercial banks/FIs/NBFCs.	Count of implementations of Seven modules <ul style="list-style-type: none"> ➤ 3 or More (3 x 7 modules = 21 and above) – 50 Marks ➤ 2 (2 x 7 modules = 14) – 30 Marks ➤ 1 (1 x 7 modules = 7) – 15 Marks 	Reference letter confirmation from the Bank/FI/NBFC, mentioning the modules of CMS that are implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale-V) or equivalent.	50
2	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Count of implementations of Seven modules <ul style="list-style-type: none"> ➤ 3 or More (3 x 7 modules = 21 and above) – 50 Marks ➤ 2 (2 x 7 modules = 14) – 30 Marks 	Reference letter confirmation from the Bank/FI/NBFC, mentioning the modules of CMS that are implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale-V) or equivalent.	50

		➤ 1 (1 x 7 modules = 7) – 15 Marks		
3	Number of implementations of the Proposed Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/ FIs/ NBFCs having minimum 500 branches in India , out of which one should be Scheduled Commercial Bank , as on date of bid submission.	<ul style="list-style-type: none"> ➤ 4 or More Clients – 50 Marks ➤ 3 Clients – 30 Marks ➤ 2 Clients – 15 Marks 	Reference letter confirmation from the Bank/FI/NBFC, mentioning the modules of CMS that are implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale-V) or equivalent.	50
4	Bidder should have experience in implementation of Integrated Cash Management (CMS) Solution (minimum two modules out of seven mentioned in the scope) in in any two Scheduled Commercial Banks/FIs/ NBFCs having minimum 500 branches in India , out of which one should be Scheduled Commercial Bank , during the last five years, as on date of bid submission.	<ul style="list-style-type: none"> ➤ 4 or More Clients -50 Marks ➤ 3 clients – 30 Marks ➤ 2 Client – 15 Marks 	Reference letter confirmation from the Bank/FI/NBFC, mentioning the modules of CMS that are implemented & running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale-V) or equivalent.	50
5	Compliance to Functional Specifications mentioned in Annexure- 29.	<p>Marks as per Annexure-29</p> <p>One (1) mark for available requirement and zero (0) mark for customisation.</p> <p>The marks shall be normalised to 100.</p>	<p>Undertaking along with Annexure-29 should be submitted.</p> <p>The parameters should be verifiable during site visit.</p>	100

6	Compliance to Technical Specifications mentioned in Annexure- 30	As per Technical Compliance based on the responses from the Bidder mentioned in RFP. One (1) mark for available requirement and zero (0) mark for customisation. The marks shall be normalised to 100.	Undertaking along with Annexure- 30 should be submitted. All the parameters should be verifiable during site visit.	100
7	Technical Presentation on Proposed Solution by the Bidder/OEM	Technical presentation will be evaluated on the following parameters: <ul style="list-style-type: none"> ➤ Quality and completeness of Proposed solution ➤ Solution architecture (scalability & flexibility) ➤ Approach & methodology ➤ Project Governance & team/ resource plan Volumes handled 	Marks will be based on Presentation to technical evaluation committee.	100
8	Site visit	Feedback from existing clients during site visit	Marks will be based on site visit by Bank's committee.	100
Total Marks				600

Note:

The bidder should provide documentary evidence for each of the above criteria.

Further the Bank's officials would visit reference sites provided by the Bidder.

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Bidders scoring 70% or more marks i.e. 420 and above, will be considered eligible in technical evaluation and shall be eligible for further process of evaluation

In case there is only one bidder having technical score of 70% or more, the Bank may, at its sole discretion, also consider to reduce the threshold of 70%.

Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.

C. Technical Presentation

As part of technical evaluation process, bidder should give presentation before the evaluation committee at Mumbai. Following criteria must be adhered to by all bidders, in connection with the technical presentations during the bid selection process.

At least one senior representative from bidder's organization should be present in the technical presentations

Complete soft copies of the presentation materials should be shared with the Bank before the presentation.

The Bank will expect and demand that the key personnel showcased by the bidder in the technical presentation should be the same person that actively drives the project execution.

Bidders must strictly adhere to the time slots provided to them for the technical presentation, allowing ample time and scope for question- answers.

Focus of the presentation should be on the specifics of the solution/approach being proposed for the Bank, not on general elucidation of technologies, tool stacks or concepts.

Both technical and administrative aspects of the Assignment should be given suitable coverage.

Bidder should also present their understanding about the Bank's future requirements and approach.

Focus should be on bringing out clearly what is specific / different / novel about the approach.

All aspects of requirements in the RFP should be covered in the presentation – e.g., proposed approach, capability to develop industry grade customized products, processes, frame works, diagnostic tools, organizational capabilities, team, governance, continuous development, transition approach etc.

Any assumption, if taken in the response to RFP document should be clearly brought out in the technical presentation, along with the justification.

Bank's evaluation and scoring on all aspects including technical presentation are final and non-negotiable.

9. COMMERCIAL EVALUATION

The commercial bids of only technically qualified bidders will be opened and evaluated by the Bank and the evaluation will take into account the following factors:

The Bill of Material must be attached in Technical Bid as well as Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid, except that the technical bid should not contain any price information (with Prices masked). Technical bid without masked Bill of Materials will be liable for rejection. Any deviations from the Bill of Material / non-submission of prices as per the format shall make the bid liable for rejection.

The L1 bidder will be selected on the basis of the amount quoted for the proposed solution quoted by them as per commercial bid.

The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the maximum outflow of the Bank for undertaking the scope of work.

In case there is a variation between figure and words, the value mentioned in words will be considered.

In the event the vendor has not quoted / not mentioned / left blank item(s) in the commercial bid, it would be considered as free of cost. However, for the purposes of payment and finalization of the contract, the value of zero cost in the not quoted / not mentioned / left blank item(s) would be used.

Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.

If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly. In any case unit price cannot be increased & offered quantity cannot be decreased to correct the TCO.

If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.

If the bidder does not accept the correction of errors, the bid will be summarily rejected.

In all the above cases the TCO quoted as a 'Total Cost' in e-procurement portal would be the final price for evaluation purpose. However, TCO may be reduced to be in-line with unit price for order placement.

Discrepancies if any, would be corrected as per the TCO without increasing any of the unit price and payment would be made on unit price only.

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FINAL EVALUATION – WEIGHTED TECHNO-COMMERCIAL EVALUATION

All the bidders who qualify in the Technical evaluation process shall be considered for T score calculation. The bidders will be ranked as T1, T2 etc. on the basis of net total score arrived basis the scoring formula mentioned below.

$$\text{Technical Score (T)} = \frac{\text{Bidder's Technical score}}{\text{Highest Technical Score}} \times 100$$

The commercial bid(s) of only those bidders, who are short-listed after technical evaluation, would be opened. The commercial score C would be calculated based on the following formula. The bidders will be ranked as C1, C2 etc. on the basis of net total score arrived basis the scoring formula mentioned below.

$$\text{Commercial Score (C)} = \frac{\text{Lowest Commercial Price}}{\text{Bidder's Commercial Price}} \times 100$$

The final ranking of the bidders will be on the basis of Techno Commercial evaluation i.e. 70% Weightage for Technical Score + 30% Weightage for Commercial Score. The final Score F will be calculated using the formula given below:

$$\text{Final Score (F)} = (\text{Technical Score} \times 0.7) + (\text{Commercial score} \times 0.3)$$

The bidders will be ranked as F1, F2 etc. on the basis of net total score arrived basis the above scoring formula. The bidder who scores overall HIGHEST FINAL score F1 will be declared as winner (L1).

For example:

Three bidders namely A, B and C participated in the bid process and their technical score are as under:

$$A=60, B=80, C= 90$$

After converting them into percentile, we get

$$T \text{ for A} = (60/90) * 100 = 66.67 \text{ (T3)}$$

$$T \text{ for B} = (80/90) * 100 = 88.89 \text{ (T2)}$$

$$T \text{ for C} = (90/90) * 100 = 100 \text{ (T1)}$$

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The Commercial Bid prices of the bidders are as under:

A= Rs. 8000, B= Rs. 9000, C= Rs. 10000

The final cost (lower cost quoted in Commercial price bid, in this case is Rs 8000) quoted by the bidders converted into percentile score shall be as under:

C for A = $(8000/8000) * 100 = 100$ (C1)

C for B= $(8000/9000) * 100 = 89$ (C2)

C for C= $(8000/10000) * 100 = 80$ (C3)

As the weightage for technical parameter and cost are TW = 70% and FW = 30% respectively, the final scores shall be calculated as under:

F for A= $(66.67*0.7) + (100*0.3) = 76.67$ (F3)

F for B= $(88.89*0.7) + (89*0.3) = 88.92$ (F2)

F for C= $(100*0.7) + (80*0.3) = 94$ (F1)

The proposal securing the highest combined marks and ranked F1 shall be recommended for award of contract as L1. In the event two or more bids have the same score in final ranking, the bid with highest technical score will be T1. In case of a discrepancy between amount in words and figures, the amount mentioned in words will be considered as final. Hence, the offer of bidder 'C' (being highest score) would be considered and the contract shall be awarded to 'C' at Rs. 10000, being the price quoted by C.

Note:

The bidder with highest score shall not automatically qualify for becoming selected bidder and for award of contract by the Bank. The Successful Applicant shall be the first ranked Applicant (having the highest combined score). The final decision on the successful bidder will be taken by the Bank. The implementation of the project will commence upon acceptance of LOI/purchase order by the selected bidder. If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted during tendering process. In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.

The Bank will calculate the scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

AWARD OF CONTRACT

The contract shall be awarded to and the order shall be placed with selected F1 Bidder (shall be called L1 bidder) securing the highest total combined score based on technical evaluation of quality and cost of the bidder. The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. Conditional or qualified acceptance shall be rejected. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the bidder. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder (s).

10. Scope of Work:

A. Functional Requirement:

Modules	Sub-modules	No. of Requirements
1. Collections	1.1 Virtual accounts	11
	1.2 Paper based collections	7
	1.3 Electronic collections	4
	1.4 Agency management	9
	1.5 Credit & reporting	22
	1.6 Other Requirements	66
2. Payments	2.1 Electronic Payments	11
	2.2 Paper based payments	14
	2.3 Dividend warrants (DW)	12
	2.4 Dashboard and query	4
	2.5 Processing	23
	2.6 Beneficiary management	7
	2.7 Other Requirements	18
3 Mandates	3.1 Mandate registration	20
	3.2 Mandate Transactions processing	14
	3.3 Other mandate requirements	10
	3.4 Other requirements	32
4. Liquidity mgmt.	4.1 Structure creation	6
	4.2 Execution	5
	4.3 Other requirements	5
5. Receivables mgmt.	5.1 Invoice management	4
	5.2 Invoice reconciliation	6
	5.3 Invoice payments	4
	6.1 Balance & Transaction Reporting	26

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6. Common services	6.2 Reconciliation	6
	6.3 Onboarding	20
	6.4 Standing instructions	2
	6.5 Authorization	10
	6.6 Charges & Billing	16
	6.7 Front end	8
	6.8 Analytics	3
	6.9 Grievance redressal	4
	6.10 Service Requests	3
	6.11 Other Common Services	5
		6.12 Other Requirements
7. Government Business	7.1 Onboarding	3
	7.2 Processing	20
	7.3 Dashboard	4
	7.4 Reconciliation	2
	7.5 Other Govt features	3
Total		465

Module 1: Collections

Sr No.	Sub-category	Feature
1.1	Virtual accounts	
1.1.1	Virtual accounts	Virtual accounts for physical/ electronic collections with Virtual Account Number (VAN) enrichment fields.
1.1.2	Virtual accounts	Static & dynamic virtual accounts creation with variable length as per client's preference.
1.1.3	Virtual accounts	One time VAN/ VAN with expiry date to be supported, no limit/ restriction on number of virtual accounts
1.1.4	Virtual accounts	Balances maintenance & transactions across virtual accounts. Dashboard across virtual accounts should also be available.
1.1.5	Virtual accounts	VAN creation, modification, deletion and with configuration for amount validation, dealer validation, VAN number validation and any other parameters
1.1.6	Virtual accounts	Integration with channel applications for MIS/Report sharing.
1.1.7	Virtual accounts	Virtual account hierarchy creation & maintenance with rolling up of balances
1.1.8	Virtual accounts	System should support creation of short and long VAN (virtual account numbers) individually and by way of bulk file upload. Short VAN represents corporate and virtual account holder

1.1.9	Virtual accounts	Once Payment is received against a Virtual Account, Solution should be able to identify the underlying actual account number and route the credits accordingly.
1.1.10	Virtual accounts	VAN product should be able to maintain the VAN wise balance for dealers & dealers should be able to debit VAN i.e. VAN should act like Wallet where dealers can check balance, view debit/credit transactions, make payment etc.
1.1.11	Virtual accounts	VAN API integration with clients for sharing of MIS and dealer updation / validation should be seamless without any development at client end.
1.2	Paper based collections	
1.2.1	Paper based collections	Cash and cheque collections- direct deposition/ through agency- including guaranteed/ on realisation/ deferred credits/ consolidated credits
1.2.2	Paper based collections	Cash collected for the corporate is credited into the customer's account at the end-of-day or as per credit arrangement e.g., Day-0,1 (in case of vaulting arrangement)
1.2.3	Paper based collections	System should have facility to capture denomination details of deposited cash
1.2.4	Paper based collections	The application should also be capable of posting these cash/ cheque collection transactions to the CBS
1.2.5	Paper based collections	System should support additional information / enrichments capture facility at Cash Collection and cheque deposition levels
1.2.6	Paper based collections	Solution should have capability to bifurcate funds collected and pass on actual credit pertaining to the client and debit charges portion from client account and credit to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.
1.2.7	Paper based collections	KRI (key risk indicator) dashboard at circle, network, module, region and branch level for cheques pending for liquidation
1.3	Electronic collections	
1.3.1	Electronic collections	System should support collection through virtual accounts via NEFT, RTGS, IMPS, UPI, QR code and likewise
1.3.2	Electronic collections	Solution should accept collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, Payment Gateways and other valid digital platforms like GPay, Paytm, Whatsapp payments, Apple pay etc.

1.3.3	Electronic collections	System should support user wise limit (fixed amount or percentage basis) for credit to client. It should also allow authorization of transaction depending on funds availability.
1.3.4	Electronic collections	User wise and account wise access to restrict user to view / initiate transaction for specified accounts only.
1.4	Agency management	
1.4.1	Agency mgmt.	Agency management- adding details like name, code, agents' data, locations, billing etc. along with provision to integrate with agencies system
1.4.2	Agency mgmt.	Mapping of locations of customers and pick up agencies, feasibility of Cash and Cheque pick up agency engagement
1.4.3	Agency mgmt.	Letter of intent generation of new pickup locations, amendments to letter of intent, branch confirmation
1.4.4	Agency mgmt.	Schedule a pickup with agencies for cash/ cheque collections
1.4.5	Agency mgmt.	Collecting branch should have access to view scheduled cash/ cheque deposits
1.4.6	Agency mgmt.	View, accept, reject and update status option for collection orders placed by customer
1.4.7	Agency mgmt.	Raise request for new collection order either direct/ through agency, view pending collections, track orders with status
1.4.8	Agency mgmt.	Full-fledged billing with state wise GST invoice, automated billing to agencies and corporate
1.4.9	Agency mgmt.	Vaulting related requirements- integration with agency system to get MIS of funds collected, customer details and credit to customer on Day 0
1.5	Credit & reporting	
1.5.1	Credit & reporting	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different accounts as per the VAN parameter defined by clients
1.5.2	Credit & reporting	Maintenance of client-wise data for validation prior to processing the transactions. Data Validation is to be done for single or multiple criteria like amount, CBS account number or combination of them against data maintained for each client
1.5.3	Credit & reporting	Provision to update/modify/delete the data for validation by upload or manual.
1.5.4	Credit & reporting	Schedule Reports: Multiple Frequencies, incremental, cumulative, and EOD Consolidated Reports
1.5.5	Credit & reporting	Separate & consolidated transaction files and MIS should be created in relevant formats as required by clients

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1.5.6	Credit & reporting	System should allow enrichment and repair of data (for both bulk and onscreen transactions) by the client till upload into the Core Banking system viz; Additions, Modifications, Rejections, Recall etc.
1.5.7	Credit & reporting	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940, MT942, csv, xml etc. with provision for customizing as per corporate's ERP desired format
1.5.8	Credit & reporting	VAN Statement and Reports like account statements
1.5.9	Credit & reporting	Report Query and search criteria basis product type, deposit branch, pickup date, unique reference number, deposit status etc.
1.5.10	Credit & reporting	Reports such as Collection status report, agency pickup status reports, location code master, dealer code master, GST wise billing reports
1.5.11	Credit & reporting	System should support file configurations for cash files with selection and reordering of fields like denomination fields, enrichment fields, unique reference number, file type, etc.
1.5.12	Credit & reporting	System should support file configurations for cheque files with selection and reordering of fields like cheque number, MICR code, cheque issue and deposit dates etc.
1.5.13	Credit & reporting	System should support file configurations for reports with collection transaction fields, enrichment labels, customer static info etc.
1.5.14	Credit & reporting	Digicode based collection for both cash & cheque
1.5.15	Credit & reporting	API based collection should be supported
1.5.16	Credit & reporting	File configuration of MIS should have header, transactions and footer details
1.5.17	Credit & reporting	Multiple collection accounts under one corporate should be supported
1.5.18	Credit & reporting	In collection service the integrated CMS shall have Credit Generation module to push the transaction pooled through different modes of collection.
1.5.19	Credit & reporting	The integrated CMS should be capable of passing the consolidated credit to the configured account (or accounts) as per the process flow, periodicity and the algorithm (if any) defined by the corporate.
1.5.20	Credit & reporting	The integrated CMS system should be able to push the financial transaction to CBS for accounting

1.5.21	Credit & reporting	The integrated CMS should have the capability to configure as per corporate requirement and structure (Parent child account/entity relationship, client master, and scheme master maintenance)
1.5.22	Credit & reporting	There should also be provision to release one to one credit on to the main account of the corporate and share the periodic MIS.
1.6	Other Requirements	
1.6.1	Cash collection at branches	The solution should have capability to map the collection accounts using Virtual account module.
1.6.2	Cash collection at branches	The solution should have the capability to track and control the cash collection activities at each branch/selected branches along with the relevant details e.g. the amount of cash deposits, the date and time of collection, Agency code, denomination, client code, dealer and store code, geo- location, contact number etc.
1.6.3	Cash collection at branches	The solution should have capability to print, read and capture deposit slip along with QR code, which contains the information of remitter and beneficiary.
1.6.4	Cash collection at branches	The solution should be able to take deposit into the virtual accounts and this virtual account may have many to many mapping.
1.6.5	Cash collection at branches	There should be option to capture data field with flexible length for virtual account field.
1.6.6	Cash collection at branches	The solution should be able to provide transaction limits in terms of maximum cash deposit, per branch/selected branch or per location limit.
1.6.7	Cash collection at branches	The solution should be able to reset the limit, to re-allow deposit as per the rule defined or trigger by the client.
1.6.8	Cash collection at branches	The application should be able to generate receipt for the amount deposited with all the defined details on it.

1.6.9	Cash collection at branches	The system should be able to generate charges details and to charge customer on the basis of predefined frequencies, rule and customized flow for recovery of charges.
1.6.10	Cash collection at branches	The solution should have the capability to bifurcate funds collected and pass the fund as per the defined rules. E.g. pass on actual credit pertaining to the client and the charges portion to the Bank's P&L.
1.6.11	Cash collection at branches	MIS to customer reflecting only the actual credit passed on to the client with all bifurcations.
1.6.12	Cash / Cheque collection at client locations	Functionality to define and record the flow of the physical cash between the corporate and the collection agencies
1.6.13	Cash / Cheque collection at client locations	The corporate/institutional client should be able to raise the following request w.r.t. cash & cheque pick up facility: Submit the request for pick-up
1.6.14	Cash / Cheque collection at client locations	View the status of request
1.6.15	Cash / Cheque collection at client locations	Modify / cancel the request
1.6.16	Cash / Cheque collection at client locations	Close the request
1.6.17	Cash / Cheque collection at client locations	The request can be initiated and enquired through the corporate integrated CMS front-end
1.6.18	Cash / Cheque collection at client locations	The solution should provide the functionality to generate QR code.
1.6.19	Cash / Cheque collection at client locations	Deposit slips that capture all the deposit details including the VA number, date, cheque number, amount, pick-up point, location and any other reference number.
1.6.20	Cash / Cheque collection at client locations	The solution must provide charges in master maintenance to be set-up for the Corporate based on different criteria

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		e.g. the pick-up agency, the collection arrangements, amount, currency denomination, pick-up point distance, over-limit, late or holiday pick-ups, minimum / maximum, transaction frequency, per transaction etc.
1.6.21	Cash / Cheque collection at client locations	The solution must integrate with the Cash pickup agencies for daily MIS of deposits through API, H2H, SFTP or file upload
1.6.22	Cash / Cheque collection at client locations	Cheque - The solution should have capability to integrate with CTS application, process the outward clearing batches, do auto reconciliation and provide related MIS. The flow must be in sync with cash pick up agencies flow.
1.6.23	Cash / Cheque collection at client locations	The solution must track the paid / unpaid / in-process status of deposited cash and instruments
1.6.24	Cash / Cheque collection at client locations	The cash picked-up and Cheque must be integrated with the virtual account module of the OEM for integrated reporting and other parameters as defined for the virtual account.
1.6.25	Cash / Cheque collection at client locations	As per agreed process flow, the solution must be configurable for passing credit to the Corporate as per the agreed process flow e.g. Day 0, Day 1, Day 2 etc.
1.6.26	Cash / Cheque collection at client locations	MIS shall be generated for the bank and corporate client based on agency, pick-up point, location, instrument details and any other attribute or hierarchy as may be defined.
1.6.27	Cash / Cheque collection at client locations	The solution must provide the summary of charges debited to the Corporate / Virtual Account providing date wise collection from each of the pick-ups along with further drill down for more information, if required.
1.6.28	Cash / Cheque collection at client locations	The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) Service Provider based on the standard and customized pricing as may be applicable for different pick-up points
1.6.29	Cash / Cheque collection at client locations	The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) at a Corporate level with breakup of different

		parameters.
1.6.30	Cash / Cheque collection at client locations	The solution must provide reconciliation between cash / cheques picked-up, deposited in the Bank and credited to the customer account.
1.6.31	Cash / Cheque collection at client locations	Standard MIS for collection / return / adjustment/charges in all the desired formats like excel, text, pdf, MT940, csv, xml, camt.053
1.6.32	Cash / Cheque collection at client locations	The receivables information through the solution must feed into cash forecasts
1.6.33	Cash / Cheque collection at client locations	The solution shall be able to generate the alert and reminders on the required points on various stages.
1.6.34	Virtual account management (VAM)	The solution should have features like creation/ modification/ closure of accounts both by the Bank and the Corporate over Corporate Front-end, SFTP and through APIs
1.6.35	Virtual account management (VAM)	VAM solution must be integrated with all payment rails including CTS, NACH, e-NACH, flexi-NACH, NEFT, RTGS, IMPS, Bank's payment gateway, Core banking solution.
1.6.36	Virtual account management (VAM)	The solution should support both numeric & alphanumeric VAM structures with or without the use of delimiters
1.6.37	Virtual account management (VAM)	The solution must support both static and dynamic VAM structures including VPA for transactions with support of rule-based structure. VAM should support generation of QR codes and quick links (e.g. bit.ly link) for collection
1.6.38	Virtual account management (VAM)	The solution must support validations based on a combination of one or more parameters including the structure, usage – onetime or ongoing, expiry date & time, amount, remitting bank, remitting bank account number, remitter name, debit/credit transaction with respect to VAM.
1.6.39	Virtual account	The solution must provide APIs for transaction, transaction validations and communication with the

	management (VAM)	customer's ERP system using VAM.
1.6.40	Virtual account management (VAM)	ROBO/POBO (receivable on behalf of/ payments on behalf of) transactions for inward collections and payments through Virtual Bank accounts should be supported.
1.6.41	Virtual account management (VAM)	The solution shall contain functionality of balance transfer vertically and horizontally as per the defined rules and for "n" hierarchy.
1.6.42	Virtual account management (VAM)	VAM must be capable of operating as a current account by tracking the balance, setting-up of overdraft limits including resetting of balance limits after the defined period or any rule based balance maintenance.
1.6.43	Virtual account management (VAM)	The operation using VAM shall be guided or controlled by signatories as per the resolution of the Company.
1.6.44	Virtual account management (VAM)	Transactions between Virtual to virtual, virtual to real account and real accounts to virtual accounts shall be allowed, which can be manual as well as ruled based
1.6.45	Virtual account management (VAM)	Customizable Dashboard for all the stakeholders with report generation tools.
1.6.46	Virtual account management (VAM)	VAM should support the collections for Clients through either of the modes viz., Cheque, Cash, Collection through virtual account/e- collection/Physical viz. NEFT/RTGS/IMPS/UPI /Physical/QR Code or through Mandate
1.6.47	Virtual account management (VAM)	Cheque - The solution should have capability to integrate with clearing house, process the outward clearing batches, do auto reconciliation and also provide related MIS.
1.6.48	Virtual account management (VAM)	Virtual account can be defined as dynamic (also algorithm or rule based) or static based on corporate requirements for inward e- based collections.
1.6.49	Virtual account management (VAM)	Provision for creation of client codes corporate wise.

1.6.50	Virtual account management (VAM)	The solution should have the capability to bifurcate funds collected and pass on actual credit pertaining to the client and the charges portion to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.
1.6.51	Virtual account management (VAM)	The solution should generate the QR code for a collection based on the virtual account number with any other available input.
1.6.52	Virtual account management (VAM)	The solution should be capable of accepting and processing all electronic based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, UPI, and also other valid digital platform, or 80% Apps etc. this shall include the functionality to enable or disable at given point of time.
1.6.53	Virtual account management (VAM)	The solution should be capable of generating account statement through web portal or mobile app provided to corporates for all their accounts linked to their CIF in standard formats like excel, text, pdf, MT940, csv, xml.
1.6.54	Virtual account management (VAM)	The solution should be capable of generating Standard MIS for collection / return / adjustment /charges in all the desired formats like excel, text, pdf, MT940, csv, xml etc. there must be provision for customizing the MIS as per corporate's desired format or ERP system.
1.6.55	Virtual account management (VAM)	The solution should provide corporate portal having facility for customize dashboard /MIS / EWS (early warning signals) and other related data along with suggested action (as per defined rules) to take informed decisions at their end and plan out their business operations accordingly.
1.6.56	Sweep	The solution should have capability to define parent child account structure along with VAM functionality.
1.6.57	Sweep	The solution should be able to sweep amount as specified, triggered or as per rule defined by the corporate/institution.
1.6.58	Sweep	The solution should have the facility to create SNA /CNA (Parent & Child) Accounts as per Corporate/Institutional client's requirement.

1.6.59	Sweep	The solution should be capable of handling fund flow from CNA/Child to SNA/Parent Account as per process flow or rules defined by the Corporate/Institutions.
1.6.60	Sweep	The solution should have capability to integrate with existing functionality of parent child account/SNA (Single Nodal Account) module accounts. Interfaces should be without any additional cost to the Bank.
1.6.61	Sweep	The solution should have capability to generate alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required.
1.6.62	Fee Collection	The solution should have Admin Module to on board educational institutions for collecting the various types of fees/payment from students.
1.6.63	Fee Collection	The solution should be capable of collecting fees from various modes of payments e.g. cash (through branch)/Credit Card/ Debit Card/ Net Banking/Mobile Banking/UPI/QR Code/Payment link.
1.6.64	Fee Collection	The solution should have capability to generate QR code for collection.
1.6.65	Fee Collection	The solution should have module to be extended to educational institutions to maintain student's details/data.
1.6.66	Fee Collection	The solution should throw alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required.

Module 2: Payments

Sr No.	Sub-category	Feature
2.1	Electronic payments	
2.1.1	Electronic payments	System should provide the capability to process single payment transactions (form based payments)
2.1.2	Electronic payments	System should allow upload of payment instructions in the form of bulk file upload (file based payments)

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2.1.3	Electronic payments	Electronic domestic payments - NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit, BBPS, APBS, prepaid cards and international payments/ cross border remittances
2.1.4	Electronic payments	Statutory payments (tax payments including but not limited to excise, GST, direct tax etc.) with challan generation through form and file based payments
2.1.5	Electronic payments	Merchant payment with MPAT (merchant per approved transaction limit) facility- setting of transaction limit for merchant website where payments can be made in single session i.e. without maker checker process
2.1.6	Electronic payments	Bill payments with options to manage biller, view/pay bills, bulk bill payments, and payment history
2.1.7	Electronic payments	Payments to virtual accounts with MIS to respective channel
2.1.8	Electronic payments	Payments from virtual accounts (i.e. payments on behalf of)
2.1.9	Electronic payments	System should support Single Debit Multiple Credit, Multiple Debit Multiple Credit, Multiple Debit Single Credit Payments for all channels- SFTP, H2H and API.
2.1.10	Electronic payments	System should have facility for quick transfer without adding beneficiary
2.1.11	Electronic payments	System should support multiple types of payment transactions clubbed in single file (Interbank, Intra bank, Paper Based)
2.2	Paper based payments	
2.2.1	Paper based payments	Application should support option to upload the bulk file for instruments printing like cheques/ DDs in the application
2.2.2	Paper based payments	Solution should enable printing of instruments (Cheque, DD etc.) at Centralized, decentralized & remote locations (both onsite at bank- operations centre/ branches and at customer locations with all validations).
2.2.3	Paper based payments	Bulk instrument based payments to be supported
2.2.4	Paper based payments	System should allow No Printing option also (only cheque lodgment facility).
2.2.5	Paper based payments	System should allow Bulk uploading of Cheque Files with Instrument numbers and without instrument numbers. For Without instrument number files, system should assign instrument automatically.
2.2.6	Paper based payments	System to support stationery requisition request and approval with fields such as delivery address, quantity, reason etc.
2.2.7	Paper based payments	System to support stationery management such as instrument range, utilized cheques, pending unutilized cheques, last instrument no. used, SAN fetching, MICR, insufficient instrument email alert, instrument templates, printing location master

2.2.8	Paper based payments	Printing job orders should have details of corporate ID, file ID, file name, count of transactions, print status
2.2.9	Paper based payments	System should support capturing of details of cheques, option of with MICR and without MICR printing, instrument design including logo etc. as per clients requirement
2.2.10	Paper based	Cheque/ instrument artwork should be parameterizable, drag and drop
2.2.11	Paper based payments	It should support single Cheque format and multiple cheque format / size and CTS compliance. Integration with CTS for clearing cheques.
2.2.12	Paper based payments	System to have advance feature to select signature printing mechanism on cheques as per the rule (by amount, mode of operation etc.) set by the bank and the client.
2.2.13	Paper based payments	Signature to be fetched from CBS, signature to be printed on instrument PDF as per authority matrix
2.2.14	Paper based payments	Cheque/DD Dispatch Management – Maintenance Courier Details, Covering Letter Generation, Dispatch Tracking Reference Number capture.
2.3	Dividend warrants	
2.3.1	Dividend warrants	Onboarding of DW clients
2.3.2	Dividend warrants	Files receiving channels (web upload, SFTP and H2H, API), request/ response(MIS) file formats parameterized
2.3.3	Dividend warrants	Processing of DW less than ₹1 (20% payout transactions)
2.3.4	Dividend warrants	System should support auto recredit of unpaid amounts to corporate account after 3 months
2.3.5	Dividend warrants	DD/ Cheques revalidation/ cancellation/ re-issuance, Cheque cancellation charges to be available on the portal
2.3.6	Dividend warrants	Status of the Dividend Warrant/ Cheque /Demand Draft
2.3.7	Dividend warrants	DW accounts reconciliation and customized MIS for the same up to 7 years from date of payout (with facility to get exclusive report for above payout period)
2.3.8	Dividend warrants	Processing of DW through NEFT, RTGS, ACH, DD, cheque, direct credit
2.3.9	Dividend warrants	DW Artwork parameterized
2.3.10	Dividend warrants	Reconciliation Statements should be available on the portal, dispatched to registered email IDs at periodic intervals (eg. monthly, fortnightly)
2.3.11	Dividend warrants	End to end lifecycle of DW transactions should be maintained (7 years)
2.3.12	Dividend warrants	Dashboard with paid, unpaid status of warrants should be available basis reference number, date, query etc.

2.4	Dashboard and query	
2.4.1	Dashboard and query	System should support viewing real time online transaction/ file status, edit transaction, cancel and reschedule of transactions (based on role access)
2.4.2	Dashboard and query	User should be able to see in real-time, files/ transactions to be authorized, processed by the system and pending items through dashboard, with drill down functionality and facility to download reports
2.4.3	Dashboard and query	System should be capable of generating the query on successful/ failure transactions made in different payment modes during the period
2.4.4	Dashboard and query	System should support search and query across payment files and transactions by account number, reference number, uploader etc.
2.5	Processing	
2.5.1	Processing	Maintenance of cut off (extended or late hours and holidays) and flexibility to change cut off time and working days as required by banks/ customers
2.5.2	Processing	The system should validate the transactions both for cut-off time as well as for holidays defined before arriving at the processing date.
2.5.3	Processing	System should support various file formats viz Excel, CSV, TXT, xml etc. All formats should be customizable
2.5.4	Processing	System should support payment initiation through web portal, SFTP, H2H API banking
2.5.5	Processing	System should support scheduled payments (accept data in advance and processing as per requirement) & repeat payments (set frequency-dates, week, month, year, fortnight etc.) along with expiry period setup
2.5.6	Processing	System should support maker checker for all payments with flexibility in defining the workflow, File uploaded/ transaction initiated to be made available to authorizers for approval as per the matrix defined
2.5.7	Processing	Authorization option should be available for entire file or for individual transactions in the file
2.5.8	Processing	Details of maker, previous authorizers, beneficiary, payment description, transaction type should be available to authorizer
2.5.9	Processing	System should generate files for extraction to CBS and also receive response feed from CBS for all transactions (whether electronic/ paper- based payments) without any manual intervention
2.5.10	Processing	Payments related standard formats vis-à- vis ISO 20022, ISO 8583, SWIFT messaging / MT series formats and any messaging standards as stipulated by RBI from time to time

2.5.11	Processing	Transaction return marking to be facilitated for failed transactions
2.5.12	Processing	Should support dedupe check for payments at file level, account level and individual transaction level with an option to disable the functionality
2.5.13	Processing	System should identify mandatory fields missing like debit a/c number, unique reference no. etc.
2.5.14	Processing	Response/Reverse MIS of successful and failed transaction in various desired formats to be available for each transaction file
2.5.15	Processing	Option to download reverse MIS basis date, month, status (such as success, failure, validation failure, scheduled, pending authorization), location, late returns etc. Late returns are transactions reflected in MIS basis CBS success, but failure at later stage (e.g., NEFT txns)
2.5.16	Processing	System should be able to take a request from the client and provide it to CBS for debit to customer account and credit beneficiaries
2.5.17	Processing	System should support cancelling Unprocessed Payment Request whether electronic or physical like drafts and cheques
2.5.18	Processing	Payment files should be configurable with option to select predefined files and reorder them as required
2.5.19	Processing	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location
2.5.20	Processing	System to perform inbuilt validations while processing the payment files
2.5.21	Processing	System should support user defined labels, for e.g., if customer submits additional fields (like employee IDs, voucher numbers etc.) in payment files in addition to payment related fields, Solution is expected to store all fields, use relevant fields for processing and generate MIS including such additional fields
2.5.22	Processing	System should support prioritized processing of transactions for select customers
2.5.23	Processing	API based transaction processing should be supported for payments
2.6	Beneficiary Management	
2.6.1	Beneficiary Mgmt	Beneficiary management- addition, modification, deletion, download and view (individually and bulk by way of file upload)
2.6.2	Beneficiary Mgmt	Beneficiary validation basis Penny Drop, Account based and IFSC validation

2.6.3	Beneficiary Mgmt	System should have the provision to make beneficiary registration and validation mandatory or optional at client level and product level
2.6.4	Beneficiary Mgmt	Application should provide automated payment advice to beneficiaries (generation in pdf, doc, xls/xlsx etc. formats) on SMS, email etc.
2.6.5	Beneficiary Mgmt	Application should support Bulk Advice download from Portal/SFTP/H2H/ API
2.6.6	Beneficiary Mgmt	System should enable the capture of additional information with transactions. (Beneficiary details etc.)
2.6.7	Beneficiary Mgmt	System should support addition, management, validation and deletion of Beneficiary LEI
2.7	Other Requirements	
2.7.1	H2H (Host to Host) Integration	The solution should have the capability to integrate through SFTP, H2H, Web service /API, bulk and batch process directly with client's ERP system/any front- end Application of the client to initiate automated payment advice without any manual intervention.
2.7.2	H2H (Host to Host) Integration	The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, e-NACH, flexi-NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO refunds or any other pay-outs with a configurable workflow, which allows initiation of approvals/ STP.
2.7.3	Bulk DD Printing	This functionality should be available in the proposed integrated CMS application wherein option to upload the bulk DD file in the application and the printer should be integrated to CBS as well as the application to print DD in bulk. The application should cater to remote DD printing solutions wherein DDs are printed at various locations across the Bank and are dispatched to client's office.
2.7.4	Bulk DD Printing	The solution must provide a list of all instruments printed but not yet paid & also along with the other payment stages of instrument.
2.7.5	Bulk DD Printing	The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.
2.7.6	Cheque Writing	The application should have bulk cheque writing facility. The application should cater to remote cheque printing solutions wherein cheques are printed at various locations across the Bank and are dispatched to client's office.
2.7.7	Cheque Writing	The solution must provide a list of all instruments printed but not yet paid along with any other stage of the instruments.

2.7.8	Cheque Writing	The solution should have reporting and reconciliation capabilities for generating logs, reconciliation reports and audit trails.
2.7.9	Bulk Cheque Printing through Net Banking	This solution enables corporate clients to print cheque at their premises based on information uploaded through Corporate Internet Banking.
2.7.10	Bulk Cheque Printing through Net Banking	The solution should have the capability to print the cheque along with the customized letter / advice above it.
2.7.11	Bulk Cheque Printing through Net Banking	The solution should provide a facility to generate the payment advice for the beneficiary accounts in either .pdf/.doc/ .xls format.
2.7.12	Bulk Cheque Printing through Net Banking	The solution must allow Corporate to design the payment advice in its own format and to save it as template along with the option to print the logo of corporate or Bank or both.
2.7.13	Bulk Cheque Printing through Net Banking	The solution must print the signature of the users that have authorized the payment in the physical instruments. Option to sign the instrument digitally also by building authorization matrix of corporates.
2.7.14	Bulk Cheque Printing through Net Banking	The solution must throw error and warning if the signature or any field is invalid, expired etc.
2.7.15	Bulk Cheque Printing through Net Banking	The solution must allow Bulk Cheque Printing through Corporate Front-end, using H2H, SFTP & APIs
2.7.16	Bulk Cheque Printing through Net Banking	The solution must provide workflows and reconciliation reports for re-printing and damaged instruments
2.7.17	Bulk Cheque Printing through Net Banking	The solution must provide a list of all instruments printed but not yet paid. The solution should also provide the functionality to mark or unmark any instrument damaged.
2.7.18	Bulk Cheque Printing through Net Banking	The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.

Module 3: Mandates

Sr No.	Sub-category	Feature
3.1	Mandate registration	

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3.1.1	Mandate registration	Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for scanned as well as e-mandate registration of direct debit as well as NACH
3.1.2	Mandate registration	eMandate registration site available to customers who don't have their portal/website
3.1.3	Mandate registration	Navigation to be provided for Mandate Registration Screen (To & Fro) for editing status (Approval / Rejection) of Mandates in a particular lot before final approval
3.1.4	Mandate registration	Serial Number of Mandate to be displayed along with Total number of Mandates in a particular lot. Also, provision to choose Mandate by Serial Number / Scrolling required.
3.1.5	Mandate registration	Facility to view all Customer Signatures for an account while approving or rejecting a Mandate
3.1.6	Mandate registration	Facility to check certain account features for a list of accounts to determine the success of Mandate registration
3.1.7	Mandate registration	Facility for corporate checker to provide approval/ rejection for mandate creation/ amendment/ cancellation at mandate or file level with option to mention reason for rejection
3.1.8	Mandate registration	Mandates file uploaded to be available to checker along with images, System to fetch image basis unique identification number and display on approval screen
3.1.9	Mandate registration	System to match unique identification number (UIN) mentioned in file and mentioned in name of the image
3.1.10	Mandate registration	After file upload for mandate registration, system to show pop up for total mandates uploaded, registered and rejected mandates with reason of rejection (basis system level validations)
3.1.11	Mandates registration	Storing of scanned mandate images (Bank EDMS i.e., document management system or within solution), view and download option from portal
3.1.12	Mandate registration	System to provide option to attach scanned mandate copies/ Direct debit authorization forms during mandate registration by client or bank and retrieval for verification
3.1.13	Mandates registration	System should support definition of parameters and validation before registration basis parameters defined
3.1.14	Mandate registration	Provision for upload of mandate data by the customers themselves or by the Bank operations team on behalf of the customers.
3.1.15	Mandate registration	System to have ML capabilities for automated data capture from mandate scan copies with split wise view of scan copy and data capture
3.1.16	Mandate registration	Automation of mandate registration process through Robotic Process Automation (RPA) including signature verification

3.1.17	Mandate registration	System should have facility to auto register mandates of lesser amounts defined by Bank and for higher amounts basis verification by Bank team with account details and signature fetched from CBS.
3.1.18	Mandate registration	E-Mandate registration functionalities basis NPCI guidelines - Debit Card authentications, Internet Banking credentials & Aadhar based validations and capable of updating to newer facilities
3.1.19	Mandate registration	Auto debit of mandate registration charges
3.1.20	Mandate registration	Mobile Application to upload and register the Mandate by operating functionaries of the customer itself
3.2	Mandate Transaction	
3.2.1	Mandate Transaction	Mandates transactions processing through CBS and NPCI (depending on us/ off us)- either STP based on registered mandates or file-based transaction initiation as per client requirement
3.2.2	Mandate Transaction	Real time settlement for on us transaction and same day (T+0) settlement for Non CBoI customer (NACH/ off us)
3.2.3	Mandate Transaction	Facility to search Mandates data including Archived (Registrations/ Transactions/ Failed Mandate Charges)
3.2.4	Mandate Transaction	Auto Remittance of Transaction file proceeds to Nodal account of Payment Aggregators (Sweeping with debit to collection account, credit to nodal account)
3.2.5	Mandate Transaction	API based transaction processing
3.2.6	Mandate Transaction	Configuration of single debit single credit transaction processing
3.2.7	Mandate Transaction	System should have the facility for execution of Auto debit mandates facility
3.2.8	Mandate Transaction	If auto-debit is enabled, system to generate transaction file on T-1 day for on us and T-3 days for off-us, if auto debit is not enabled, corporate to upload
3.2.9	Mandate Transaction	System to pick up only those mandates registered on T-2 basis for ON-US and T-4 for OFF-US transaction processing, if not then from next cycle
3.2.10	Mandate Transaction	Validation of transactions based on mandates maintained shall be available
3.2.11	Mandate Transaction	System generated/ manually uploaded transaction file to be made available for approver to approve/ reject
3.2.12	Mandate Transaction	System to provide option to amend/ cancel for individual mandates or by way of file upload (including real time)

3.2.13	Mandate Transaction	Bounce Memo as per industry standard with Bank digital signature. Bulk download for bounce memo (as per bank format) should be given through Portal /SFTP/H2H/ API
3.2.14	Mandate Transaction	Automated mandate failure charge recovery without any manual intervention
3.3	Other mandate requirement	
3.3.1	Other mandate requirement	System should have the ability to provide SMS & mail of mandate registration as well as transaction related messages to corporates and their customers. It should be customizable.
3.3.2	Other mandate requirement	Configuration of Auto Settlement of Investments (MF/NPS) (timely debit and report to SEBI/other agencies) for transactions processed
3.3.3	Other mandate requirement	Corporates should be able to download MIS for mandates from Portal or receive MIS through email/ H2H / SFTP / API. It should be customizable.
3.3.4	Other mandate requirement	API Mode for sharing the Registration Data (Scanned Images and Data file), Transaction files, and MIS post registration and transaction processing.
3.3.5	Other mandate requirement	Application should have capability to generate Regulatory and customized reports pertaining to registration and transaction
3.3.6	Other mandate requirement	Customer Masters, Charge Masters, customizable mail & SMS alerts for both registrations and transactions (alerts to customers 2 days prior to debit date)
3.3.7	Other mandate requirement	Dashboard facility for the proper control at Bank level for Mandates (Session- wise and Date-wise), Daily and Monthly reports, Processed (Accepted and Rejected) Mandates
3.3.8	Other mandate requirement	Mandate reports should be available for view and download in multiple formats with details of registered, rejected mandates with search filter basis date range/ UMRN etc
3.3.9	Other mandate requirement	Auto re-lodgement of mandate registration and transaction in case of failure
3.3.10	Other mandate requirement	System should support dashboard and reports (monthly, daily) for on us and off us number of transactions processed basis mandates registered along with option to drill down into transactions
3.4	Other requirements	

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3.4.1	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	The application should have the functionality for mandate registration, transaction processing and capability to integrate with internet Banking / debit card / credit card / CBS / NPCI for physical as well as e mandate registration for direct debit as well as NACH/ e- NACH/flexi-NACH. System should have facility to post the mandate transactions to CBS.
3.4.2	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	Application should have the capability to generate regulatory and customized reports pertaining to registration and transaction.
3.4.3	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	Direct debit mandate registration and transactions with status report shall be available.
3.4.4	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	There should be options to attach the scanned Mandate copies/Direct Debit Authorization Forms during mandate registration and its retrieval for verification.
3.4.5	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	Validation of transactions based on mandates maintained shall be available.
3.4.6	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	The system should support both Auto generation as well as file- based transaction initiation of direct debit transactions including H2H, SFTP & API integration with third party interface/ERP.
3.4.7	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	System should have the ability to provide SMS & mail of mandate registration as well as transaction related messages. It should be customizable.
3.4.8	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS module shall be fully available as per NPCI standards and compliances.

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3.4.9	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS application shall have complete Sponsor Bank functionalities including Customer Masters, Charge Masters, mail & SMS alerts for both registrations and transactions.
3.4.10	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS features should include Bulk scanning, OCR capture of data, registrations through manual as well as upload processes, auto-generation of outward transactions, file creation for credit to Bank accounts and corporate accounts (within Bank as well as outside the Bank).
3.4.11	MMS (Mandate Management System) requirements of Sponsor Bank:	The system shall have the capability to link to CBS/the SFTP to take the files generated by Branches at entry level, for submission to NPCI with Transaction Debit to the concerned Account and crediting to specified Account.
3.4.12	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos, invoices and likewise. In specified formats viz. Excel, PDF, Text to Customer's mails. It shall be capable of providing the files to ERP/SAP uploadable formats and connecting to Client Server for updation of the same on real-time basis.
3.4.13	MMS (Mandate Management System) requirements of Sponsor Bank:	E-Mandate registration functionalities shall be as per latest NPCI guidelines and work on Debit Card authentications, Internet Banking credentials & Aadhaar based validations and shall be capable of updating to newer facilities
3.4.14	MMS (Mandate Management System) requirements of Sponsor Bank:	E-Mandate registration functionalities including registration module at multiple locations of Bank & Corporate Branches through webpages as well as quick link creation (e.g. "bit.ly").
3.4.15	MMS (Mandate Management System) requirements of Sponsor Bank:	There should be standalone utility functionalities for mandate creation at corporate offices enabling them to scan, feed or upload data and send mandate batches to Bank through SFTP/H2H for further submission by Bank to NPCI. The facility can also be provided as a front-end to Corporates for updating the Mandate Images and corresponding Data, making queries and generating reports while at their office.
3.4.16	MMS (Mandate Management System) requirements of Sponsor Bank:	There shall be functionality for rule-based representation of returned/failed transactions.
3.4.17	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall be fully available as per NPCI standards and compliances.

3.4.18	Mandate Management System (MMS) requirements for Destination Bank:	MMS features should include the H2H facility, download of files from NPCI and placing the same in specified folders for invoking uploads for Mandate Verification/Transactions.
3.4.19	Mandate Management System (MMS) requirements for Destination Bank:	The solution shall be capable of doing rule based, manual or schedule based processing.
3.4.20	Mandate Management System (MMS) requirements for Destination Bank:	MMS application shall have complete Destination Bank functionalities including Mandate Registration, Transaction Validations, mail & SMS alerts for both registrations and transactions.
3.4.21	Mandate Management System (MMS) requirements for Destination Bank:	The system shall provide a Dash Board facility for the proper control at Bank level for Inward Mandates (Session-wise and Date-wise), Processed (Accepted and Rejected) Mandates.
3.4.22	Mandate Management System (MMS) requirements for Destination Bank:	The Charges recovery files (for Mandate Verification/ Transaction Return) shall be generated and the transaction shall be done immediately by raising a transaction to CBS and the status of the transaction shall be updated in the system.
3.4.23	Mandate Management System (MMS) requirements for Destination Bank:	When the transaction is completed, the solution shall share the response file to NPCI through H2H and an ACK shall be updated for status updation in the system.
3.4.24	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall be capable of generating alerts (customizable) to the customer, 2 days (or as specified) prior to the debit date.
3.4.25	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos in specified formats viz. Excel, PDF, Text, Doc etc. to Customer's emails.
3.4.26	Mandate Management System (MMS) requirements for Destination Bank:	System shall be capable of accepting e-NACH/flexi-NACH of other Bank's/FI and register with NPCI and store for transaction processing.
3.4.27	Mandate Management System (MMS)	System shall be adaptable to automatically retrieve e-NACH/flexi-NACH mandate from Bank's core banking solution, process the same, register it with NPCI and store in MMS on validation.

	requirements for Destination Bank:	
3.4.28	Mandate Management System (MMS) requirements for Destination Bank:	Proper Data Base shall be maintained for all types of Mandates together for having a systematic file validation.
3.4.29	Mandate Management System (MMS) requirements for Destination Bank:	The system shall be capable of establishing connection with Bank's other systems to share Data or instructions like Inquiry/Cancellations from different channels made available to the clients.
3.4.30	MMS Dashboards(in addition to Common Dashboard Functionalities) shall have:	Mandates Processing - Inward Mandates, Pending Mandates, Processed Mandates, Batch wise mandates, Response Submitted Mandates, Accepted/Rejected Mandates, ACK received (Accepted/Rejected – Count and Amount).
3.4.31	MMS Dashboards(in addition to Common Dashboard Functionalities) shall have:	Transactions Files – Session-wise Inward Files (Debit & Credit) – Count and Amount of Files, Batch wise mandates, Response submitted – Accepted/Rejected Count and Amount, ACK received (Accepted/Rejected – Count and Amount)
3.4.32	MMS Dashboards(in addition to Common Dashboard Functionalities) shall have:	Front-end dashboard must show details and allow queries of transactions initiated through SFTP/ API even when no authorization is required.

Module 4: Liquidity Management

Sr No.	Sub-category	Feature
4.1	Structure creation	
4.1.1	Structure creation	Multi-Level Structure creation with sweeping, pooling, netting and concentration structures within and across banks
4.1.2	Structure creation	Target, zero, range, percentage-based balancing with multiple sweep triggers - EOD, BOD, event, time based

4.1.3	Structure creation	Sweep/Funding types as Zero balance, Fixed Amount, Target Balance, percentage basis. Rules can be set up for each Child account.
4.1.4	Structure creation	Holiday master as per client's Business Requirement
4.1.5	Structure creation	Customized Sweep Duration, Execution Modes and Frequency options like daily, weekly, fortnightly, monthly, hourly, etc.
4.1.6	Structure creation	a) Domestic sweeping b) Flexible sweeping c) Algorithm based, manual or scheduler based
4.2	Execution	
4.2.1	Execution	Priority Based execution: Sweep/Reverse Sweep can take place to the extent of available funds in the Child/Parent account
4.2.2	Execution	Simplified Real Time Sweep set up of multiple executions in a day
4.2.3	Execution	Full and partial amount reversal flexibility
4.2.4	Execution	Real time customized MIS for Sweeps/Reverse Sweep and funding
4.2.5	Execution	Ability to automatically or manually invest/ redeem funds into mutual fund, fixed deposit account etc.
4.3	Other requirements	
4.3.1	Cash Forecasting:	The solution must provide cash forecasts for the given period based on the receivables and payables transactions initiated over the application and after factoring information from other sources like invoice reconciliation, debtors and credits outstanding, payment links sent to customers and any data from other system uploaded on the application
4.3.2	Cash Forecasting:	For cash forecasting the additional information shall be allowed to be provided through the corporate frontend (e.g. outstanding invoices, debtors and creditors data)
4.3.3	Cash Forecasting:	The solution shall be capable of using algorithm for estimating the realization times of the invoices based on the past record of the debtor / creditor and adjusting the cash forecasts with these inputs.
4.3.4	Cash Forecasting:	The solution must give analytics for variances between the cash forecasts and the actual balances for a given period and/or as on date.
4.3.5	Cash Forecasting:	The solution must provide APIs for integration with MF, insurance application for reporting, purchase and redemption of units. This shall be allowed from the corporate dashboard.

Module 5: Receivables Management

Sr No.	Sub-category	Feature
5.1	Invoice management	
5.1.1	Invoice management	Dedicated portal and mobile application for Corporate and Dealer/ Buyer
5.1.2	Invoice management	Solution should allow customers to upload invoices via bulk upload and system should do auto matching
5.1.3	Invoice management	Corporate customer should be able upload invoice/ receivables details in a specific format.
5.1.4	Invoice management	Automated extraction/ capture of data from Invoices/ PO/ credit / debit notes through embedded ML
5.2	Invoice reconciliation	
5.2.1	Invoice reconciliation	System must have support one to one, one to many and many to one payment to invoice reconciliation
5.2.2	Invoice reconciliation	System must have support manual reconciliation of collections and invoices
5.2.3	Invoice reconciliation	System must allow partial reconciliation i.e. when transaction amount is more than invoice amount or vice versa
5.2.4	Invoice reconciliation	Functionality to support auto reconciliation of payments/receivables against invoices/bills generated
5.2.5	Invoice reconciliation	In case of Erroneous Reconciliation, user should be able to de reconcile (Roll back the reconciled entries) the invoices and payments.
5.2.6	Invoice reconciliation	Straight through and rule-based reconciliation
5.3	Invoice payments	
5.3.1	Invoice payments	Email link functionality to initiate the payment, invoice through email, SMS
5.3.2	Invoice payments	Multiple option for making payment (RTGS/NEFT/Cards, Net Banking, UPI/Retail/ corporate INB/Branch)
5.3.3	Invoice payments	Payment Reminders at customizable intervals
5.3.4	Invoice payments	Multiple Invoice payment, Partial & Advance Payment

Module 6: Common Services

Sr No.	Sub-category	Feature
6.1	Balance & Transaction Reporting	
6.1.1	Balance & Transaction Reporting	Solution must provide real time reporting for balances and transactions from CBS
6.1.2	Balance & Transaction Reporting	Multi bank multi-currency reporting (account aggregation)
6.1.3	Balance & Transaction Reporting	Account summary and Statement request, view and download - (current/savings/time deposits/loan/ CC/OD/ credit cards)
6.1.4	Balance & Transaction Reporting	User should be able to drilldown to transaction details of the accounts from account summary
6.1.5	Balance & Transaction Reporting	Account statement- normal, enhanced statements, MT940, MT942 statements should be supported (in multiple formats viz., XLS,CSV, PDF, TXT, xml etc.) both individual and consolidated across accounts
6.1.6	Balance & Transaction Reporting	System should support customization of MIS, payment advice and statements- Parameterized file configurations with drag and drop without any code level changes.
6.1.7	Balance & Transaction Reporting	File configuration with facility to upload and approve test files should be available
6.1.8	Balance & Transaction Reporting	System should update the status of all types of transaction/ files based on unique file reference number / transaction number etc., for all transactions done through SFTP/ H2H/ API Bulk/ Single
6.1.9	Balance & Transaction Reporting	System should be able to collect the balances of the clients from Core Banking on real time basis through seamless integration and provide alerts to the customer/bank regarding the availability of funds for carrying out their instructions for transfer of funds.
6.1.10	Balance & Transaction Reporting	STP capability with Core Banking application for all accounting entries and necessary MIS, transaction generated should be posted to CBS automatically
6.1.11	Balance & Transaction Reporting	Relevant details of failure transactions like reason for failure etc. should be updated and should provide to client in MIS format with reason.
6.1.12	Balance & Transaction Reporting	Generate account statement through web portal, facility to register for account statement on email for all accounts linked to CIF in standard formats- xls, txt, pdf, MT940, MT942, csv, xml etc.

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6.1.13	Balance & Transaction Reporting	Account statement/ MIS Reports download with options of by month, by date range, status (e.g. pending for authorization, processed, rejected, validation failures), parameters (e.g. location). Statement can be downloaded in one request of last 6 month and last one, two, three years.
6.1.14	Balance & Transaction Reporting	Automated MIS/ statement SFTP, H2H, Email, API at regular intervals, for the day and at specific date/ time of the day
6.1.15	Balance & Transaction Reporting	Report writer, report designer & scheduler, ready templates (drag and drop to create dynamic MIS formats and support report configurations)
6.1.16	Balance & Transaction Reporting	Various reports such as summary report, detail report, etc. should be available for management reporting.
6.1.17	Balance & Transaction Reporting	Repository of Canned reports to be shared. System should have the ability to automate the generation of canned reports.
6.1.18	Balance & Transaction Reporting	All Reports (including MIS and statements) should be customizable (as per ERP) and available in formatted PDF, txt, HTML, CSV, excel, XML etc. and should be downloadable. Should support standard formats available in the industry.
6.1.19	Balance & Transaction Reporting	Option to give an "Alias Name (Nick Name)" to any account.
6.1.20	Balance & Transaction Reporting	Allow user to export the account statement in standard formats like Excel, PDF, MT940 etc.
6.1.21	Balance & Transaction Reporting	The system should support Account Aggregation – One View Account Summary for the Corporate to view all accounts (Both internal & external accounts) in single or multiple reports and its summary at single click
6.1.22	Balance & Transaction Reporting	Users should be able to initiate deposit request (Term deposit/recurring deposit) over the portal
6.1.23	Balance & Transaction Reporting	Narration details in Credits to include remitter name and Transaction details like Purpose etc., should be customizable
6.1.24	Balance & Transaction Reporting	Narration details in Debits to include file reference, beneficiary name etc., should be customizable
6.1.25	Balance & Transaction Reporting	System should support separate reports for failed transactions, transaction pending for authorization

6.1.26	Balance & Transaction Reporting	System should support customization of reports generated by CBS such as MT940, MT942, bank statements etc.
6.2	Reconciliation	
6.2.1	Reconciliation	System should provide for all kinds of reconciliation for the bank, client/customer in an Auto reconciliation mode by total integration with CBS, ERP etc. using respective transaction reference numbers.
6.2.2	Reconciliation	Self & automated reconciliation of all collection / payment using unique reference numbers generated in CBS and CMS. Reconciliation should be available in General ledger format on daily basis with CBS.
6.2.3	Reconciliation	Automated reconciliation tool to support one to many, many to one
6.2.4	Reconciliation	Auto reconciliation for bank (various applications like CMS, CBS etc.) and corporate clients (ERP) with report for mismatch entries
6.2.5	Reconciliation	System should provide reports of all type of in-transit / pending transactions in desired format for reconciliation.
6.2.6	Reconciliation	Searching details of transaction at front end on the basis of transaction ID, amount, branch wise, date, client code, virtual account no/ instrument number
6.3	Onboarding	
6.3.1	Onboarding	System to provide capability of application form filling, document attachment, application tracker
6.3.2	Onboarding	System should enable creation of packages for customer classification
6.3.3	Onboarding	System should support addition of customer details, agency details and marketing team details
6.3.4	Onboarding	System to support proposal management for new applications of onboarding with dashboard
6.3.5	Onboarding	System to support customer creation with product configurations, file transfer mode configuration, email & contact details, charges configuration, location mapping, agency mapping, enrichment fields
6.3.6	Onboarding	System should support group corporates linkages
6.3.7	Onboarding	System should support creation of hierarchies to reflect group organization structures
6.3.8	Onboarding	System should support user creation with roles like maker, checker, enquirer, uploader, authorizer, releaser etc.
6.3.9	Onboarding	System to support account linkages and user setup basis roles with activation/ deactivation options

6.3.10	Onboarding	Accounts management - Addition, Deletion, Modification, CIF, CBS Product Details
6.3.11	Onboarding	Authorization rules, workflow & limit management to be supported for different accounts
6.3.12	Onboarding	System to support file formats (for MIS, Statements, Payments files, Payment advices etc.) and configurations like drag and drop fields. File naming conventions should also be configurable.
6.3.13	Onboarding	System to support parent child file configurations for customers
6.3.14	Onboarding	System to support set up of file expiry after certain duration, frequency of sharing files customer wise
6.3.15	Onboarding	System to support alerts configuration at the time of onboarding for file upload, authorization, MIS generation and SMS advices
6.3.16	Onboarding	Enquiry to be supported basis client ID, name etc.
6.3.17	Onboarding	Common customer ID mapping for N number of Products
6.3.18	Onboarding	Single customer ID mapping for N number of Accounts
6.3.19	Onboarding	Supports quick onboarding including self-registration for the online services by an existing customer. System should support user/corporate registration with automatic profile mapping.
6.3.20	Onboarding	Supports self-onboarding by a new corporate customer on the internet channel. The solution must support capturing all necessary details from the customer including documents.
6.4	Standing instructions	
6.4.1	Standing instructions	System should support capturing of all details for SI with proper authorization
6.4.2	Standing instructions	System should support activation and deactivation of SI with prior notice/alerts. Activation and Deactivation can be done automatically as well as manually.
6.5	Authorization	
6.5.1	Authorization	Different levels of authorization should be available, system should be capable to allow users to access /create/ modify object or functionality as per their roles.
6.5.2	Authorization	Comprehensive authorization matrix – ability to replicate “Mode of operations’ as per the client’s resolution/ authorization workflow in the portal.
6.5.3	Authorization	Sequential Authorization, Parameter/Location Based Authorizations, STP, Non STP authorization to be supported
6.5.4	Authorization	Instrument level as well as batch/file level authorization should be available.

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6.5.5	Authorization	If there are two levels of authorization; one authorizer should be able to do individual authorizations and the other must be able to do it at the file level/ individual level
6.5.6	Authorization	Authorization Matrix definition and execution at Group level should also be available
6.5.7	Authorization	Multilevel authorization should be there with 'N' number of levels
6.5.8	Authorization	System should have provision for showing auto uploaded records through SFTP/API for authorization at next level based on client requirement
6.5.9	Authorization	System should be capable of displaying the total records and amount before authorizing the entry with an option to cancel or proceed with authorizations
6.5.10	Authorization	Allow full/ partial rejection out of total uploaded records/ files at various authorization levels
6.6	Charges & Billing	
6.6.1	Charges & Billing	Application should have charges computation module which will calculate charges (such as interbank, cheque pickup and processing charges, account maintenance charges, cash pickup and processing charges, risk management, insurance, cash counting and verification, beat / on call, excess cash pickup charges, NEFT, RTGS, etc.) , based on the parameters/ rules/ logics defined in client master and push the financial transactions to CBS for accounting also handling all GST adjustments
6.6.2	Charges & Billing	Billing Parameterization, e.g. After sanctioned period, calculation of charges based on existing Pricing/ Card rates whichever is higher.
6.6.3	Charges & Billing	Charges definition at product along with card rates to be visible while configuring applicable charges, transaction level, customer specific charges
6.6.4	Charges & Billing	System should support download of billing statement/ invoice/ GST report- with settled & pending amounts
6.6.5	Charges & Billing	Product packages with tiers/ slab, volume, value, thresholds, flat fees, using nested and multiple layer conditions/ decision rules e.g. location based pricing matrix
6.6.6	Charges & Billing	Auto mailer/ availability of charging statements, proforma/ provisional invoice and GST invoice to clients on web portal for billing and debit charges on predefined date. The charging statements should give details of product wise, location wise, transaction wise charges
6.6.7	Charges & Billing	Auto processing/ Recovery of failed billing charges and status updation in Portal

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6.6.8	Charges & Billing	Automated agency charges calculation and processing, sharing of MIS to clients and agencies
6.6.9	Charges & Billing	Definition of different types of charges such as interbank, cheque pickup and processing charges, cash pickup and processing charges, account maintenance charges, pickup, risk management, insurance, counting, beat/ call etc. which should be configurable and parameterized. Mapped with one to one, many to one BGL accounts.
6.6.10	Charges & Billing	Charging module should interface with the accounting module for applying charges as direct/deferred debits or on set frequencies
6.6.11	Charges & Billing	Auto-Sharing of Commission to branches in respect of Collections (Collecting Branch, Home Branch and CMS Operations)
6.6.12	Charges & Billing	System should be capable of generating the income wise query for bank. Option to generate charges report location wise, division wise, company as a whole at bank and client level.
6.6.13	Charges & Billing	Billing cycle, computation and posting should have parameterized options- annual, monthly, fortnightly billing, same day billing and posting, debit after billing, status of posting, lumpsum recovery, fixed / variable charges, minimum and maximum charges, etc.
6.6.14	Charges & Billing	Alert on renewals of customers basis billing period defined should be supported either through email or portal.
6.6.15	Charges & Billing	Monthly statement for pending dues from customers should be available basis non recovery of charges
6.6.16	Charges & Billing	Alert message to be displayed to customers on portal /through email in case of pending charges to Bank
6.7	Front end	
6.7.1	Front end	Solution should enable single sign on across products (payments, collections, mandates etc.) and accounts with self- service/ administration
6.7.2	Front end	Solution should support customizable and interactive dashboards with role- based widgets/UI, quick links for frequent journeys.
6.7.3	Front end	User should have dashboard for transaction, file and activity monitoring with ability to filter/ search items on multiple criteria such as processing time, date, batch or online, FTP/STP mode of processing, user related information exceptions, success, failures, in-transit, status, amount, transaction reference number etc.
6.7.4	Front end	Features/ functionalities to be parameterized from front end by Bank/ customers

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6.7.5	Front end	Dashboard and multiple charts should be available for viewing total transactions processed on any day, number of transactions across various stages of processing, charges, income, relationship value across products, successful v/s failed transactions, system errors etc.
6.7.6	Front end	Dash boards should be available to see the trend and volume of transactions processed in a day/period as a whole or customer wise/industry wise/product wise.
6.7.7	Front end	Transaction Level Enquiry & Reports based on UTR Number, Account Number, Unique Reference Number, Date Range, Failed/Success transactions
6.7.8	Front end	Instrument Query module which is enabled at both the end (corporate front end as well as bank side) to do query based on various parameters so that status and other details can be tracked
6.8	Analytics	
6.8.1	Analytics	Analytics for customers and bank with actionable insights (bank- customer usage trends, performance reports, product adoption and transaction volumes, segmentation) (customer-spends, upcoming payments, offers)
6.8.2	Analytics	Cash flow forecasting in graphical as well as tabular form (predictive analytics, past data, what if analysis etc)
6.8.3	Analytics	Recommendation or nudges basis historic data, current balances using analytics, AI/ ML models (e.g., requirement for funds during month end for payroll processing, vendor payment due)
6.9	Grievance redressal	
6.9.1	Grievance redressal	Grievance redressal (ticketing mechanism) to raise and track ticket along with dashboards
6.9.2	Grievance redressal	AI based chatbot for predefined FAQs
6.9.3	Grievance redressal	Provision for customer assist through facility to troubleshoot the customer issues online through their profile with limited access.
6.9.4	Grievance redressal	System should provide the complete details of Help desk support with different levels of escalation matrix as per the working day of bank or whenever required.
6.10	Service request	

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6.10.1	Service request	The solution should facilitate raising of service requests by customers, along with upload of documents
6.10.2	Service request	Service requests raised by customers should be visible to operations/ marketing FOS team, with option of adding response
6.10.3	Service request	Response entered by operations/ marketing FOS team against service request should be visible to customer
6.11	Other Common Services	
6.11.1	Other Common Services	Float and fee income calculations for bank
6.11.2	Other Common Services	Regulatory and bank policy compliance configured in the system (e.g., LEI code if payment > 50 Crores, positive pay facility for cheque lodgements, details of payment > 25 Cr to be sent to Operations
6.11.3	Other Common Services	The application should have the capability to provide escrow services to the corporate clients in handling assets, including cash, securities, documents and other collaterals of escrow Bank account of Corporate clients.
6.11.4	Other Common Services	The application should have the capability to provide integrated nodal account for e commerce entities with collection and payment services.
6.11.5	Other Common Services	The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.
6.12	Other Requirements	
6.12.1	Charges Computation and GST handling	Application should have Charges computation module which will calculate charges based on the parameters defined in client master and push the financial transactions to CBS for accounting and module shall be able to handle all GST related activities from time to time for all the Collections and Payments modules.
6.12.2	Charges Computation and GST handling	Business rules for charging should be configurable and should allow change, based on business conditions.
6.12.3	Charges Computation and GST handling	Ability to download billing statement / invoices / GST report periodically in pdf format.
6.12.4	Charges Computation and GST handling	The system should be able to define transaction level, customer specific charges based on volume, value, slabs/tiers, thresholds, flat fees, using nested and multiple layer conditions/ decision rules which can use mathematical / logical operands to define the charging logic.

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6.12.5	Billing:	The billing module should allow Bank to generate customer invoices for the defined period with product wise summary for each date, pricing and taxes.
6.12.6	Billing:	The billing calculations must be made up to 4 digits after decimal for minimizing rounding off errors
6.12.7	Billing:	The solution must be able to calculate consolidated date wise charge debit for bulk products like direct debits, NACH collections and payments and UPI collections
6.12.8	Billing:	The billing solution should support transaction level details of the customer invoice in xlsx and csv format with the delivery options over Corporate front-end, SFTP and email
6.12.9	Billing:	The module should enable Bank to configure billing workflow including billing cycles, auto debit or receiving payments into the virtual accounts
6.12.10	Billing:	The billing module must be able to mark a lien in the Corporate's account in case of unrealized charges
6.12.11	Billing:	The billing module must be able to integrate with the Bank's GST module for incorporation of Cash Management charges into the Corporate's GST invoice
6.12.12	Reconciliation	System should provide for all kinds of reconciliation for the Bank, client/customer and for collections in an Auto reconciliation mode by total integration with CBS & ERP. Reconciliation should be available in General ledger format on daily basis with CBS. Response/Reverse MIS of successful and failed transaction in various desired formats to be available.
6.12.13	Reconciliation	The automatic reconciliation tool should be available, and product should support "one to many" and "many to one" reconciliation methods.
6.12.14	Reconciliation	There should be provision for searching details of transaction at front end on the basis of different parameters such as transaction ID, amount, date, client code, virtual account no./PIF no./ instrument no. etc.
6.12.15	Reconciliation	Report generation provision should be there for mismatch entries which are not available in CBS.
6.12.16	Reconciliation	Integration with Tableau or any other solution for Reconciliation and MIS purpose as per banks requirement.

Module 7: Government Business

Sr No.	Sub-category	Feature
7.1	Onboarding	

7.1.1	Onboarding	On-boarding of Govt. agency & treasury offices (TO/DDO/CDA/CGDA, PAO, SubPAO)- product selection, mode of transaction, user creation
7.1.2	Onboarding	Hierarchy creation & maintenance- for agencies & sub agencies for MIS / scrolls delivery, authorization matrix, balance and limits
7.1.3	Onboarding	Configuration of product accounts, BGL Accounts should be supported
7.2	Processing	
7.2.1	Processing	Acknowledgement of Files through SFG to PFMS(API)/ CRIS or any other agency
7.2.2	Processing	Processing of Files – Direct Credit (DCR) / NEFT / RTGS / NACH / APBS / IMPS/ UPI/ CBDC
7.2.3	Processing	Option to replace/ amend Beneficiary account with card no., adhar no. and imprest card
7.2.4	Processing	Acknowledgement of Success / Failure Transactions
7.2.5	Processing	Generation of positive scrolls, positive scroll is MIS comprising of all transactions
7.2.6	Processing	Generation of negative scrolls, negative scroll is MIS comprising of return/ failed transactions
7.2.7	Processing	Generation of combined scrolls (positive and negative scrolls)
7.2.8	Processing	Generation of settlement and amendment reports for sharing with GAD (Govt. accounts department)/ FSLO (Fund settlement link office),
7.2.9	Processing	Return marking and reversal entry for failed transactions (other manual processes also to be automated)
7.2.10	Processing	Generation of receipts/ payments scrolls (multi-level)
7.2.11	Processing	Consuming of Success Scroll Acknowledgements
7.2.12	Processing	Income tax refund order processing (integration with TIN 2.0)
7.2.13	Processing	Account PAN Validation for ITRO transaction processing for CBDT
7.2.14	Processing	Settlement with NACH Branch for APBS / NACH
7.2.15	Processing	Updation of Response Files for APBS received from NPCI
7.2.16	Processing	Updation of Response Files received from CBS/NEFT/RTGS etc. wherever applicable
7.2.17	Processing	Enable scheduling on transactions/files for future dates
7.2.18	Processing	Delayed Payment Interest (DPI) Calculation
7.2.19	Processing	MIS/ scroll customization to be supported for Govt transactions as well
7.2.20	Processing	Cross checking of payment file with account/ budget file before processing for MOD.

7.3	Dashboard	
7.3.1	Dashboard	Daily / Monthly Scroll Generation and Auto mailing to respective offices
7.3.2	Dashboard	Dashboard for Updation of Receipt of Verified Datewise Monthly Statement (VDMS)
7.3.3	Dashboard	Dashboard for Enquiry of Status of Transaction / Processing / Settlement
7.3.4	Dashboard	Dashboard - transaction status, file status, at hierarchy level and Govt. level
7.4	Reconciliation	
7.4.1	Reconciliation	Reconciliation of DMS & GAD put through statement (daily settlement report)
7.4.2	Reconciliation	Reconciliation of Pooling and Parking Accounts for e-Payments / e-Receipts
7.5	Other Govt features	
7.5.1	Other Govt features	Integration with following applications: Payments - CBS, CINB, IT-Treasury for payments in Forex accounts, NPCI, ICEGATE
7.5.2	Other Govt features	Receipts - UPI, QR, VAN & Mandates from corporate portal
7.5.3	Other Govt features	Ticketing for redressal of Complaints / Grievances of main office including sub offices

B. Technical Requirements:

Module	Sub-modules	No of Requirements
Architecture & Performance	1. Architecture	23
	2. API enabled	3
	3. Backup & Recovery	10
	4. Data Migration	6
	5. Integration	12
	6. Logging	14
	7. Performance	7
	8. Solution Design	21
Security	9. Information Security	56
Support & Monitoring	10. Support & Monitoring	14
Enabling features	11. Alerts & Notifications	8
	12. Master Data Management	14
	13. MIS Reports, Query and Reporting	37
	14. User Management	19
	15. Workflow	3
	16. Corporate Front-end	34
	Total	281

Module 1: Architecture

Sr No.	Technical Requirements
1.1	Solution should have a modular, functionally scalable, flexible architecture. The application should be built on micro-services architecture with API / message based inter module integration to support selective scalability, component level deployments and upgrades.
1.2	System to support minimum three tier architecture- web server, app server and database etc.
1.3	System should be able to comply with existing regulatory authority (RBI/IBA/SEBI/Government/etc.) requirements as well as flexible to handle future such requirements that may get published.

1.4	System should be highly parameterized to support the implementation of the bank's policy requirements and statutory policy requirements e.g., Future changes proposed by the monetary authority about timings of process, limit of process, normalization etc.
1.5	Solution with its all component must be deployed as per bank's requirement at all existing and future data centres, including but not limited to DC, NDC (Near DC), DR, NDR(Near DR). The solution should be deployed with high availability for DC and DR site. The High Availability architecture may span across multiple Data Centres near site and offsite. Solution should support DC and DR to be run in active-active mode.
1.6	Solution should have modular or loosely coupled architecture based on micro-services pattern to provide flexibility in terms of quick feature/functionality releases and reduced time to go live.
1.7	System should support fault tolerant architecture with respect to software, hardware, network, etc. to prevent crash of system leading to its unavailability.
1.8	Solution Architecture should be flexible to enable customization or new feature/functionality development, that are specific to the Bank.
1.9	Solution must be highly configurable and must provide capability for the Bank to configure products and workflows which can be bundled into packages and deployed.
1.10	The solution has to handle a TPS (Financial Transactions per second) of minimum 800.
1.11	Solution should be designed for Cloud Native architecture to be deployed on premises at Bank's DC & DR. Solution should support containerized deployment.
1.12	Solution should be deployed on Bank provided RedHat Open-shift platform and RHEL VMs based on IBM S390X architecture.
1.13	Solution should provide or support the following features/services to improve stability and performance: Cache services
1.14	Solution should provide or support the following features/services to improve stability and performance: Queue services
1.15	Solution should provide or support the following features/services to improve stability and performance: Auto scaling
1.16	Solution should provide or support the following features/services to improve stability and performance: Load Balancing
1.17	Solution should provide or support the following features/services to improve stability and performance: API / Call Throttling
1.18	Solution should provide or support the following features/services to improve stability and performance: Batch processing
1.19	Solution should provide or support the following features/services to improve stability and performance: Message routing & transformation
1.20	Solution should provide or support the following features/services to improve stability and performance: Integration with API Gateway
1.21	Solution should provide a Low-code No-Code platform to enable Bank IT team to introduce features and functionality for various journeys without the need to code.
1.22	Solution should support horizontal and vertical scalability.

1.23	Flexible architecture that is easy to configure, change and integrate into Bank's IT ecosystem. New functionalities should be added without impacting existing configuration & integrations.
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Module 2: API Enabled

Sr No.	Technical Requirements
2.1	Comprehensive list of open APIs for integrating with client's ERP systems for initiating financial & non-financial transactions, integrating with CBS or any other system for fetching/ updating information on real time basis.
2.2	Access to developer portal of vendor should be provided to bank to enable basic customizations/ tweaking of the available APIs.
2.3	Parameters of API should be configurable, means ability to tweak API customization based on client requirements.

Module 3: Backup & Recovery

Sr No.	Technical Requirements
3.1	The system should allow having a day-end back-up process.
3.2	The system should also have recovery features in case of system failures.
3.3	Backup should be possible in external media tapes for off-site storage.
3.4	Online Backup and Real time replication of data should be available between DC and DR site. Database at all data center sites should be in sync.
3.5	The Data replication should happen from Primary site to all DR sites on real time to keep them synchronized. Expected performance metrics are: RTO (Real Time Objective): 30 minutes.
3.6	The solution proposed should ensure regular backup on both online and offsite locations as decided by Bank.
3.7	Backups taken has to be periodically tested via recovery option to ensure prevention of loss of data.
3.8	Backups taken in offsite location has to be preserved in a secured location with limited and restricted access to bank's personnel.

3.9	<p>No data would be purged. Server Data: All files and logs to be kept as per bank policy.</p> <p>Option for Archival & Purging should be available. Archived data should be made available through Bank's Object Storage.</p>
3.10	<p>System should support automated archival of data as per bank policy</p> <p>For Payments – Uploaded Files data, transaction data etc.</p> <p>For Collections – MIS Files, Transaction Data etc.</p> <p>For Mandates – Registration Images, Files and Transactions Files and Data etc.</p> <p>For Dividend Warrants - All data to be available for 10 years for an account.</p> <p>For liquidity – transaction data</p> <p>For Govt. – Files, Scrolls, transactions data etc. Server Data (Application logs/System Logs): To be kept as per bank policy before being archived.</p> <p>System should support recovery of archived data for audit or investigation purpose.</p>

Module 4: Data Migration

Sr No.	Technical Requirements
4.1	<p>From Migration perspective, Vendor solution should be able to work with the existing technology stack and architecture to ensure smooth migration from the legacy system to the new one</p>
4.2	<p>Vendor should ensure that during the requirements gathering exercise it would conduct and consider the exact specification of the existing data architecture. Further, the mapping of this data to the new data architecture/schema would be done and the actual migration (including database tables) would be carried out in a phased manner based on the planned scope of the MVPs.</p>
4.3	<p>Vendor should ensure that the data migration (including certificates, transaction data of all tables, images/documents etc. of all modules of existing CBOI CMS application) activities would be tested and validated before production run. All Data stored in Database should be readable and accessible to bank by the third party tools like Tableau, PowerBI, R, Python, TOAD, SQLDeveloper etc.</p>
4.4	<p>The data migration approach should ensure that all database tables, images/documents, public/private keys/certificates etc. of all modules of existing CBOI CMS application should be available in the new system. Also, data required for mandatory fields in the new system is either collected from bank or valid default values are considered. These defaults fields of tables should be made available in new systems and same to be validated with the bank's functional and technical teams.</p>
4.5	<p>Migration of customer data from existing CMS system through backend and additional data fields to be created/modified without any development cost to the bank. Migrated customer data should be made available through front-end for both Clients and Bank for attending queries and providing support to migrated customers without any development cost to Bank.</p>

4.6	The vendor is responsible for highlighting any discrepancies or integrity issues with the existing data to avoid the same getting migrated to the new solution. A resolution for the same has to be discussed and arrived at with the banks team.
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Module 5: Integration

Sr No.	Technical Requirements
5.1	Solution should allow for Integration with CBOI internal and 3rd party external systems etc. via Industry standard approaches like Custom Adapters, RESTful API, etc. These integrations can be a) allowing access to CMS APIs or b) CMS making calls to these systems. Key aspect of all functionalities to be supported on Mobile App need to be available through RESTful APIs with JSON.
5.2	System should support data exchange with all the channels i.e. web upload, email, SFTP, H2H, web service /API, form based, Bulk and batch process for file transfer and future technologies channels etc. should be able to segregate different modes of processing as per the defined data.
5.3	As part of file handling, System should be able to split /generate/control the file, in case of manual upload to desired limit as per user's requirement e.g. amount wise, region-wise, product-wise, based on parametrization etc.
5.4	System should be capable to Integrate with Corporates ERPs (e.g. SAP, Tally, Oracle, MS Dynamics etc.), or Govt. ERPs (e.g. PFMS, Treasury net, TIN2.0 etc.) via MQ, Files, API, Port based, ISO message format, Swift message, MT formats etc.
5.5	System should integrate with Banks's mail systems to generate notification on mails and SMS and through auto mailers.
5.6	System should integrate with Payment gateways, Merchant Sites (ePay, MOPS, etc.) for the collections, mandates or other such requirements.
5.7	System should integrate with Bank downstream systems like CBS, Omnichannel app etc.
5.8	System should integrate with Bank internal systems like ADS (Employee SSO), Monitoring Applications, SIEM, DAM, SOC, PIMS, Dataware House, DLP, Antivirus, APM, Application Whitelisting etc.
5.9	Application should integrate with other applications like existing collection systems/gateways of RBI, IDRBT, NPCI, GST, ICEGATE, NTRP, eKUBER, Fintechs, ONDC etc.
5.10	Host to Host Integration - Application should have the capability to integrate through H2H directly with client's ERP, Other system etc.
5.11	The solution should provide readily available ERP integration connectors/adaptors with minimum configuration with any corporate client's system, thus reducing onboarding TAT. without any development cost to the bank.

5.12	Solution should host APIs viz. API (REST-Bulk) API (REST-RealTime) API (SOAP-Bulk IDOC PEXR2002 format) API (File Upload)
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Module 6: Logging

Sr No.	Technical Requirements
6.1	The system should generate error. These should be descriptive enough to allow traceability of the data/function error to the most granular level as per Bank's policy.
6.2	System should allow configuration-based start/stop of logs based on levels (Information/Warning/Error/etc.). These should be descriptive enough to allow traceability of the data/function error to the most granular
6.3	Confidential or PII (Personally Identifiable Information) data in log should be adequately encrypted, tokenized, masked as per Bank's policy.
6.4	Solution should provide comprehensive configuration-based event logging for monitoring, auditing and troubleshooting purposes as per Bank's policy.
6.5	All logs should be maintained for each action taken with timestamp, unique ID, user ID and IP address
6.6	Audit Logs for all Upstream & Downstream systems should be maintained as per Bank's policy.
6.7	Audit trail for actions performed by information security administrators (at security module level) as per Bank's policy.
6.8	Logs for any modification done should be available with the required details for audit as per Bank's policy.
6.9	Audit trails should contain sufficient details to reconstruct events to determine the cause of the security violation or malfunction as per Bank's policy.
6.10	Application should not allow any amendments/deletion to Audit Trails, Transaction Journal and Logs.
6.11	Logs should be maintained at every level of the application layers as per Bank's policy.
6.12	User related activities including unsuccessful attempts to sign in must be recorded in the log files.
6.13	Audit trails should be recorded for all activities including financial and non-financial activities at application level, DB level, Middleware level, OS level etc.
6.14	Application logs to be integrated with Security Operations Center (SOC) for monitoring purposes as per format defined by SOC.

Module 7: Performance

Sr No.	Technical Requirements
7.1	System Uptime should be minimum 99.99% per day.
7.2	For the web application the static page load time (e.g., Login page) : < 2 secs
7.3	Rendering Search results on the web pages should be < 5 seconds
7.4	Rendering MIS reports or Dashboard should be <5 seconds.
7.5	Executing form based financial/non-financial transactions on the system should be < 5 seconds. End to end processing of files with records count upto 50,000 should be < 15 Minutes including Uploading, Parsing, Posting, MIS etc.
7.6	Application Programming Interface (API) response time should be : Asynchronous API Calls < 2 seconds. Synchronous API Calls < 1 second. These are APIs that are built and hosted by the CMS Platform.
7.7	Transaction failure due to technical reasons below 0.01%

Module 8: Solution Design

Sr No.	Technical Requirements
8.1	Access to application API from Corporate/Government would be via secure authentication. E.g. TLS, Encryption, Digital Signature, Tokenization etc. As per Bank's policy guidelines time to time without any development cost to the bank.
8.2	Solution should be Web Application compatible on all latest versions of major web browsers- Microsoft Edge, Google Chrome, Mozilla Firefox, Safari, Arc, Opera etc. and on mobile application Without any development cost to the bank.
8.3	2 Web applications should be built as below: CMS Customer Portal (Internet): For Clients like Corporate, Government. Branch Portal (Intranet/Internet): For Bank Branch Users
8.4	The solution interface should support adaptive design based on various form factors available in Desktops, Laptops, Smartphones, Tablets, etc. which would be used by the end users of this application as per Bank's design guidelines (CENEODS).

8.5	<p>Solution would have web portal-role based access for</p> <p>Bank Users: Super Admin, Admin, Marketing Executives, RMs, Central Office users, Branch Maker, Branch Checker, MIS/Report User etc.</p> <p>Corporate Users: Admin, Enquiry Users, Group Users, Maker, Checker Level 1...N level, Releaser etc.</p> <p>Government users: Admin, Super Admin, Enquiry Users, Group Users, Maker, Checker Level 1...N level etc.</p> <p>Agents:</p> <p>A) Agents from Partner Agencies.</p> <p>B) Agency users would need access to CMS Portal to Manage Agency Users themselves.</p> <p>The application and workflow should be customized as per Bank's requirement.</p>
8.6	The system should generate standard custom defined error messages based on pre – defined parameters.
8.7	End-users would see business friendly messages while the actual error message should be made available to IT team for Root Cause Analysis (RCA) purposes.
8.8	Solution should have Bank's branding in terms of logo, color schemes, fonts and other branding content on the channel etc. as per Bank's design guidelines(CENEODS).
8.9	The system should be capable of displaying the details of corporate, Government body's logo, name, address on the portal as part of personalization.
8.10	It should support data entry via upload of files in various industry specific standard formats like ZIP, RAR, PDF, XML, IMAGES (JPG,JPEG, TIFF, etc.), EXCEL, DOC(x), TXT (Delimited & Fixed length), CSV, DAT, ISO 20022 etc. centrally or from Corporate/Government/banks location etc.
8.11	System should support file formats with headers, footers and blank lines or without headers, Footers and blank lines, with any delimiter as required by clients (Corporates / Government body).
8.12	It should support MT940, MT942 [Mandatory] [Optional] MT950, ISO20022, ISO8583, SWIFT messaging formats etc.
8.13	System should have user-friendly and intuitive interface as per Bank's design guidelins (CENEODS).
8.14	Access to the solution for Banks employees should be from Banks Intranet / VPN / MDM devices.
8.15	For devices to be used for access by Bank Employees (via Intranet access), Solution should support Office connected desktop/Laptop, MDM connected devices etc.
8.16	For devices to be used for access by Corporate/Govt. users. (Via Internet Access.), Solution should support Desktop/Laptops/Smartphones from Internet or via VPN access. Additionally, access via H2H / SFTP /API/ Dedicated connections/etc. also has to be provided. The Architecture design should support them.
8.17	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.

8.18	Our Omni-channel Platform should have specific integrations with Integrated CMS portal. The use cases would be for Agents for File Approval/ Balance/Status on Payments without any development cost to bank.
8.19	System should ensure processing of Unique files and transactions only so that no files and transactions are processed twice.
8.20	The system should be capable of displaying advertisement and marketing banners on the portal - On login page and on landing page post login.
8.21	Solution should have file Format Mapper - Ability to define & map file formats (input file as well as response file) as per customer's unique requirements.

Module 9: Information Security

Sr No.	Technical Requirements
9.1	Secure coding practices should be used. Please refer NIST SP 800-204C or the latest one for detailed guidelines on Microservice based architecture
9.2	NIST SP-800-190 (Application Container Security Guide) should be followed for Microservice based architecture
9.3	If source code is not shared with bank, then Vendor to provide latest Security Review Report done by any CERT-IN empaneled ISSP
9.4	Application should be tested and patched against known vulnerabilities as defined in OWASP Top 10 and SANS 25 prior to handover to the Bank.
9.5	No static details regarding project (e.g., Default username, password) are mentioned in the code.
9.6	Obfuscation of code to be done while putting the project into production.
9.7	DevSecOps activities and processes should be followed and aligned with SDLC (Software Development Lifecycle) framework in Agile mode and IT service management processes (e.g., Configuration management, change management, software release management). Bank's DevSecOps platform should be used for the above activities.
9.8	Transfer of software from development to test and test to production should follow a controlled procedure to ensure that only the software that has undergone testing can be released to production. Bank's DevSecOps platform should be used for the activities.
9.9	Adequate knowledge transfer should be planned. Knowledge transfer includes but not limited to transfer of skills, operating processes, and procedures. Focused training sessions, handholding for certain period and detailed documentation should be used to ensure knowledge transfer. Reverse Transition Plan should be made available.
9.10	Vendor to support DevSecOps Implementation using Bank's DevSecOps Platform to ensure that Deployment/Rollback in production would be automated without the need for access to servers for Vendor.

9.11	The software solution should follow best practices in architecture, design and coding. In the case of web application, it has to adhere to OWASP design and security guidelines.
9.12	System should support Single Sign-On (SSO). Single Sign-On would have to be with the Active Directory Services (for Employees). Single login and single reference ID (corporate ID) for all cash management modules and single sign on Omni-Channel.
9.13	The PII data should be stored in masked form. It should have capability for data encrypted, tokenized and masked. Movement should also happen in encrypted form.
9.14	The data should be stored in encrypted form as per Bank's policy.
9.15	Movement of data should also happen in encrypted form as per Bank's policy.
9.16	Solution should have capability for data masking, encryption, tokenization and data vaulting etc..
9.17	Corporate/Government users should be able to change their passwords for login/ transactions without banks intervention. This process has to be secure with Multi-Factor Authentication (MFA)
9.18	Bank users would follow the existing policy on password changes as it would be integrated with their employee account in Active Directory.
9.19	Support two/multi factor authentication mechanism during login e.g. OTP, Biometric , Tokens /Soft Token/Hard token or any other secure way of login
9.20	Role based access to the system should be available.
9.21	System should be deployable on secured and hardened infrastructure including Application, OS, Database, load balancers, middleware (e.g. web servers tomcate, websphere etc.) as per Bank's policy
9.22	System to support Virtual keyboard option during password entry during corporate login.
9.23	The Unsuccessful attempts to log-in to the system should be recorded on the log files.
9.24	Verification of identity of users through User Id/ Passwords (As per banks password policy & in encrypted format).
9.25	Solution should support Mechanism of Multifactor Authentication of Transaction Authorization – OTP, Biometric, Transaction password, Tokens /Soft Token/Hard token, or any other secure way of authorizing transactions
9.26	It should check/record/verify authentication of source of each transaction like user IDs, IP address, Mac address etc. and maintain logs which is required for AUDIT purpose.
9.27	Data entry / upload of files should be with due authentication and encryption
9.28	Support for file upload with digital signature/ RSA token/ encryption.
9.29	Option for Two or more users should authorize file upload, with provision for multi-level authorization for bulk/individual uploads depending on Bank's requirement (e.g., Multilevel authorization for amount exceeding a ceiling limit). Maker checker concept should be present.

9.30	System should support forgot password retrieving facility.
9.31	System should support inactivity period number or retries for login feature, last login time , session time, out time, idle time etc.
9.32	System should support CAPTCHA authentication.
9.33	Movement of data (in Transit) should be secured.
9.34	System should support security features such as SFTP, HTTPS, Digital Certificates etc.
9.35	System should support security features such as encryption, decryption, hashing, salting, signature verification etc.
9.36	System should support security features such as digitally signed data transmission and verification.
9.37	Different levels of authorization should be available. System should be capable to allow users to access /create/ modify object or functionality as per their roles.
9.38	System should support TLS1.2 and above certificate and as per Bank's policy on time to time
9.39	System should adhere to any data related requirement as prescribed by the regulator, government or Bank from time to time. This adherence should not result in any cost impact to the bank.
9.40	System should have auto log-off functionality on session timeout or user inactivity, idle timeout etc. as prescribed by the Banks IS policy.
9.41	The solution should provide H2H integration with encryption, decryption and digital signature with corporate ERP/ other operating systems for secure file transfer between the corporates and the Bank. Encryption algorithm of client should be supported by the system.
9.42	Architecture should ensure the security of the deployment architecture by segregating the servers into various security zones. E.g., Web Server in DMZ, App Server in MZ, Database in Core MZ, etc..
9.43	Access of Corporate, Government via Internet can be from whitelisted domains or IPs, where applicable.
9.44	Any type of Remote access to the system outside the Bank's network will not be allowed.
9.45	Aadhar Vault to be implemented where Aadhar Numbers are stored in Database.
9.46	PCI-DSS to be implemented for Card based payments, where card numbers are stored.
9.47	System should support IPv4 & IPv6 protocols.
9.48	Data at Rest: Application Logs: To be encrypted. PII (Personally Identifiable Information) data should be masked. Log structure should be as per CBOI guidelines. Database: TDE (Transparent Data Encryption) & Redaction to be implemented. All passwords/PINs: should be hashed with Random salt at the time of input. Minimum: SHA-2 or equivalent and above

9.49	<p>Data in Transit: Channel level security TLS 1.2 and above in all communications including Web to App to DB server. All File based communication to have additional encryption on file. API communication should have payload encryption in additional to authenticated access. No sensitive/PII data should be visible/in plain text during the whole communication including internal communications.</p>
9.50	<p>API Integration: Authentication: Token based, Symmetric/Asymmetric encryption, hashing Payload: Payload Encryption.</p>
9.51	<p>Application should support Bank's Password policy in case it's not SSO based.</p>
9.52	<p>Access of the solution for other systems (Internal/external) would be via authenticated and secure API calls.</p>
9.53	<p>Access to the infrastructure hosting the solution would be via restricted, authenticated access through Privileged Identity Manager. This access would be available only from the bank's IT Centers and on Bank Network. Test, Preprod environment: Access to Vendor and Bank IT teams. Production (and DR): Access would be given to Access to Vendor Support team and Bank IT Teams</p>
9.54	<p>Encryption/Cryptography requirements: Asymmetric Encryption or Symmetric with asymmetric Encryption (e.g., AES256withRSA). Key Size Minimum 256 for symmetric and 2048 for asymmetric. TLS 1.2 or higher with HTTP 2.0 support</p>
9.55	<p>To store confidential data such as digital, Public/private keys, Security Tokens a secure key store would have to be used. System should have the option of integrating with a key store for managing keys. Bank's Key Management solution shall be used for this purpose.</p>
9.56	<p>MIS, payment advice and other reports should support embedding of customer's digital signature or Bank's digital signature.</p>

Module 10: Administrative Support and Monitoring

Sr No.	Technical Requirements
10.1	<p>System should have facility for monitoring all files & transactions for customers and Ops team. The system should be monitorable at component level and required telemetry (observability), logs available for quick response & resolution in defined SLAs.</p>
10.2	<p>If solution includes open-source software, the OEM of the software will be responsible for its support. Community editions are not allowed even if supported by the bidder.</p>
10.3	<p>User administration Module for managing user accounts, defining roles and rules, workflow, Monitoring of user activities.</p>

10.4	Define workflow for various system activities through setting parameters through front end.
10.5	Managing and Monitoring of system resources like storage, usage and likewise.
10.6	Version maintenance, change management and tracking of Application, Scheduling back up of application.
10.7	Maintenance of UAT environment. UAT set up should be in synchronization with live application in terms of Data and functionality.
10.8	Module for tracking change requests.
10.9	Audit trails should be enabled for all activities including financial and non-financial activities.
10.10	Logs for all/any modification done should be available with the required details for audit.
10.11	Audit trails should contain sufficient details to reconstruct events to determine the cause of the security violation or malfunction.
10.12	Application should not allow amendments/ deletion to Audit Trails, Transaction Journal and Logs.
10.13	The application should have the master maintenance module along with the owner (creator, verifier, checker, administrator and viewer role).
10.14	The bidder should provide a mechanism to monitor the Database.

Module 11: Alerts & Notification

Sr No.	Technical Requirements
11.1	System should be able to provide internal notification for action item, pending authorization, final authorization to authorized users/approvers etc.
11.2	System should support notification through various modes such as email, SMS etc. automatically as per banks requirements. This notification can be to internal (bank) or external (Customer/Agency/etc.) users etc.
11.3	System should support E-mail and SMS alerts for Exceptions.
11.4	System should be able to integrate with Bank's downstream applications like Core Banking Solution, Integrated Payment Hub (IPH), Executive Information System (EIS), Bank's API Gateway, APM tool, Aadhaar Data Vault (ADV), Enterprise Service Bus (ESB) etc. on real time basis to pull data for giving alerts/ notifications
11.5	Email/ SMS to the customers prior to the execution of Standing Instruction as defined in the SI and reprocessing of instructions.
11.6	Alerts on specific transactions based on events. This should be customizable and should not require code level changes and redeployment. (e.g., broadcasting message for shift to DR)
11.7	If transaction not verified within specified time or transaction has failed, appropriate alert should be sent to customer/ bank.

11.8	Alerts (SMS & email) & notifications on transactions, creation, renewals, inactive customers etc.
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Module 12: Master Data Management

Sr No.	Technical Requirements
12.1	System should have Master Data Management module with Maker-Checker functionality and audit trail around it.
12.2	System should be having functionality for creating and maintaining Customer/ Bank/Branch and any other Masters (Data entry and File upload system etc.).
12.3	Master Data module should be loosely coupled with the system so that any additions/updates to master data need not require solution redeployment
12.4	System should be capable of defining the charges / Invoices at client level/product level at various frequencies like monthly/quarterly/yearly etc.
12.5	System should be capable of defining customer product wise input / output file format as per the requirement of client
12.6	System should have the feature of capturing the details of the person/s collecting amount in form of DD/Cheque/cash/instrument, Day basis arrangements like day 0, day 1, day 2 and provide necessary vouchers, transaction details accordingly.
12.7	System should have ability to define holidays, day begin and day end facility. System should be capable of maintaining Holiday masters: national / state / district / branch / day wise.
12.8	Capability for client master creation with all KYC compliance. System should be capable of maintaining client wise authorization / escalation matrix.
12.9	Customer master should support single account, multiple account, limits for each account and charges.
12.10	System should have the ability to bulk upload for creating Users, Group creations, Authorization mappings, maintain list, create rules, Account linking etc.
12.11	System should have bulk uploading functionality to upload customers data files like Beneficiary master, LEI master, VAN dealer master etc. with modification / deletion or addition etc. by Clients
12.12	System should have the ability for modification/addition of multiple accounts in existing group at one go.

12.13	System should have the functionality of bulk upload of masters data like Beneficiary master, LEI master, VAN dealer master etc. with modification, deletion or addition into the system by bank users.
12.14	<p>The integrated CMS should be able to maintain or fetch master data from CBS or through any upload.</p> <p>The following master shall be maintained:</p> <ul style="list-style-type: none"> a) Bank and Branch masters (through manual entry/file uploading) along with location master b) Account, Product master c) Authorization and Escalation matrix d) User master e) User role definition master with upgrade and downgrade of user f) Letter head templates or corporate symbols master. g) Client Master with KYC documents h) Charges, Limit, Pooling, Query, Transaction. i) Holiday master's maintenance (national / state / district / branch / day wise) for admin users. j) Maintenance of process flow for each of the clients based on Scheme master k) Product set up parameters should be configurable through front end. l) Define process flow for each of the clients based on Scheme master. m) Master maintenance for parameters of cash or cheque pick-up services.

Module 13: MIS, Query and Reporting

Sr No.	Technical Requirements
13.1	System should support schedule-based generation and mailing of various reports through scheduler and auto mailer as per banks requirement.
13.2	Allow users to export MIS reports in standard formats like Excel, PDF, XML etc.

13.3	System should have facility to enable customers to login and download MIS reports required by them over WEB, API, Email, SFTP, H2H etc.
13.4	The system should allow users to download and print reports directly from their login.
13.5	There should be provision to send variety of reports (including Corporate/Government user specific reports defined in the system) through AUTO MAILER and on required frequencies
13.6	Provision to send similar type of reports to specific group of customers through auto mailer. Parameterization required for selection of customers/clients for sending auto mailer reports.
13.7	Exception reports should be available.
13.8	MIS module should support various MIS report formats viz Excel, CSV, TXT, pdf, xml, MT940 etc.
13.9	MIS module should support sharing of MIS reports through e-mail, FTP, SFTP, APIs etc. All formats should be customizable
13.10	Application should have basic reporting options and should have report building flexibility to users. Facility to design reports as per requirements. Report writer/builder should be available to the Bank to generate their own reports and queries.
13.11	System should be capable to provide MIS in any standard format required by client like txt, csv, xlsx, docx, xml, json etc.
13.12	System should support various hierarchy-based reports like Branch manager should have access to his branch report and Regional Office, Zonal Office, Central Office have access to overall reports etc. rule and role based.
13.13	Interface with Drag & Drop/mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats can be easy for various requirements from clients.
13.14	System should provide separate, incremental, cumulative, consolidated MIS etc. for collection as well as payments in the format required by client.
13.15	MIS Module should support all latest security algorithms like Digital Signature, PGP etc. for encryption and decryption of files.
13.16	MIS reports can be viewed across various devices like mobile, laptop, desktops and tablets.
13.17	MIS and databases should be readable via third party tools like Tableau, R, Power BI, Python, TOAD, SQLDeveloper etc. and also exportable in csv, txt, xml etc. formats for running analytics.

13.18	MIS and Real time reports generation should be possible from DR servers.
13.19	System should enable monitoring of all transactions and files both at customers and bank end. System should support monitoring of processing engines and related integrations (e.g. application should monitor right from upload to execution of transaction and reporting)
13.20	System should generate ACK, NACK, TACK etc, for each incoming file from clients before and after processing.
13.21	The system should have interface with mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats should be easy for various requirements from clients.
13.22	MIS module should support various MIS formats viz Excel, CSV, pdf, TXT, xml, MT940, pipe separated formats.
13.23	MIS module should support sharing of MIS through mail, FTP, SFTP, APIs & H2H
13.24	MIS Module should support all latest security algorithms like Digital Signature, PGP for encryption and decryption of files.
13.25	Integration with existing MIS should be done without any additional cost to the Bank.
13.26	MIS reports can be viewed across various devices like mobile, laptop, desktop and tablets.
13.27	Reports should be made available in various formats such as PDF, Excel and HTML. All the built-in reports must be designed in a standard source like Oracle with capabilities to integrate with other reporting engines.
13.28	The application should be integrated to Bank's mail server & SMS server for sending the generated MIS through auto mailers / auto SMS.
13.29	The application should be configurable to fetch data from various TReDS platforms through API for generation of various reports.
13.30	The files generated from CMS application in the form of MIS reports should be non-tamperable within the Bank and at client end.
13.31	Application should have basic querying options and need to be customized based on the products/ processes defined by the Bank.
13.32	Application should provide multiple initiation modes, query for areas including real time status, real time alerts and notifications and download reports.
13.33	Application should have basic reporting options and should have report building flexibility to users.
13.34	It should have the facility to design the reports as per the Bank's requirements.

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13.35	System should enable the user to view the full details of a customer/ transactions. Account aggregation – one view account summary of all accounts in a single or multiple report.
13.36	Report generated should be customizable and downloadable in standard industry accepted formats viz., Excel, CSV, pdf, TXT, xml, MT940.
13.37	The notifications must be customizable by the Corporate as follows – a) Text of the message b) Incorporate variable data from CMS transaction tables c) e.g. UTR, RRN, UMRN/ IMRN, client code, branch code, VA number. d) Channel for delivery - email, SMS or WhatsApp, as required

Module 14: User Management

Sr No.	Technical Requirements
14.1	User Management Module to be available for Bank. With audit trail capability.
14.2	Limited and Controlled User Management module to be available for Corporate and Government body to manage their users by administrator. Viz. Create users & passwords with limited access like view / generate report etc. This would have complete audit trail of activity.
14.3	Role based access to be supported for customers which should be configurable.
14.4	Corporate/Government admins should be allowed to create users & passwords with limited access like view / generate report etc. (Self-user management).
14.5	Addition/ management/ activation/ deactivation/ reactivation/ modification/ deletion of user profiles- internal roles (bank) and external roles (customers)
14.6	Allow definition of Transaction limits at corporate level and user level
14.7	Customer/ Bank can administer and manage user creation and profiles, roles and workflow rules for their respective entity.
14.8	Multi users with granular access controls/ entitlements and work flow management
14.9	User management options like lock, unlock, reset login/ transaction password etc.)
14.10	Support organization hierarchy, user, role based access with proper authentication and audit trails
14.11	Flexible and parameterized authorization matrix with multi-level and multi-amount based transaction approval workflow at file, record level and for different transaction types/ service

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14.12	System should provide features for disabling a user, temporarily suspending rights to a user and automatic deactivation of user in case of inactivity for a defined period.
14.13	System should have the ability to upgrade and downgrade the user.
14.14	System should have the ability to import currently onboarded data/old data of clients.
14.15	User administration Module for managing user accounts, user groups, Defining roles and rules, approval workflow and monitoring of user activities.
14.16	System to identify user type basis login credentials and route to respective landing page (maker, checker, authorizer)
14.17	Authorized users to perform transactions on the selected account up to the specified transaction limit
14.18	Option to set limits for corporate, users etc. valid for defined frequency- daily, weekly, fortnightly, monthly, quarterly, half yearly, annually etc.
14.19	User management and access rights configurations should be supported by way of individual users or group of users for records or file uploads

Module 15: Workflow

Sr No.	Technical Requirements
15.1	Define workflow for various system activities through setting of parameters through front end.
15..2	System should have a workflow which provides flexibility of Multi-level/Sequential/Parallel/Quorum based approval workflow rule definition. These should be configuration based.
15.3	Bank Users should be able to define workflow, queues and priorities based on various criteria, such as queue for items needing manual intervention with proper notification, if item in queue is awaiting or exception has occurred

Module 16: Corporate Front-end

Sr. No.	Features
16.1	Corporate front-end through SSO from Omni-channel (Bank's internet banking & mobile banking).
16.2	The solution must provide a mobile app on which the Corporate must be able to conduct all activities except file uploads – e.g. viewing, one-to-one transaction

	initiation, individual and file authorizations, enquiries. The solution must be integrated with corporate ERP.
16.3	The solution must have 2 factor authentication as per the Bank's policy.
16.4	Send unicast, broadcast, multicast messages, bulletin board. Option to include bank's products advertisement for marketing among corporate employees. Solution should be able to perform Push Notifications.
16.5	The solution must support set-up of the customer profile, users, transaction workflows and entitlements - by both the bank and the corporate
16.6	The solution must support users to configure their login IDs including using their corporate email address for login
16.7	The solution must allow the users to set-up, change and retrieve (in case they are unable to recall their passwords) passwords within the Bank's password guidelines
16.8	The solution must automatically disable / delete inactive users as per the Bank's guidelines
16.9	The solution must be able to configure user access to accounts including virtual accounts, transactions, reports, dashboards and queries
16.10	The solution must allow set-up of authorization matrix as per the Board resolution of the Company and should be capable of handling multiple levels of authorization, differentiation based on the transaction amount, location or product.
16.11	The system should allow partial authorization of the payment file
16.12	The solution should allow rectification and re-submission of transactions in the payment file based on the comments of the authorized signatory
16.13	Multi-level and multi-amount-based transaction approval workflow rule definition should be available.
16.14	The solution must allow authorization of transactions initiated through SFTP/API over the Corporate front-end
16.15	The solution must provide customizable dashboards and widgets based on user requirements with graphical visualization of cash position & forecasts, actionable tasks including areas requiring attention
16.16	The dashboards must be available for both Virtual and core banking accounts and must provide the virtual / core banking account number, account balance, available balance etc. with drill-down capability for more information & transactions
16.17	The dashboards must be capable of showing the consolidated cash position of parent-subsidary accounts and the virtual account hierarchy through a single login
16.18	The dashboards must be able to highlight areas requiring user attention e.g., sorting by accounts where there has been an activity, actionable tasks e.g. authorization of an instruction, and areas requiring user attention e.g. rejected files, instructions awaiting authorization by the next level, variation in cash forecasts, overdue invoices etc.
16.19	The solution must allow parameterized set-up based on Corporate requirement including – file formats, file validation rules, workflows including maker-checker authorizer-releaser, authorization matrix as per the board resolution

16.20	The solution must allow authorization of files initiated through SFTP and APIs as per parameterized set-up of the Corporate
16.21	The solution must provide drill-down view of transactions in the file and allow partial and full authorizations
16.22	The solution must allow settlement of transactions initiated over third-party sites e.g., tax payments, e-marketplaces etc. by following the authorization matrix as maintained on the customer front-end
16.23	The solution must allow set-up of workflows for sending alerts to the users of the front-end – e.g., in case of a transaction created on the system – an alert may be sent to some or all users that may authorize the transaction
16.24	The solution must provide view of all Cash Management pre- authorized files and transactions initiated through SFTP, APIs or any other channel
16.25	The solution must allow download of all cash management reports set-up for the Corporate including those delivered by SFTP and APIs based on the user entitlement
16.26	The solution must allow multiple one-to-one transactions to be authorized through a single OTP
16.27	The corporate should be able to generate account statement for all accounts to which they have access in standard formats like excel, text, pdf, MT940, csv, xml, camt.053 and multi-cash
16.28	The solution must allow easy querying / search options based on one or more parameters e.g. account number, date, amount, debit/credit, cheque number, UTR/RRN/UMRN/CMS reference number, customer reference number, invoice number, the Bank branch code, name of remitter, remitting bank etc. The solution must allow saving the filter criteria for future use
16.29	The solution must use ML for providing quick access to commonly used functions based on the past usage of the user.
16.30	The solution must allow the Corporate to view the image of cheque deposited and paid, Direct debit / NACH/e-NACH/ flexi-NACH mandates
16.31	The solution must allow Corporates to create / modify/ close virtual accounts including defining parameters for their usage both one- to-one and through file uploads
16.32	The solution must allow corporate to initiate the request for opening, modification or closure of vendor based pick-up points and track its status / completion by the Bank
16.33	The solution must allow the users to create their own Cash Management reports, both one-time and ongoing, define the frequency and the email address for mailing.
16.34	The solution should support providing custom dashboard for B2C collections including the virtual accounts generated, payment received, channel of receipt, Open VA, refunds, VA enquiries and drill-down statement of transaction related data.

11. Software License

Sr. No.	Technical Requirements
11.1	Bidder should provide perpetual Licenses for Data Centre (DC) setup, Disaster Recovery Centre (DRC), NDR, UAT & Pre prod setup for unrestricted use across the organization viz. Branches, Location & clients irrespective of locations or number of users.
11.2	All software envisaged is required to be on-premises irrevocable perpetual software licensed to Bank, right to use the software even after the contract period. Only licensed copies of software shall be supplied and ported. Further, all software supplied shall be of latest version and also will be upgraded with functionalities from time to time.
11.3	The Solution must be web and mobile based, user friendly and the application should work using low bandwidth and high latency. The solution should work seamlessly for customers of the Bank and all related Bank Branches irrespective of location.
11.4	The solution should be in High Availability at both DC & DRC virtualized. Database should provide High availability & disaster recovery with a cost effective and optimal solution.
11.5	In the event of the bidder being not able to perform the obligations as per the provisions of the contract, the OEM/OSD/principal should assume complete responsibility on behalf of the bidder for providing end-to-end solution i.e., technology, personnel, financial and any other infrastructure that would be required to meet intent of this RFP at no additional cost to the bank. To this effect bidder should provide a certificate duly signed by OEM authorized signatory for the proposed solution.
11.6	Bank reserves the right to modify the scope due to change in regulatory instructions, market scenario and internal requirement within the overall objective of implementation of Integrated CMS.
11.7	During the course of the project, there might be related areas which Bank would like the selected Bidder to undertake which may not have envisaged earlier. Bank reserves the right to pause the work at any point of time and use the services for partial delivery of select modules of the Solution.
11.8	The Installation will be deemed as incomplete if any component of the Solution is not delivered or is delivered but not installed and / or not operational or not acceptable to the Bank after acceptance testing/ examination. In such an event, the supply and installation will be termed as incomplete and system(s) will not be accepted. Installation will be accepted only after complete commissioning of Solution.
11.9	The solution will be accepted after complete integration and satisfactory working of the solution.
11.10	The selected Bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period with no additional cost to the Bank.
11.11	The selected Bidder has to work with different teams of Bank, customers of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution.

11.12	If contract further extends, bidder should have back-to-back agreement with the OEM/s for further renewal of support services. Undertaking should be submitted duly signed by Bidder & OEM in this regard.
11.13	Integrated CMS Solution should have the capability to be integrated with Bank's Omni Channel platform & any other existing / future banking application procured by Bank.
11.14	Selected bidder should be providing the middleware/API to connect Client's ERP Solution and Bank API Gateway.
11.15	Selected bidder has to provide the comprehensive list of APIs to be offered to cater to our core CMS & MMS requirements.
11.16	The selected bidder shall provide the Bank, understanding and full access to database, database table structure and data dictionary of the proposed solutions.
11.17	The selected bidder will be responsible for customizing, testing and maintaining all the required interfaces during the contract period at no extra cost to the Bank. In case of any subsequent change, modification or alteration to the Bank's existing Application software packages, the Bank will obtain the API for such existing Application and provide the same to The Bidder for interface at no additional cost. The Bank has envisaged all the interfaces to be on an online secure mode with Straight through Processing.
11.18	The selected bidder will ensure and incorporate all necessary security and control features within the Application, operating system & database so as to maintain integrity and confidentiality of data at all times.
11.19	The selected bidder will be responsible for creating an exhaustive set of UAT test cases. The selected bidder will provide dedicate resource for same. Bidder shall ensure that the test cases meet all the testing requirements of the Bank. The Bank will review the same and may propose additional test cases.
11.20	The selected bidder to engage an independent 3rd party with experience of conducting UAT for the proposed solution in a Scheduled Commercial Bank in India to conduct testing followed by System Integration testing and assist the user in carrying out User Acceptance testing.
11.21	The selected bidder or 3rd party are responsible for preparing detailed test cases and test cases repository. The selected bidder needs to conduct SIT and UAT on manually created data at first followed by on Banks data in the Banks Environment.
11.22	The selected bidder or 3rd party are expected to assist the Bank in conducting all the tests and analyzing /comparing the results. The selected bidder shall provide full-time resources conversant in all business areas, for troubleshooting during the entire UAT process.
11.23	The support coverage would be for all the application / Solution / Hardware (if any) supplied by the Bidder through this RFP. a) The bidder should act as a Single Point of Contact for all internal users whether for service requests, incidents or problems for all the applications / solutions / taken over / supported by the Bidder by way of this RFP. b) Bidder should deploy competent resources for the team to provide necessary maintenance and support as per the requirement of the Bank. Bidder has to deploy adequate resources to ensure that the systems are up and customer service is not impacted. To ensure that the SLAs are met, the Bidder if required will need to deploy additional resources during the contract period including implementation

	<p>schedule without any additional cost to the Bank. The Bank has a right to interview and reject resources before on boarding. (The deviation of >10% in Effort Estimate for any development and or New requirement from the bank will attract appropriate penalty in cost estimated.) c) Facility Management team should be available on-site and would resolve day-to-day production issues reported in all applications by debugging and analyzing the same.</p>
11.24	The OEM may from time-to-time release Updates/ Upgrades/New releases/New versions and notify the Bank about the same. The Bidder agrees that all such Updates/Upgrades/ new releases/New versions, as and when released during the contract period will be implemented without any additional cost to the bank.
11.25	Bidders have to note that Support for IPv6 is required as recommended by RBI Guidelines. This is applicable for the entire Solution proposed by the Bidder as part of the RFP. Also, the Bidders should ensure that the Solution should be backward compatible to IPv4.
11.26	Before live implementation / migration of the software solution in production system, the product may be audited by Bank's appointed Software Audit firm / in house team.
11.27	All audit points raised by the auditor internal, external & any other Regulatory Authority in their periodic audit should be complied by the bidder within the stipulated timeline & without any additional cost to the Bank.
11.28	During warranty and ATS period, the bidder needs to comply with security and system audit observation without any additional cost to the Bank.
11.29	The Bank requires the solution architecture to have the following minimum capabilities/ features:
11.30	The Solution should have a compatible end to end IT architecture covering: I. solution architecture II. integration architecture III. implementation architecture
11.31	Bidder has to follow best practice and international standards for documentation for the entire system development life cycle. The documents and manuals should be kept up to date with proper version control during the entire contract period. Bank may require the bidder to deliver the following documents in hard and soft copy to Bank during development and implementation of the solution.
11.32	<p>Detailed System Requirements Specification Document to be provided:</p> <ol style="list-style-type: none"> High Level architecture document High Level Design document Low Level Design document Test cases with results during UAT, SIT and any other test cases Deployment plan document Change management methodology document Security guide User management guide Release notes Impact matrix <p>Standard Operating Procedure document for all processes mentioned in this RFP.</p>

12. Hardware Requirement

Sr. No.	Technical Requirement
12.1	<p>The Vendor must provide necessary requirement of infrastructure in the format (Servers / Storage/ RAM/ Core (vCPU)/ OS / Database / Middleware which are required for the system) for DC, DR, NDR, UAT & pre-prod.</p> <p>All the servers requirements provided by Bank will be on S390X architecture. RHEL VM's and Red Hat Openshift will be provided by the bank on S390X architecture.</p>
12.2	<p>The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full contract period (i.e., 5 years). Some of the basic parameters (indicative) for sizing as per the annexure 14</p>
12.3	<p>Expected Application Response Time</p> <p>a) Static Page loading like login page - < 2 Seconds</p> <p>b) Executing search and rendering search result on application user interface - <5 Seconds</p> <p>c) Viewing of report of size <1 MB – 5 Seconds.</p> <p>d) Making transaction on the system report generation - <5 Seconds</p>
12.4	<p>Bank will provide necessary DB licenses (Bank will provide Oracle DB licenses only. If bidder proposes any database other than oracle DB then the enterprise license same should be provided by the bidder and enterprise license cost should be factored in commercial bid), Backup infra, Load balancer, NW switch +IPS, WAF, DDOS Antivirus, any other security and Bank specific tool as per banks architecture.</p>
12.5	<p>The bidder needs to design & size the hardware required at DC, DR, NDR, UAT & pre-prod setup. The bidder is to provide the complete hardware requirement (under Hardware Sizing / Bill of Material) for the end-to-end functioning of the solution.</p>
12.6	<p>Bidder is responsible to arrive the sizing independently. The Bank is not responsible for any assumption made by the bidder not meeting the performance/service levels as desired. In such a case, the bidder will at their cost carry out the necessary upgrades /replacements. The hardware sizing submitted by the bidder must be sufficient enough to meet the requirement of the Bank during the contract period.</p>
12.7	<p>Bidder needs to factor the required infrastructure / Licenses in the bill of material. Bidder is responsible for the optimum sizing. Bank will provide hardware, Openshift licenses, RHEL Licenses and Oracle DB on S390X platform, all other licenses should be provided by the bidder and the same should be factored in Bill of Material.</p>
12.8	<p>The bidder shall propose hardware sizing, the bidder to do Application fine tuning first without any additional cost to the Bank and if required, additional hardware can be augmented post fine tuning as decided by Bank</p>

12.9	Bank will provide the licenses of OS (RHEL), Open Shift and database (oracle) on S390X only as mentioned above and no need to be factored by the bidder. Bidder need to factor the license details with proper and justified sizing required for proposed solution. All the dependent software/tools required for the application should be Enterprise version and required licenses should be provided by the bidder.
12.10	Supply and installation of required integrate CMS solution at DC, DR, NDR, UAT & pre-prod setup. All three environments should be deployed as: a. DC (HA) b. DR (HA) c. NDR d. UAT/Development (20% of production in non-HA) e. Pre-Prod environment (non-HA 50% of production)
12.11	The solution should function across Bank's DC & DR on active-active / active – Passive mode as decided by the Bank.
12.12	The proposed solution will be deployed by bidder in a highly available manner such that the failure of a single server/node will not interrupt the running application.
12.13	DR capabilities or sizing should be provisioned or proposed by the bidder, allowing the entire environment to quickly be moved to a different physical location with a minimum visible impact to end-users. DR site will also be deployed by bidder with same architecture and same capacity as of production DC site.
12.14	The sizing of the non-production/UAT environments should be adequately sized. The architecture of non- prod environments should have the similar architecture of production.

In case, the hardware to be provided by the Bank, the hardware will be on prem with S390X architecture on IBM LinuxOne Zsystems, Operating system – RHEL on IBM LinuxOne, Microservices / Conatiner Platform – Red Hat OpenShift Container Platform, DevSecOps – GITLAB, Database – Oracle DB. Only Oracle License will be provided by the Bank, Installation, Configuration, Maintenance and Backup will be performed by the successful bidder.

The sizing of hardware / Software must be based on current average and peak volume of transactions, Oversizing of hardware and the same is under-utilized will lead to penalties.

13. Onsite Support:

The Bidder shall be responsible for providing adequate support for proposed Integrated CMS Solution hosted at DC and DR during Contract period. The resources will have to be deployed at Head Office (or any location specified by Bank), for the entire contract period. The on-site support should extend to services like helpdesk, system backup, data backup, user management, database management / maintenance, application management, updation of data, maintaining integrity of data, loading application upgrades, technical support for ad-hoc queries, Performance Testing, archival of data and any other support required with respect of integrated CMS application. Query/issue raising and escalation process system should be in place. Support should be provided for

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Complaints/Issues/Queries raised through eMail, Helpdesk, CRM, etc. and resolution of issues as per TAT agreed in SLA between Bank and the Vendor.

Minimum Resource Deployment during contract period

Type of Resources	Location	Number of Shifts per day (8 hours)	Minimum no. of resources Per Shift
L2	Head Office (or any location specified by Bank)	2	2
L2	DBA	1	1
Total L2			5
L3	Service on call basis, if required		

However, if needed, bidder can engage more resources to meet SLA, uptime and scope of work defined in this RFP during contract period.

Minimum Qualification for **Resources**

SN	Position	Proposed Skill Sets
1.	Level L2	<p>Qualification:</p> <ul style="list-style-type: none"> • B.Tech/MCA <p>Experience:</p> <p>Candidates who have minimum 3 years of hands-on experience in managing Integrated CMS Solution of any reputed organization with at least 1 years' experience in managing Integrated CMS Solution in BFSI sector.</p>
2.	Level -L3	<p>Qualification:</p> <ul style="list-style-type: none"> • B.Tech/MCA <p>Experience:</p> <p>Candidates who have minimum 7 years of hands-on experience in managing Integrated CMS Solution of any reputed organization with at least 3 years' experience in managing Integrated CMS Solution in BFSI sector.</p> <p>Skills:</p> <ol style="list-style-type: none"> 1. Sound analytical and troubleshooting skills 2. Good Team Management and co- ordination skills

14. Training

Sr No.	Sub-module	Technical Requirements
14.1	Training	The Vendor shall organize for training to the Bank's team as follows: Vendor must impart training to the Bank's Core Team (2 batches of 20 people) (IT as well as functional) before UAT. The training should cover configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes of CMS application.
14.2	Training	Training to the IT team should cover the system administration viz. I. System Administration & User management II. Management of Application software III. Data base administration IV. Report writing V. Security management VI. Backup & Disaster Recovery Operations VII. Troubleshooting VIII. Creation of document category IX. Designing workflow X. Management of servers, storage, database and security etc.
14.3	Training	Demo portal, SOPs, User manuals for training of all stakeholders-branch, customers & Ops team should be provided.
14.4	Training	Training on Development –Vendor to arrange for comprehensive technical training primarily on development of workflow solutions, report writing, dashboards on the following topics I. Workflow solutions / Business Process Management II. Integration between various programs / applications with solution III. Linkage between various programs and modules of applications software Program coding

15. Data Migration

The Bidder shall be responsible for necessary tools & support services for migration of the data from the existing legacy system/s of the Bank.

16. Adherence to Regulatory Compliance

The Bidder to ensure compliance:

- To RBI's Master Directions on IT Outsourcing 2023,
- RBI Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices 2023,

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- Other relevant RBI's Master Directions and circulars issued and enforced time to time for managing service agreement, risk, security of application, security of process, security of data, privacy and business continuity.
- IT Act 2000, ISO 27001, ISO 22301, ISO 27701, PCI-DSS, SOC 2 Type II, CSA Star Level 2 Adherence to at least Level 3 of process capability levels under the COBIT 5 Process Assessment Model based on ISO 15504-2.
- Bidder to ensure compliance to all applicable ISO, RBI, SEBI and other statutory, regulatory and legal guidelines as and when in forced by the respective authorities.

17. Important General Terms & Conditions

17.1. 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 knowledge transfer. During the AMC period, all upgrades should be free. All regulatory / statutory changes should be done without any additional cost to the Bank.

The bidder should be authorized partner of OEM and should be having back-to-back support of Original Equipment Manufacturers (OEM) for the components included in the proposed solution. The bidder should provide documentary proof on back-to-back OEM support. The back-to-back Support agreement with OEM should include the activities such as Technical Assistance support, Software upgradation support etc on 24x7x365 basis.

Remote Connection from outside of Bank's network will not be allowed at any point of time.

The installation, re-installation, configuration, maintenance of the system software and application software, if required is the sole responsibility of the successful Bidder, which should be treated as service provided under Maintenance support.

ESCROW Arrangement:

The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. In case of a disagreement between the Bank and the Vendor regarding appointment of an escrow agent, the Bank shall appoint an escrow agent in its entire discretion which shall be final and binding on the Vendor. The Bank and the Vendor 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. Costs for the Escrow will be borne by the Vendor.

As a part of the escrow arrangement, the final selected Vendor is also expected to provide a detailed code documentation. Any update or upgrade to source code should be informed and brought under escrow or made available to the bank.

17.2. 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. In the event that 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 also 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 or 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.

17.3. Land Border Sharing Clause:

- 1) 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-13 in this regard and provide copy of registration certificate issued by competent authority wherever applicable.
- 2) Para 1 of Order (Public Procurement No. 1) dated 23-7-2020 and other relevant provisions are as follows:
- 3) 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.
- 4) "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 bidder stated hereinbefore, including any agency branch or office controlled by such persons, participating in a procurement process.
- 5) "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

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

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

1. "Controlling ownership interests" means ownership of or entitlement to more than twenty-five per-cent of shares or capital or profits of the company.
2. "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.
3. 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.
4. 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.
5. 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.
6. 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.
7. An agent is a person employed to do any act for another, or to represent another in dealings with third persons.

17.4. 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

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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:

- 1) Access and authorization procedures
- 2) Source code review
- 3) Backup and recovery procedures
- 4) Network security controls
- 5) Program change controls
- 6) The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder has to 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.

17.5. Bid Submission:

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.

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 10) are liable to be rejected.

17.6. Integrity Pact:

- 1) Each Participating bidder/s shall submit Integrity Pact as per attached Annexure- 7 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.
- 2) Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:
 1. Shri Anant Kumar [mail: anant_in@yahoo.com]
 2. Shri Nirmal Anand Joseph Deva [mail: meghanadeva2022@gmail.com]
- 3) For any clarifications/issues, bidders are requested to contact with Bank's personnel in the below mail-id before contacting with IEM.

agmitneodlp@centralbank.co.in

cm2neodlpretail@centralbank.co.in

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

17.7. Commercial Offers:

- 1) Commercial Bids of only technically qualified Bidders shall be opened on the basis of technical proposal.
- 2) The Commercial Offer (CO) should be complete in all respect. It should contain only the price information as per Annexure-28.
- 3) The commercial offer should be in compliance with technical configuration / specifications as per the scope of the RFP.
- 4) The price to be quoted for all individual items and it should be unit price in Indian rupees.
- 5) 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, taxes and GST. 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, GST, which shall be paid on actual basis on production of bills with GSTIN. 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.
- 6) The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals.
- 7) The Manpower / Resource payment should be in accordance with minimum wages act and its subsequent amendments.

During Technical Evaluation the score of the Bidders will not be shared

Technical offers will be evaluated on the basis of compliance with eligibility criteria, technical specification, other terms & conditions stipulated in the RFP. Only those

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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.

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.

Bank reserves the right to reject the bid offer under any of the following circumstances:

- 1) If the bid offer is incomplete and / or not accompanied by all stipulated documents.
- 2) If the bid offer is not in conformity with the terms and conditions stipulated in the RFP.
- 3) If there is a deviation in respect to the technical specifications of hardware items.

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.

Other Terms:

1. No open-source software component including community edition without Enterprise License and OEM's Support will be accepted in the solution.
2. In case 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.
3. Bank reserves the right to purchase up to 25% additional licenses of the offered platform and its components at the proportionate rates quoted in the Commercial Bill of Material.
4. Bank reserves the right to extend the AMC, ATS, Subscription and FMS of the proposed CMS platform and solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein enhancements quoted for 4th and 5th year would be taken as the price reference for the extension.
5. The bidder should provide the cost for every line item which has been mentioned in the Bill of Material (BOM).
6. Bank reserves the right to implement or drop any of the listed items without assigning any reason. 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.
7. The price quoted for the project should be an all-inclusive price including any taxes, expenses, levies, GST and is a fixed price.
8. Bank will deduct applicable TDS, if any, as per the law of the land.
9. The quoted fixed cost against each item shall remain unchanged till the completion of the Project(s).
10. The base project location will be Mumbai/Navi Mumbai/Hyderabad.
11. The TCO in words is amount on which the commercial evaluation will be conducted.
12. All prices should be valid for a period of 5 years from the date of contract execution / signing.

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13. Bidder should factor all the expenses like travelling, boarding, lodging etc. for the resources involved in the contract. No other expenses will be paid by the Bank apart from amount specified in Commercial Bid.
14. Bidder shall depute resources on-site of the project implementation location(s) for carrying out the task as specified in this document.
15. 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.
16. The cost quoted also includes the cost of deliverables for all the phases of the Project.
17. Further, bidder should abide by all the terms and conditions mentioned in the Request for Proposal document.
18. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.
19. Per Person-day rates applicable in case of enhancement of scope in future shall be as per the rate for the respective year quoted in the Commercial Bill of Material. The amount shall be paid on pro-rata basis based on the actual usage. Any unused person-days shall be carry forwarded to the next year.
20. The ATS cost System Software shall be minimum 15% of Product Cost.

17.8 Applicability of Preference to Make in India, Order 2017 (PPP-MII Order)

Guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) and any revision thereto will be applicable for this RFP. As the evaluation of successful bidder is on basis of "Technical Competence and the Price Quoted", the margin of purchase preference to Class-I local supplier shall not be applicable under this RFP.

17.9 Payment Terms

Payment will be released by the Central Office of Bank from where the purchase order is issued. All the Payment shall be made in Indian Rupees only.

The payments will be released only on completion of respective milestones/schedules and sign-offs by Bank Team towards Product, License, Subscription, Implementation, AMC, ATS, FMS and any other Cost as under.

A) Application Licence Cost: These terms are applicable for each of the seven modules mentioned under section 10.1 Functional Requirement

Project Milestones	Percentage of Licence Cost which will be paid
Delivery of perpetual enterprise Licences and Installation of Application Software in UAT, DC	30%

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& DR. (after due inspection and acceptance at DC & DRC)	
Successful completion of the customization and UAT sign off	40%
Go Live of Project	20%
3 Months from the date of Go Live or DR Drill completion whichever is earlier	10%
Total	100%

B) Third Party Software Licence Cost

Project Milestones	Percentage of Licence Cost which will be paid
Delivery of Licences on Bank's name and Installation of the software on Bank's UAT, DC & DRC. The amount shall be released on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity.	100%
Annual subscription of Licences The amount shall be released on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity.	100%

C) Implementation Cost

The table mentioned below is applicable to each of the seven modules mentioned under section 10.1 Functional Requirement. The implementation cost is payable **per module** against the following four milestones mentioned below.

Project Milestones - Implementation, System Integration and Migration	Percentage of Implementation Cost which will be paid
Successful completion of current state assessment, gap analysis and systems requirement specifications (SRS) / Business Requirement Document Sign off by Bank	30%
Successful completion of the customization and UAT sign off	40%
Go Live of Project	20%
3 Months from the date of Go Live or DR Drill completion whichever is earlier	10%

Total	100%
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Other Costs

D	Training Cost	100% will be paid after training is completed
E	ATS Cost	ATS of CMS application will be paid quarterly in arrears. For ATS of third party software, the amount shall be released on submission of the proof of payment and proof of licences in the name of the Bank which should also mention the period of validity.
F	Facility Management Cost	Quarterly in arrears basis, at the end of each quarter, on actuals, as per the bill submitted by the Bidder and on verification of the attendance of the resources by Bank.
G	User Defined Customization (Change Requests)	20% on Business Requirement Document Sign off by Bank
		40% after the UAT Sign off by the Bank
		40% on Go-Live

The claim of payment should contain proof of delivery, installation note and User Acceptance Report signed with date by an authorized official of Central Bank of India at the respective sites, waybill etc. All the payments will be released after realizing penalty charges/LD for late delivery, if any.

Terms & Conditions:

Warranty & AMC

Bidder shall provide the maintenance (Warranty, AMC & ATS) for a period of five years from the Go-Live of project.

For in-scope software licenses, warranty period should be of 5 years from the date of installation or 61 months from the date of delivery whichever is earlier. The comprehensive onsite warranty shall be with OEM back to back support. The word “warranty” in this document refers to “comprehensive onsite warranty”. Bidder must factor the costs in the Bill of Material accordingly. As part of warranty, the Bidder has to:

- i. Provide on-site comprehensive support for software components as well as OS & DB provided as part of this RFP
- ii. Have back-to-back arrangements with respective OEMs for the maintenance services
- iii. Warrant all software against defects arising out of faulty design, materials and media workmanship etc., for a period of five years from the date of acceptance & Go-Live of the application.
- iv. Agree that Bank will not be liable to pay any additional amounts in respect of any sort of maintenance covered under the scope of this tender during the tenure of the contract. Free on-site maintenance services shall be provided by Bidder during the period of contract. Change Order to comply any statutory / Regulatory / Government requirement will be undertaken by bidder without any cost to Bank during the contract period of 5 years.

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- v. In case Bank desires to get the services delivered by their appointed Bidder or System Integrator, then the OEM shall transfer such services to that preferred Bidder at no additional cost to Bank
- vi. In case of any issue with related software supplied by Bidder, Bank or its appointed System Integrator shall log a call with Bidder (who has supplied the software). It is responsibility of Bidder to resolve the issue with the assistance of the OEM, if deemed necessary. Bank or its appointed System Integrator shall promptly notify Bidder in writing/e-mail/fax of any claims arising under the maintenance services
- vii. Provide all future software upgrades and patches for all components of the solution and assist Bank or its System Integrator to install the same, if Bank desires during period of warranty free of cost

Cost & Currency Price Composition

The Bidder should quote unit price in Indian Rupees (without decimal places) for all components (software etc.) and services on a fixed price basis, as per the commercial Bid inclusive of all costs and GST. Bank will not pay any other taxes, cost or charges.

Goods and Services Taxes (GST) and its Compliance

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:

- (a) TDS (Tax Deducted on Source) is required to deduct as per applicable under GST Law on the payment made or credited to the Bidder 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 statues 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
- (b) It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to Bank by way of commensurate reduction in the prices under the GST Law
- (c) If Bidder as the case may be, is blacklisted in the GST (Goods and Services Tax) portal or rating of a Bidder falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract
- (d) Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Bidder 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.

Fixed Price

The commercial offer shall be on a fixed price basis, excluding of taxes. No price variation relating to increases in dollar price variation etc. is permitted.

- a) No advance payment will be made. TDS and any other taxes on payments will be deducted as applicable.

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- b) All the payments will be made to bidder electronically in Indian Rupees only.
- c) Payment shall be released on submission of necessary proof and documents like original Invoices, Warranty Certificates, Performance Bank Guarantee, Signed Service Level Agreement, and Delivery of Software Licenses etc. subject to acceptance by Bank, submission of Letter issued by Bank in respect of completion of User Acceptance Test (UAT), documents as required by Bank like manual & documentation, training etc.
- d) Invoices shall be raised post milestone sign off for services billing.

Generally Bank will pay invoices within 30 days from the date of receipt of physical invoice by the Bank, except for those portions of any invoice that the Bank disputes in good faith and in writing. No penalty /Interest will be paid for the delayed payment.

17.10 Intellectual Property

1. The Bank intends to procure and own the CMS Solution developed by the successful bidder
2. The successful bidder should provide comprehensive warranty for the application and Bank will be paying the AMC if required thereafter completing the warranty period
3. The Bank should have the ownership of all the Intellectual Property rights associated with the platform and source code, both future and present, even after the warranty/AMC period.
4. Source code for customization done for Bank in CMS solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank.
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
6. The Bank should have the rights to modify the platform and source code without any restrictions
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 into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank

17.11 Enterprise Licencing

1. The 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.
2. License for the CMS Solution 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.
3. All software envisaged is required to be on-premises software licensed to Bank
4. The successful bidder must:
 - I. Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP

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- II. 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
 - III. Consider the disaster recovery environment while proposing the software licenses
 - IV. Offer technical and functional support of the service for contract tenure post implementation of solution
 - V. Provide complete functional and technical solution for any new platform, model, and OS and DB upgrade within thirty days of launch in India without any extra cost
 - VI. Ensure CMS Platform along with final customization should be VAPT certified at no extra cost to Bank
 - VII. Ensure support contract for the solution should include any and all statutory and regulatory (RBI, NABARD, NPCI, IBA, IRDAI etc.) global or country wide or state-wide updates, cyber security framework updates etc. free of cost during the tenure of contract
5. Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required

17.12 Facility Management and Maintenance Services

1. Bidder shall designate one of its personnel as the Project Manager, 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. Bidder shall also provide Facility Management having hierarchical and scope based support personal such as L2 and Team leads.
2. During the implementation phase the complete development team shall be stationed at Bank's office at Mumbai / Navi Mumbai. Bidder should factor such costs in the commercials. Post go live of the platform, the development team may be moved back from Bank's office.
3. During implementation phase there should be a team of at least 15 resources L3 – 7 and L2 – 8 including resources of OEM.
4. For FM services there should be a team of 5 resources (L2 - 5). However Bank shall decide the actual requirement of the resources after due assessment.
5. There should be a team of L3 & L2 resources preferable self-sufficient Agile team to attend bug fixes, handle Change Requests, maintenance and support.
6. Bidders should ensure to manage and maintain software as mentioned in the RFP and as per the agreement the bidder should deploy at Bank's Site required number of onsite technical experts throughout contract period. The deployed resources (to have adequate skill, good academics & be technically sound) should manage the above-mentioned scope of work and have experience for monitoring & management of the proposed solution. The deployed resources should be available on all working days of the Bank. The bidder should be able to recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.

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7. Bidders to ensure that deployed resources should be competent to develop/ configure/ handle/ integrate/ maintain/ manage/ Implement/ Test / Go-live the proposed CMS solution.
8. Bidder should ensure that the onsite resources should perform testing, support, monitoring, implementation, integration, Trouble Shooting, reporting, RCA reports, coordination with bank's teams, Audit compliance, any other statutory compliance, Patch Installation (OS, DB, App and Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the CMS Eco system.
9. Bidder should ensure continuity of resources during the implementation phase.
10. The Onsite resources shall also 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.
11. The deployed resources shall be on the bidders' payroll/contracts and will not be having any employment right with the bank. These 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. The onsite resources provided for Facility Management at Bank's premises should be on payroll of the successful bidder and not on any third party payroll. 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.
12. 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 compensate the bank to the fullest extent of loss incurred by the bank. 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.
13. Bidders to ensure that the resources deployed for onsite support should possess minimum 2-year experience. Bank reserves the right to claim change in resource based on the performance of the resources.
14. If Bank has to increase or decrease resources at onsite or off-site same shall be done at the same rate as provided in this RFP.

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15. Monitoring and Management of CMS solution including infrastructure deployed. Bidder should provide the dashboard for Real-time monitoring of CMS traffic/transactions/API calls etc. and get the transaction status and its reason of failure, if any. Breakup of Business and Technical decline. The dashboard should also have the capability to generate reports like count of Financial & No-Financial Transactions for a period, Number of Customers on-boarded etc.
16. Configuration management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.
17. Patch Management: The successful bidder must 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.
18. Service Level Management, Service reporting- Maintain the service levels as per the RFP and provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels. Service Levels will include Availability measurements and Performance parameters (Utilization of CPU, RAM, storage, TPS, performance etc.)
19. Change Management: The successful bidder must ensure that all supplied & installed infrastructure & solutions related changes are properly updated and recorded with version controlling and to have consistent setup both the sites (DC & DR).
20. Coordination 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.
21. Co-ordinate with Bank's IT Team or teams identified by the Bank. Preliminary trouble shooting of any issue related to the CMS service/ platform as reported by Bank staff or customer.
22. Update ticket status in Bank's monitoring tool or in such a manner that same will readily available as & when required with logging.
23. Log ticket bidder internal helpdesk for solution related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.
24. Maintain log of all down calls for MIS purpose and provide daily, weekly, monthly, quarterly reports to Bank in formats finalized during operations.
25. 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.
26. Provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels.
27. Operation Management: The successful bidder should review the performance of the equipment/ technology deployed with the bank on a bi-annual basis and take necessary

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upgrades, i.e. of equipment and software, as and when required without any additional cost to the Bank. Successful bidder should monitor measures, evaluates, and records status and performance information about all the equipment and software brought in by the bidder to aid in performance monitoring and tuning of the environment. Performance metrics should include utilization, throughput and other critical system needs. The successful bidder shall implement proactive procedures to address trends identified from performance and monitoring data. The successful bidder should provide standard reports that are to be provided to designated Bank personnel.

28. Successful bidder should fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank without any additional cost during the contract period. Further, if the security observation(s) 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.
29. End of Sales / End of support: The Bidder has to ensure that any solution/equipment 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 5 years from the date of issue of purchase order. In the event if any equipment supplied by the bidder reaches end of support, within the 5 years period from the date of supply, the bidder has to replace the equipment with devices having equivalent or upgraded specification, at no additional cost to the Bank or revamp the entire solution (if required).
30. The Solution including Application & Hardware shall have a roadmap for 5 years from the Project Sign Off date. A certificate to this effect had been provided by the bidder and in Annexure-24. Continuing the services / maintenance beyond 5 years would be as per the Service Continuity clause in this RFP.
31. Facility Management (FM) on all working days of the bank shall be a part of solution for entire contract period. End to end service support shall be provided by the bidder. The bidder shall ensure the availability of dedicated FM personnel on all working days of the bank during the contract period. The bidder shall ensure that the FM personnel are available exclusively for CMS. FM personnel shall have a graduate degree at a minimum, have 2 years of experience in the field of CMS support and have in-depth knowledge of the solution provided. Bank reserves the right to interview the FM personnel including Project Director intended to be deployed and if not found suitable may reject them.
32. The bidder shall provide mission critical support for the software for CMS solution. The mission critical support includes support with site engineers for software on all working days of the bank.
33. The bidder shall deploy a Project Manager having minimum 10 years of work experience in the same field stationed at Mumbai / Navi Mumbai for entire contract period.
34. Incident Management -

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The bidder shall establish robust Incident Management process including:

- a) Provide 24 x 7 support for incident management for all components of the CMS
- b) Provide automated fault detection and resolution
- c) System to do automatic dispatching to avoid delays and automated messages to field engineers
- d) System to provide for automatic escalation in case of problem not getting resolved
- e) Do proactive maintenance of all devices
- f) Carry out remote resolution before actual dispatch, if necessary
- g) Analyze machine performance and suggest improvement

35. Service desk

- a) Providing technical assistance for logging, troubleshooting and managing the service requests for the CMS
- b) Monitoring, alerting, troubleshooting and resolution of incidents/ problems for the CMS solution
- c) Monitoring and alerting on the health of the CMS
- d) Providing technical assistance for logging, troubleshooting and managing CMS related service requests

36. Accounting and Reconciliation

- a) Recording and Storage of all transactions pertaining to the CMS and associated services, as described in the Bank
- b) MIS reports for all CMS and associated activities on a routine basis or as requested by the Bank
- c) Ability to interface with the Bank's data and analytics systems to provide the reports required by the Bank, in the format as prescribed by the Bank

37. Information protection

- a) Backup, storage and restoration of data related to the CMS and associated services, in a secure and reliable manner
- b) Backup, storage and restoration of configuration data for the CMS and associated infrastructure
- c) Backup, storage and restoration of any mission critical data related to the CMS and associated services

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- d) Backup, storage and restoration to enable the Bank to achieve regulatory compliance as per Bank, RBI or other applicable guidelines.

38. Fraud detection and protection

- a) The Fraud Management System should be configurable, customizable, highly scalable and provide real time fraud monitoring
- b) The system shall have rules to provide basic functionalities to monitor the fraud and risk aspects of the payment transactions for bank registered CMS users.
- c) Scoring of on-going transactions, based on the risk ratings
- d) Block CMS use by country and/or predetermined MCC (Merchant Category Codes) codes
- e) Integration with Bank's EFRMS solution.
 - i. Segregation of Financial / non-financial transaction
 - ii. Segregation of debit / credit transaction

39. Business Continuity/ Disaster Recovery

- a) Implementing and maintaining BCP and the DR readiness (including data replication), for the CMS and associated services in order to meet the Bank's RTO and RPO Objective.
- b) Replication of data between the primary and the DR site from the disaster recovery perspective.
- c) Bidder to perform Drill (Switch-over and Switch-back) activity as and when scheduled by the Bank

40. Compliance and assurance

- a) Assisting the Bank in attaining and ensuring on- going compliance to various regulatory and data security/ privacy requirements
- b) Addressing relevant threats/ risks identified in a proactive manner and through audit observations
- c) Providing analysis and MIS for Switch and associated services related data, to demonstrate audit readiness and adherence to the agreed service levels.
- d) For all existing applications, BIDDER shall submit Data Dictionary (wherever feasible) as a part of System documentations.
- e) Shall submit within 10 days from signing of this Agreement, an Application Integrity Statement from application system vendor providing reasonable level of assurance

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- about the application being free of malware at the time of sale, free of any obvious bugs and free of any covert channels in the code
- f) Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to all internal and external audits and Quarterly/half yearly VAPT requirement
 - g) Bidder should close the audit and VAPT observations within the stipulated timeline
41. Provide preventive and breakdown maintenance activities without any impact on day-to-day operations to maintain the required business uptime covering 24*7*52 weeks
42. Provide 36 hours' notice to the Bank and seek approval before executing any preventive maintenance
- a) This notice should have details of the changes being implemented including testing results, impact to CMS's users, communication process for users, fallback process and any other documentation requested by the Bank
 - b) Provide updates throughout the maintenance window at frequency agreed with the Bank
43. Provide status of support activities and tickets on a regular basis to the Bank and attend all required meetings on governance of the IT systems
44. Ensure root cause analysis and ticket management processes are followed as per SLA timelines defined by the Bank in this RFP

17.13 Mandatory Training/Knowledge Transfer

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 CMS Platform
2. The successful bidder shall organize following training to the Bank's team:
3. 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
4. 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
 - a) 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.

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- b) Training to business user groups should cover operational features, functionalities in the modules, report generation, auditing, and any other operational activities
 - c) 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
5. Training material to be provided to all the trainees (including support vendor, if any) with illustrations of scenarios, required actions, possible support features etc.
 6. All trainings will be conducted onsite at Central Bank office in Mumbai/Nav Mumbai Area.
 7. The successful bidder should indicate the optimum number of days / hours required for all training programs onsite
 8. The successful bidder should provide self-paced training content with video, audio, and subtitles (e-Learning material)

17.14 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 service level agreement with the successful bidder will be part and parcel of the RFP document. Therefore please note and ensure that all such queries are to be raised before bidding. Any query/ request for review of any clause of RFP/ SLA after the completion of bidding process shall not be entertained.

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:

1. Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, so as 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.
2. The Vendor should have 24X7X365 days monitoring, escalation and resolution infrastructure.
3. Time bound problem addressing team (onsite) for the complete contract period.

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4. 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 CMS:

Vendor should guarantee a minimum uptime of 99.9%, calculated on a monthly basis. Application (As a whole / any module of the application) availability will be 99.95 % on 24x7x365 days. The penalty will be calculated as per the details given below.

Uptime percentage - 100% less Downtime Percentage

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

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.

Uptime Percentage	Penalty Details
100% =< A <= 99.95 %	No Penalty
99.95% < A <= 99 %	5% of cost of monthly billing
99 % < A <=98%	7% of cost of monthly billing
A <=97%	10% of cost of monthly billing
Below 97% - Minimum 10% of cost of monthly billing & 1% for every incremental increase in 0.5% downtime	

The payment terms 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 providing, 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 10% 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 is no pending invoices to be paid by the Bank to the vendor, the vendor has to submit a pay order / cheque / credit note payable at Navi Mumbai in favour of Bank for the same within 15 days from the notice period from the Bank.

Availability Service Level Default

1. Availability Service Level will be measured on a monthly basis.
2. A Service Level Default will occur when the vendor fails to meet Minimum uptime (99.95 %), as measured on a monthly basis.

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

Severity Level	Number of users impacted	Effective Downtime
Severity 1	Issues which prevent the CMS Platform from being used at all, degrade critical functionalities and no workaround exists, or disrupt performance of the platform for all or majority of users	100%
Severity 2	Issues which cause significant loss of functionality or performance of the CMS Platform, or degrade functionalities for majority of users while a workaround may exist	90%
Severity 3	Issues related to moderate loss of non-critical functionality or performance of the CMS Platform, failure of minor features etc.	80%
Severity 4	Issues related to low impact functionality of the CMS Platform or informational requests	20%

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 evidences 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

Bidder will have to guarantee a minimum uptime of 99% per resource (i.e. attendance of each of the resources), calculated on a monthly basis.

Uptime percentage will be calculated as (100% less Person non attendance Percentage) Person non attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis. Total Available Time is 8 hrs per day per person for a week.

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable / credit note at Mumbai in favour of Central Bank of India for the same within 15 days from the notice period from the Bank.

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Availability Service Level Default for Facility Management

Bidder will have to guarantee a minimum attendance of 99 % per resource (i.e. attendance of each of the resources), calculated on a monthly basis. Attendance percentage will be calculated as (100% less Person non-attendance Percentage) Person non-attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis.

The attendance percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable at Navi Mumbai in favour of Central Bank of India for the same within 15 days from the notice period from the Bank.

1. Availability Service Level will be measured on a monthly basis.
2. A Service Level Default will occur when the Service Provider fails to meet Minimum uptime (99%), as measured on a monthly basis.

In case any resource is not available continuously for more than 4 hours a day (Undernormal circumstances) Or 1 day in case of unplanned / emergency leave of any resource then the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.

If Bidder fails to meet the uptime guarantee in any month then the Bidder will have to pay the following compensation adjusted with every subsequent quarter payment:

(Minimum attendance Percentage – attendance Percentage) x Current Years Monthly Contract value

Service Levels during implementation phase

1. 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 CMS Platform 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 $\{(Scheduled\ operation\ time - system\ downtime) / (scheduled\ operation\ time)\} * 100\%$.

Where:

1. 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.
2. 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

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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.

3. Critical and Key infrastructure of Data Centre, Disaster Recovery Centre and Near Site will be supported on 24x7x365 days basis.
4. Downtime shall commence when the respective hardware and or its associated software fails.
5. 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.
6. 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.
7. 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.
8. 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.
9. Service Levels will be complied with irrespective of the customizations that would undergo during the tenure of the Contract.
10. 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.
11. The bidder to provide warranty & AMC support on all days (24X7X365 days) for period of contract
12. 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.
13. The Successful Bidder shall provide, 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.
14. 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.
15. Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.
16. 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.
17. The Bidder should 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.
18. 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

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

An Availability Service Level Default will occur when:

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

Service Levels will include Availability measurements and Performance parameters

- 1) Service Levels will include Availability measurements and Performance parameters.
- 2) 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.
- 3) Performance measurements would be accessed through reports, as appropriate to be provided by Bidder e.g. utilization reports, response time measurements reports, etc.
- 4) 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 of 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.

In case of temporary substitute equipment installation, the temporary substitute equipment should be replaced by the original equipment duly repaired or replaced with similar equipment of same capacity or higher capacity, failing which a penalty of 0.5% per day of the item cost will be imposed for the number of days the device is down subject to a maximum of 10% of the equipment cost.

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 has to 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

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period by the successful bidder. However, if the CMS Platform application is down due to the reasons attributable to the Bank, the successful bidder has to submit proof for the same for not levying the penalty.

Availability Service Credit Computation

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

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

Availability Service Credit = Quarterly Service level default X (Summation of Cost References)

In the event that an Availability Service Level Default has occurred for more than one service level requirement, the sum of the corresponding Availability Service Credits shall be credited to the Bank. Bidder shall review with the Bank, on a monthly basis from the start of Contract Execution, any entitlement of the Bank to an Availability Service Credit.

The total amount of Availability Service Credit that Bidder is obligated to pay the Bank 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 Availability Service Credit 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 Key Business Infrastructure Elements), the minimum service level is 99.5% During a Service Assessment period; the service level achieved is 96.5%:

CMS 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

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

Bidder has to 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.

Service Levels during Post implementation phase

The Bidder is expected to complete the new changes / functionalities / responsibilities that have been assigned as per the agreed Change order timelines, for new deliverables

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Penalty would be levied for implementation delays for new requirement and shall be a maximum of 50% of the total cost of that change solution finalized between the bank and vendor.

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 50% 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.

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)

17.15 Implementation Schedule

Successful bidder should supply, configure, customize, implement, integrate and maintain CMS applications as per scope of work requirement. Bank expects the implementation to be complete within **15 Months** from the date of PO and may be implemented in phases, following are indicative phase:

Phase	Timeline
1. Documentation / project design / implementation plan / interface design with Bank sign off / delivery of software license	within 3 months from release of PO
2. Phase-1: Implementation of Collections and Payments	within 6 months from release of PO; This date will be treated as Project Go-Live. FM Services shall be started after this milestone.
3. Phase-2: Implementation of Government Business and Mandates	within 9 months from release of PO
4. Phase-3: Implementation of Common Services and Liquidity Management	within 12 months from release of PO

5. Phase-4: Implementation of Receivables Management	within 15 months from release of PO
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Material adverse events:

Successful bidder, during the service period, will have to report material adverse events (e.g., data breaches, denial of service, service unavailability, etc.) And the incidents required to be reported to the bank to enable bank to take prompt risk mitigation measures and ensure compliance with statutory and regulatory guidelines.

Effective access by bank to all record:

Bank should have effective access to all data, books, records, information, logs, alerts and business premises relevant to the outsourced activity, available with the successful bidder during the period of contract.

Successful bidder to provide details of data:

The successful bidder to provide to bank the details of data (related to bank and its customers) captured, processed and stored.

Data / information which can be shared:

The successful bidder is not permitted to share any types of data/information/customer data/information with bank's customer and / or any other party. The successful will be comply by the digital personal data protection act, 2023 (DPDP Act) and amendments thereon.

Contingency plans:

Successful bidder should have a contingency plan(s) to ensure business continuity and testing requirements.

Information of third parties:

Bank will have right to seek information from the successful bidder about the third parties (in the supply chain) engaged by the former.

Prior approval / consent of bank for use of sub- contractors:

Successful bidder to take prior approval/ consent of the bank for use of sub-contractors for all or part of an outsourced activity.

Skilled resources of successful bidder for core services:

Successful bidder to have provision to consider its skilled resources who provide core services as "essential personnel" so that a limited number of staff with back-up arrangements necessary to operate critical functions can work on-site during exigencies (including pandemic situations);

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Back to back arrangements between successful bidder and OEM:

There should be suitable back-to-back arrangements between successful bidder and the OEMS, if any.

No relationship of master and servant or employer and employee

Notwithstanding what is stated elsewhere in this agreement, there will not be any relationship of master and servant or employer and employee as between the bank on the one hand and the successful bidder and/or the personnel employed/engaged by the successful bidder on the other hand.

Sustainable sourcing:

The supplier shall adhere to sustainable sourcing practices including but not limited to the use of environment friendly materials, ethical labor practices and compliance with relevant local and international regulations. The supplier shall provide documentation or certifications demonstrating their commitment to sustainable sourcing upon request. Failure to comply with these requirements may result in contract termination.

INFORMATION SECURITY

Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy of the Bank / Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements or compliance to Bank during the contract period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost. Software solution provided by the bidder must be bug free and confirmation for the same have to be submitted from the respective OEM. Details of Bank's latest IT Security Policy shall be shared with the successful bidder for the implementation and compliance of the policy and guidelines.

Confidentiality & Non - Disclosure

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 and are governed by the outsourcing policy of the Bank.

The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the

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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.

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.

As the bidder is providing support services for multiple Banks, the bidder at all times 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.

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

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 and License supplied under this contract to the Bank is legally obtained. Software supplied should not have any embedded malicious and virus programs.

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, as a result of force majeure. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the parties, due to or as a result of or caused by acts of God, wars, epidemic/pandemic, insurrections, riots, earth quake 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 five calendar days. Unless otherwise directed by the other party, the party pleading Force Majeure shall continue to perform/render/dischage 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

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due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem.

Notwithstanding above, the decision of the Bank shall be final and binding on the Bidder.

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 two Arbitrators: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder.

In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them 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.

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 satisfactorily, as per satisfaction of the Bank.

If a notice has to be sent to either of the parties following the signing of the contract, it has to 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 alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this RFP. Notwithstanding the above, The Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

Successful 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 **any third-party** patents, trademarks, copyrights (if any) or breach of confidentiality obligations (**except for any breach in relation to Personal Data, which shall be limited to the total contract value**) 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.

Inspection, Audit, Review, Monitoring & Visitations

All records of OEMs/Bidders 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, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The Bank's auditors would execute confidentiality agreement with the Bidder, provided that the auditors would be permitted to submit their findings to the Bank, which would be used by the Bank. 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:

- a) Ensure that the Bank has the ability to 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.
- b) 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.
- c) 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.

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d) Recognized the right of the Reserve Bank of India 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.

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 to, 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 without prior approval /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 without 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 to the Bank.

Termination

Termination for Default: The Bank, without prejudice to any other remedy for breach of contract, by 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 of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or;
- ii) If the Successful Bidder fails to perform any other obligation(s) under the contract.

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- 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. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a public official in the procurement process or in contract execution; and "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- b) In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value.
- c) In case the contract is terminated then all undisputed payment will be given to bidder, but disputed payment shall be adjusted by way of penalty from invoices or PBG.

Termination for Insolvency: If the Bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank plans to, at any time, terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, 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. In case, the termination occurs before implementation in all the locations in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the Bidder.

Termination – Key Terms & Conditions: The Bank reserves the right to terminate the agreement with the Bidder / bidder at any time by giving ninety (90) days prior written notice to the Bidder. The Bank shall be entitled to terminate the agreement at any time by giving notice if the Bidder.

- 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 into 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.

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The Bidder shall have right to terminate only in the event of winding up of the Bank.

Exit Option and Contract Re-Negotiation:

- (a) 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) 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)
- (b) 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.

Corrupt and 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 in order 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 of time, 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.

All necessary compliances relating to the transaction such as disclosure in in the returns to be filed, Tax Collected at Source (if applicable) etc. shall be duly undertaken by the

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supplier and in case of any non-compliance or delayed compliance, the Bank shall have right to recover interest and/or penalty that may be levied including liquidated damages @10 % of the value of supplier.

This indemnification is only a remedy for the Bank. Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above.

Entire Agreement; Amendments

This Agreement 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.

Survival and Severability

Any provision or covenant of the Agreement, 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.

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 in 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.

Period of Validity

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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.

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.

Modifications and/or Withdrawal of Bids

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

Clarifications 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.

Preference to Make in India

Government has issued Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 15.06.2017 and subsequent revisions vide Order No. 45021/2/2017-PP(BE-II) dated 28.05.2018, 29.05.2019, 04.06.2020 and dated 16-9-2020 to encourage 'Make in India' and to promote manufacturing and production of goods, services and works in India with a view to enhancing income and employment.

It is clarified that for all intents and purposes, the latest revised order i.e. the order dated 16-9-2020 shall be applicable being revised Order of the original order i.e. Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 dated 15-6-2017.

The salient features of the aforesaid Order are as under:

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1. **Class-I Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 50%
2. **Class-II Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content more than 20% but less than 50%.
3. **Non-Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20%.
4. **The margin of purchase preference shall be 20%.** Margin of purchase preference means the maximum extent to which the price quoted by a local supplier may be above the L1 for the purpose of purchase preference.
5. **“Minimum Local content”** for the purpose of this RFP, the ‘local content’ requirement to categorize a supplier as ‘Class-I local supplier’ is minimum 50%. For ‘Class-II local supplier’, the ‘local content’ requirement is minimum 20%. If Nodal Ministry/Department has prescribed different percentage of minimum ‘local content’ requirement to categorize a supplier as ‘Class-I local supplier’/ ‘Class-II local supplier’, same shall be applicable.

Verification of Local contents:

2. The local supplier at the time of submission of bid shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content as per Annexure-16. Local content certificate shall be issued based upon the procedure for calculating the local content /domestic value addition on the basis of notification bearing no. F. No.33(1) /2017-IPHW dated 14-9-2017 issued by Ministry of Electronics and Information Technology read with Public Procurement (Preference to Make in India) Order 2017 Revised vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 16-09-2020
3. False declaration will be in breach of the Code of Integrity under Rule 175(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per rule 151 of the General Financial Rules along with such other actions may be permissible under law.
4. A supplier who has been debarred by any procuring entity for violation of this order shall not be eligible for preference under this order for procurement by any other procuring entity for the duration of the debarments. The debarment for such other procuring entities shall take effect prospectively from the date on which it comes to the notice of other procurement entities in the manner prescribed under order No P-45021/2/2017-PP(BE-II) dated 16-09-2020, para 9(h).

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

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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.

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 labour laws for its employees and sub-contractors or as the case may be. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be. 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.

Indemnity

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

- iii) Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or
 - iv) 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
 - v) Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights and/or
 - vi) 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
 - vii) Negligence or gross misconduct attributable to the Bidder or its employees, agent or sub-contractors.
- b) The Bidder will have to at its own cost and expenses defend or settle any claim against the Bank that the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country where the Deliverables and Services are used, sold or received, provided the Bank:
- i) Notifies the Bidder in writing; and
 - ii) Cooperates with the Bidder in the defense and settlement of the claims.
- c) 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.
- d) 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:
- i) 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.
 - ii) all claims, losses, costs, damages, expenses, action, suits and other proceedings resulting from infringement of any patent, trade-marks, copyrights etc. or

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- iii) 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:
- (a) The Bidder has sole control of the defense and all related settlement negotiations.
 - (b) 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.
- e) Indemnity would be limited to damages awarded in arbitration and shall exclude indirect, and incidental damages. However, indemnity would also cover damages, loss or liabilities, compensation suffered by the Bank arising out of claims made by regulatory authorities.

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Annexure 1: Conformity Letter:

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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.

The Bank 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,

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 2: Letter for Conformity of Product as per RFP:

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

We submit our Bid Document herewith. If our Bid for the above job is accepted, we undertake to enter into 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 the 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)
Terms & Conditions	
Scope of Work	

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 3: Pro-forma for Deed of Indemnity:

This deed made on the _____ day of _____, 2024 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 Cash Management Solution 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

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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.

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(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 or not 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. 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/decree, a certified copy of which shall be conclusive evidence of the judgment/decree, 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:

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.

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 4: Undertaking of Authenticity for Products Supplied:

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

With reference to RFP for Implementation of Integrated cash management Services (CMS).

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 of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 5: Undertaking for Acceptance of Terms of RFP:

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

With reference to RFP for Implementation of Integrated Cash Management Services (CMS).

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

We confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount.

We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

We here by confirm to undertake the ownership of the subject RFP.

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 of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 6: Manufacturer's Authorization Form:

To,

General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Sir

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal:

Date:

Place:

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

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 7: 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 particular, 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.

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- 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 in particular 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 have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure 17.
- e. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose any and 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 take action 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-17)

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 of Integrity Pact, the principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

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(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 of Integrity Pact, 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)/

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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.

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(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

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

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

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Annexure 8: Non-Disclosure Agreement:

This Agreement made at _____, on this _____ day of _____
2025.

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. In the course of 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:

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 in the course of 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

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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.

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.

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.

Term

This Agreement shall be effective from the date hereof and shall continue till establishment and completion 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 any and 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.

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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.

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.

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.

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.

Entire Agreement, Amendment and Assignment

This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes any and 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.

Governing Law and Jurisdiction

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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.

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.

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: _____
Address: _____	Address: _____
Company: _____	Company: _____
Date: _____	Date: _____
Company Seal	Company Seal

**RFP for Implementation of Integrated Cash Management Services
(CMS)**

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 9: Performance Bank Guarantee (PBG):

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 complete CMS Platform and Solution, 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 ₹----- (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 software / hardware to perform as per the said contract, and also failure of the contractor to maintain the computer software / 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 software / hardware has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the CMS Platform and Solution 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

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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 above: -

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

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

ii) This Bank Guarantee shall be valid up to ----- ; (date of expiry of PBG) 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 PBG plus claim period , if any)

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 ----- 2025 at -----

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

Sd/- -----

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 10: Pro-forma for Bid Security (EMD):

To,

General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Sir

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

In response to your invitation to bid for Implementation of Integrated Cash Management Services, 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 ₹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 RFP.

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 into 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 XXXXX 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 also 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. 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.



**RFP for Implementation of Integrated Cash Management Services
(CMS)**

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Yours faithfully,

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 11: Letter for Refund of EMD:

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

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

**Subject: RFP for Implementation of Integrated Cash Management Services (CMS)
- Letter for Refund of EMDs**

We (Company Name) had participated in the Request for Proposal (RFP) FOR IMPLEMENTATION OF INTEGRATED CASH MANAGEMENT SERVICES (CMS) for Implementation of Integrated Cash Management Services (CMS). and we are an unsuccessful bidder.

Kindly refund the EMD submitted for participation. Details of EMD submitted are as follows:

Sr. No.	Bidder Name	DD/BG Number	Drawn on Bank Name	Amount (₹)

Bank details to which the money needs to be credited via NEFT are as follows.

Name of the Bank with Branch:

Account Type:

Account Title:

Account Number:

IFSC Code:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 12: NPA Undertaking:

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

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

We _____ (bidder name), hereby undertake that-

We have not been declared NPA by any Bank in India.

Further, we do not have any pending case with any organization across the globe which affects our credibility to service the bank.

Yours faithfully,

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 13: Undertaking letter - Land Border Sharing:

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

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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 (GFR) 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 in particular 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.

“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.

“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.

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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 from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our subcontractor 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 also 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 _____ 2025

Yours faithfully,

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

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)

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 14: List of Hardware and Software Components:

To,

General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Sir,

Sub: List of Software and Hardware Components required for implementation of Integrated Cash Management Services (CMS).

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 (Customer 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

In case, the hardware to be provided by the Bank, the hardware will be on prem with S390X

**RFP for Implementation of Integrated Cash Management Services
(CMS)**

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architecture on IBM LinuxOne Zsystems, Operating system – RHEL on IBM LinuxOne, Microservices / Kubernetes – Red Hat OpenShift Container Platform, DevSecOps – GITLAB, Database – Oracle DB. Only Oracle License will be provided by the Bank, Installation, Configuration, Maintenance and Backup will be performed by the successful bidder.

The sizing of hardware / Software must be based on current average and peak volume of transactions, Oversizing of hardware and the same is under-utilized will lead to penalties.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 15: Cover Letter:

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

To,

**General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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 also to comply with the delivery schedule as mentioned in the Scope Document.

We agree to abide by this bid Offer for 120 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.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 16: Bidder's Particulars on Company Letter Head:

To,

General Manager – IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

Sl. No	Particulars	Details
1	Name of the Bidder	
2	Address with E mail id, Mobile no. and Pin code	
3	GST Number	
4	Bank Details	
5	PAN Number	
6	Name of Authorized Person	
	Mobile No:	
	Landline No:	
7	i. Email ID	
	ii. Alternative Email ID	
8	Details of EMD	BG/UTR/Reference No. date & Amount
9	Exemption Certificate details (if applicable). E.g.: MSME/Udyog Aadhar certificate etc.	Please upload copy of the same along with details

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

Annexure 17: Guidelines on banning of business dealing:

1) GUIDELINES FOR INDIAN AGENTS OF FOREIGN SUPPLIERS

- a) 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.
- b) 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.
- c) 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 on the basis of salary or as retainer, a written declaration to this effect should be submitted by the party (i.e., Principal) before finalizing the order

2) DISCLOSURE OF PARTICULARS OF AGENTS/ REPRESENTATIVES IN INDIA. IF ANY.

- a) Tenderers of Foreign nationality shall furnish the following details in their offer:
 - 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) The amount of commission/remuneration included in the quoted price(s) for such agents/representatives in India.
 - 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.
- b) Tenderers of Indian Nationality shall furnish the following details in their offers:
 - 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.
 - The amount of commission/remuneration included in the price (s) quoted by the Tenderer for himself.

RFP for Implementation of Integrated Cash Management Services (CMS)

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

- 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.
- 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.
- 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.

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 19: Format for Submission of Client References by Bidder.

To,

General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Sir,

Sub: **RFP for Implementation of Integrated Cash Management Services (CMS)**

Particular	Details
Client Information	
Client Name	
Client Address	
Name of the contact person and designation	
Phone number of the contact person	
E-mail address of the contact person	
Project Details	
• Name of the Project	
• Description of the project	
• Implementation Start Date	
• Implementation End Date	
• Support & Maintenance Start Date	
• Support & Maintenance End Date	
Current Status (In Progress / Completed)	
Size of Project	
Names of Modules Implemented-	
1. Collections	
2. Payments	
3. Mandates	
4. Liquidity Management	
5. Receivables Management	
6. Common Services	
7. Government Business	

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Any other information on the Client Reference	
--	--

The documentary proof of the client reference is enclosed.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 20: Query Format:

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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				

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 21: Eligibility Criteria Compliance:

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

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

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.

SL No	Criteria	Proof of documents to be submitted	Compliance (YES/NO)
1.	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 for the last 3 years as on bid submission date.	<ol style="list-style-type: none"> 1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid. 	

2.	<p>The bidder should be an OEM (Original Equipment Manufacturer) and/or OSD (Original Solution Developer) or their authorized representative in India.</p> <p>In case OEM/OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.</p>	<p>Undertaking / Power of Attorney (PoA) from the OEM/ mentioning a clause that OEM/OSD will provide support services during warranty period if the bidder authorized by them fails to perform.</p> <p>In case of an authorized representative, a letter of authorization from original manufacturer must be furnished in original duly signed & stamped (As per Annexure – 4).</p>	
3.	<p>The bidder should have a minimum annual turnover of Rs. 100 Crore per year during the last three financial years i.e. 2021-22, 2022-23, and 2023-24.</p> <p>This must be the individual company turnover and not of any group of companies.</p>	<p>Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the last three financial years i.e. 2021-22, 2022-23, and 2023-24 should be submitted.</p>	
4.	<p>Bidder should have maintained a Profit After Tax (PAT) during the last three financial years i.e. 2021-22, 2022-23 and 2023-24.</p>	<p>Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing Profit After Tax (PAT), Net Worth and turnover of the company for the last three financial years i.e. 2021-22, 2022-23 and 2023-24 should be submitted.</p>	
5	<p>All the seven modules of the proposed Solution in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business should have been implemented in at least one or more Scheduled</p>	<p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> 1. Purchase Order 2. SLA. <p>And</p> <p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate 	

	commercial banks/FIs/NBFCs.		
6	The Bidder should have experience in implementing all the seven modules in the scope i.e. Collections, Payments, Mandates, Liquidity Management, Receivables Management, Common Services and Government Business in at least one or more Scheduled commercial banks/FIs/NBFCs.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate	
7	Proposed Integrated Cash Management Services (CMS) Solution (minimum two modules out of seven mentioned in the scope) should have been implemented & running in any two Scheduled Commercial Banks/FIs/NBFCs having minimum 500 branches in India , out of which one should be Scheduled commercial bank, as on date of bid submission.	Relevant copy of any one of the following: 1. Purchase Order 2. SLA. And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate	
8	Bidder should have experience in implementation of Integrated Cash Management Solution (CMS) Solution (minimum two modules out of seven mentioned in the scope) in any two Scheduled commercial Banks/FIs/NBFCs having minimum 500 branches in India, out of which one should be Scheduled	Relevant copy of any one of the following: 1. Purchase Order 2. SLA And Relevant copy of any one of the following: 3. Completion Certificates 4. Project Sign-Offs 5. Satisfactory client certificate	

	commercial bank, during the last five years, as on date of bid submission.		
9	Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	Necessary valid ISO certificates should be submitted	
10	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India during the currency of the RFP process (till completion of RFP process).	Annexure-27 should be submitted	
11	The Bidder should not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity as on the date of bid submission	Self-declaration to this effect on the company's letterhead should be submitted	
12	Bidder under notice/termination period from OEM/OSD as on bid submission date should not bid in this tender.	Self-declaration to this effect on the company's letterhead should be submitted.	
13	The service provider should ensure that there are no legal proceedings / Inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.	

14	<p>The bidder should not have:</p> <ul style="list-style-type: none"> • NPA with any Bank /financial institutions in India <p>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</p>	<p>Self-declaration to this effect on the company's letterhead should be submitted.</p>	
15	<p>The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. or The Bidder is from such a country and has been registered with the Competent Authority i.e., the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.</p>	<p>Certified copy of the registration certificate as per Annexure - 13</p>	

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.

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

Bidders need to ensure compliance to all the eligibility criteria points.

In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, Credentials, etc. may be considered.

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.

**RFP for Implementation of Integrated Cash Management Services
(CMS)**

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

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.

Scheduled Commercial Bank does not include Payments Bank, Cooperative Banks or RRBs.

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:

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.

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.'

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 22: Undertaking for 5 Year Roadmap:

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Dear Sir,

Sub: RFP for Implementation of Integrated Cash Management Services (CMS)

We, _____ hereby confirm that as a bidder and the product provider, would supply, install, customize, integrate, implement, roll out, configure, maintain and support new cash management solution. We also commit to support the proposed Cash Management Solution for a minimum period of 5 years and further period of another 2 years if extended.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

Annexure 23: Compliance to Security Control:

To,

General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

Dear Sir,

Subject: Compliance to Security Control for implementation of Integrated Cash Management Services (CMS)

We, _____ hereby confirm that the following security controls would be mandatorily put in place for deployment of any component of proposed Cash Management Solution.

S.No	Control	Brief Description of Control Requirement
1. Physical and Logical Security		
1.1	Data centre surveillance, monitoring & Physical security	Ensure that Physical security perimeters including but not limited to fences, walls, barriers, guards, gates, electronic surveillance, physical authentication mechanisms, reception desks, are implemented to safeguard sensitive data and information systems. Bidder to provide complete description on implementation of plan to ensure that data centre premises have defined physical access controls processes defined to segregate into various zones, this plan should include industry best practise and policies currently being followed to ensure such risks are minimised.
1.2	Background checks	Ensure background check is performed for employee/third party having direct access to systems.
1.3	Data centre Environmental controls	Ensure adequate disaster protection including both natural (fire, floods etc.) and man-made (short circuit, gas leak etc.), environmental system monitoring controls are present.
1.4	Utility controls	Ensure adequate controls for supporting utilities, cabling security, equipment maintenance, movement of assets is defined.
1.5	Data layer encryption/tokenization	Ensure procedures are established, and supporting business processes and technical measures implemented, for the use of encryption/tokenization protocols for protection of sensitive data in storage (e.g., file servers, databases, and end-user workstations etc.), data in use (memory), and data in transmission (e.g., system interfaces, over public networks, and electronic messaging) as per applicable legal, statutory, and regulatory compliance obligations
1.6	Security check for an employee	Ensure that employees do not carry devices that can lead to any breach in security including but not limited to hardware devices, image capturing devices, Hazardous material etc. to avoid sensitive data breach.

2. Identity and Access Management		
2.1	Multifactor authentication (MFA) for all users	MFA (one time password, bio metric authentication etc.) should be enabled for all accounts that have a console password.
2.2	User accounts Management	All credentials that have been unused in 90 or greater days should be removed or deactivated.
		The credentials for employees going on approved leaves should be temporarily suspended for the leave period.
		It is recommended that credentials for all employees who are no longer on the project team/leave the organisation be permanently suspended immediately.
2.3	Root Account restriction	The "root" account has unrestricted access to all resources in the account. It is highly recommended that the use of this account be avoided. In case required, alias account to be used. Minimizing the use of this account and adopting the principle of least privilege for access management will reduce the risk of accidental changes and unintended disclosure of highly privileged credentials. Bidder to provide complete description on implementation including industry best practice and policies currently being followed to ensure all security risks arising from use of root accounts are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard
2.4	Access keys should be rotated every 90 days or less	Access keys should be rotated to ensure that data cannot be accessed with an old key which might have been lost, cracked, or stolen. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure all access keys are rotated at a pre-defined internal as required by the Bank. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
2.5	Password Policy/Configuration	<p>Bidder to provide detailed process of verification to an individual who claims it to be including industry best practise and policies currently being followed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.</p> <p>Best practices for Authentication which includes but is not limited to–</p> <ul style="list-style-type: none"> • User Id to be unique • User Id must be case sensitive • User Id and password to be distinct • Password Length must not be shorter than 10 characters • Max pass length must not be too low (Max length = 128 char) • Password must be complex (Combination of alpha numeric and a special char) <p>Or As per Bank's Policy</p>
2.6	Maintain Current Contact details	The contact details of all employees/users with access to the System should be maintained along with a clear hierarchy. Contact details of all new users who are added to the project to be updated within a week of joining project. Periodic updating of all contact details to be carried out every quarter or as and when required by the Bank.
2.7	Security question	The cloud portal should allow account owners to establish security questions that can be used to authenticate individuals calling cloud customer service for support. It is recommended that security questions be established.

2.8	Policies Configuration and also adhere to Bank's policy	Assign Policies to either Groups or Roles to reduce the complexity of access management as the number of users grow. Policies should be the means by which privileges are granted to users, groups, or roles. It is recommended that policies are applied directly to groups and roles but not users.
2.9		Administrators should create role to allow authorized users to manage incidents.
2.10		Policies should not allow full administrative privileges and that the policies follow the principle of least privilege.
2.11		Ensure that policies minimise no. of users with full administrative privileges.
2.13	Password Policy/Configuration	Ensure that users are notified on their primary and secondary emails on password resets.
		Ensure that all administrators are notified if any other administrator resets their password.
2.14	Guest users management	Do not add guest users if not needed. It is recommended to have adequate business justification and an approval workflow for guest user creation/addition. The guest user must be a separate role with view-only access
3. LOGGING AND MONITORING		
3.1	Log metric filter and alarm for API calls	Real-time monitoring of API calls should be done and establishing corresponding metric filters and alarms. It is recommended that a metric filter and alarm be established for unauthorized API calls.
3.2	Log metric filter and alarm for disabling or scheduled deletion of customer created Customer Master Key (CMK)	It should be ensured that a metric filter and alarm be established for customer created CMKs which have changed state to disabled or scheduled deletion.
3.3	Log metric filter and alarm for security group changes.	Security Groups are a stateful packet filter that controls ingress and egress traffic within a VPC. Ensure that a metric filter and alarm be established changes to Security Groups.
3.4	Log metric filter and alarm for changes to network gateways.	Network gateways are required to send/receive traffic to a destination outside of a VPC. Ensure that a metric filter and alarm be established for changes to network gateways
3.5	Access monitoring across layers	Ensure adequate monitoring is done across all layers for privileged accounts

3.6	Threat monitoring	Ensure that monitoring is done at various levels including application level using tools such as IDS, IPS, DAM, SOC, SIEM & firewalls, WAF etc. The real-time report and alerts should also be shared with Bank.
3.7	Virtual environmental security	Bank's Security information and event management (SIEM) solution should be integrated with proposed solution correlate server and network logs across virtual infrastructures.
3.8	Audit Logging & Protection of logs	a) The audit logs containing confidential data must be protected.
		b) All audit logs consisting of user activities, exceptions and security events must be retained for forensic investigation and access control monitoring.
4. Infrastructure Security		
4.1	Security groups allow access to unrestricted services.	Security groups provide stateful filtering of ingress/egress network traffic. Ensure that no security group allows unrestricted ingress access such as to port 21, 22, 80, 3389, 8080, 8888 etc.
4.2	VPC Configuration.	A VPC comes with a default security group whose initial settings deny all inbound traffic, allow all outbound traffic, and allow all traffic between instances assigned to the security group. If a security group is not specified when an instance is launched, the instance is automatically assigned to this default security group. Ensure that the default security group restrict all traffic.
4.3	Virtual environmental security	Ensure network environments and virtual instances are designed and configured to restrict and monitor traffic between trusted and untrusted connections. These configurations should be reviewed at least annually, and supported by a documented justification for use for all allowed services, protocols, and ports, and by compensating controls.
4.4	Network security	Ensure network security controls including access and authentication, intrusion detection/prevention, firewall, LBD, anti-DDOS, traffic monitoring, audit logging, technical compliance of network and controls for protection from vulnerabilities/malware/ransomware.
4.5		Network segregation of workloads shall be implemented based on the type (Production, Test, development) and purpose (user, server, interface, critical infrastructure segments etc.)
4.6		All internet traffic to the workload shall be routed through DMZ. Other network segments in the environment shall not have direct access to the internet.
4.7		Micro segmentation shall be implemented
4.8	Virtual environmental security	Ensure each operating system are hardened to provide only necessary ports, protocols, and services to meet business needs and have in place supporting technical controls such as: antivirus, file integrity monitoring, and logging as part of their baseline operating build standards or default template. This shall be reviewed annually.
4.9	Encryption & Key management	Sensitive data fields need to be protected using encryption/hashing/tokenization as appropriate.

4.10	Key management	Platform and data-appropriate encryption (e.g., AES-256) in open/validated formats and standard algorithms shall be required. Keys shall be stored on Bank provided Key management Solution. Key management and key usage shall be separate duties.
5. Application and Process Security		
5.1	Application Security : API security	Application programming interfaces (APIs) shall be designed, developed, deployed, and tested in accordance with leading industry standards (e.g., OWASP for web applications) and adhere to applicable legal, statutory, and regulatory compliance obligations.
5.2	Application Security: Access Control	Improper access control, such as improper direct object references, failure to restrict URL access, & directory traversal must be stopped by properly authenticating users & sanitizing input. Also, internal object references must not be exposed to users. Such controls to be incorporated for vulnerabilities such insecure ids, path traversal etc.
5.3	Application Security: Cross Site Scripting (XSS) Flaws	Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure application cross-site scripting flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.4	Application Security: Denial of Service	Bidder to provide complete description on implementation including industry best practises and policies that are being followed. Ensure that anti-DDoS tool should be implemented. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.5	Application Security: Injection Flaws	Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure injection flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.6	Application Security: Authentication and Authorization for Web services	Allows messages to include credentials to aid receivers in determining whether or not the message sender is authorized to perform the requested action. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure authentication and authorisation for web services. Description should include implementation of tokens such as SAML assertion, ISO Rights Expression Language, IETF Kerberos Token, username/password etc. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.7	Application Security: Access Across interfaces	Policies and procedures shall be established and maintained in support of data security to include (confidentiality, integrity and availability) across multiple system interfaces, jurisdictions and business functions to prevent improper disclosure, alteration, or destruction.
5.8	Application Security: Authentication	Authentication parameters should include following: Password Strength, communication, password change, Failed login, Session timeout, Dormancy and blocking on multiple failed attempts to authenticate
5.9	Application Security : Role matrix	Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security

		administration and security audit. The security matrix must be automatically generated by the application and available for review at least once in every quarter or as and when required.
5.10	Application Security: Session time out	Ensure that the Inactive sessions must shut down after a defined period of inactivity. This must be a parameter setting.
5.11	Application Security: Validation of session identifiers	Ensure that the Session identifiers must be validated at the time of every request by the server to verify that the requesting user is an authenticated user.
5.12	Application Security: Role based Security Matrix	Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security administration, security audit. The security matrix must be automatically generated by the application and available for review at least once in every quarter or as and when required.
5.13	Process security	Ensure that files are scanned for data format, size, unwanted malicious code etc., before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned.
5.14		Ensure change management process is defined for processes like patching of systems, application patches, system upgrades etc. It is pertinent that documentation of all such changes is maintained in detail along with impact analysis for the entire contract period.
5.15	Support for Multi-tenancy and related security features	If the application is deployed on the Cloud using native multi-tenancy features offered by the application, privacy of data across tenants or entities needs to be ensured through appropriate access control mechanisms.
5.16	Application Security: Scanning of files before uploading	Ensure Files are scanned for data format, size, unwanted malicious code, which may lead to cross site scripting attack, where possible, before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned.
6. Cyber Security, Governance and Compliance		
6.1	Migration of data	Ensure that data imported on Bidder application is done in a consistent manner to maintain integrity of the data. The error logs pertaining to the pre-migration, migration and post migration period shall be available Data migration reports to be prepared and shared with the Bank as and when data migration is performed by the Bidder.
6.2	Migration to new system	In case of migration to new system at Bidder end, ensure that complete transaction data and audit trails from the old system to the new system shall be migrated Data migration reports to new system to be prepared and shared with the Bank as and when data migration is performed by the Bidder.

6.3	Data privacy	There shall be proper access control to view and download the data by authorized users. The Bidder must come up with an actual, specific, independent security standard that is updated and audited quarterly or at a frequency as defined by the Bank. In addition, for sensitive data like Personally Identifiable Information (PII), Aadhaar etc., the specific Security, regulatory, statutory, and legal requirements shall be applicable. Regular audits at a pre-defined frequency should be conducted by the Bidder with the Bank having access to the audit results.
6.4	Data leakage	There shall be adequate data leakage prevention tools deployed on entirety of the data as and when shared by the Bank or its customers. For e.g., In case of Platform as a Service or Infrastructure as a Service, Bank may load test data on the solution provided If this represents a subset of the live data, it needs to be protected e.g. sensitive elements like customer ID, name, address, phone number, account number, need to be tokenized/hashed so that the risk of data leakage is minimized. The bidder and the Bank need to agree on the sensitive elements that need to be tokenized/hashed. Bidder to provide complete description on implementation of data leakage tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
6.5	Data Segregation And Isolation	Ensure that sufficient controls are in place to maintain confidentiality and integrity of data. Bidder to provide complete description on implementation of data segregation and isolation tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
6.6	Data Sovereignty	Ensure that all regulatory compliances are taken into consideration for data sovereignty related to all bank and customer data. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
6.7	Vulnerability Management	Maintain a vulnerability management program and ensure that network and applications are scanned on a pre-defined frequency as decided by the Bank. Bidder to have a vulnerability remediation process in place with provisions for carrying external vulnerability assessment. Vulnerability management reports to be prepared and shared with the Bank as and when at a pre-defined frequency.
6.8	Data Disposal	Data disposal processes to delete data from a system that is no longer needed and required by law or policy to be retained (on defined frequency in a secure manner). Bidder to provide complete description on implementation of data disposal processes including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. Further, Bidder to provide certificate signalling successful disposal of data as and when data disposal processes are conducted.
6.9	Access to data	Bank to have access to all customer and bank data for Purposes of Discovery, Emergency Security Issues, Disclaimer of Warranty, Indemnification, Guarantees and metric, Service Usage, Service Activation, Governing Law and Jurisdiction and right to Audit, or any other purposes if so required by the Bank.

6.10	Adherence To regulatory compliance	The Bidder to ensure compliance to RBI's IT Outsourcing Policy, IT Act, ISO 27001, ISO 22301, ISO 27701, PCI-DSS, SOC 2 Type II, CSA Star Level 2 Adherence to at least Level 3 of process capability levels under the COBIT 5 Process Assessment Model based on ISO 15504-2, and to all applicable RBI guidelines and circulars for managing service agreements, risk, security, privacy, data manage and storage continuity and compliance (as agreed). Bidder to ensure compliance to all applicable ISO, RBI and other statutory, regulatory and legal guidelines as and when in forced by the respective authorities.
6.11	Testing of plan	Business continuity, security incident Response, software/ application/ system upgradation, data migration on end of contract plans shall be subject to testing at planned intervals, upon significant organizational or environmental changes or as and when required by the Bank. Incident response plans shall involve but not be limited to impacted customers (tenant) and other business relationships that represent critical intra-scope chain business process dependencies. Reports on plans for business continuity and incident response to be prepared and shared with the Bank as and when at a pre-defined frequency.
6.12	Policy & process for BCP & DR drill	Policies and procedures shall be established, and supporting business processes and technical measures implemented, for equipment maintenance ensuring continuity and availability of operations and support personnel. Periodic review of all policies and procedures and conducting of BCP and DR drill to be conducted quarterly or at a frequency as defined by the Bank.
7. Other requirements		
7.1	Regulatory, Statutory and legal requirement	Bidder to comply with all applicable Regulatory, Statutory and legal requirements which are in effect currently, or future requirements as and when enforced by the respective authorities. Further, Bidder to comply with all bank policies pertaining to ISMS, Data security, data privacy, data storage etc. which are in effect currently, or future requirements as and when enforced by the Bank.
7.2	Audit requirements	Bidder to comply with both internal and external audits as conducted by the Bank or bank appointed agency of all policies, procedures, plans etc. quarterly or at a frequency as defined by the Bank.
7.3	Migration of data on termination of contract	Bidder to provide detailed plan for migration of all bank and customer data which will include but not be limited to data structures, data dictionary and meta data on termination of contract. Further, Bidder to conduct periodic review of the plans on planned intervals, upon significant organizational or environmental changes or as and when required by the Bank. On discontinuation of contract, all bank and customer data should be provided back to Bank. In such case, Bidder should also provide all required support to handhold the solution and data to new ISV.

Date:

Place:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 24: Undertaking for Information Security:

(This letter should be on the letterhead of the bidder duly signed by an authorized signatory on Information security as per regulatory requirement)

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

**Subject: RFP FOR IMPLEMENTATION OF INTEGRATED CASH
MANAGEMENT SERVICES (CMS)**

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 Information Security requirement will be compiled within the timeline set by Bank / Regulatory agencies.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 25: Undertaking for Data Privacy:

(This letter should be on the letterhead of the bidder duly signed by an authorized signatory on Data Privacy requirement)

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

Sir,

**Subject: RFP FOR IMPLEMENTATION OF INTEGRATED CASH
MANAGEMENT SERVICES (CMS)**

We hereby undertake to comply with the regulations of Digital Personal Data Protection Bill (DPDPB 2023) and any future amendment/addition to the Bill in future as part of the engagement during entire period of contract.

Further, we ensure that the Data privacy, security and confidentiality of the Bank shall not be compromised.

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 26: 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

To,

**General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614**

**Sub: RFP FOR IMPLEMENTATION OF INTEGRATED CASH
MANAGEMENT SERVICES (CMS)**

Bidder Name:

This is to certify that the RFP FOR IMPLEMENTATION OF INTEGRATED CASH MANAGEMENT SERVICES (CMS) for Implementation of Integrated cash management Services (CMS) 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)

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

**Annexure 27: Undertaking for Non- Blacklisting/ Non-Debarment of the bidder
(to be stamped as a declaration & duly attested by a notary)**

Sub: RFP FOR IMPLEMENTATION OF INTEGRATED CASH MANAGEMENT SERVICES (CMS)

- 1) I/We, Proprietor/Partner(s)/Director(s) of M/s..... hereby confirm that I/We have read and understood the eligibility criteria and fulfil the same.
- 2) I/We further confirm that all the information furnished by me/us, as per the requirement of the Bank, have been included in our bid.
- 3) I/We further hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank. We understand that any deviation may result in disqualification of our bid.
- 4) I/We further hereby undertake and agree to bring to the notice of the Bank in case of blacklisting / debarment if any during the RFP process.
- 5) *I/We further hereby declare that I/We have not been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory Authority or any other Statutory Authority as on date of the publication of this Tender/Procurement.

(OR)

I/We further hereby declare that the Proprietorship Concern/Partnership Firm/Company/..... (if any other entity) namely M/s was blacklisted/debarred by.....(Name of the Authority who blacklisted/debarred) from taking part in their Tender/Procurement for a period ofyears w.e.f.to..... The period is subsisting/over on.....and now I/We is/are entitled to take part in Tender/Procurement.

- 6) I/We declare that no proceedings/inquiries/investigations have commenced/pending against me/us by any Statutory Authority/Regulatory Agency/Investigating Agency which may result in liquidation of company/ firm/proprietorship concern and/or may act as deterrent on the continuity of business and/or may hamper in providing the said services, as envisaged in this document.

7)

8) I/We further hereby declare that no legal action is pending against me/us for any cause in any legal jurisdiction.

9) I/We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within the stipulated time.

***STRIKE OUT WHICH IS INAPPLICABLE**

(Deviation to the above if any, the Bidder must provide details of such action(s))

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

Date:

Place:

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

Annexure 28: Masked Commercial Bid

To,

General Manager-IT (Digital)
Central Bank of India
Cent Neo, 6th Floor, Tower No.7
Belapur Railway Station Complex, Sector-11,
CBD Belapur, Navi Mumbai- 400614

**Sub: RFP FOR IMPLEMENTATION OF INTEGRATED CASH
MANAGEMENT SERVICES (CMS)**

All the costs are to be mentioned in Indian Rupees.

A	Application Licence Cost	
Sl No	Item Description	Total Cost
1	Enterprise License cost of Collections Module	XXXX
2	Enterprise License cost of Payments Module	XXXX
3	Enterprise License cost of Mandates Module	XXXX
4	Enterprise License cost of Liquidity Management Module	XXXX
5	Enterprise License cost of Receivables Management Module	XXXX
6	Enterprise License cost of Common services Module	XXXX
7	Enterprise License cost of Government Business Module	XXXX
	Total (A)	XXXX

B	Third Party Software Licence Cost				
Sl No	Item Description	Details of the Software	No of Units	Unit Price	Total Cost
			(P)	(Q)	R = (P) x (Q)
1	Operating System (OS). (If OS proposed by vendor is Windows 2016 and higher or RHEL no cost is to be mentioned)			XXXX	XXXX
2	Database License. (If Database proposed by vendor is Oracle 19C and above, no cost is to be mentioned) However units to be mentioned			XXXX	XXXX
3	Middleware (if any give details)			XXXX	XXXX
4	Third Party Utilities – 1 (if any give details)			XXXX	XXXX
5	Third Party Utilities – 2 (if any give details)			XXXX	XXXX
6	Third Party Utilities – 3 (if any give details)			XXXX	XXXX

7	Third Party Utilities – 4 (if any give details)			XXXX	XXXX
	SUB TOTAL (B)		N/A	N/A	XXXX

C Implementation Cost		
SI No	Item Description	Total Cost
1	Collections Module	XXXX
2	Payments Module	XXXX
3	Mandates Module	XXXX
4	Liquidity Management Module	XXXX
5	Receivables Management Module	XXXX
6	Common services Module	XXXX
7	Government Business Module	XXXX
	SUB TOTAL (C)	XXXX

Other Costs:

D Training Cost		
	Item Description	Total Cost
1	Training Cost	XXXX
	SUB TOTAL (D)	XXXX

E	Annual Technical Support (ATS)	Details of the Software	Year-2	Year-3	Year-4	Year-5	Total Cost
1	ATS of Collections Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
2	ATS of Payments Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
3	ATS of Mandates Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
4	ATS of Liquidity Management Module (ATS for a period of 4 years after	N/A	XXXX	XXXX	XXXX	XXXX	XXXX

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	completion of one year warranty)						
5	ATS of Receivables Management Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
6	ATS of Common Services Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
7	ATS of Government Business Module (ATS for a period of 4 years after completion of one year warranty)	N/A	XXXX	XXXX	XXXX	XXXX	XXXX
8	ATS of OS if other than Windows (ATS for a period of 4 years after completion of one year warranty)		XXXX	XXXX	XXXX	XXXX	XXXX
9	ATS of Database if other than Oracle (ATS for a period of 4 years after completion of one year warranty)		XXXX	XXXX	XXXX	XXXX	XXXX
10	ATS of any Middleware (ATS for a period of 4 years after completion of one year warranty)		XXXX	XXXX	XXXX	XXXX	XXXX
11	Third Party Utilities – 1 (if any give details)		XXXX	XXXX	XXXX	XXXX	XXXX
12	Third Party Utilities – 2 (if any give details)		XXXX	XXXX	XXXX	XXXX	XXXX
13	Third Party Utilities – 3 (if any give details)		XXXX	XXXX	XXXX	XXXX	XXXX
14	Third Party Utilities – 4 (if any give details)		XXXX	XXXX	XXXX	XXXX	XXXX
	SUB TOTAL (E)		N/A	N/A	N/A	N/A	XXXX

F	Facility Management Cost	Year-1	Year-2	Year-3	Year-4	Year-5	Total Cost
1	Dedicated Support Charges of 5 onsite L2 resources for a period of five years post Go-Live	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

2	Support Charges of One L3 resource on call basis for a period of five years post Go-Live	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	SUB TOTAL (F)	N/A	N/A	N/A	N/A	N/A	XXXX

G	User Defined Customization (Change Requests)	Year-1	Year-2	Year-3	Year-4	Year-5	Total Cost
1	Cost for 200 Man days per year for the TCO purpose, payment will be made as per FPA method for actual expenses for Change Request. Amount to be quoted is (200 * man day rate per year).	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	SUB TOTAL (G)	N/A	N/A	N/A	N/A	N/A	XXXX

Notes:

- 1) The price arrived / discovered through RFP will be valid for the contract period of 5 years.
- 2) All licenses including third party licences related to this System should be in the name of Bank. However, Bank is providing database licenses of Oracle 19C and above, Windows Server 2016 & above or RHEL if required, but bidder should arrange support for Oracle Database and OS.
- 3) Bidder should apply the patches as well as security updates and implement Bank's Base line security as per Bank's IT security policy.
- 4) All the related Software such as operating system, Java, Apache Tomcat, Search engine etc., if any, must be included in above commercials. Bank will not allow any fresh purchase. If anything missed and required for all above Solutions. It will be the responsibility of Bidder to provide the same.
- 5) Bidders are required to provide item wise full description of Hardware / networking equipment required along with make/ mode & size with full configuration for each item of hardware/ networking equipment.
- 6) In case of any discrepancy in TCO amount, the figure in words will be treated as final.
- 7) The ATS charges per annum should be minimum 15% of the License cost of software components.
- 8) Facility Management Cost (Unit Price of dedicated support) is for entire project period of five (5) years. Bank has the option to avail onsite support on same rate if needed extra onsite resources in due course of time during the contract period of five (5) years. Bank has also option to reduce the number of onsite resources if needed during contract period of five (5) years.
- 9) Quantity mentioned here is only indicative for deriving TCO. Actual quantity may increase or decrease as per requirement.
- 10) All the changes sought by Regulator and statutory authorities received from time to time

**RFP for Implementation of Integrated Cash Management Services
(CMS)**

GeM Bid no. GEM/2025/B/6063122 Dated 18.3.2025

during contract period and subsequent renewals, if any, must be carried out at no extra cost to the Bank.

- 11) Any unused man days in a year under the head “**User Defined Customization (Change Requests)**” shall be carried forward to the subsequent year within the same rate.
- 12) Selected bidder should integrate all the components Web, App, DB, etc. with the bank provided Application Performance Monitoring (APM) tool at no extra cost.

Authorized Signatory: _____

Place:

Name & Designation & mail id:

Date:

Business Address:

Annexure 29: Functional Specifications

The bidders have to provide their response against each of the Functional requirement as per the details mentioned in the table below.

Availability of the feature	Marks per feature
Available	1
Not Available	0

Functional Requirement:

Modules	Sub-modules	No. of Requirements
1. Collections	1.1 Virtual accounts	11
	1.2 Paper based collections	7
	1.3 Electronic collections	4
	1.4 Agency management	9
	1.5 Credit & reporting	22
	1.6 Other Requirements	66
2. Payments	2.1 Electronic Payments	11
	2.2 Paper based payments	14
	2.3 Dividend warrants (DW)	12
	2.4 Dashboard and query	4
	2.5 Processing	23
	2.6 Beneficiary management	7
	2.7 Other Requirements	18
3 Mandates	3.1 Mandate registration	20
	3.2 Mandate Transactions processing	14
	3.3 Other mandate requirements	10
	3.4 Other requirements	32
4. Liquidity mgmt.	4.1 Structure creation	6
	4.2 Execution	5
	4.3 Other requirements	5
5. Receivables mgmt.	5.1 Invoice management	4
	5.2 Invoice reconciliation	6
	5.3 Invoice payments	4

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6. Common services	6.1 Balance & Txn Reporting	26
	6.2 Reconciliation	6
	6.3 Onboarding	20
	6.4 Standing instructions	2
	6.5 Authorization	10
	6.6 Charges & Billing	16
	6.7 Front end	8
	6.8 Analytics	3
	6.9 Grievance redressal	4
	6.10 Service Requests	3
	6.11 Other Common Services	5
	6.12 Other Requirements	16
7. Government Business	7.1 Onboarding	3
	7.2 Processing	20
	7.3 Dashboard	4
	7.4 Reconciliation	2
	7.5 Other Govt features	3
Total		465

The above marks shall be normalized to 100.

Module 1: Collections

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
1.1	Virtual accounts			
1.1.1	Virtual accounts	Virtual accounts for physical/ electronic collections with VAN enrichment fields.		
1.1.2	Virtual accounts	Static & dynamic virtual accounts creation with variable length as per client's preference.		
1.1.3	Virtual accounts	One time VAN/ VAN with expiry date to be supported, no limit/ restriction on number of virtual accounts		
1.1.4	Virtual accounts	Balances maintenance & transactions across virtual accounts. Dashboard across		

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		virtual accounts should also be available.		
1.1.5	Virtual accounts	VAN creation, modification, deletion and with configuration for amount validation, dealer validation, VAN number validation and any other parameters		
1.1.6	Virtual accounts	Integration with channel applications for MIS/Report sharing.		
1.1.7	Virtual accounts	Virtual account hierarchy creation & maintenance with rolling up of balances		
1.1.8	Virtual accounts	System should support creation of short and long VAN (virtual account numbers) individually and by way of bulk file upload. Short VAN represents corporate and virtual account holder		
1.1.9	Virtual accounts	Once Payment is received against a Virtual Account, Solution should be able to identify the underlying actual account number and route the credits accordingly.		
1.1.10	Virtual accounts	VAN product should be able to maintain the VAN wise balance for dealers & dealers should be able to debit VAN i.e. VAN should act like Wallet where dealers can check balance, view debit/credit transactions, make payment etc.		
1.1.11	Virtual accounts	VAN API integration with clients for sharing of MIS and dealer updation / validation should be seamless without any development at client end.		
1.2	Paper based collections			
1.2.1	Paper based collections	Cash and cheque collections- direct deposition/ through agency- including guaranteed/ on realisation/ deferred credits/ consolidated credits		

1.2.2	Paper based collections	Cash collected for the corporate is credited into the customer's account at the end-of-day or as per credit arrangement e.g., Day-0,1 (in case of vaulting arrangement)		
1.2.3	Paper based collections	System should have facility to capture denomination details of deposited cash		
1.2.4	Paper based collections	The application should also be capable of posting these cash/cheque collection transactions to the CBS		
1.2.5	Paper based collections	System should support additional information / enrichments capture facility at Cash Collection and cheque deposition levels		
1.2.6	Paper based collections	Solution should have capability to bifurcate funds collected and pass on actual credit pertaining to the client and debit charges portion from client account and credit to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.		
1.2.7	Paper based collections	KRI (key risk indicator) dashboard at circle, network, module, region and branch level for cheques pending for liquidation		
1.3	Electronic collections			
1.3.1	Electronic collections	System should support collection through virtual accounts via NEFT, RTGS, IMPS, UPI, QR code and likewise		
1.3.2	Electronic collections	Solution should accept collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, Payment Gateways and other valid digital platforms like GPay, Paytm, Whatsapp payments, Apple pay etc.		
1.3.3	Electronic collections	System should support user wise limit (fixed amount or percentage basis) for credit to client. It should also allow authorization of		

		transaction depending on funds availability.		
1.3.4	Electronic collections	User wise and account wise access to restrict user to view / initiate transaction for specified accounts only.		
1.4	Agency management			
1.4.1	Agency mgmt.	Agency management- adding details like name, code, agents' data, locations, billing etc. along with provision to integrate with agencies system		
1.4.2	Agency mgmt.	Mapping of locations of customers and pick up agencies, feasibility of Cash and Cheque pick up agency engagement		
1.4.3	Agency mgmt.	Letter of intent generation of new pickup locations, amendments to letter of intent, branch confirmation		
1.4.4	Agency mgmt.	Schedule a pickup with agencies for cash/ cheque collections		
1.4.5	Agency mgmt.	Collecting branch should have access to view scheduled cash/ cheque deposits		
1.4.6	Agency mgmt.	View, accept, reject and update status option for collection orders placed by customer		
1.4.7	Agency mgmt.	Raise request for new collection order either direct/ through agency, view pending collections, track orders with status		
1.4.8	Agency mgmt.	Full-fledged billing with state wise GST invoice, automated billing to agencies and corporate		
1.4.9	Agency mgmt.	Vaulting related requirements- integration with agency system to get MIS of funds collected, customer details and credit to customer on Day 0		
1.5	Credit & reporting			
1.5.1	Credit & reporting	Consolidated Credit, Credit based on some criteria e.g. sweeping funds collected to different		

		accounts as per the VAN parameter defined by clients		
1.5.2	Credit & reporting	Maintenance of client-wise data for validation prior to processing the transactions. Data Validation is to be done for single or multiple criteria like amount, CBS account number or combination of them against data maintained for each client		
1.5.3	Credit & reporting	Provision to update/modify/delete the data for validation by upload or manual.		
1.5.4	Credit & reporting	Schedule Reports: Multiple Frequencies, incremental, cumulative, and EOD Consolidated Reports		
1.5.5	Credit & reporting	Separate & consolidated transaction files and MIS should be created in relevant formats as required by clients		
1.5.6	Credit & reporting	System should allow enrichment and repair of data (for both bulk and onscreen transactions) by the client till upload into the Core Banking system viz; Additions, Modifications, Rejections, Recall etc.		
1.5.7	Credit & reporting	Standard MIS for collection / return / adjustment in all the desired formats like excel, text, pdf, MT940, MT942, csv, xml etc. with provision for customizing as per corporate's ERP desired format		
1.5.8	Credit & reporting	VAN Statement and Reports like account statements		
1.5.9	Credit & reporting	Report Query and search criteria basis product type, deposit branch, pickup date, unique reference number, deposit status etc.		
1.5.10	Credit & reporting	Reports such as Collection status report, agency pickup status reports, location code master, dealer code master, GST wise billing reports		

1.5.11	Credit & reporting	System should support file configurations for cash files with selection and reordering of fields like denomination fields, enrichment fields, unique reference number, file type, etc.		
1.5.12	Credit & reporting	System should support file configurations for cheque files with selection and reordering of fields like cheque number, MICR code, cheque issue and deposit dates etc.		
1.5.13	Credit & reporting	System should support file configurations for reports with collection transaction fields, enrichment labels, customer static info etc.		
1.5.14	Credit & reporting	Digicode based collection for both cash & cheque		
1.5.15	Credit & reporting	API based collection should be supported		
1.5.16	Credit & reporting	File configuration of MIS should have header, transactions and footer details		
1.5.17	Credit & reporting	Multiple collection accounts under one corporate should be supported		
1.5.18	Credit & reporting	In collection service the integrated CMS shall have Credit Generation module to push the transaction pooled through different modes of collection.		
1.5.19	Credit & reporting	The integrated CMS should be capable of passing the consolidated credit to the configured account (or accounts) as per the process flow, periodicity and the algorithm (if any) defined by the corporate.		
1.5.20	Credit & reporting	The integrated CMS system should be able to push the financial transaction to CBS for accounting		

1.5.21	Credit & reporting	The integrated CMS should have the capability to configure as per corporate requirement and structure (Parent child account/entity relationship, client master, and scheme master maintenance)		
1.5.22	Credit & reporting	There should also be provision to release one to one credit on to the main account of the corporate and share the periodic MIS.		
1.6	Other Requirements			
1.6.1	Cash collection at branches	The solution should have capability to map the collection accounts using Virtual account module.		
1.6.2	Cash collection at branches	The solution should have the capability to track and control the cash collection activities at each branch/selected branches along with the relevant details e.g. the amount of cash deposits, the date and time of collection, Agency code, denomination, client code, dealer and store code, geo-location, contact number etc.		
1.6.3	Cash collection at branches	The solution should have capability to print, read and capture deposit slip along with QR code, which contains the information of remitter and beneficiary.		
1.6.4	Cash collection at branches	The solution should be able to take deposit into the virtual accounts and this virtual account		

		may have many to many mapping.		
1.6.5	Cash collection at branches	There should be option to capture data field with flexible length for virtual account field.		
1.6.6	Cash collection at branches	The solution should be able to provide transaction limits in terms of maximum cash deposit, per branch/selected branch or per location limit.		
1.6.7	Cash collection at branches	The solution should be able to reset the limit, to re-allow deposit as per the rule defined or trigger by the client.		
1.6.8	Cash collection at branches	The application should be able to generate receipt for the amount deposited with all the defined details on it.		
1.6.9	Cash collection at branches	The system should be able to generate charges details and to charge customer on the basis of predefined frequencies, rule and customized flow for recovery of charges.		
1.6.10	Cash collection at branches	The solution should have the capability to bifurcate funds collected and pass the fund as per the defined rules. E.g. pass on actual credit pertaining to the client and the charges portion to the Bank's P&L.		
1.6.11	Cash collection at branches	MIS to customer reflecting only the actual credit passed on to the client with all bifurcations.		
1.6.12	Cash / Cheque collection at client locations	Functionality to define and record the flow of the physical cash between the corporate and the collection agencies		

1.6.13	Cash / Cheque collection at client locations	The corporate/institutional client should be able to raise the following request w.r.t. cash & cheque pick up facility: Submit the request for pick-up		
1.6.14	Cash / Cheque collection at client locations	View the status of request		
1.6.15	Cash / Cheque collection at client locations	Modify / cancel the request		
1.6.16	Cash / Cheque collection at client locations	Close the request		
1.6.17	Cash / Cheque collection at client locations	The request can be initiated and enquired through the corporate integrated CMS front-end		
1.6.18	Cash / Cheque collection at client locations	The solution should provide the functionality to generate QR code.		
1.6.19	Cash / Cheque collection at client locations	Deposit slips that capture all the deposit details including the VA number, date, cheque number, amount, pick-up point, location and any other reference number.		
1.6.20	Cash / Cheque collection at client locations	The solution must provide charges in master maintenance to be set-up for the Corporate based on different criteria e.g. the pick-up agency, the collection arrangements, amount, currency denomination, pick-up point distance, over-limit, late or holiday pick-ups, minimum / maximum, transaction frequency, per transaction etc.		

1.6.21	Cash / Cheque collection at client locations	The solution must integrate with the Cash pickup agencies for daily MIS of deposits through API, H2H, SFTP or file upload		
1.6.22	Cash / Cheque collection at client locations	Cheque - The solution should have capability to integrate with CTS application, process the outward clearing batches, do auto reconciliation and provide related MIS. The flow must be in sync with cash pick up agencies flow.		
1.6.23	Cash / Cheque collection at client locations	The solution must track the paid / unpaid / in-process status of deposited cash and instruments		
1.6.24	Cash / Cheque collection at client locations	The cash picked-up and Cheque must be integrated with the virtual account module of the OEM for integrated reporting and other parameters as defined for the virtual account.		
1.6.25	Cash / Cheque collection at client locations	As per agreed process flow, the solution must be configurable for passing credit to the Corporate as per the agreed process flow e.g. Day 0, Day 1, Day 2 etc.		
1.6.26	Cash / Cheque collection at client locations	MIS shall be generated for the bank and corporate client based on agency, pick-up point, location, instrument details and any other attribute or hierarchy as may be defined.		
1.6.27	Cash / Cheque collection at client locations	The solution must provide the summary of charges debited to the Corporate / Virtual Account providing date wise collection from each of the pick-ups along with further drill down for more information, if required.		

1.6.28	Cash / Cheque collection at client locations	The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) Service Provider based on the standard and customized pricing as may be applicable for different pick-up points		
1.6.29	Cash / Cheque collection at client locations	The solution must be able to generate the summary of monthly charges due to the Vendor (Cash pickup / cheque pickup) at a Corporate level with breakup of different parameters.		
1.6.30	Cash / Cheque collection at client locations	The solution must provide reconciliation between cash / cheques picked-up, deposited in the Bank and credited to the customer account.		
1.6.31	Cash / Cheque collection at client locations	Standard MIS for collection / return / adjustment/charges in all the desired formats like excel, text, pdf, MT940, csv, xml, camt.053		
1.6.32	Cash / Cheque collection at client locations	The receivables information through the solution must feed into cash forecasts		
1.6.33	Cash / Cheque collection at client locations	The solution shall be able to generate the alert and reminders on the required points on various stages.		
1.6.34	Virtual account management (VAM)	The solution should have features like creation/ modification/ closure of accounts both by the Bank and the Corporate over Corporate Front-end, SFTP and through APIs		

1.6.35	Virtual account management (VAM)	VAM solution must be integrated with all payment rails including CTS, NACH, e-NACH, flexi-NACH NEFT, RTGS, IMPS, Bank's payment gateway, Core banking solution.		
1.6.36	Virtual account management (VAM)	The solution should support both numeric & alphanumeric VAM structures with or without the use of delimiters		
1.6.37	Virtual account management (VAM)	The solution must support both static and dynamic VAM structures including VPA for transactions with support of rule-based structure. VAM should support generation of QR codes and quick links (e.g. bit.ly link) for collection		
1.6.38	Virtual account management (VAM)	The solution must support validations based on a combination of one or more parameters including the structure, usage – onetime or ongoing, expiry date & time, amount, remitting bank, remitting bank account number, remitter name, debit/credit transaction with respect to VAM.		
1.6.39	Virtual account management (VAM)	The solution must provide APIs for transaction, transaction validations and communication with the customer's ERP system using VAM.		
1.6.40	Virtual account management (VAM)	ROBO/POBO (receivable on behalf of/ payments on behalf of) transactions for inward collections and payments through Virtual Bank accounts should be supported.		

1.6.41	Virtual account management (VAM)	The solution shall contain functionality of balance transfer vertically and horizontally as per the defined rules and for “n” hierarchy.		
1.6.42	Virtual account management (VAM)	VAM must be capable of operating as a current account by tracking the balance, setting-up of overdraft limits including resetting of balance limits after the defined period or any rule based balance maintenance.		
1.6.43	Virtual account management (VAM)	The operation using VAM shall be guided or controlled by signatories as per the resolution of the Company.		
1.6.44	Virtual account management (VAM)	Transactions between Virtual to virtual, virtual to real account and real accounts to virtual accounts shall be allowed, which can be manual as well as ruled based		
1.6.45	Virtual account management (VAM)	Customizable Dashboard for all the stakeholders with report generation tools.		
1.6.46	Virtual account management (VAM)	VAM should support the collections for Clients through either of the modes viz., Cheque, Cash, Collection through virtual account/e- collection/Physical viz. NEFT/RTGS/IMPS/UPI /Physical/QR Code or through Mandate		
1.6.47	Virtual account management (VAM)	Cheque - The solution should have capability to integrate with clearing house, process the outward clearing batches, do auto reconciliation and also provide related MIS.		

1.6.48	Virtual account management (VAM)	Virtual account can be defined as dynamic (also algorithm or rule based) or static based on corporate requirements for inward e- based collections.		
1.6.49	Virtual account management (VAM)	Provision for creation of client codes corporate wise.		
1.6.50	Virtual account management (VAM)	The solution should have the capability to bifurcate funds collected and pass on actual credit pertaining to the client and the charges portion to the Bank P&L with MIS to customer reflecting only the actual credit passed on to the client.		
1.6.51	Virtual account management (VAM)	The solution should generate the QR code for a collection based on the virtual account number with any other available input.		
1.6.52	Virtual account management (VAM)	The solution should be capable of accepting and processing all electronic based collections from channels like Credit card, Debit card, Internet Banking of any Bank, Prepaid Card, POS machine, UPI, and also other valid digital platform, or 80% Apps etc. this shall include the functionality to enable or disable at given point of time.		
1.6.53	Virtual account management (VAM)	The solution should be capable of generating account statement through web portal or mobile app provided to corporates for all their accounts linked to their CIF in standard formats like excel, text, pdf, MT940, csv, xml.		

1.6.54	Virtual account management (VAM)	The solution should be capable of generating Standard MIS for collection / return / adjustment /charges in all the desired formats like excel, text, pdf, MT940, csv, xml etc. there must be provision for customizing the MIS as per corporate's desired format or ERP system.		
1.6.55	Virtual account management (VAM)	The solution should provide corporate portal having facility for customize dashboard /MIS / EWS (early warning signals) and other related data along with suggested action (as per defined rules) to take informed decisions at their end and plan out their business operations accordingly.		
1.6.56	Sweep	The solution should have capability to define parent child account structure along with VAM functionality.		
1.6.57	Sweep	The solution should be able to sweep amount as specified, triggered or as per rule defined by the corporate/institution.		
1.6.58	Sweep	The solution should have the facility to create SNA /CNA (Parent & Child) Accounts as per Corporate/Institutional client's requirement.		
1.6.59	Sweep	The solution should be capable of handling fund flow from CNA/Child to SNA/Parent Account as per process flow or rules defined by the Corporate/Institutions.		
1.6.60	Sweep	The solution should have		

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		capability to integrate with existing functionality of parent child account/SNA (Single Nodal Account) module accounts. Interfaces should be without any additional cost to the Bank.		
1.6.61	Sweep	The solution should have capability to generate alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required.		
1.6.62	Fee Collection	The solution should have Admin Module to on board educational institutions for collecting the various types of fees/payment from students.		
1.6.63	Fee Collection	The solution should be capable of collecting fees from various modes of payments e.g. cash (through branch)/Credit Card/ Debit Card/ Net Banking/Mobile Banking/UPI/QR Code/Payment link.		
1.6.64	Fee Collection	The solution should have capability to generate QR code for collection.		
1.6.65	Fee Collection	The solution should have module to be extended to educational institutions to maintain student's details/data.		
1.6.66	Fee Collection	The solution should throw alert/fee reminders through various channel for delivery – email, SMS or WhatsApp, as required.		

Module 2: Payments

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
2.1	Electronic payments			
2.1.1	Electronic payments	System should provide the capability to process single payment transactions (form based payments)		
2.1.2	Electronic payments	System should allow upload of payment instructions in the form of bulk file upload (file based payments)		
2.1.3	Electronic payments	Electronic domestic payments - NEFT, RTGS, IMPS, UPI, NACH, Direct debit/ credit, BBPS, APBS, prepaid cards and international payments/ cross border remittances		
2.1.4	Electronic payments	Statutory payments (tax payments including but not limited to excise, GST, direct tax etc.) with challan generation through form and file based payments		
2.1.5	Electronic payments	Merchant payment with MPAT (merchant per approved transaction limit) facility-setting of transaction limit for merchant website where payments can be made in single session i.e. without maker checker process		
2.1.6	Electronic payments	Bill payments with options to manage biller, view/pay bills, bulk bill payments, and payment history		
2.1.7	Electronic payments	Payments to virtual accounts with MIS to respective channel		
2.1.8	Electronic payments	Payments from virtual accounts (i.e. payments on behalf of)		
2.1.9	Electronic payments	System should support Single Debit Multiple Credit, Multiple Debit Multiple Credit, Multiple Debit Single Credit Payments for all channels- SFTP, H2H and API.		
2.1.10	Electronic payments	System should have facility for quick transfer without adding beneficiary		

2.1.1 1	Electronic payments	System should support multiple types of payment transactions clubbed in single file (Interbank, Intra bank, Paper Based)		
2.2	Paper based payments			
2.2.1	Paper based payments	Application should support option to upload the bulk file for instruments printing like cheques/ DDs in the application		
2.2.2	Paper based payments	Solution should enable printing of instruments (Cheque, DD etc.) at Centralized, decentralized & remote locations (both onsite at bank- operations centre/ branches and at customer locations with all validations).		
2.2.3	Paper based	Bulk instrument based payments to be supported		
2.2.4	Paper based payments	System should allow No Printing option also (only cheque lodgment facility).		
2.2.5	Paper based payments	System should allow Bulk uploading of Cheque Files with Instrument numbers and without instrument numbers. For Without instrument number files, system should assign instrument automatically.		
2.2.6	Paper based payments	System to support stationery requisition request and approval with fields such as delivery address, quantity, reason etc.		
2.2.7	Paper based payments	System to support stationery management such as instrument range, utilized cheques, pending unutilized cheques, last instrument no. used, SAN fetching, MICR, insufficient instrument email alert, instrument templates, printing location master		
2.2.8	Paper based payments	Printing job orders should have details of corporate ID, file ID, file name, count of transactions, print status		
2.2.9	Paper based payments	System should support capturing of details of cheques, option of with MICR and without MICR printing, instrument design including logo etc. as per clients requirement		
2.2.1 0	Paper based	Cheque/ instrument artwork should be parameterizable, drag and drop		
2.2.1 1	Paper based payments	It should support single Cheque format and multiple cheque format / size and CTS compliance. Integration with CTS for clearing cheques.		

2.2.1 2	Paper based payments	System to have advance feature to select signature printing mechanism on cheques as per the rule (by amount, mode of operation etc.) set by the bank and the client.		
2.2.1 3	Paper based payments	Signature to be fetched from CBS, signature to be printed on instrument PDF as per authority matrix		
2.2.1 4	Paper based payments	Cheque/DD Dispatch Management – Maintenance Courier Details, Covering Letter Generation, Dispatch Tracking Reference Number capture.		
2.3	Dividend warrants			
2.3.1	Dividend warrants	Onboarding of DW clients		
2.3.2	Dividend warrants	Files receiving channels (web upload, SFTP and H2H, API), request/response(MIS) file formats parameterized		
2.3.3	Dividend warrants	Processing of DW less than ₹1 (20% payout transactions)		
2.3.4	Dividend warrants	System should support auto recredit of unpaid amounts to corporate account after 3 months		
2.3.5	Dividend warrants	DD/ Cheques revalidation/ cancellation/ re-issuance, Cheque cancellation charges to be available on the portal		
2.3.6	Dividend warrants	Status of the Dividend Warrant/ Cheque /Demand Draft		
2.3.7	Dividend warrants	DW accounts reconciliation and customized MIS for the same up to 7 years from date of payout (with facility to get exclusive report for above payout period)		
2.3.8	Dividend warrants	Processing of DW through NEFT, RTGS, ACH, DD, cheque, direct credit		
2.3.9	Dividend warrants	DW Artwork parameterized		
2.3.1 0	Dividend warrants	Reconciliation Statements should be available on the portal, dispatched to registered email IDs at periodic intervals (eg. monthly, fortnightly)		
2.3.1 1	Dividend warrants	End to end lifecycle of DW transactions should be maintained (7 years)		
2.3.1 2	Dividend warrants	Dashboard with paid, unpaid status of warrants should be available basis reference number, date, query etc.		

2.4	Dashboard and query			
2.4.1	Dashboard and query	System should support viewing real time online transaction/ file status, edit transaction, cancel and reschedule of transactions (based on role access)		
2.4.2	Dashboard and query	User should be able to see in real-time, files/ transactions to be authorized, processed by the system and pending items through dashboard, with drill down functionality and facility to download reports		
2.4.3	Dashboard and query	System should be capable of generating the query on successful/ failure transactions made in different payment modes during the period		
2.4.4	Dashboard and query	System should support search and query across payment files and transactions by account number, reference number, uploader etc.		
2.5	Processing			
2.5.1	Processing	Maintenance of cut off (extended or late hours and holidays) and flexibility to change cut off time and working days as required by banks/ customers		
2.5.2	Processing	The system should validate the transactions both for cut-off time as well as for holidays defined before arriving at the processing date.		
2.5.3	Processing	System should support various file formats viz Excel, CSV, TXT, xml etc. All formats should be customizable		
2.5.4	Processing	System should support payment initiation through web portal, SFTP, H2H API banking		
2.5.5	Processing	System should support scheduled payments (accept data in advance and processing as per requirement) & repeat payments (set frequency-dates, week, month, year, fortnight etc.) along with expiry period setup		
2.5.6	Processing	System should support maker checker for all payments with flexibility in defining the workflow, File uploaded/ transaction initiated to be made available to authorizers for approval as per the matrix defined		

2.5.7	Processing	Authorization option should be available for entire file or for individual transactions in the file		
2.5.8	Processing	Details of maker, previous authorizers, beneficiary, payment description, transaction type should be available to authorizer		
2.5.9	Processing	System should generate files for extraction to CBS and also receive response feed from CBS for all transactions (whether electronic/ paper-based payments) without any manual intervention		
2.5.10	Processing	Payments related standard formats vis-à-vis ISO 20022, ISO 8583, SWIFT messaging / MT series formats and any messaging standards as stipulated by RBI from time to time		
2.5.11	Processing	Transaction return marking to be facilitated for failed transactions		
2.5.12	Processing	Should support dedupe check for payments at file level, account level and individual transaction level with an option to disable the functionality		
2.5.13	Processing	System should identify mandatory fields missing like debit a/c number, unique reference no. etc.		
2.5.14	Processing	Response/Reverse MIS of successful and failed transaction in various desired formats to be available for each transaction file		
2.5.15	Processing	Option to download reverse MIS basis date, month, status (such as success, failure, validation failure, scheduled, pending authorization), location, late returns etc. Late returns are transactions reflected in MIS basis CBS success, but failure at later stage (e.g., NEFT txns)		
2.5.16	Processing	System should be able to take a request from the client and provide it to CBS for debit to customer account and credit beneficiaries		
2.5.17	Processing	System should support cancelling Unprocessed Payment Request whether electronic or physical like drafts and cheques		
2.5.18	Processing	Payment files should be configurable with option to select predefined files and reorder them as required		

2.5.1 9	Processing	System should support addition, management, deletion of direct debit with options for authorization, dealer verification and pooling branch location		
2.5.2 0	Processing	System to perform inbuilt validations while processing the payment files		
2.5.2 1	Processing	System should support user defined labels, for e.g., if customer submits additional fields (like employee IDs, voucher numbers etc.) in payment files in addition to payment related fields, Solution is expected to store all fields, use relevant fields for processing and generate MIS including such additional fields		
2.5.2 2	Processing	System should support prioritized processing of transactions for select customers		
2.5.2 3	Processing	API based transaction processing should be supported for payments		
2.6	Beneficiary Management			
2.6.1	Beneficiary Mgmt	Beneficiary management- addition, modification, deletion, download and view (individually and bulk by way of file upload)		
2.6.2	Beneficiary Mgmt	Beneficiary validation basis Penny Drop, Account based and IFSC validation		
2.6.3	Beneficiary Mgmt	System should have the provision to make beneficiary registration and validation mandatory or optional at client level and product level		
2.6.4	Beneficiary Mgmt	Application should provide automated payment advice to beneficiaries (generation in pdf, doc, xls/xlsx etc. formats) on SMS, email etc.		
2.6.5	Beneficiary Mgmt	Application should support Bulk Advice download from Portal/SFTP/H2H/ API		
2.6.6	Beneficiary Mgmt	System should enable the capture of additional information with transactions. (Beneficiary details etc.)		
2.6.7	Beneficiary Mgmt	System should support addition, management, validation and deletion of Beneficiary LEI		

2.7	Other Requirements			
2.7.1	H2H (Host to Host) Integration	The solution should have the capability to integrate through SFTP, H2H, Web service /API, bulk and batch process directly with client's ERP system/any front- end Application of the client to initiate automated payment advice without any manual intervention.		
2.7.2	H2H (Host to Host) Integration	The modes of bulk remittance should be through FT (Fund Transfer), NEFT, RTGS, IMPS, NACH, e-NACH, flexi-NACH, UPI, BBPS, Prepaid card wallets. This facility renders payments to shareholders/ investors for dividend, interest, redemption proceeds, IPO refunds or any other pay-outs with a configurable workflow, which allows initiation of approvals/ STP.		
2.7.3	Bulk DD Printing	This functionality should be available in the proposed integrated CMS application wherein option to upload the bulk DD file in the application and the printer should be integrated to CBS as well as the application to print DD in bulk. The application should cater to remote DD printing solutions wherein DDs are printed at various locations across the Bank and are dispatched to client's office.		
2.7.4	Bulk DD Printing	The solution must provide a list of all instruments printed but not yet paid & also along with the other payment stages of instrument.		
2.7.5	Bulk DD Printing	The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.		
2.7.6	Cheque Writing	The application should have bulk cheque writing facility. The application should cater to remote cheque printing solutions wherein cheques are printed at various locations across the Bank and are dispatched to client's office.		
2.7.7	Cheque Writing	The solution must provide a list of all instruments printed but not yet paid along with any other stage of the instruments.		
2.7.8	Cheque Writing	The solution should have reporting and reconciliation capabilities for generating		

		logs, reconciliation reports and audit trails.		
2.7.9	Bulk Cheque Printing through Net Banking	This solution enables corporate clients to print cheque at their premises based on information uploaded through Corporate Internet Banking.		
2.7.10	Bulk Cheque Printing through Net Banking	The solution should have the capability to print the cheque along with the customized letter / advice above it.		
2.7.11	Bulk Cheque Printing through Net Banking	The solution should provide a facility to generate the payment advice for the beneficiary accounts in either .pdf/.doc/.xls format.		
2.7.12	Bulk Cheque Printing through Net Banking	The solution must allow Corporate to design the payment advice in its own format and to save it as template along with the option to print the logo of corporate or Bank or both.		
2.7.13	Bulk Cheque Printing through Net Banking	The solution must print the signature of the users that have authorized the payment in the physical instruments. Option to sign the instrument digitally also by building authorization matrix of corporates.		
2.7.14	Bulk Cheque Printing through Net Banking	The solution must throw error and warning if the signature or any field is invalid, expired etc.		
2.7.15	Bulk Cheque Printing through Net Banking	The solution must allow Bulk Cheque Printing through Corporate Front-end, using H2H, SFTP & APIs		
2.7.16	Bulk Cheque Printing through Net Banking	The solution must provide workflows and reconciliation reports for re-printing and damaged instruments		
2.7.17	Bulk Cheque Printing through Net Banking	The solution must provide a list of all instruments printed but not yet paid. The solution should also provide the functionality to mark or unmark any instrument damaged.		
2.7.18	Bulk Cheque Printing through Net Banking	The solution should have reporting and reconciliation capabilities for generating logs reconciliation reports and audit trails.		

Module 3: Mandates

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
3.1	Mandate registration			
3.1.1	Mandate registration	Mandate Registration and capability to integrate with internet banking, debit card, CBS, NPCI for scanned as well as e-mandate registration of direct debit as well as NACH		
3.1.2	Mandate registration	eMandate registration site available to customers who don't have their portal/website		
3.1.3	Mandate registration	Navigation to be provided for Mandate Registration Screen (To & Fro) for editing status (Approval / Rejection) of Mandates in a particular lot before final approval		
3.1.4	Mandate registration	Serial Number of Mandate to be displayed along with Total number of Mandates in a particular lot. Also, provision to choose Mandate by Serial Number / Scrolling required.		
3.1.5	Mandate registration	Facility to view all Customer Signatures for an account while approving or rejecting a Mandate		
3.1.6	Mandate registration	Facility to check certain account features for a list of accounts to determine the success of Mandate registration		
3.1.7	Mandate registration	Facility for corporate checker to provide approval/ rejection for mandate creation/ amendment/ cancellation at mandate or file level with option to mention reason for rejection		
3.1.8	Mandate registration	Mandates file uploaded to be available to checker along with images, System to fetch image basis unique identification number and display on approval screen		
3.1.9	Mandate registration	System to match unique identification number (UIN) mentioned in file and mentioned in name of the image		

3.1.10	Mandate registration	After file upload for mandate registration, system to show pop up for total mandates uploaded, registered and rejected mandates with reason of rejection (basis system level validations)		
3.1.11	Mandates registration	Storing of scanned mandate images (Bank EDMS i.e., document management system or within solution), view and download option from portal		
3.1.12	Mandate registration	System to provide option to attach scanned mandate copies/ Direct debit authorization forms during mandate registration by client or bank and retrieval for verification		
3.1.13	Mandates registration	System should support definition of parameters and validation before registration basis parameters defined		
3.1.14	Mandate registration	Provision for upload of mandate data by the customers themselves or by the Bank operations team on behalf of the customers.		
3.1.15	Mandate registration	System to have ML capabilities for automated data capture from mandate scan copies with split wise view of scan copy and data capture		
3.1.16	Mandate registration	Automation of mandate registration process through Robotic Process Automation (RPA) including signature verification		
3.1.17	Mandate registration	System should have facility to auto register mandates of lesser amounts defined by Bank and for higher amounts basis verification by Bank team with account details and signature fetched from CBS.		
3.1.18	Mandate registration	E-Mandate registration functionalities basis NPCI guidelines - Debit Card authentications, Internet Banking credentials & Aadhar based validations and capable of updating to newer facilities		
3.1.19	Mandate registration	Auto debit of mandate registration charges		
3.1.20	Mandate registration	Mobile Application to upload and register the Mandate by operating functionalities of the customer itself		

3.2	Mandate Transaction			
3.2.1	Mandate Transaction	Mandates transactions processing through CBS and NPCI (depending on us/ off us)- either STP based on registered mandates or file-based transaction initiation as per client requirement		
3.2.2	Mandate Transaction	Real time settlement for on us transaction and same day (T+0) settlement for Non CBoI customer (NACH/ off us)		
3.2.3	Mandate Transaction	Facility to search Mandates data including Archived (Registrations/ Transactions/ Failed Mandate Charges)		
3.2.4	Mandate Transaction	Auto Remittance of Transaction file proceeds to Nodal account of Payment Aggregators (Sweeping with debit to collection account, credit to nodal account)		
3.2.5	Mandate Transaction	API based transaction processing		
3.2.6	Mandate Transaction	Configuration of single debit single credit transaction processing		
3.2.7	Mandate Transaction	System should have the facility for execution of Auto debit mandates facility		
3.2.8	Mandate Transaction	If auto-debit is enabled, system to generate transaction file on T-1 day for on us and T-3 days for off-us, if auto debit is not enabled, corporate to upload		
3.2.9	Mandate Transaction	System to pick up only those mandates registered on T-2 basis for ON-US and T-4 for OFF-US transaction processing, if not then from next cycle		
3.2.10	Mandate Transaction	Validation of transactions based on mandates maintained shall be available		
3.2.11	Mandate Transaction	System generated/ manually uploaded transaction file to be made available for approver to approve/ reject		

3.2.12	Mandate Transaction	System to provide option to amend/cancel for individual mandates or by way of file upload (including real time)		
3.2.13	Mandate Transaction	Bounce Memo as per industry standard with Bank digital signature. Bulk download for bounce memo (as per bank format) should be given through Portal /SFTP/H2H/ API		
3.2.14	Mandate Transaction	Automated mandate failure charge recovery without any manual intervention		
3.3	Other mandate requirement			
3.3.1	Other mandate requirement	System should have the ability to provide SMS & mail of mandate registration as well as transaction related messages to corporates and their customers. It should be customizable.		
3.3.2	Other mandate requirement	Configuration of Auto Settlement of Investments (MF/NPS) (timely debit and report to SEBI/other agencies) for transactions processed		
3.3.3	Other mandate requirement	Corporates should be able to download MIS for mandates from Portal or receive MIS through email/ H2H / SFTP / API. It should be customizable.		
3.3.4	Other mandate requirement	API Mode for sharing the Registration Data (Scanned Images and Data file), Transaction files, and MIS post registration and transaction processing.		
3.3.5	Other mandate requirement	Application should have capability to generate Regulatory and customized reports pertaining to registration and transaction		
3.3.6	Other mandate requirement	Customer Masters, Charge Masters, customizable mail & SMS alerts for both registrations and transactions (alerts to customers 2 days prior to debit date)		

3.3.7	Other mandate requirement	Dashboard facility for the proper control at Bank level for Mandates (Session- wise and Date-wise), Daily and Monthly reports, Processed (Accepted and Rejected) Mandates		
3.3.8	Other mandate requirement	Mandate reports should be available for view and download in multiple formats with details of registered, rejected mandates with search filter basis date range/ UMRN etc		
3.3.9	Other mandate requirement	Auto re-lodgement of mandate registration and transaction in case of failure		
3.3.10	Other mandate requirement	System should support dashboard and reports (monthly, daily) for on us and off us number of transactions processed basis mandates registered along with option to drill down into transactions		
3.4	Other requirements			
3.4.1	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	The application should have the functionality for mandate registration, transaction processing and capability to integrate with internet Banking / debit card / credit card / CBS / NPCI for physical as well as e mandate registration for direct debit as well as NACH/ e-NACH/flexi-NACH. System should have facility to post the mandate transactions to CBS.		
3.4.2	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	Application should have the capability to generate regulatory and customized reports pertaining to registration and transaction.		
3.4.3	Mandate Management Collection (Direct Debit /	Direct debit mandate registration and transactions with status report shall be available.		

	NACH / MMS / e-NACH/ flexi-NACH)			
3.4.4	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	There should be options to attach the scanned Mandate copies/Direct Debit Authorization Forms during mandate registration and its retrieval for verification.		
3.4.5	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	Validation of transactions based on mandates maintained shall be available.		
3.4.6	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	The system should support both Auto generation as well as file-based transaction initiation of direct debit transactions including H2H, SFTP & API integration with third party interface/ERP.		
3.4.7	Mandate Management Collection (Direct Debit / NACH / MMS / e-NACH/ flexi-NACH)	System should have the ability to provide SMS & mail of mandate registration as well as transaction related messages. It should be customizable.		
3.4.8	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS module shall be fully available as per NPCI standards and compliances.		
3.4.9	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS application shall have complete Sponsor Bank functionalities including Customer Masters, Charge Masters, mail & SMS alerts for both registrations and transactions.		
3.4.10	MMS (Mandate Management System)	MMS features should include Bulk scanning, OCR capture of data, registrations through manual as well as upload processes, auto-generation		

	requirements of Sponsor Bank:	of outward transactions, file creation for credit to Bank accounts and corporate accounts (within Bank as well as outside the Bank).		
3.4.11	MMS (Mandate Management System) requirements of Sponsor Bank:	The system shall have the capability to link to CBS/the SFTP to take the files generated by Branches at entry level, for submission to NPCI with Transaction Debit to the concerned Account and crediting to specified Account.		
3.4.12	MMS (Mandate Management System) requirements of Sponsor Bank:	MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos, invoices and likewise. In specified formats viz. Excel, PDF, Text to Customer's mails. It shall be capable of providing the files to ERP/SAP uploadable formats and connecting to Client Server for updation of the same on real-time basis.		
3.4.13	MMS (Mandate Management System) requirements of Sponsor Bank:	E-Mandate registration functionalities shall be as per latest NPCI guidelines and work on Debit Card authentications, Internet Banking credentials & Aadhaar based validations and shall be capable of updating to newer facilities		
3.4.14	MMS (Mandate Management System) requirements of Sponsor Bank:	E-Mandate registration functionalities including registration module at multiple locations of Bank & Corporate Branches through webpages as well as quick link creation (e.g. "bit.ly").		
3.4.15	MMS (Mandate Management System) requirements of Sponsor Bank:	There should be standalone utility functionalities for mandate creation at corporate offices enabling them to scan, feed or upload data and send mandate batches to Bank through SFTP/H2H for further submission by Bank to NPCI. The facility can also be provided as a front-end to Corporates for updating the Mandate Images and corresponding		

		Data, making queries and generating reports while at their office.		
3.4.16	MMS (Mandate Management System) requirements of Sponsor Bank:	There shall be functionality for rule-based representation of returned/failed transactions.		
3.4.17	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall be fully available as per NPCI standards and compliances.		
3.4.18	Mandate Management System (MMS) requirements for Destination Bank:	MMS features should include the H2H facility, download of files from NPCI and placing the same in specified folders for invoking uploads for Mandate Verification/Transactions.		
3.4.19	Mandate Management System (MMS) requirements for Destination Bank:	The solution shall be capable of doing rule based, manual or schedule based processing.		
3.4.20	Mandate Management System (MMS) requirements for Destination Bank:	MMS application shall have complete Destination Bank functionalities including Mandate Registration, Transaction Validations, mail & SMS alerts for both registrations and transactions.		
3.4.21	Mandate Management System (MMS) requirements for Destination Bank:	The system shall provide a Dash Board facility for the proper control at Bank level for Inward Mandates (Session-wise and Date-wise), Processed (Accepted and Rejected) Mandates.		
3.4.22	Mandate Management System (MMS) requirements for Destination Bank:	The Charges recovery files (for Mandate Verification/ Transaction Return) shall be generated and the transaction shall be done immediately by raising a transaction to CBS and the status of the transaction shall be updated in the system.		

3.4.23	Mandate Management System (MMS) requirements for Destination Bank:	When the transaction is completed, the solution shall share the response file to NPCI through H2H and an ACK shall be updated for status updation in the system.		
3.4.24	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall be capable of generating alerts (customizable) to the customer, 2 days (or as specified) prior to the debit date.		
3.4.25	Mandate Management System (MMS) requirements for Destination Bank:	MMS module shall have the functionalities of auto-generating & sending mails pertaining to regular and periodic MIS & other reports like return memos in specified formats viz Excel, PDF, Text, Doc etc. to Customer's emails.		
3.4.26	Mandate Management System (MMS) requirements for Destination Bank:	System shall be capable of accepting e-NACH/flexi-NACH of other Bank's/FI and register with NPCI and store for transaction processing.		
3.4.27	Mandate Management System (MMS) requirements for Destination Bank:	System shall be adaptable to automatically retrieve e-NACH/flexi-NACH mandate from Bank's core banking solution, process the same, register it with NPCI and store in MMS on validation.		
3.4.28	Mandate Management System (MMS) requirements for Destination Bank:	Proper Data Base shall be maintained for all types of Mandates together for having a systematic file validation.		
3.4.29	Mandate Management System (MMS) requirements for Destination Bank:	The system shall be capable of establishing connection with Bank's other systems to share Data or instructions like Inquiry/Cancellations from different channels made available to the clients.		
3.4.30	MMS Dashboards(in addition to Common Dashboard	Mandates Processing - Inward Mandates, Pending Mandates, Processed Mandates, Batch wise mandates, Response Submitted Mandates, Accepted/Rejected		

	Functionalities) shall have:	Mandates, ACK received (Accepted/Rejected – Count and Amount).		
3.4.31	MMS Dashboards(in addition to Common Dashboard Functionalities) shall have:	Transactions Files – Session-wise Inward Files (Debit & Credit) – Count and Amount of Files, Batch wise mandates, Response submitted – Accepted/Rejected Count and Amount, ACK received (Accepted/Rejected – Count and Amount)		
3.4.32	MMS Dashboards(in addition to Common Dashboard Functionalities) shall have:	Front-end dashboard must show details and allow queries of transactions initiated through SFTP/ API even when no authorization is required.		

Module 4: Liquidity Management

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
4.1	Structure creation			
4.1.1	Structure creation	Multi-Level Structure creation with sweeping, pooling, netting and concentration structures within and across banks		
4.1.2	Structure creation	Target, zero, range, percentage-based balancing with multiple sweep triggers - EOD, BOD, event, time based		
4.1.3	Structure creation	Sweep/Funding types as Zero balance, Fixed Amount, Target Balance, percentage basis. Rules can be set up for each Child account.		
4.1.4	Structure creation	Holiday master as per client's Business Requirement		
4.1.5	Structure creation	Customized Sweep Duration, Execution Modes and Frequency options like daily, weekly, fortnightly, monthly, hourly, etc.		
4.1.6	Structure creation	a) Domestic sweeping, b) Flexible sweeping and c) Algorithm based, manual or scheduler based		

4.2	Execution			
4.2.1	Execution	Priority Based execution: Sweep/Reverse Sweep can take place to the extent of available funds in the Child/Parent account		
4.2.2	Execution	Simplified Real Time Sweep set up of multiple executions in a day		
4.2.3	Execution	Full and partial amount reversal flexibility		
4.2.4	Execution	Real time customized MIS for Sweeps/Reverse Sweep and funding		
4.2.5	Execution	Ability to automatically or manually invest/ redeem funds into mutual fund, fixed deposit account etc.		
4.3	Other requirements			
4.3.1	Cash Forecasting:	The solution must provide cash forecasts for the given period based on the receivables and payables transactions initiated over the application and after factoring information from other sources like invoice reconciliation, debtors and credits outstanding, payment links sent to customers and any data from other system uploaded on the application		
4.3.2	Cash Forecasting:	For cash forecasting the additional information shall be allowed to be provided through the corporate frontend (e.g. outstanding invoices, debtors and creditors data)		
4.3.3	Cash Forecasting:	The solution shall be capable of using algorithm for estimating the realization times of the invoices based on the past record of the debtor / creditor and adjusting the cash forecasts with these inputs.		
4.3.4	Cash Forecasting:	The solution must give analytics for variances between the cash forecasts and the actual balances for a given period and/or as on date.		
4.3.5	Cash Forecasting:	The solution must provide APIs for integration with MF, insurance		

		application for reporting, purchase and redemption of units. This shall be allowed from the corporate dashboard.		
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Module 5: Receivables Management

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
5.1	Invoice management			
5.1.1	Invoice management	Dedicated portal and mobile application for Corporate and Dealer/ Buyer		
5.1.2	Invoice management	Solution should allow customers to upload invoices via bulk upload and system should do auto matching		
5.1.3	Invoice management	Corporate customer should be able upload invoice/ receivables details in a specific format.		
5.1.4	Invoice management	Automated extraction/ capture of data from Invoices/ PO/ credit / debit notes through embedded ML		
5.2	Invoice reconciliation			
5.2.1	Invoice reconciliation	System must have support one to one, one to many and many to one payment to invoice reconciliation		
5.2.2	Invoice reconciliation	System must have support manual reconciliation of collections and invoices		
5.2.3	Invoice reconciliation	System must allow partial reconciliation i.e. when transaction amount is more than invoice amount or vice versa		
5.2.4	Invoice reconciliation	Functionality to support auto reconciliation of payments/receivables against invoices/bills generated		
5.2.5	Invoice reconciliation	In case of Erroneous Reconciliation, user should be able to de reconcile (Roll back the reconciled entries) the invoices and payments.		
5.2.6	Invoice reconciliation	Straight through and rule-based reconciliation		
5.3	Invoice payments			

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5.3.1	Invoice payments	Email link functionality to initiate the payment, invoice through email, SMS		
5.3.2	Invoice payments	Multiple option for making payment (RTGS/NEFT/Cards, Net Banking, UPI/Retail/ corporate INB/Branch)		
5.3.3	Invoice payments	Payment Reminders at customizable intervals		
5.3.4	Invoice payments	Multiple Invoice payment, Partial & Advance Payment		

Module 6: Common Services

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
6.1	Balance & Transaction Reporting			
6.1.1	Balance & Transaction Reporting	Solution must provide real time reporting for balances and transactions from CBS		
6.1.2	Balance & Transaction Reporting	Multi bank multi-currency reporting (account aggregation)		
6.1.3	Balance & Transaction Reporting	Account summary and Statement request, view and download - (current/savings/time deposits/loan/ CC/OD/ credit cards)		
6.1.4	Balance & Transaction Reporting	User should be able to drilldown to transaction details of the accounts from account summary		
6.1.5	Balance & Transaction Reporting	Account statement- normal, enhanced statements, MT940, MT942 statements should be supported (in multiple formats viz., XLS,CSV, PDF, TXT,xml etc.) both individual and consolidated across accounts		
6.1.6	Balance & Transaction Reporting	System should support customization of MIS, payment advice and statements- Parameterized file configurations with drag and drop without any code level changes.		
6.1.7	Balance & Transaction Reporting	File configuration with facility to upload and approve test files should be available		

6.1.8	Balance & Transaction Reporting	System should update the status of all types of transaction/ files based on unique file reference number / transaction number etc., for all transactions done through SFTP/ H2H/ API Bulk/ Single		
6.1.9	Balance & Transaction Reporting	System should be able to collect the balances of the clients from Core Banking on real time basis through seamless integration and provide alerts to the customer/bank regarding the availability of funds for carrying out their instructions for transfer of funds.		
6.1.10	Balance & Transaction Reporting	STP capability with Core Banking application for all accounting entries and necessary MIS, transaction generated should be posted to CBS automatically		
6.1.11	Balance & Transaction Reporting	Relevant details of failure transactions like reason for failure etc. should be updated and should provide to client in MIS format with reason.		
6.1.12	Balance & Transaction Reporting	Generate account statement through web portal, facility to register for account statement on email for all accounts linked to CIF in standard formats- xls, txt, pdf, MT940, MT942, csv, xml etc.		
6.1.13	Balance & Transaction Reporting	Account statement/ MIS Reports download with options of by month, by date range, status (e.g. pending for authorization, processed, rejected, validation failures), parameters (e.g. location). Statement can be downloaded in one request of last 6 month and last one, two, three years.		
6.1.14	Balance & Transaction Reporting	Automated MIS/ statement SFTP, H2H, Email, API at regular intervals, for the day and at specific date/ time of the day		
6.1.15	Balance & Transaction Reporting	Report writer, report designer & scheduler, ready templates (drag and drop to create dynamic MIS formats and support report configurations)		
6.1.16	Balance & Transaction Reporting	Various reports such as summary report, detail report, etc. should be available for management reporting.		

6.1.17	Balance & Transaction Reporting	Repository of Canned reports to be shared. System should have the ability to automate the generation of canned reports.		
6.1.18	Balance & Transaction Reporting	All Reports (including MIS and statements) should be customizable (as per ERP) and available in formatted PDF, txt, HTML, CSV, excel, XML etc. and should be downloadable. Should support standard formats available in the industry.		
6.1.19	Balance & Transaction Reporting	Option to give an “Alias Name (Nick Name)” to any account.		
6.1.20	Balance & Transaction Reporting	Allow user to export the account statement in standard formats like Excel, PDF, MT940 etc.		
6.1.21	Balance & Transaction Reporting	The system should support Account Aggregation – One View Account Summary for the Corporate to view all accounts (Both internal & external accounts) in single or multiple reports and its summary at single click		
6.1.22	Balance & Transaction Reporting	Users should be able to initiate deposit request (Term deposit/recurring deposit) over the portal		
6.1.23	Balance & Transaction Reporting	Narration details in Credits to include remitter name and Transaction details like Purpose etc., should be customizable		
6.1.24	Balance & Transaction Reporting	Narration details in Debits to include file reference, beneficiary name etc., should be customizable		
6.1.25	Balance & Transaction Reporting	System should support separate reports for failed transactions, transaction pending for authorization		
6.1.26	Balance & Transaction Reporting	System should support customization of reports generated by CBS such as MT940, MT942, bank statements etc.		
6.2	Reconciliation			
6.2.1	Reconciliation	System should provide for all kinds of reconciliation for the bank, client/customer in an Auto		

		reconciliation mode by total integration with CBS, ERP etc. using respective transaction reference numbers.		
6.2.2	Reconciliation	Self & automated reconciliation of all collection / payment using unique reference numbers generated in CBS and CMS. Reconciliation should be available in General ledger format on daily basis with CBS.		
6.2.3	Reconciliation	Automated reconciliation tool to support one to many, many to one		
6.2.4	Reconciliation	Auto reconciliation for bank (various applications like CMS, CBS etc.) and corporate clients (ERP) with report for mismatch entries		
6.2.5	Reconciliation	System should provide reports of all type of in-transit / pending transactions in desired format for reconciliation.		
6.2.6	Reconciliation	Searching details of transaction at front end on the basis of transaction ID, amount, branch wise, date, client code, virtual account no/ instrument number		
6.3	Onboarding			
6.3.1	Onboarding	System to provide capability of application form filling, document attachment, application tracker		
6.3.2	Onboarding	System should enable creation of packages for customer classification		
6.3.3	Onboarding	System should support addition of customer details, agency details and marketing team details		
6.3.4	Onboarding	System to support proposal management for new applications of onboarding with dashboard		
6.3.5	Onboarding	System to support customer creation with product configurations, file transfer mode configuration, email & contact details, charges configuration, location mapping, agency mapping, enrichment fields		
6.3.6	Onboarding	System should support group corporates linkages		

6.3.7	Onboarding	System should support creation of hierarchies to reflect group organization structures		
6.3.8	Onboarding	System should support user creation with roles like maker, checker, enquirer, uploader, authorizer, releaser etc.		
6.3.9	Onboarding	System to support account linkages and user setup basis roles with activation/ deactivation options		
6.3.10	Onboarding	Accounts management - Addition, Deletion, Modification, CIF, CBS Product Details		
6.3.11	Onboarding	Authorization rules, workflow & limit management to be supported for different accounts		
6.3.12	Onboarding	System to support file formats (for MIS, Statements, Payments files, Payment advices etc.) and configurations like drag and drop fields. File naming conventions should also be configurable.		
6.3.13	Onboarding	System to support parent child file configurations for customers		
6.3.14	Onboarding	System to support set up of file expiry after certain duration, frequency of sharing files customer wise		
6.3.15	Onboarding	System to support alerts configuration at the time of onboarding for file upload, authorization, MIS generation and SMS advices		
6.3.16	Onboarding	Enquiry to be supported basis client ID, name etc.		
6.3.17	Onboarding	Common customer ID mapping for N number of Products		
6.3.18	Onboarding	Single customer ID mapping for N number of Accounts		
6.3.19	Onboarding	Supports quick onboarding including self-registration for the online services by an existing customer. System should support user/corporate registration with automatic profile mapping.		
6.3.20	Onboarding	Supports self-onboarding by a new corporate customer on the internet channel. The solution must support capturing all necessary details from the customer including documents.		

6.4	Standing instructions			
6.4.1	Standing instructions	System should support capturing of all details for SI with proper authorization		
6.4.2	Standing instructions	System should support activation and deactivation of SI with prior notice/alerts. Activation and Deactivation can be done automatically as well as manually.		
6.5	Authorization			
6.5.1	Authorization	Different levels of authorization should be available, system should be capable to allow users to access /create/ modify object or functionality as per their roles.		
6.5.2	Authorization	Comprehensive authorization matrix – ability to replicate “Mode of operations’ as per the client’s resolution/ authorization workflow in the portal.		
6.5.3	Authorization	Sequential Authorization, Parameter/Location Based Authorizations, STP, Non STP authorization to be supported		
6.5.4	Authorization	Instrument level as well as batch/file level authorization should be available.		
6.5.5	Authorization	If there are two levels of authorization; one authorizer should be able to do individual authorizations and the other must be able to do it at the file level/ individual level		
6.5.6	Authorization	Authorization Matrix definition and execution at Group level should also be available		
6.5.7	Authorization	Multilevel authorization should be there with ‘N’ number of levels		
6.5.8	Authorization	System should have provision for showing auto uploaded records through SFTP/API for authorization at next level based on client requirement		

6.5.9	Authorization	System should be capable of displaying the total records and amount before authorizing the entry with an option to cancel or proceed with authorizations		
6.5.10	Authorization	Allow full/ partial rejection out of total uploaded records/ files at various authorization levels		
6.6	Charges & Billing			
6.6.1	Charges & Billing	Application should have charges computation module which will calculate charges (such as interbank, cheque pickup and processing charges, account maintenance charges, cash pickup and processing charges, risk management, insurance, cash counting and verification, beat / on call, excess cash pickup charges, NEFT, RTGS, etc.) , based on the parameters/ rules/ logics defined in client master and push the financial transactions to CBS for accounting also handling all GST adjustments		
6.6.2	Charges & Billing	Billing Parameterization, e.g. After sanctioned period, calculation of charges based on existing Pricing/ Card rates whichever is higher.		
6.6.3	Charges & Billing	Charges definition at product along with card rates to be visible while configuring applicable charges, transaction level, customer specific charges		
6.6.4	Charges & Billing	System should support download of billing statement/ invoice/ GST report- with settled & pending amounts		
6.6.5	Charges & Billing	Product packages with tiers/ slab, volume, value, thresholds, flat fees, using nested and multiple layer conditions/ decision rules e.g. location based pricing matrix		
6.6.6	Charges & Billing	Auto mailer/ availability of charging statements, proforma/ provisional invoice and GST invoice to clients on web portal for billing and debit charges on predefined date. The		

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		charging statements should give details of product wise, location wise, transaction wise charges		
6.6.7	Charges & Billing	Auto processing/ Recovery of failed billing charges and status updation in Portal		
6.6.8	Charges & Billing	Automated agency charges calculation and processing, sharing of MIS to clients and agencies		
6.6.9	Charges & Billing	Definition of different types of charges such as interbank, cheque pickup and processing charges, cash pickup and processing charges, account maintenance charges, pickup, risk management, insurance, counting, beat/ call etc. which should be configurable and parameterized. Mapped with one to one, many to one BGL accounts.		
6.6.10	Charges & Billing	Charging module should interface with the accounting module for applying charges as direct/deferred debits or on set frequencies		
6.6.11	Charges & Billing	Auto-Sharing of Commission to branches in respect of Collections (Collecting Branch , Home Branch and CMS Operations)		
6.6.12	Charges & Billing	System should be capable of generating the income wise query for bank. Option to generate charges report location wise, division wise, company as a whole at bank and client level.		
6.6.13	Charges & Billing	Billing cycle, computation and posting should have parameterized options- annual, monthly, fortnightly billing, same day billing and posting, debit after billing, status of posting, lumpsum recovery, fixed / variable charges, minimum and maximum charges, etc.		
6.6.14	Charges & Billing	Alert on renewals of customers basis billing period defined should be supported either through email or portal.		

6.6.15	Charges & Billing	Monthly statement for pending dues from customers should be available basis non recovery of charges		
6.6.16	Charges & Billing	Alert message to be displayed to customers on portal /through email in case of pending charges to Bank		
6.7	Front end			
6.7.1	Front end	Solution should enable single sign on across products (payments, collections, mandates etc.) and accounts with self- service/ administration		
6.7.2	Front end	Solution should support customizable and interactive dashboards with role-based widgets/UI, quick links for frequent journeys.		
6.7.3	Front end	User should have dashboard for transaction, file and activity monitoring with ability to filter/ search items on multiple criteria such as processing time, date, batch or online, FTP/STP mode of processing, user related information exceptions, success, failures, in-transit, status, amount, transaction reference number etc.		
6.7.4	Front end	Features/ functionalities to be parameterized from front end by Bank/ customers		
6.7.5	Front end	Dashboard and multiple charts should be available for viewing total transactions processed on any day, number of transactions across various stages of processing, charges, income, relationship value across products, successful v/s failed transactions, system errors etc.		
6.7.6	Front end	Dash boards should be available to see the trend and volume of transactions processed in a day/period as a whole or customer wise/industry wise/product wise.		
6.7.7	Front end	Transaction Level Enquiry & Reports based on UTR Number, Account Number, Unique Reference Number, Date Range, Failed/Success transactions		

6.7.8	Front end	Instrument Query module which is enabled at both the end (corporate front end as well as bank side) to do query based on various parameters so that status and other details can be tracked		
6.8	Analytics			
6.8.1	Analytics	Analytics for customers and bank with actionable insights (bank-customer usage trends, performance reports, product adoption and transaction volumes, segmentation) (customer- spends, upcoming payments, offers)		
6.8.2	Analytics	Cash flow forecasting in graphical as well as tabular form (predictive analytics, past data, what if analysis etc)		
6.8.3	Analytics	Recommendation or nudges basis historic data, current balances using analytics, AI/ ML models (e.g., requirement for funds during month end for payroll processing, vendor payment due)		
6.9	Grievance redressal			
6.9.1	Grievance redressal	Grievance redressal (ticketing mechanism) to raise and track ticket along with dashboards		
6.9.2	Grievance redressal	AI based chatbot for predefined FAQs		
6.9.3	Grievance redressal	Provision for customer assist through facility to troubleshoot the customer issues online through their profile with limited access.		
6.9.4	Grievance redressal	System should provide the complete details of Help desk support with different levels of escalation matrix as per the working day of bank or whenever required.		

6.10	Service request			
6.10.1	Service request	The solution should facilitate raising of service requests by customers, along with upload of documents		
6.10.2	Service request	Service requests raised by customers should be visible to operations/ marketing FOS team, with option of adding response		
6.10.3	Service request	Response entered by operations/ marketing FOS team against service request should be visible to customer		
6.11	Other Common Services			
6.11.1	Other Common Services	Float and fee income calculations for bank		
6.11.2	Other Common Services	Regulatory and bank policy compliance configured in the system (e.g., LEI code if payment > 50 Crores, positive pay facility for cheque lodgements, details of payment > 25 Cr to be sent to Operations		
6.11.3	Other Common Services	The application should have the capability to provide escrow services to the corporate clients in handling assets, including cash, securities, documents and other collaterals of escrow Bank account of Corporate clients.		
6.11.4	Other Common Services	The application should have the capability to provide integrated nodal account for e commerce entities with collection and payment services.		
6.11.5	Other Common Services	The solution should provide readily available Fin-Tech On-Boarding facility with minimum configuration.		
6.12	Other Requirements			
6.12.1	Charges Computation and GST handling	Application should have Charges computation module which will calculate charges based on the parameters defined in client master and		

		push the financial transactions to CBS for accounting and module shall be able to handle all GST related activities from time to time for all the Collections and Payments modules.		
6.12.2	Charges Computation and GST handling	Business rules for charging should be configurable and should allow change, based on business conditions.		
6.12.3	Charges Computation and GST handling	Ability to download billing statement / invoices / GST report periodically in pdf format.		
6.12.4	Charges Computation and GST handling	The system should be able to define transaction level, customer specific charges based on volume, value, slabs/tiers, thresholds, flat fees, using nested and multiple layer conditions/ decision rules which can use mathematical / logical operands to define the charging logic.		
6.12.5	Billing:	The billing module should allow Bank to generate customer invoices for the defined period with product wise summary for each date, pricing and taxes.		
6.12.6	Billing:	The billing calculations must be made up to 4 digits after decimal for minimizing rounding off errors		
6.12.7	Billing:	The solution must be able to calculate consolidated date wise charge debit for bulk products like direct debits, NACH collections and payments and UPI collections		
6.12.8	Billing:	The billing solution should support transaction level details of the customer invoice in xlsx and csv format with the delivery options over Corporate front-end, SFTP and email		
6.12.9	Billing:	The module should enable Bank to configure billing workflow including billing cycles, auto debit or receiving payments into the virtual accounts		
6.12.10	Billing:	The billing module must be able to mark a lien in the Corporate's account in case of unrealized charges		
6.12.11	Billing:	The billing module must be able to integrate with the Bank's GST module for incorporation of Cash Management		

		charges into the Corporate's GST invoice		
6.12.12	Reconciliation	System should provide for all kinds of reconciliation for the Bank, client/customer and for collections in an Auto reconciliation mode by total integration with CBS & ERP. Reconciliation should be available in General ledger format on daily basis with CBS. Response/Reverse MIS of successful and failed transaction in various desired formats to be available.		
6.12.13	Reconciliation	The automatic reconciliation tool should be available, and product should support "one to many" and "many to one" reconciliation methods.		
6.12.14	Reconciliation	There should be provision for searching details of transaction at front end on the basis of different parameters such as transaction ID, amount, date, client code, virtual account no./PIF no./ instrument no. etc.		
6.12.15	Reconciliation	Report generation provision should be there for mismatch entries which are not available in CBS.		
6.12.16	Reconciliation	Integration with Tableau or any other solution for Reconciliation and MIS purpose as per banks requirement.		

Module 7: Government Transactions

Sr No.	Sub-category	Feature	Available (YES / NO)	Remarks
7.1	Onboarding			
7.1.1	Onboarding	On-boarding of Govt. agency & treasury offices (TO/DDO/CDA/CGDA, PAO, SubPAO)- product selection, mode of transaction, user creation		
7.1.2	Onboarding	Hierarchy creation & maintenance- for agencies & sub agencies for MIS / scrolls delivery, authorization matrix, balance and limits		

7.1.3	Onboarding	Configuration of product accounts, BGL Accounts should be supported		
7.2	Processing			
7.2.1	Processing	Acknowledgement of Files through SFG to PFMS(API)/ CRIS or any other agency		
7.2.2	Processing	Processing of Files – Direct Credit (DCR) / NEFT / RTGS / NACH / APBS / IMPS/ UPI/ CBDC		
7.2.3	Processing	Option to replace/ amend Beneficiary account with card no., adhar no. and imprest card		
7.2.4	Processing	Acknowledgement of Success / Failure Transactions		
7.2.5	Processing	Generation of positive scrolls, positive scroll is MIS comprising of all transactions		
7.2.6	Processing	Generation of negative scrolls, negative scroll is MIS comprising of return/ failed transactions		
7.2.7	Processing	Generation of combined scrolls (positive and negative scrolls)		
7.2.8	Processing	Generation of settlement and amendment reports for sharing with GAD (Govt. accounts department)/ FSLO (Fund settlement link office),		
7.2.9	Processing	Return marking and reversal entry for failed transactions (other manual processes also to be automated)		
7.2.10	Processing	Generation of receipts/ payments scrolls (multi-level)		
7.2.11	Processing	Consuming of Success Scroll Acknowledgements		
7.2.12	Processing	Income tax refund order processing (integration with TIN 2.0)		
7.2.13	Processing	Account PAN Validation for ITRO transaction processing for CBDT		
7.2.14	Processing	Settlement with NACH Branch for APBS / NACH		
7.2.15	Processing	Updation of Response Files for APBS received from NPCI		
7.2.16	Processing	Updation of Response Files received from CBS/NEFT/RTGS etc. wherever applicable		
7.2.17	Processing	Enable scheduling on transactions/files for future dates		

7.2.18	Processing	Delayed Payment Interest (DPI) Calculation		
7.2.19	Processing	MIS/ scroll customization to be supported for Govt transactions as well		
7.2.20	Processing	Cross checking of payment file with account/ budget file before processing for MOD.		
7.3	Dashboard			
7.3.1	Dashboard	Daily / Monthly Scroll Generation and Auto mailing to respective offices		
7.3.2	Dashboard	Dashboard for Updation of Receipt of Verified Datewise Monthly Statement (VDMS)		
7.3.3	Dashboard	Dashboard for Enquiry of Status of Transaction / Processing / Settlement		
7.3.4	Dashboard	Dashboard - transaction status, file status, at hierarchy level and Govt. level		
7.4	Reconciliation			
7.4.1	Reconciliation	Reconciliation of DMS & GAD put through statement (daily settlement report)		
7.4.2	Reconciliation	Reconciliation of Pooling and Parking Accounts for e-Payments / e-Receipts		
7.5	Other Govt features			
7.5.1	Other Govt features	Integration with following applications: Payments - CBS, CINB, IT-Treasury for payments in Forex accounts, NPCI, ICEGATE		
7.5.2	Other Govt features	Receipts - UPI, QR, VAN & Mandates from corporate portal		
7.5.3	Other Govt features	Ticketing for redressal of Complaints / Grievances of main office including sub offices		

Annexure 30: Technical Specifications

Availability of the feature	Marks per feature
Available	1
Not Available	0

Module	Sub-modules	No of Requirements
Architecture & Performance	1. Architecture	23
	2. API enabled	3
	3. Backup & Recovery	10
	4. Data Migration	6
	5. Integration	12
	6. Logging	14
	7. Performance	7
	8. Solution Design	21
Security	9. Information Security	56
Support & Monitoring	10. Support & Monitoring	14
Enabling features	11. Alerts & Notifications	8
	12. Master Data Management	14
	13. MIS Reports, Query and Reporting	37
	14. User Management	19
	15. Workflow	3
	16. Corporate Front-end	34
	Total	281

The Above Marks shall be normalized to 100

Module 1: Architecture

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
1.1	Solution should have a modular, functionally scalable, flexible architecture. The application should be built on micro-services architecture with API / message based		

	inter module integration to support selective scalability, component level deployments and upgrades.		
1.2	System to support minimum three tier architecture- web server, app server and database etc.		
1.3	System should be able to comply with existing regulatory authority (RBI/IBA/SEBI/Government/etc.) requirements as well as flexible to handle future such requirements that may get published.		
1.4	System should be highly parameterized to support the implementation of the bank's policy requirements and statutory policy requirements e.g., Future changes proposed by the monetary authority about timings of process, limit of process, normalization etc.		
1.5	Solution with its all component must be deployed as per bank's requirement at all existing and future data centres, including but not limited to DC, NDC (Near DC), DR, NDR(Near DR). The solution should be deployed with high availability for DC and DR site. The High Availability architecture may span across multiple Data Centres near site and offsite. Solution should support DC and DR to be run in active-active mode.		
1.6	Solution should have modular or loosely coupled architecture based on micro-services pattern to provide flexibility in terms of quick feature/functionality releases and reduced time to go live.		
1.7	System should support fault tolerant architecture with respect to software, hardware, network, etc. to prevent crash of system leading to its unavailability.		
1.8	Solution Architecture should be flexible to enable customization or new feature/functionality development, that are specific to the Bank.		
1.9	Solution must be highly configurable and must provide capability for the Bank to configure products and workflows which can be bundled into packages and deployed.		
1.10	The solution has to handle a TPS (Financial Transactions per second) of minimum 800.		
1.11	Solution should be designed for deployment on prem, on private/ public cloud or co-located DC. Preference is for Cloud based solution. Solution should support containerized deployment.		
1.12	Solution should have the option of deployment on physical servers or virtual machines as per the bank's preference.		

1.13	Solution should provide or support the following features/services to improve stability and performance: Cache services		
1.14	Solution should provide or support the following features/services to improve stability and performance: Queue services		
1.15	Solution should provide or support the following features/services to improve stability and performance: Auto scaling		
1.16	Solution should provide or support the following features/services to improve stability and performance: Load Balancing		
1.17	Solution should provide or support the following features/services to improve stability and performance: API / Call Throttling		
1.18	Solution should provide or support the following features/services to improve stability and performance: Batch processing		
1.19	Solution should provide or support the following features/services to improve stability and performance: Message routing & transformation		
1.20	Solution should provide or support the following features/services to improve stability and performance: Integration with API Gateway		
1.21	Solution should provide a Low-code No-Code platform to enable Bank IT team to introduce features and functionality for various journeys without the need to code.		
1.22	Solution should support horizontal and vertical scalability.		
1.23	Flexible architecture that is easy to configure, change and integrate into Bank's IT ecosystem. New functionalities should be added without impacting existing configuration & integrations.		

Module 2: API Enabled

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
2.1	Comprehensive list of open APIs for integrating with client's ERP systems for initiating financial & non-financial transactions, integrating with CBS or any other		

	system for fetching/ updating information on real time basis.		
2.2	Access to developer portal of vendor should be provided to bank to enable basic customizations/ tweaking of the available APIs.		
2.3	Parameters of API should be configurable, means ability to tweak API customization based on client requirements.		

Module 3: Backup & Recovery

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
3.1	The system should allow having a day-end back-up process.		
3.2	The system should also have recovery features in case of system failures.		
3.3	Backup should be possible in external media tapes for off-site storage.		
3.4	Real time backup and replication of data should be available between DC and DR site. Database at all data center sites should be in sync.		
3.5	The Data replication should happen from Primary site to all DR sites on real time to keep them synchronized. Expected performance metrics are: RTO (Real Time Objective): 15 minutes. RPO (Real Point Objective): 0 minutes.		
3.6	The solution proposed should ensure regular backup on both online and offsite locations.		
3.7	Backups taken has to be periodically tested via recovery option to ensure prevention of loss of data.		
3.8	Backups taken in offsite location has to be preserved in a secured location with limited and restricted access to bank's personnel.		
3.9	No data would be purged. Server Data: All files and logs to be kept as per bank policy.		

3.10	<p>System should support automated archival of data as per bank policy</p> <p>For Payments – Uploaded Files data, transaction data etc.</p> <p>For Collections – MIS Files, Transaction Data etc.</p> <p>For Mandates – Registration Images, Files and Transactions Files and Data etc.</p> <p>For Dividend Warrants - All data to be available for 7 years for an account.</p> <p>For liquidity – transaction data</p> <p>For Govt. – Files, Scrolls, transactions data etc. Server Data (Application logs/System Logs): To be kept as per bank policy before being archived.</p> <p>System should support recovery of archived data for audit or investigation purpose.</p>		
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Module 4: Data Migration

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
4.1	<p>From Migration perspective, Vendor solution should be able to work with the existing technology stack and architecture to ensure smooth migration from the legacy system to the new one</p>		
4.2	<p>Vendor should ensure that the requirements gathering exercise it would conduct would consider the exact specification of the existing data architecture. Further, the mapping of this data to the new data architecture/schema would be done and the actual migration (including database tables) would be carried out in a phased manner based on the planned scope of the MVPs.</p>		
4.3	<p>Vendor should ensure that the data migration (including certificates, transaction data of all tables, images/documents etc. of all modules of existing CBOI CMS application) activities would be tested and validated before production run. All Data stored in Database should be readable and accessible to bank by the third party tools like PowerBI, R, Python, TOAD, SQLDeveloper etc.</p>		

4.4	The data migration approach should ensure that all database tables, images/documents, public/private keys/certificates etc. of all modules of existing CBOI CMS application should be available in the new system. Also, data required for mandatory fields in the new system is either collected from bank or valid default values are considered. These defaults fields of tables should be made available in new systems and same to be validated with the bank's functional and technical teams.		
4.5	Migration of customer data from existing CMS system through backend and additional data fields to be created/modified without any development cost to the bank. Migrated customer data should be made available through front-end for both Clients and Bank for attending queries and providing support to migrated customers without any development cost to Bank.		
4.6	The vendor is responsible for highlighting any discrepancies or integrity issues with the existing data to avoid the same getting migrated to the new solution. A resolution for the same has to be discussed and arrived at with the banks team.		

Module 5: Integration

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
5.1	Solution should allow for Integration with CBOI internal and 3rd party external systems etc. via Industry standard approaches like Custom Adapters, RESTful API, etc. These integrations can be a) allowing access to CMS APIs or b) CMS making calls to these systems. Key aspect of all functionalities to be supported on Mobile App need to be available through RESTful APIs with JSON.		
5.2	System should support data exchange with all the channels i.e. web upload, email, SFTP, H2H, web service /API, form based, Bulk and batch process for file transfer and future technologies channels etc. should be able to segregate different modes of processing as per the defined data.		

5.3	As part of file handling, System should be able to split /generate/control the file, in case of manual upload to desired limit as per user's requirement e.g. amount wise, region-wise, product-wise, based on parametrization etc.		
5.4	System should be capable to Integrate with Corporates ERPs (e.g. SAP, Tally, Oracle, MS Dynamics etc.), or Govt. ERPs (e.g. PFMS, Treasury net, TIN2.0 etc.) via MQ, Files, API, Port based, ISO message format, Swift message, MT formats etc.		
5.5	System should integrate with Banks's mail systems to generate notification on mails and SMS and through auto mailers.		
5.6	System should integrate with Payment gateways, Merchant Sites (ePay, MOPS, etc.) for the collections, mandates or other such requirements.		
5.7	System should integrate with Bank downstream systems like CBS, Omnichannel app etc.		
5.8	System should integrate with Bank internal systems like ADS (Employee SSO), Monitoring Applications, SIEM, DAM, SOC, PIMS, Dataware House, DLP, Antivirus etc.		
5.9	Application should integrate with other applications like existing collection systems/gateways of RBI, IDRBT, NPCI, GST, ICEGATE, NTRP, eKUBER, Fintechs, ONDC etc.		
5.10	Host to Host Integration - Application should have the capability to integrate through H2H directly with client's ERP, Other system etc.		
5.11	The solution should provide readily available ERP integration connectors/adaptors with minimum configuration with any corporate client's system, thus reducing onboarding TAT. without any development cost to the bank.		
5.12	Solution should host APIs viz. API (REST-Bulk) API (REST-RealTime) API (SOAP-Bulk IDOC PEXR2002 format) API (File Upload)		

Module 6: Logging

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
6.1	The system should generate error. These should be descriptive enough to allow traceability of the		

	data/function error to the most granular level as per bank IS policy.		
6.2	System should allow configuration-based start/stop of logs based on levels (Information/Warning/Error/etc.). These should be descriptive enough to allow traceability of the data/function error to the most granular		
6.3	Confidential or PII (Personally Identifiable Information) data in log should be adequately encrypted, tokenized, masked as per bank IS policy.		
6.4	Solution should provide comprehensive configuration-based event logging for monitoring, auditing and troubleshooting purposes as per bank IS policy.		
6.5	All logs should be maintained for each action taken with timestamp, user ID and IP address		
6.6	Audit Logs for all Upstream & Downstream systems should be maintained as per bank IS policy.		
6.7	Audit trail for actions performed by information security administrators (at security module level) as per bank IS policy.		
6.8	Logs for any modification done should be available with the required details for audit as per bank IS policy.		
6.9	Audit trails should contain sufficient details to reconstruct events to determine the cause of the security violation or malfunction as per bank IS policy.		
6.10	Application should not allow any amendments/deletion to Audit Trails, Transaction Journal and Logs.		
6.11	Logs should be maintained at every level of the application layers as per bank IS policy.		
6.12	User related activities including unsuccessful attempts to sign in must be recorded in the log files.		
6.13	Audit trails should be recorded for all activities including financial and non-financial activities at application level, DB level, Middleware level, OS level etc.		
6.14	Application logs to be integrated with Security Operations Center (SOC) for monitoring purposes as per format defined by SOC.		

Module 7: Performance

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
7.1	System Uptime should be minimum 99.90% per day.		
7.2	For the web application the static page load time (e.g., Login page) : < 2 secs		

7.3	Rendering Search results on the web pages should be < 5 seconds		
7.4	Rendering MIS reports or Dashboard should be <5 seconds.		
7.5	Executing form based financial/non-financial transactions on the system should be < 5 seconds. End to end processing of files with records count upto 50,000 should be < 15 Minutes including Uploading, Parsing, Posting, MIS etc.		
7.6	Application Programming Interface (API) response time should be : Asynchronous API Calls < 2 seconds. Synchronous API Calls < 1 second. These are APIs that are built and hosted by the CMS Platform.		
7.7	Transaction failure due to technical reasons below 0.01%		

Module 8: Solution Design

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
8.1	Access to application API from Corporate/Government would be via secure authentication. E.g. TLS, Encryption, Digital Signature, Tokenization etc. As per bank's IS policy guidelines time to time without any development cost to the bank.		
8.2	Solution should be Web Application compatible on all latest versions of major web browsers- Microsoft Edge, Internet explorer, Google Chrome, Mozilla Firefox, Opera etc and on mobile application Without any development cost to the bank.		
8.3	2 Web applications should be built as below: CMS Customer Portal (Internet): For Client like Corporate, Government. Branch Portal (Intranet/Internet): For Bank Branch Users		
8.4	The solution interface should have adaptive and responsive design based on various form factors available in Desktops, Laptops, Smartphones, Tablets, etc. which would be used by the end users of this application.		

8.5	<p>Solution would have web portal-based access for</p> <p>Bank Users: Super Admin, Admin, Marketing Executives, RMs, DGMs, Branch Maker, Branch Checker, MIS/Report User etc.</p> <p>Corporate Users: Admin, Enquiry Users, Group Users, Maker, Checker Level 1...N level, Releaser etc.</p> <p>Government users: Admin, Super Admin, Enquiry Users, Group Users, Maker, Checker Level 1...N level etc.</p> <p>Agents:</p> <p>A) Agents from Partner Agencies.</p> <p>B) Agency users would need access to CMS Portal to Manage Agency Users themselves.</p>		
8.6	The system should generate standard custom defined error messages based on pre – defined parameters.		
8.7	End-users would see business friendly messages while the actual error message should be made available to IT team for Root Cause Analysis (RCA) purposes.		
8.8	Solution should have Bank's branding in term of logo, color schemes, fonts and other branding content on the channel etc.		
8.9	The system should be capable of displaying the details of corporate, Government body's logo, name, address on the portal as part of personalization.		
8.10	It should support data entry via upload of files in various industry specific standard formats like ZIP, RAR, PDF, XML, IMAGES (JPG,JPEG, TIFF etc.), EXCEL, DOC(x), TXT (Delimited & Fixed length), CSV, DAT etc. centrally or from Corporate/Government/banks location etc.		
8.11	System should support file formats with headers, footers and blank lines or without headers, Footers and blank lines, with any delimiter as required by clients (Corporates / Government body).		
8.12	It should support MT940, MT942 [Mandatory] [Optional] MT950, ISO20022, ISO8583, SWIFT messaging formats etc.		
8.13	System should have user-friendly and intuitive UI/UX design.		
8.14	Access to the solution for Banks employees should be from Banks Intranet / VPN / MDM devices.		
8.15	For devices to be used for access by Bank Employees (via Intranet access), Solution should support Office connected desktop/Laptop, MDM connected devices etc.		

8.16	For devices to be used for access by Corporate/Govt. users. (Via Internet Access.), Solution should support Desktop/Laptops/Smartphones from Internet or via VPN access. Additionally, access via H2H / SFTP /API/ Dedicated connections/etc. also has to be provided. The Architecture design should support them.		
8.17	Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production.		
8.18	Our Omni-channel Platform should have specific integrations with Integrated CMS portal. The use cases would be for Agents for File Approval/ Balance/Status on Payments without any development cost to bank.		
8.19	System should ensure processing of Unique files and transactions only so that no files and transactions are processed twice.		
8.20	The system should be capable of displaying advertisement and marketing banners on the portal - On login page and on landing page post login.		
8.21	Solution should have file Format Mapper - Ability to define & map file formats (input file as well as response file) as per customer's unique requirements.		

Module 9: Information Security

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
9.1	Secure coding practices should be used. Please refer NIST SP 800-204C or the latest one for detailed guidelines		
9.2	NIST SP-800-190 (Application Container Security Guide) should be followed for Microservice based architecture		
9.3	If source code is not shared with bank, then Vendor to provide latest Security Review Report done by any CERT-IN empaneled ISSP		
9.4	Application should be tested and patched against known vulnerabilities as defined in OWASP Top 10 and SANS 25 prior to handover to the Bank.		
9.5	No static details regarding project (e.g., Default username, password) are mentioned in the code.		
9.6	Obfuscation of code to be done while putting the project into production.		
9.7	DevSecOps activities and processes should be followed and aligned with SDLC (Software Development Lifecycle) framework in Agile mode and IT service management		

	processes (e.g., Configuration management, change management, software release management).		
9.8	Transfer of software from development to test and test to production should follow a controlled procedure to ensure that only the software that has undergone testing can be released to production.		
9.9	Adequate knowledge transfer should be planned. Knowledge transfer includes but not limited to transfer of skills, operating processes, and procedures. Focused training sessions, handholding for certain period and detailed documentation should be used to ensure knowledge transfer.		
9.10	Vendor to support DevSecOps Implementation to ensure that Deployment/Rollback in production would be automated without the need for access to servers for Vendor.		
9.11	The software solution should follow best practices in architecture, design and coding. In the case of web application, it has to adhere to OWASP design and security guidelines.		
9.12	System should support Single Sign-On (SSO). Single Sign-On would have to be with the Active Directory Services (for Employees). Single login and single reference ID (corporate ID) for all cash management modules and single sign on Omni-Channel.		
9.13	The PII data should be stored in masked form. It should have capability for data encrypted, tokenized and masked. Movement should also happen in encrypted form.		
9.14	The data should be stored in encrypted form as per bank IS policy.		
9.15	Movement of data should also happen in encrypted form as per bank IS policy.		
9.16	Solution should have capability for data masking, encryption, tokenization and data vaulting etc..		
9.17	Corporate/Government users should be able to change their passwords for login/ transactions without banks intervention. This process has to be secure with Multi-Factor Authentication (MFA)		
9.18	Bank users would follow the existing policy on password changes as it would be integrated with their employee account in Active Directory.		
9.19	Support two/multi factor authentication mechanism during login e.g. OTP, Biometric , Tokens /Soft Token/Hard token or any other secure way of login		
9.20	Role based access to the system should be available.		

9.21	. System should be deployable on secured and hardened infrastructure including Application, OS, Database, load balancers, middleware (e.g. web servers tomcate, websphere etc.) as per Bank's IS policy		
9.22	System to support Virtual keyboard option during password entry during corporate login.		
9.23	The Unsuccessful attempts to log-in to the system should be recorded on the log files.		
9.24	Verification of identity of users through User Id/ Passwords (As per banks password policy & in encrypted format).		
9.25	Solution should support Mechanism of Multifactor Authentication of Transaction Authorization – OTP, , Biometric , Transaction password, Tokens /Soft Token/Hard token, or any other secure way of authorizing transactions		
9.26	It should check/record/verify authentication of source of each transaction like user IDs, IP address, Mac address etc. and maintain logs which is required for AUDIT purpose.		
9.27	Data entry / upload of files should be with due authentication and encryption		
9.28	Support for file upload with digital signature/ RSA token/ encryption.		
9.29	Option for Two or more users should authorize file upload, with provision for multi-level authorization for bulk/individual uploads depending on Bank's requirement (e.g., Multilevel authorization for amount exceeding a ceiling limit). Maker checker concept should be present.		
9.30	System should support forgot password retrieving facility.		
9.31	System should support inactivity period number or retries for login feature, last login time , session time out time etc.		
9.32	System should support CAPTCHA authentication.		
9.33	Movement of data (in Transit) should be secured.		
9.34	System should support security features such as SFTP, HTTPS, Digital Certificates etc.		
9.35	System should support security features such as encryption, decryption, hashing, salting, signature verification etc.		
9.36	System should support security features such as digitally signed data transmission and verification.		
9.37	Different levels of authorization should be available. System should be capable to allow users to access /create/ modify object or functionality as per their roles.		
9.38	System should support TLS1.2 certificate and as per Bank IS policy on time to time		

9.39	System should adhere to any data related regulatory requirement as prescribed by the government or Bank from time to time. This adherence should not result in any cost impact to the bank.		
9.40	System should have auto log-off functionality on session timeout or user inactivity etc. as prescribed by the Banks IS policy.		
9.41	The solution should provide H2H integration with encryption, decryption and digital signature with corporate ERP/ other operating systems for secure file transfer between the corporates and the Bank. Encryption algorithm of client should be supported by the system.		
9.42	Architecture should ensure the security of the deployment architecture by segregating the servers into various security zones. E.g., Web Server in DMZ, App Server in MZ, Database in Core MZ, etc..		
9.43	Access of Corporate, Government via Internet can be from whitelisted domains or IPs, where applicable.		
9.44	Alternate access to the solution via VPN or dedicated connection should be supported.		
9.45	Aadhar Vaulting to be implemented where Aadhar Numbers are stored in Database.		
9.46	PCI-DSS to be implemented for Card based payments, where card numbers are stored.		
9.47	System should support IPv4 & IPv6 protocols.		
9.48	Data at Rest: Application Logs: To be encrypted. PII (Personally Identifiable Information) data should be masked. Log structure should be as per CBOI guidelines. Database: TDE (Transparent Data Encryption) & Redaction to be implemented. All passwords/PINs: should be hashed with random salt at the time of input. Minimum: SHA-2 or equivalent and above		
9.49	<u>Data in Transit:</u> Channel level security TLS 1.2 in all communications including Web to App to DB server. All File based communication to have additional encryption on file. API communication should have payload encryption in additional to authenticated access. No sensitive/PII data should be visible/in plain text during the whole communication including internal communications.		
9.50	API Integration: Authentication: Token based, Symmetric/Asymmetric encryption, hashing Payload: Payload Encryption,		

9.51	Application should support bank's Password policy in case it's not SSO based.		
9.52	Access of the solution for other systems (Internal/external) would be via authenticated and secure API calls.		
9.53	Access to the infrastructure hosting the solution would be via restricted, authenticated access. This access would be available only from the bank's IT Centers. Test, Preprod environment: Access to Vendor and Bank IT teams. Production (and DR): Access would be given to Access to Vendor Support team and Bank IT Teams		
9.54	Encryption/Cryptography requirements: Asymmetric Encryption or Symmetric with asymmetric Encryption (e.g., AES256withRSA). Key Size Minimum 256 for symmetric and 2048 for asymmetric		
9.55	To store confidential digital, Public/private keys, Security Tokens a secure key store would have to be used. System should have the option of integrating with a key store for managing keys.		
9.56	MIS, payment advice and other reports should support embedding of customer's digital signature or Bank's digital signature.		

Module 10: Administrative Support and Monitoring

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
10.1	System should have facility for monitoring all files & transactions for customers and Ops team. The system should be monitorable at component level and required telemetry (observability), logs available for quick response & resolution in defined SLAs.		
10.2	If solution includes open-source software, the OEM of the software will be responsible for its support. Community editions are not allowed even if supported by the bidder.		
10.3	User administration Module for managing user accounts, defining roles and rules, workflow, Monitoring of user activities.		
10.4	Define workflow for various system activities through setting parameters through front end.		
10.5	Managing and Monitoring of system resources like storage, usage and likewise.		

10.6	Version maintenance, change management and tracking of Application, Scheduling back up of application.		
10.7	Maintenance of UAT environment. UAT set up should be in synchronization with live application in terms of Data and functionality.		
10.8	Module for tracking change requests.		
10.9	Audit trails should be enabled for all activities including financial and non-financial activities.		
10.10	Logs for all/any modification done should be available with the required details for audit.		
10.11	Audit trails should contain sufficient details to reconstruct events to determine the cause of the security violation or malfunction.		
10.12	Application should control amendments/ deletion to Audit Trails, Transaction Journal and Logs, and should keep record of all such modifications.		
10.13	The application should have the master maintenance module along with the owner (creator, verifier, checker, administrator and viewer role).		
10.14	The bidder should provide a mechanism to monitor the Database.		

Module 11: Alerts & Notification

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
11.1	System should be able to provide internal notification for action item, pending authorization, final authorization to authorized users/approvers etc		
11.2	System should support notification through various modes such as email, SMS etc automatically as per banks requirements. This notification can be to internal (bank) or external (Customer/Agency/etc.) users etc.		
11.3	System should support E-mail and SMS alerts for Exceptions.		
11.4	System should be able to integrate with Bank downstream applications like Core Banking solution, IPH, EIS etc. on real time basis to pull data for giving alerts/ notifications		
11.5	Email/ SMS to the customers prior to the execution of Standing Instruction as defined in the SI and reprocessing of instructions.		

11.6	Alerts on specific transactions based on events. This should be customizable and should not require code level changes and redeployment. (e.g., broadcasting message for shift to DR)		
11.7	If transaction not verified within specified time or transaction has failed, appropriate alert should be sent to customer/ bank.		
11.8	Alerts (SMS & email) & notifications on transactions, creation, renewals, inactive customers etc.		

Module 12: Master Data Management

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
12.1	System should have Master Data Management module with Maker-Checker functionality and audit trail around it.		
12.2	System should be having functionality for creating and maintaining Customer/ Bank/Branch and any other Masters (Data entry and File upload system etc.).		
12.3	Master Data module should be loosely coupled with the system so that any additions/updates to master data need not require solution redeployment		
12.4	System should be capable of defining the charges / Invoices at client level/product level at various frequencies like monthly/quarterly/yearly etc.		
12.5	System should be capable of defining customer product wise input / output file format as per the requirement of client		
12.6	System should have the feature of capturing the details of the person/s collecting amount in form of DD/Cheque/cash/instrument, Day basis arrangements like day 0, day 1, day 2 and provide necessary vouchers, transaction details accordingly.		
12.7	System should have ability to define holidays, day begin and day end facility. System should be capable of maintaining Holiday masters: national / state / district / branch / day wise.		

12.8	Capability for client master creation with all KYC compliance. System should be capable of maintaining client wise authorization / escalation matrix.		
12.9	Customer master should support single account, multiple account, limits for each account and charges.		
12.10	System should have the ability to bulk upload for creating Users, Group creations, Authorization mappings, maintain list, create rules, Account linking etc.		
12.11	System should have bulk uploading functionality to upload customers data files like Beneficiary master, LEI master, VAN dealer master etc. with modification ,/ deletion or addition etc. by Clients		
12.12	System should have the ability for modification/addition of multiple accounts in existing group at one go.		
12.13	System should have the functionality of bulk upload of masters data like Beneficiary master, LEI master, VAN dealer master etc. with modification, deletion or addition into the system by bank users.		
12.14	<p>The integrated CMS should be able to maintain or fetch master data from CBS or through any upload.</p> <p>The following master shall be maintained:</p> <ul style="list-style-type: none"> a) Bank and Branch masters (through manual entry/file uploading) along with location master b) Account, Product master c) Authorization and Escalation matrix d) User master e) User role definition master with upgrade and downgrade of user f) Letter head templates or corporate symbols master. g) Client Master with KYC documents h) Charges, Limit, Pooling, Query, Transaction. i) Holiday master's maintenance (national / state / district / branch / day wise) for admin users. 		

	<p>j) Maintenance of process flow for each of the clients based on Scheme master</p> <p>k) Product set up parameters should be configurable through front end.</p> <p>l) Define process flow for each of the clients based on Scheme master.</p> <p>Master maintenance for parameters of cash or cheque pick-up services.</p>		
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Module 13: MIS, Query and Reporting

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
13.1	System should support schedule-based generation and mailing of various reports through scheduler and auto mailer as per banks requirement.		
13.2	Allow users to export MIS reports in standard formats like Excel, PDF, XML etc.		
13.3	System should have facility to enable customers to login and download MIS reports required by them over WEB, API, Email, SFTP, H2H etc..		
13.4	The system should allow users to download and print reports directly from the system.		
13.5	There should be provision to send variety of reports (including Corporate/Government user specific reports defined in the system) through AUTO MAILER and on required frequencies		
13.6	Provision to send similar type of reports to specific group of customers through auto mailer. Parameterization required for selection of customers/clients for sending auto mailer reports.		
13.7	Exception reports should be available.		
13.8	MIS module should support various MIS report formats viz Excel, CSV, TXT, pdf, xml, MT940 etc		

13.9	MIS module should support sharing of MIS reports through e-mail, FTP, SFTP, APIs etc.. All formats should be customizable		
13.10	Application should have basic reporting options and should have report building flexibility to users. Facility to design reports as per requirements. Report writer/builder should be available to the Bank to generate their own reports and queries.		
13.11	System should be capable to provide MIS in any standard format required by client like viz. txt, csv, xlsx, docx, xml, json etc.		
13.12	System should support various hierarchy-based reports like Branch manager should have access to his branch report and zonal office , circle office , head office have access to have overall report etc. rule and role based.		
13.13	Interface with Drag & Drop/mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats can be easy for different requirements from different clients.		
13.14	System should provide separate, incremental, cumulative, consolidate MIS etc. for collection as well as payments in the format required by client.		
13.15	MIS Module should support all latest security algorithms like Digital Signature, PGP. For encryption and decryption of files.		
13.16	MIS reports can be viewed across various devices like mobile, laptop, desktops, tablets.		
13.17	MIS and databases should be readable to bank via third party tools like R, Power BI, Python, TOAD, SQLDeveloper etc. and also exportable in csv, txt, xml etc. formats for running analytics.		
13.18	MIS Generation from DR server on T+1 basis		
13.19	System should enable monitoring of all transactions and files both at customers and bank end. System should support monitoring of processing engines and related integrations (e.g. application should monitor		

	right from upload to execution of transaction and reporting)		
13.20	System should generate ACK, NACK, TACK etc, for each incoming file from clients before and after processing.		
13.21	The system should have interface with mapping of fields option to create dynamic MIS formats based on the requirements from different clients. Since requirements will be different from client to client, defining of MIS formats should be easy for different requirements from different clients.		
13.22	MIS module should support various MIS formats viz Excel, CSV, pdf, TXT, xml, MT940, pipe separated formats.		
13.23	MIS module should support sharing of MIS through mail, FTP, SFTP, APIs & H2H		
13.24	MIS Module should support all latest security algorithms like Digital Signature, PGP for encryption and decryption of files.		
13.25	Integration with existing MIS should be done without any additional cost to the Bank.		
13.26	MIS reports can be viewed across various devices like mobile, laptop, desktop and tablets.		
13.27	Reports should be made available in various formats such as PDF, Excel and HTML. All the built-in reports must be designed in a standard source like Oracle with capabilities to integrate with other reporting engines.		
13.28	The application should be integrated to Bank's mail server & SMS server for sending the generated MIS through auto mailers / auto SMS.		
13.29	The application should be configurable to fetch data from various TReDS platforms through API for generation of various reports.		
13.30	The files generated from CMS application in the form of MIS reports should be non-tamperable within the Bank and at client end.		

13.31	Application should have basic querying options and need to be customized based on the products/ processes defined by the Bank.		
13.32	Application should provide multiple initiation modes, query for areas including real time status, real time alerts and notifications and download reports.		
13.33	Application should have basic reporting options and should have report building flexibility to users.		
13.34	It should have the facility to design the reports as per the requirements.		
13.35	System should enable the user to view the full details of a customer/ transactions. Account aggregation – one view account summary of all accounts in a single or multiple report.		
13.36	Report generated should be customizable and downloadable in standard industry accepted formats viz., Excel, CSV, pdf, TXT, xml, MT940.		
13.37	The notifications must be customizable by the Corporate as follows – a) Text of the message b) Incorporate variable data from CMS transaction tables c) e.g. UTR, RRN, UMRN/ IMRN, client code, branch code, VA number. d) Channel for delivery - email, SMS or WhatsApp, as required		

Module 14: User Management

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
14.1	User Management Module to be available for Bank. With audit trail capability.		
14.2	Limited and Controlled User Management module to be available for Corporate and Government body to manage their users by administrator. Viz. Create users & passwords with		

	limited access like view / generate report etc. This would have complete audit trail of activity.		
14.3	Role based access to be supported for customers which should be configurable.		
14.4	Corporate/Government admins should be allowed to create users & passwords with limited access like view / generate report etc. (Self-user management).		
14.5	Addition/ management/ activation/ deactivation/ reactivation/ modification/ deletion of user profiles- internal roles (bank) and external roles (customers)		
14.6	Allow definition of Transaction limits at corporate level and user level		
14.7	Customer/ Bank can administer and manage user creation and profiles, roles and workflow rules for their respective entity.		
14.8	Multi users with granular access controls/ entitlements and work flow management		
14.9	User management options like lock, unlock, reset login/ transaction password etc.)		
14.10	Support organization hierarchy, user, role based access with proper authentication and audit trails		
14.11	Flexible and parameterized authorization matrix with multi-level and multi-amount based transaction approval workflow at file, record level and for different transaction types/ service		
14.12	System should provide features for disabling a user, temporarily suspending rights to a user and automatic deactivation of user in case of inactivity for a defined period.		
14.13	System should have the ability to upgrade and downgradethe user.		
14.14	System should have the ability to import currently onboarded data/old data of clients.		
14.15	User administration Module for managing user accounts, Defining roles and rules, approval workflow and monitoring of user activities.		
14.16	System to identify user type basis login credentials and route to respective landing page (maker, checker, authorizer)		

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14.17	Authorized users to perform transactions on the selected account up to the specified transaction limit		
14.18	Option to set limits for corporate, users etc. valid for defined frequency- daily, weekly, fortnightly, monthly, quarterly, half yearly, annually etc.		
14.19	User management and access rights configurations should be supported by way of individual records or file uploads		

Module 15: Workflow

Sr No.	Technical Requirements	Available (YES / NO)	Remarks
15.1	Define workflow for various system activities through setting of parameters through front end.		
15..2	System should have a workflow which provides flexibility of Multi- level/Sequential/Parallel/Quorum based approval workflow rule definition. These should be configuration based.		
15.3	Bank Users should be able to define workflow, queues and priorities based on various criteria, such as queue for items needing manual intervention with proper notification, if item in queue is awaiting or exception has occurred		

Module 16: Corporate Front-end

Sr. No.	Features	Available (YES / NO)	Remarks
16.1	Corporate front-end through SSO from Omni-channel (Bank's internet banking & mobile banking).		
16.2	The solution must provide a mobile app on which the Corporate must be able to conduct all activities except file uploads – e.g. viewing, one-to-one transaction initiation, individual and file authorizations, enquiries. The solution must be integrated with corporate ERP.		

16.3	The solution must have 2 factor authentication as per the Bank's policy.		
16.4	Send unicast, broadcast, multicast messages, bulletin board. Option to include bank's products advertisement for marketing among corporate employees.		
16.5	The solution must support set-up of the customer profile, users, transaction workflows and entitlements - by both the bank and the corporate		
16.6	The solution must support users to configure their login IDs including using their corporate email address for login		
16.7	The solution must allow the users to set-up, change and retrieve (in case they are unable to recall their passwords) passwords within the Bank's password guidelines		
16.8	The solution must automatically disable / delete inactive users as per the Bank's guidelines		
16.9	The solution must be able to configure user access to accounts including virtual accounts, transactions, reports, dashboards and queries		
16.10	The solution must allow set-up of authorization matrix as per the Board resolution of the Company and should be capable of handling multiple levels of authorization, differentiation based on the transaction amount, location or product.		
16.11	The system should allow partial authorization of the payment file		
16.12	The solution should allow rectification and re-submission of transactions in the payment file based on the comments of the authorized signatory		
16.13	Multi-level and multi-amount-based transaction approval workflow rule definition shall be there		
16.14	The solution must allow authorization of transactions initiated through SFTP/API over the Corporate front-end		
16.15	The solution must provide customizable dashboards and widgets based on user requirements with graphical visualization of cash position & forecasts, actionable tasks including areas requiring attention		
16.16	The dashboards must be available for both Virtual and core banking accounts and must provide the virtual / core banking account number, account balance, available balance etc. with drill-down capability for more information & transactions		

16.17	The dashboards must be capable of showing the consolidated cash position of parent-subsiary accounts and the virtual account hierarchy through a single login		
16.18	The dashboards must be able to highlight areas requiring user attention e.g., sorting by accounts where there has been an activity, actionable tasks e.g. authorization of an instruction, and areas requiring user attention e.g. rejected files, instructions awaiting authorization by the next level, variation in cash forecasts, overdue invoices etc.		
16.19	The solution must allow parameterized set-up based on Corporate requirement including – file formats, file validation rules, workflows including maker-checker authorizer-releaser, authorization matrix as per the board resolution		
16.20	The solution must allow authorization of files initiated through SFTP and APIs as per parameterized set-up of the Corporate		
16.21	The solution must provide drill-down view of transactions in the file and allow partial and full authorizations		
16.22	The solution must allow settlement of transactions initiated over third-party sites e.g., tax payments, e-marketplaces etc. by following the authorization matrix as maintained on the customer front-end		
16.23	The solution must allow set-up of workflows for sending alerts to the users of the front-end – e.g., in case of a transaction created on the system – an alert may be sent to some or all users that may authorize the transaction		
16.24	The solution must provide view of all Cash Management pre- authorized files and transactions initiated through SFTP, APIs or any other channel		
16.25	The solution must allow download of all cash management reports set-up for the Corporate including those delivered by SFTP and APIs based on the user entitlement		
16.26	The solution must allow multiple one-to-one transactions to be authorized through a single OTP		
16.27	The corporate should be able to generate account statement for all accounts to which they have access in standard formats like excel, text, pdf, MT940, csv, xml, camt.053 and multi-cash		

16.28	The solution must allow easy querying / search options based on one or more parameters e.g. account number, date, amount, debit/credit, cheque number, UTR/RRN/UMRN/CMS reference number, customer reference number, invoice number, the Bank branch code, name of remitter, remitting bank etc. The solution must allow saving the filter criteria for future use		
16.29	The solution must use ML for providing quick access to commonly used functions based on the past usage of the user.		
16.30	The solution must allow the Corporate to view the image of cheque deposited and paid, Direct debit / NACH/e-NACH/ flexi-NACH mandates		
16.31	The solution must allow Corporates to create / modify/ close virtual accounts including defining parameters for their usage both one- to-one and through file uploads		
16.32	The solution must allow corporate to initiate the request for opening, modification or closure of vendor based pick-up points and track its status / completion by the Bank		
16.33	The solution must allow the users to create their own Cash Management reports, both one-time and ongoing, define the frequency and the email address for mailing.		
16.34	The solution should support providing custom dashboard for B2C collections including the virtual accounts generated, payment received, channel of receipt, Open VA, refunds, VA enquiries and drill-down statement of transaction related data.		

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