

**Request for Proposal (RFP) for Providing
 Core Banking Solution & Implementation On ASP Basis or On Premise
 Model**

RFP Schedule:

Particulars	Details
RFP Reference No	IT05/21-22
Date of release of RFP	01.02.2022
Last date for submitting Queries by vendors	04.02.2022 it@citizencreditbank.com
Date that Bank will respond to Clarifications	07.02.2022
Last date for submission of response to RFP/LOI/T	10.02.2022

Confidentiality: All information contained in the Request for Proposal is Confidential. Likewise, all information submitted by Vendors, will be treated as confidential.

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Part-I

About CitizenCredit Co-Operative Bank Ltd., Mumbai

The CitizenCredit Co-Operative Bank Ltd., Mumbai was registered under the Co-operative Societies Act and started functioning from helping customers achieve economic success and financial security thereby building vibrant and prosperous communities, sustained by values of integrity and good governance is the Vision Statement of the Bank

Highlights of Bank's Financial position

Details	As on 31.03.2021
Share Capital	14.96
Deposits	
Loans & Advances	
Membership	12,908
Branches	46

The bank is committed to maintain highest level of ethical standards, professional integrity, corporate governance and regulatory compliance.

Bank invites proposals for implementation of Web based Core Banking System along with the ancillary applications with interfaces to integrate with the CBS as per details given in Annexure VI hereto for its Head office and 46 branches.

- **Details of Branches & Head office**

Details for the Branches and Head Office are given in Annexure – VI

- **Volume of Transactions**

Currently, the Bank has envisaged the number of transactions as mentioned below, based on current requirements. The Bank, in the future may require additional volume of transaction to be managed by the solution and the same solution should be scalable without any obsolescence risk.

Description	Volume Per Month
CASH	50000
CLEARING	60000
TRANSFER	15000
NEFT/RTGS	80000
DIGITAL TRANSACTION	220000
TOTAL MONTHLY TRANSACTIONS	425000

- **Existing Application and Infrastructure Details**

The Bank has implemented Core Banking Solution in all Branches and Head Office Departments from M/s Nelito Systems Ltd and is also maintaining primary and secondary connectivity between head office and branches as per Annexure - X.

- **Existing Third Party Applications:**

The below mentioned third party applications are operational in the IT Infrastructure of the Bank. .

SL	Application Name	Application Function	Vendor Name	CBS Interface Required (Y/N)
1	ATM Switch	ATM Transactions under NPCI/NFS Rupay	Maximus	Y
2	Mobile Banking - IMPS	Mobile Banking Transactions through Mobile Phone	Maximus	Y

SL	Application Name	Application Function	Vendor Name	CBS Interface Required (Y/N)
3	UPI	UPI transaction	Maximus	Y
4	Kiosk	Pass Book Printing	Aplab	Y
5	Treasury	Investment Operations	IDA	Y
6	Forex	AD- II-Dealer Operations	In house	Y
7	CTS Clearing	Inward & Outward Cheque Clearing	Via SVC	Y

- **Project Details**

- **Project Overview**

To achieve Bank's business objectives and long term goals, including attaining higher levels of operational efficiency, growth in business and improved profitability. The Bank intends to implement a new CBS solution that would support all the current and future needs of the Bank and its customers and offer a complete digital experience with new products and services to achieve.

- **Project Objective:**

The Bank is planning to upgrade / replace the existing Core Banking Solution and is desirous to implement a comprehensive new web based Core Banking Solution and other ancillary applications that could be integrated with the CBS in a STP mode or work on standalone mode.

The Bank has strategic plans to enhance the various existing banking delivery channels, and integrate them in a way, to deliver seamless and superior digital experience to the customers and stakeholders.

The major objectives of implementing Core Banking Solution in the Bank are given below:

- Easier roll-out of innovative and customer centric products i.e., Digital Banking, Internet Banking, Debit Card, Mobile Banking, Kiosk Banking, UPI, IMPS, QR, BBPS etc. and add-on Channels, any other emerging delivery channels
- Efficient and state of the art MIS functionality including ALM, Risk Management, credit management monitoring, liability management with dash boards and all other statutory and non-statutory statements/reports and Offsite Surveillance management of RBI.
- Robust Fraud Risk Management solution that could be interpreted with the CBS, payment related delivery channels and provide a risk control mechanism to minimise transactional and other cyber frauds and also be the support base for the AML solutions
- Uniformity of Application, parameters and version all across the branches and Head Office departments
- Rationalization & elimination of repetitive and manual drudgery of work at branches and Head Office departments, which should result in optimization of manpower at all levels.
- Image building and brand equity of the Bank.

The Bank for this purpose, invites proposals from CBS Product Vendors (hereinafter referred to as Vendor / Vendors) for Providing CBS or on Application Service Provider (ASP) Model with required DC, DR, Hardware, System Software or colocation basis at DC, DR and Near DR (if required) for connectivity, or on Premise Model where the vendor is expected to setup required DC, DR, Hardware, System Software along with the Managed Services to maintain the infrastructure, networks, security setup, applications and databases provided by the Vendor directly or through external agencies

- **Terms and Conditions**

- **General**

- These terms and conditions are applicable to the whole RFP document and are required to be complied by all prospective vendors. The non-compliance of any of the RFP terms should be highlighted clearly while responding to this RFP with proper justification.
- The Vendor will be the single point of contact for the Bank with regard to this RFP and the Vendor will be responsible for End to End implementation and support. The Vendor will deal with its authorized partners / System Integrator (SI) for any additional support. Bank shall correspond with the vendor only and there will not be any compulsion on the Bank to coordinate with vendor's authorized partners.
- The bank can consult any other 3rd party vendor for any work related to this RFP without any intimation or consultation with selected vendor /vendors as and when required during this project. Moreover, Bank may at its own discretion appoint consultant for implementation, monitoring and successful rollout of the solution.
- If there are any changes to this RFP document the Bank will communicate in writing with the shortlisted vendors, without which the Vendor responses should not incorporate any changes based on any assumptions.



- The bank is not bound / compelled to place single order with the single selected vendor for this work of contract.
- The RFP will be the governing document for any arrangement between the Bank and the Vendors till any other specific agreement is signed between the bank and the Vendor.
- All responses (commercial and technical) would be deemed to be irrevocable offers/proposals from the vendors and may, if accepted by the Bank, form part of the final contract between the Bank and the selected Vendor. Vendors are requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses. Unsigned responses would be treated as incomplete and are liable to be rejected.
- Any technical or commercial offer, submitted cannot be withdrawn / modified after the last date for submission of the response unless specifically permitted by the Bank. In case, due to unavoidable circumstances, the Bank does not award the contract within 180 days from the last date of the submission of the response, and there is a possibility to award the same within a short duration, the Vendor would have the choice to retain the Bank Guarantee / security with the Bank or to withdraw the offer and obtain back the Bank Guarantee / security default provided.
- The Vendor may modify or withdraw its offer after submission, provided the Bank, and prior to the closing date and time receives a written notice of the modification or withdrawal prescribed for submission of offers. No offer can be modified or withdrawn by the Vendor subsequent to the closing date and time for submission of the offers.

- The Vendors are required to quote for all the components (mandatory/optional) mentioned in the Annexures & Technical Bid of this document. In case any Vendor does not quote for any of the components, the response would be deemed to include the quote for such unquoted components/ requirements.
- It is mandatory to submit all the information in the formats given in Annexure /Appendices, along with this document duly filled in, along with the offer. The Bank reserve the right not to allow / permit changes in the specifications and not to evaluate the offer in case of non- submission of any information in the required format or partial submission of information.
- Based on the Bank's requirement as listed in this document, the Vendor should identify all the best suited solutions available with the vendor that would meet the requirement and quote for the same.
- The Bank is not responsible for any assumptions or judgments made by the vendors for arriving at any type of sizing or costing.
- The Bank at all times will benchmark the performance of the Vendor to the RFP documents circulated to the vendors and the expected service levels as mentioned in these documents.
- In the event of any deviations from the requirements of these documents, the Vendor must make good the same at no extra costs to the Bank in order to achieve the desired service levels as well as meeting the requirements of these documents. The Bank shall not be responsible for any assumptions made by the Vendor. The Bank's interpretation will be final.

- The vendor should not furnish any alternative price for a single solution.
- The vendor should include All out of pocket expenses, travelling, boarding and lodging expenses for the entire life of the contract and it should be a part of the financial quote submitted by the Vendor to the Bank.
- No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The Vendor will not take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.
- The Vendor at no point of time can excuse themselves from any claims made by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, time frame for implementation etc. as mentioned in the RFP documents circulated by the Bank. Vendor shall be fully responsible for deviations to the terms & conditions, project schedule etc. as proposed in the RFP.
- The Bank intends that the contract, which is contemplated herein with the Vendor, shall be for a period of 10 years post completion of go live.
- Bank or any of its authorized agent shall have the right to inspect, audit, examine and make excerpts or transcripts of all relevant Vendor records, infrastructure including DC and DR with respect

to any matters covered by this RFP during agreed business hours as may be decided between the Bank and the Vendor.

- However, the scope of such inspection shall be limited to service offerings under this RFP. It is also agreed that right of the Reserve Bank to carry out an inspection of a Vendor is recognized and Vendor shall allow the Reserve Bank of India or persons authorised by it to access the bank's documents, records of transactions, logs and other necessary information given to, stored or processed by the service provider within a reasonable time.
- The Bank also reserves the right to audit by themselves or through any Bank appointed agency, the infrastructure, networks, security setup, applications and databases provided by the Vendor directly or through external agencies and observations made in IS and VAPT Audit shall be resolved by the Vendor within 72 Hours from the intimation thereof by the Bank.
- It would be the Vendor's responsibility to include and comply to the recommendations (if any) of the audit agency in their solution at no extra cost.
- Any Statutory requirements or amendments as directed by the Government, RBI, NPCI and any other regulatory body at the time of the signing of the agreement or in future during the tenure of the agreement must be incorporated (or developed afresh as the case may be) and implemented, in all the software provided by the Vendor at no extra cost to the Bank.

- The Bank has rights to accept /reject/ modify the customization and same should be acceptable to the vendor.
- The Vendor shall take up all such functionality as required by the Bank on a priority basis even though the Vendor is supposed to provide for the same at a later date as per its response and till such time the functionality is not provided for the Vendor will suggest a suitable workaround for the same.

The Bank will not pay the Vendor any additional charges for such customization requests. The workaround provided by the vendor may be acceptable to the Bank as a temporary solution but the Bank may still insist on a particular functionality to be made available as a regular feature of the software in which case the Bank shall decide the priority.

- **Responsibilities of Vendor.**

- Prepare a project plan
- Establish and maintain a centralized Data Centre, Disaster Recovery Centre.
- Undertake requirement study as per scope mentioned & document the findings.
- Customization of the products and System Testing.
- Implementation support at all the Branches and Post Implementation Support.
- Data error/gaps reports
- Implementation of Core banking software at the branches/HO.
- Provide interface with delivery channels.
- Training of the core team/Trainers/ branch staff

- **Implementation Period**

The Vendor shall ensure that the CBS System and the ancillary applications that have been procured by the Bank is made operational and Go-Live within 3 months from the date of Purchase Order or such extended time mutually agreed as per the agreeable terms and conditions mentioned in the SLA signed by the Vendor(s) and the Bank at the time of issuance of the order. The Bank reserves the right to cancel the order in case delivery is not affected within the stipulated time.

- **RFP Document Cost, EMD (Earnest Money Deposit) & Security deposit**

- **EMD (Earnest Money Deposit) :**

Vendor shall furnish, as a part of the proposal, Earnest Money Deposit of Rs. 5,00,000/- (Rupees Five Lakhs only) by way of NEFT in favour of **The Citizencredit Co-Operative Bank Ltd., Mumbai, A/c. No. 170466** (Sundry deposits-Earnest money) **IFSC Code CCBL0209001** held at HEAD OFFICE towards the cost of the RFP Document.

The details of the EMD paid should form part of the response to the RFP submitted by the Vendor.

Failure to comply with this condition shall result in rejection of the bid offer.

No vendor shall be exempted from the requirement of the EMD.

The EMD amount of the unsuccessful vendor(s) shall be returned after the completion of the tender process and for the successful vendor it will be returned after completion of the required formalities for entering into contract.

The EMD amount shall be forfeited if the Vendor –

- Withdraws its Bid during the period of the Bid validity ; or
 - Having been notified of the acceptance of the bid by the Bank and the Vendor during the period of bid validity :
 - Fails or refuses to execute the Contract formalities; or
 - Fails or refuses to perform, in accordance with the Terms and Conditions of the RFP or Contract; or
 - Fails or refuses to furnish the required formalities in accordance with the terms and conditions of the RFP.
 - No interest will be paid on the EMD amount.
 - The Bank’s decision in the above cases will be final.
-
- **Security Deposit**
 - EMD amount of the successful vendor will be refunded after submission of the Performance Guarantee equal to 10% of the project value within 15 days from the acceptance of the purchase order or equal to six months contract value (in case of ASP) payable by Bank within 15 days from the acceptance of the purchase order.
 - If the Vendor fails to remedy the defects raised by the Bank within reasonable period or does not provide support as per the terms of RFP, Bank may invoke the performance guarantee and/ or proceed to take reasonable remedial actions as may be necessary giving prior notice to the Vendor
-
- **Period of Validity**

Bids shall remain valid for a period 12 months from the date of bid opening prescribed by the Bank. A bid valid for shorter period shall be rejected by the purchaser as non-responsive.

- **Bid Currency**

The Prices in the bid document shall be expressed in Indian Rupees only.

- **Bidding Process (Two Stages)**

The vendor has to prepare & submit the proposal(s) for Implementation of Core Banking Solution with all the modules & Applications as mentioned in the RFP – on premise installation or on Application Service Provider (ASP) Model with the required DC, DR, Hardware, System Software’s and colocation of Network Devices of the bank at DC & DR for connectivity, or on Premise Model where the vendor is expected to setup the required DC, DR, Hardware, System Software along with the Managed Services to maintain the infrastructure, networks, security setup, applications and databases provided by the Vendor directly or through external agencies

The response to the present tender will be submitted in three parts:

- Technical bid (Part-III)
- Commercial bid (Part - IV) – for ASP Model
- Commercial bid (Part - V) – for On Premise Model

The Vendor will have to submit the Technical bid and the Commercial portion of the bids separately in sealed envelopes, duly super scribing “For Core Banking Solution & Implementation” and “**TECHNICAL BID**” or “**COMMERCIAL BID**” as the case may be.

- **Technical Bid**

- Technical Bid will contain the Vendor’s information in the format given in the bid document. TECHNICAL BID will not contain any pricing or commercial information at all.



- The bid shall be typed and shall be signed by the Vendor or a person duly authorized to bind the Vendor to the contract. The authorization shall be indicated by a written Letter of Authorization of accompanying the Bid.
- All pages of the Bid except un-amended printed literature shall be initialled by the person(s) signing the Bid.
- The Bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Vendor, in which case corrections shall be initialled by the person(s) signing the Bid.
- Soft copies of the TECHNICAL BID should be given on the USB Drive in Technical Bid Envelope.
- **Commercial Bid**
The Vendor should quote the price as per Part IV and Part V - **Annexure –VIII** (It should be in a Sealed Cover Only)
- **Submission Of Bids**
 - The Vendors shall duly seal each envelope with and should be addressed to the following address. Technical and Commercial Bid sent through a Sealed Cover only by 10-02-2022, 4.00 p.m. last date of acceptance of the Bid



Address for communication:

The Chief Executive Officer
The Citizencredit Co-Operative Bank Ltd., Mumbai
Citizencredit Centre,
CTS No:236, Marve Road,
Orlem, Malad (W),
Mumbai - 400064

- Vendor is required to submit soft copy of the Technical Bid along with the hard copy as above.

- The vendor response to the RFP and its subsequent evaluation is not a contract. The provisions of the contract shall become binding to both the parties only when the Bank enter into an exclusive contract separately with the final selected Vendor.

- Any additional information (e.g.: brochures, client testimonials etc) should be referenced in the Request for Proposal – Response, such that they can be easily identified.

- Responses received becomes the property of the Bank and cannot be returned. Information provided by each Vendor will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the Vendor.

- All vendors are requested to submit responses to RFPs based on the following guidelines:
 - Forwarding Letter as per Annexure-I
 - Eligibility Criteria as per Annexure-II

- Details Of The Vendor as per Annexure-III
 - Undertaking as per Annexure-IV
 - Non-Discloser Agreement as per Annexure-V
 - Functional Requirement as per Annexure-VII
 - Commercial Proposal as per Annexure-VIII
 - Vendor to furnish their queries – Annexure –IX
-
- **Deadline For Submission Of Bids**
 - Bids must be received by the Bank at the address specified in the Bid Document not later than the specified date and time mentioned in the Bid Document. If the specified date of submission of the bids being declared a holiday for the Bank, the bids will be received up to the specified time in the next working day.
 - Bank may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Bank and Vendors, previously subject to the deadline, will thereafter be subject to the deadline extended.
 - Last date for submission of Both Technical and Commercial Bids: 10th Feb 2022.
-
- **Late Bids**

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

- **Modifications and/or Withdrawal of Bids**

- Bids once submitted will be treated, as final and no modification will be permitted. No correspondence in this regard will be entertained.
- No Vendor shall be allowed to withdraw the bid after the deadline for submission of bids.
- In case of the successful Vendor, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such Vendor shall be deemed as foreclosed.

- **Documents to be submitted**

- **Technical Bid**
- **Commercial Bid**

- **Bid Opening And Evaluation**

In the first stage, only **Technical Bids** will be opened and evaluated.

All received RFP responses will be evaluated as per the eligibility criteria. The vendors will be further evaluated on the basis of functionality features, Solution Architecture Suggested, Implementation Plan, Company Credentials & Experience, and accepting the terms and conditions of this document shall be short-listed. Bank reserves the right to accept or reject any technology proposed by the Vendor without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the Vendors.



The Bank will ask the short-listed vendors to make a comprehensive Product walkthrough at the Bank's premises and based on product Evaluation and Technical Eligibility Bank will intimate short listed vendors for final evaluation

In the second stage, the **Commercial Bids** of only those Vendors, whose technical bids are short-listed, will be opened.

The Bank will follow staged evaluation and selection process comprising of Functional, Technical, Support and Commercial evaluation. The Bank's Board will have the ultimate right to make the final decision. The decision of the Bank would be final and the Bank may accept or reject an offer without assigning any reason what so ever.

- **Clarifications Of Bids**

To assist in the examination, evaluation and comparison of bids the Bank may, at its discretion, ask the Vendor for clarification.

- **Preliminary Examination**

Bank will examine the commercial bids to determine whether they are complete; whether any computational errors have been made; whether required information has been provided as underlined in the bid document; whether the documents have been properly signed, and whether bids are generally in order. Bids from agents without proper authorization from the manufacturer as per the authorization form, shall be treated as non-responsive and will be out rightly rejected.

Arithmetic errors will be rectified on the following basis. If there is a discrepancy between unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is discrepancy between words and figures, the amount in the words will prevail. The bid determined as not substantially responsive will be rejected by the Bank.

- **Signing Of Contract**

The successful Vendor shall be required to enter into a SLA & NDA with the Bank, at the time of issue of the Purchase Order. SLA shall be read with the Tender document, the letter of acceptance and such other terms and conditions as may be determined by the Bank.

- **Order Cancellation**

The Bank reserve its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone:

- Delay in delivery beyond the specified period;
- Delay in customization / implementation / installation beyond the specified period that is agreed in the contract that will be signed with the successful Vendor;
- Serious discrepancy in the quality of service / software expected during the implementation, rollout and subsequent maintenance process.

- In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank with interest @ 15% per annum, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other Vendor.
- **Confidentiality Agreement**

“Confidential Information” means any and all information that is or has been received by the Vendor (“Receiving Party”) from the Bank (“Disclosing Party”) and that:

 - Relates to the Disclosing Party; is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential or
 - Is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agents, representatives or consultants.
 - Without limiting the generality of the foregoing, Confidential Information shall mean and include any information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, layouts, plans, charts, studies, memoranda or other documents, or materials relating to the licensed software, the modules, the program documentation, the source codes, the object codes and all enhancements and updates, services, systems processes, ideas, concepts, formulas, methods, know how, trade secrets, designs, research, inventions,

techniques, processes, algorithms, schematics, testing procedures, software design and architecture, computer code, internal documentation, design and function specifications, product requirements, problem reports, analysis and performance information, business affairs, projects, technology, finances (including revenue projections, cost summaries, pricing formula), clientele, markets, marketing and sales programs, client and customer data, appraisal mechanisms, planning processes etc. or any existing or future plans, forecasts or strategies in respect thereof.

- “Confidential Materials” shall mean all tangible materials containing Confidential Information, including, without limitation, written or printed documents and computer disks or tapes, whether machine or user readable.
- Information disclosed pursuant to this clause will be subject to confidentiality for the term of contract plus two years.
- Nothing contained in this clause shall limit vendor from providing similar services to any third parties or reusing the skills, know-how and experience gained by the employees in providing the services contemplated under this clause, provided further that the vendor shall at no point use the Bank confidential information or Intellectual property.
- The Receiving Party shall, at all times regard, preserve, maintain and keep as secret and confidential all Confidential Information and Confidential Materials of the Disclosing Party howsoever obtained

- In maintaining confidentiality hereunder the Receiving Party on receiving the confidential information and materials agrees and warrants that it shall: Take at least the same degree of care in safeguarding such Confidential Information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent such inadvertent disclosure;
- Limit access to such Confidential Information and materials to those of its directors, partners, advisers, agents or employees, subcontractors and contractors who are directly involved in the consideration/evaluation of the Confidential Information and bind each of its directors, partners, advisers, agents or employees, subcontractors and contractors so involved to protect the Confidential Information and materials in the manner prescribed in this document; and
- Upon discovery of any unauthorised disclosure or suspected unauthorised disclosure of Confidential Information, promptly inform the Disclosing Party of such disclosure in writing and immediately return to the Disclosing Party all such Information and materials, in whatsoever form, including any and all copies thereof.
- Immediately return all written Confidential Information, Confidential materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control;
- To the extent practicable, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents

prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the Disclosing Party;

- Any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any governmental, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosure, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.
- The confidentiality obligations shall survive the expiry or termination of the agreement between the Vendor and the Bank.
- This RFP contains information proprietary to **Citizencredit Co-Operative Bank Ltd., Mumbai**. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the RFP may not be reproduced in whole or in part without the express permission of the **Citizencredit Co-Operative Bank Ltd., Mumbai**. Disclosure of any such sensitive information to the parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This will also mean termination of the contract and disqualification of the said vendor.

- **Indemnity**

Vendor shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from

- An act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract,
- Breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor,
- Use of the deliverables and or services provided by the Vendor,
- Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives.
- The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third party claims on the Bank for malfunctioning of the software or deliverables at all points of time, provided however,
 - The Bank shall notify the vendor in writing immediately on becoming aware of such claim,

- The Vendor has sole control of defence and all related settlement negotiations,
 - The Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and
 - The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court. It is clarified that the vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation.
- Vendor shall be responsible for any loss of life, etc., due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc., as such liabilities pose significant risk.
 - Vendor should take full responsibility for its and its employee's actions.

The vendors should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- Non-compliance of the vendor with Laws / Governmental Requirements
- IP infringement
- Negligence and misconduct of the Vendor, its employees, and agents

- Breach of any terms of RFP, Representation or Warranty
 - Act or omission in performance of service.
-
- Indemnity would be limited to court; tribunal or arbitrator awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.
 - Vendor warrants, represents and confirms that it has full right, to use the software for the purpose enumerated in this RFP and has accordingly granted Bank right to access and use the software and further Indemnifies the Bank for any claim of infringement of intellectual property rights by third party due to use of the said software by Bank.
 - Vendor warrants to the Bank that the Software provided by the vendor as per the RFP will conform to corresponding specifications of the software, If Vendor is in breach of the specifications in respect of a given Software due to reasons solely attributable to it, Vendor shall, at its own cost, makes changes in the software as required to rectify the breach. Any financial penalties suffered by the Bank due to the software provided by the vendor will be borne fully by the Vendor. If however both parties subsequently mutually determine that such remedies are not practicable, Bank's exclusive remedy shall be to require Vendor to refund/return all payment or fees allocable to that part of the non-conforming software provided by the Vendor.

- **Escrow Mechanism**

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 Core Banking software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. 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 of the solutions under this RFP which has been duly reviewed by an external independent organisation.

- **Publicity**

Any publicity by the Vendor in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

- **Solicitation of Employees**

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party. The above restriction would not apply to either party for hiring such key personnel who

- initiate discussions regarding such employment without any direct or indirect solicitation by the other party
- respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or
- Has been terminated by a party prior to the commencement of employment discussions with the other party.

- **Penalty**

Penalty will be applicable and will be deducted from monthly recurring charges (MRC) in case of ASP or the Security Deposit in case of on-premise implementation for downtime as mention in below.

The Bank expects that the Service Provider would provide the Services as per the scope of work agreed in this Agreement. Vendor will provide 99.95% uptime (monthly basis) per Branch per services (i.e. CBS, ATM, Mobile Banking, networks, databases, security devices etc.) including infrastructure. Penalties will be applicable with following rate which will be deducted from the monthly recurring changes.

Sr. No.	Duration of Service Unavailability (hours)/per location	Penalty Percentage/Per location
1.	0 – 1 hour	No Penalty
2.	Above 1 Hour to 2 Hour	2% of MRC
3.	Above 2 – 4	3% of MRC
5.	Above 4 – 6	10% of MRC

Sr. No.	Duration of Service Unavailability (hours)/per location	Penalty Percentage/Per location
6.	Above 6 – 12	15% of MRC
7.	Beyond 12 hours will be considered Breach of Agreement	25% of MRC

- **Vendors Liability**

- The Vendors aggregate liability in connection with obligations undertaken as a part of the Core Banking Project regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actual and limited to the value of the contract.
- The Vendors liability in case of claims against the Bank resulting from any financial loss arising out of any bug/glitch in the software provided directly by the Vendor or through any 3rd Party partner, any operational error made by the support staff of the Vendor or any 3rd party partner, misconduct or gross negligence of the Vendor, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.
- The Bank shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Vendor as part of this RFP

- The Bank shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any unlicensed or unauthorised software or modules supplied by the Vendor as part of this RFP
- **Monitoring & Audit**
 - The Bank shall have the right to visit any of the Vendor's premises (including development and support centres), DC or DR allocated to the Bank, with prior notice to ensure that the data provided by the Bank are not misused.
 - The Bank reserves the right to audit the infrastructure, networks, security setup, applications and databases provided by the Vendor directly or through 3rd party external agencies, DC, DR and books of account related to the Bank of the Vendor via Internal staff, or any external agencies appointed by the Bank or any statutory or regulatory appointed auditors.
 - Vendor acknowledges the right of the Reserve Bank of India to cause an inspection to be made of Vendor being the Service provider and allow Reserve Bank of India or any other person authorized by it to access the banks documents, records, transactions, logs, and other necessary information given to be stored or processed by the Vendor within reasonable time.
 - Vendor shall comply with all the Cyber Security Controls and industry best practices for CBS, ATM, Mobile Banking, UPI, provided to Bank at DC and DR as mandated by RBI and NPCI for Cyber Security Compliance (moreover to the circulars mentioned below) and shall give the confirmation to the Bank for giving compliance to RBI.

- RBI/2018-19/63
 DCBS.CO.PCB.Cir.No.1/18.01.000/2018-19 dated
 October 19, 2018 - Basic Cyber Security Framework for
 Primary (Urban) Cooperative Banks (UCBs)
 - RBI/2019-20/129
 DoS.CO/CSITE/BC.4083/31.01.052/2019-20 dated
 December 31, 2019 - Comprehensive Cyber Security
 Framework for Primary (Urban) Cooperative Banks (UCBs)
 – A Graded Approach
 - RBI/2019-20/130
 DoS.CO/CSITE/BC.4084/31.01.015/2019-20 dated
 December 31, 2019 - Cyber Security controls for Third
 party ATM Switch Application Service Providers
 - RBI/2017-18/153 DPSS.CO.OD No.
 2785/06.08.005/2017-2018 dated 6 April 2018 - Storage
 of Payment System Data
- Compliance with security best practices may be monitored and validated by periodic computer security audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank.
- The vendor has to remediate all discrepancies observed by the auditors at no additional cost to the bank. The Vendor and the 3rd party partners shall submit the latest summary of the IS Audit reports and the compliance to the Bank, and also give an undertaking for conducting periodic IS audits and submitting the compliance certificates thereafter.
- Submission service reports for the financial year will be mandatory for the vendor/service provider.

- Vendor shall give VAPT Audit Report of ASP infrastructure to the Bank half yearly as per the RBI guidelines by 31st July and 31st January respectively.

- **Guarantees**

Vendor should guarantee that the software and allied components used to service the Bank are licensed and legal.

- **Governing Law And Disputes**

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If however the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal will be subject to the exclusive jurisdiction of the courts at Mumbai, Maharashtra.

During the arbitration proceedings the Vendor shall continue to work under the Contract unless otherwise directed in writing by the bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained.

- **Force Majeure**

The Vendor shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to

perform its obligations under the contract is the result of an event of Force Majeure.

- For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Vendor and not involving the Vendor's fault or negligence and not foreseeable. Such events may include, Acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of war.
- If a Force Majeure situation arises, the Vendor shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the Vendor shall continue to perform Vendors obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- In such a case the time for performance shall be extended by a period (s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Vendor shall hold consultations in an endeavour to find a solution to the problem.
- **Waiver**

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this RFP or subsequent agreement with the other party shall operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any

single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this RFP all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

- **Violation of terms**

The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, suit for specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Vendor from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. 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.

- **Use Of Contract Document And Information**

The Vendor shall not, without the Bank's prior written consent, make use of any document or information provided by the Bank in Bid document or otherwise except for purpose of performing contract.

- **Privacy & Security Safeguards**

The Vendor shall not publish or disclose in any manner, without the Bank prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor under this contract or existing at any Bank location. The Vendor shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned,

removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Vendor shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor under this contract or existing at any Bank location.

- **Non-Discloser Agreement**

Vendor has to submit Non-discloser agreement as per format. Annexure – V

- **Acceptance Of Order**

Bank has a right to cancel the order if the same is not accepted within a period of 10 days from the date of the order.

- **Escalation Matrix**

Vendor shall provide an escalation methodology for escalation of issues, where necessary.

- **Taxes**

The offer should be all-inclusive of the cost for CBS on ASP module of all the modules as mention in RFP of CBS on ASP for 46 branches & head office, Interfaces, Implementations, Training giving breakup of the cost and GST

- **Duration And Termination**

The Bank shall be entitled to terminate the agreement at any time by giving notice if:

- The Vendor breaches its obligations under the RFP or the subsequent agreement then the vendor gets 30 days as cure



period from the Bank. If not cured within this time, the Bank holds the rights to initiate termination by giving 90 days' Notice thereof to the Vendor.

- If there is any change in Control, Management, Nature or Ownership of Vendor or Vendor becoming the subject of a voluntary or involuntary petition of bankruptcy or any voluntary or involuntary proceeding relating to insolvency, receivership, liquidation, or composition for the benefit of creditors.
- Agreement shall be valid for period of Five (5) years from the day of final implementation and go live and thereafter, both the parties shall renew the agreement on mutually agreeable revised terms-
- Agreement shall continue to remain in effect for further period of 6 months after the expiry of the Agreement on the same terms and conditions unless terminated by either party at any time during the initial five years period or during any extended period by giving to the other, notice in writing of not less than one month. However, Vendor shall be entitled to all payments for the Services rendered till the date of such termination or till the Services are rendered.
- Either party may terminate this Agreement for mutual convenience by giving Six months' notice to other party on the address as given in the Agreement.

- **Effect of termination**

- The Vendor agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Vendor to the Bank or its designee to ensure smooth handover and transitioning of the Bank deliverables.
- The Vendor agrees that after completion of the Term or upon earlier termination of the assignment the Vendor shall, if required by the Bank, continue to provide services to the Bank at no less favourable terms than those contained in this RFP. In case the Bank wants to continue with the Vendor's services after the completion of this contract then the Vendor shall offer the same or better terms to the Bank. Unless mutually agreed, the rates shall remain firm.
- Vendor will prepare an updated inventory of Bank Information Assets for CBS, ATM, POS, Mobile Banking, SMS (Application Software, OS, CBS Data Backup, Configuration data, Manuals etc.) which will be handed over to Bank within a reasonable time from this contract and thereafter every six months. This will help the Bank in case of un-expected termination of contract and will enable the Bank to start their operations from alternate platform with minimum delay. This inventory will be always kept updated
- In the event this agreement comes to end on account of termination or by the expiry of the term/renewed term of the agreement or otherwise, the Vendor shall render all reasonable assistance and help to the Bank and to any new service provider engaged by the Bank, for the smooth switch over and continuity of the services.

Vendor will hand-over the Bank Readable/Usable Back-up of the Banks data on the last date of service in case of termination by the Bank.

- Vendor shall within 15 days of the termination or expiry of contract return all the confidential information of the Bank or shall provide a certificate in writing to the Bank confirming destruction of confidential information.

- **VAPT/Security assurance certificate**

Vendor will provide Bank the third party Vulnerability Assessment & Penetration Test report which is not showing any security issues before go live of the project. During the warranty/ AMC period, Compliance with security best practices may be monitored by periodic system security audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. The vendor has to remediate all discrepancies observed by the auditors at no additional cost to the bank.

- **Bank's Data Back up**

Vendor has to hand-over the Bank Usable Back-up of Bank data as at the end of every Friday of the week and of the month or as and when required by the Bank on the media provided by Bank. Further Vendor shall replicate the CBS Data at Banks HO online and required hardware and software shall be procured by the Bank at its HO and Bank shall be liable to take utmost care of the data. The Vendor shall also make available a suitable application at the Bank level to facilitate the Bank in generating local reports/MIS and submission of data to RBI and other statutory and regulatory agencies as the case may be

- **Costs**

It should be understood that the Bank is not liable for any costs incurred by Vendors in the preparation of their response to this RFP or negotiations during the selection process.

The preparation of your response will be made without obligation by the Bank to acquire any of the items in your proposal, or to select any Vendor's proposal. Please note that all documentation and other supporting material provided, as part of a submission becomes the property of the Bank and is not returnable.

- **Queries**

The Vendor will have to submit queries pertaining to the RFP as per the RFP Schedule in the format specified in “Annexure IX” in this document to the communication address as specified below.

The Chief Executive Officer
The Citizencredit Co-Operative Bank Ltd., Mumbai
Citizencredit Centre,
CTS No:236, Marve Road,
Orlem, Malad (W),
Mumbai - 400064

Bank will respond to these queries as per the schedule of the RFP, if required there will be a meeting with the Vendors who have obtained this RFP at the agreed time to address any queries in connection with the document.

Part - II

Eligibility Criteria:

- **Eligibility**

The eligibility criteria for the vendor would be as follows:

- This RFP is open to all Private / Public Limited Companies within India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding should fulfil the eligibility conditions subject to the following requirements:
- Only Original Software Developer (OSD) shall be eligible to submit the Bid and would be required to submit suitable proof to that effect
- All Vendors are allowed to quote fully for the project and it is bank's decision to choose various products / services from one / multiple vendors. However, the first preference will be given to a Vendor who takes up the entire project with all the modules and functionality and interfaces. **(Preference will be given to the Vendor who has the capacity to give all the modules and services without any third party modules)**
- Only Original Software Developer (OSD) Company can participate in the bid independently and/or in partnership with ATM s/Mobile Banking/UPI switch vendor.
- All the members of the consortium should have proper teaming agreement and also should have valid authorization letters from each member from an Authorized signatory of the respective companies.

- The Vendor OSD (Original Software developer) shall submit the role, responsibilities of each /Service Provider with whom the Vendor is tying up with.
- All Companies represented by the Vendor shall be legally liable jointly and severally for the execution of the Contract in accordance with the Contract terms, and a statement to this effect shall be included in the bid and in the Contract.
- The OSDs or Vendor who are responsible for a specific component (s) of the project must meet the relevant minimum qualification criteria for that particular component / Product individually:
- The OSD must be Private Limited or Public Limited Company having presence in Software Business offering CBS Solutions to preferably Cooperative Banks for more than 5 years in India with Turnover of Rs.10 Crores and above for last 3 Financial Years and also be a profit making OSD.
- The Original Software Developer [OSD] should preferably have an ISO or CMM Certification towards Secure Application Development and Life Cycle Practices.
- The Product is developed in India and OSD should have proper facilities for product enhancements and customer support to support directly, preferably in Mumbai.
- The CBS proposed should be a proven solution with minimum 20+ satisfied urban co-operative Banks in India. A client list would be

required to be submitted for cross reference by the Bank. The Bank may exercise the option to cross-check with any/all the clients of the OSD regarding the performance of the Software and Support standards and can reject the Vendor if they get negative feedback from the any of the clients even if they are technically qualified in the BID.

- The CBS OSD must have experience in integrating with NPCI Network either directly or through an Authorized Service Provider at least in 5 preferably Cooperative Urban Banks in India.
- Proposed Application must be a robust 3-Tier Browser Based Solution and implemented in Urban Co-operative Banks having more than 30 - 40 Branches of a single Bank and having more than 200 branches collectively from all Co-op Bank clients.
- The solution should be browser base and operating system Independent. Solution should work on latest updated browser released by the Browser OEM.
- The vendor shall have sufficient Team to provide pre & post implementation support to the Bank in Mumbai.
- The vendor should be legally and technically capable of customizing the core banking software as per bank's needs.
- The propose solution offered should be browser base with HTTPS Secured Connection only

- ASP Services offered should be from Tier III or IV certified Data Centre and Disaster Recovery Site and Data Centre should be preferably in Mumbai or MMRDA region and Disaster Recovery Site shall be at different seismic zone.
- The On Premise Setup (in case the Bank so decides) should be Tier III or IV certified for the Data Centre Site and Disaster Recovery Site
- The proposed solution should be enabled with two factor authentication for the CBS and all the applications connecting to the CBS as per the guidelines issued by RBI and revised from time to time.
- Proposed Application must have VAPT Compliance and Security Audit Certificate from Information System Auditors.

(Documentary proof for each of the above is to be provided.)

- **Core Banking Capability**

The suggested Core banking Solution with key modules like, but not limited to Retail, Corporate - Loans and Advances, Collections and Payments, Clearing & Settlement, Trade Finance, General Ledger (account creation and maintenance), Reporting (Statutory and Regulatory Reporting including Automated Data Flow/XML and MIS), Microfinance, Treasury, ALM, AML, Fraud Risk Management, Recovery, Reconciliation (Of all the Payment Systems used by the Bank), GST Module, HR, Loan Origination Module, Share Module, Compliance Tracking Module, should be live in at least three Banks. (Self-declaration is required)

- **Data Migration**

The vendor should have experience in data migration activities and should undertake conversion of existing data across the bank to the new CBS. The data entry is to be minimized to the lowest possible to the extent of new fields in the new package and by automating migration from existing data source. (Certified Photo copies of purchase orders are required).

A feedback on Data Migrations done for at least 3 client Banks to be provided in writing, highlighting the turnaround time (TAT) taken for the entire Transition, the Outcome, the Challenges if any and a remark of the migration auditor that the migration was done in a satisfactory manner (if a migration audit was conducted by the Bank)

Part – III

TECHNICAL BID

- **Project Scope:**

A brief description of the envisaged scope is enumerated as under. The detailed requirements on each of the areas mentioned below are available in Annexure-VII of this document. However, the Bank reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions.

Based on the contents of the RFP, the Vendor shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. It will be the sole responsibility of the Vendor to implement the end to end solution by himself. The Vendor will be the single point of contact for the Bank with regards to this RFP and the Vendor will be responsible for end to end (E2E) implementation and support. The Bank expressly stipulates the Vendor selection under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The Vendor shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Bank.

To implement the CBS solution, the Bank is looking at an solution which includes application software & customization, parameterization and implementation, DC site, DR site and Near DR (if required).



Vendor will also provide support during contract period and training to Bank's designated personnel.

Vendor will provide Centralized Help Desk / onsite support if needed, the Vendor is responsible for offering full-time engineers during UAT and project implementation. UAT Sign-off from the competent authority of the Bank.

A rollback/ fallback plan should be in place (appropriately discussed and agreed by the bank management) before Go Live, in case any critical issues are faced during the GO Live stage.

Vendor will provide from the date of Go-Live for 6 days support Engineer onsite at all the Branches and thereafter minimum of 3 Support Engineers at HO for the period of 45 days or till the time Project is signed off by the Bank

Irrespective of the options given above for the proposal, Vendor to set up the Help Desk for ongoing support to the users / Bank Officials for their day to day queries about the Core Banking Solution and other related modules.

- **Application Requirements**

Given below is a brief overview of key application requirements considered critical by the Bank as part of the proposed CBS. The list is indicative and not exhaustive. However, the details of the requirements are mentioned in the Annexure – VII

- The bank seeks a strong, scalable, secure and the latest application software to meet its current as well as future requirements.

- Application required two factor authentications for users.
- The proposed application should support all required retail & corporate CBS modules by the Bank viz. various Customer Information Management, Deposit and Advances schemes including Savings, Current, Current Plus, Term / Flexi Deposits, Demand / Term Loans, CTS Clearing & Settlement, Transfer, Locker, TDS, Signature Capture, 15G/H, CKYC, EKYC, Debit Card Management, AML, Reporting (Statutory and Regulatory Reporting including Automated Data Flow/XML and MIS), Microfinance, Treasury, ALM, AML, Fraud Risk Management, Recovery, Reconciliation (Of all the Payment Systems used by the Bank), GST Module, HR, Loan Origination Module, Share Module, Compliance Tracking Module, ALM, Inventory Management, Stationary & Printing, LOS, Treasury modules. Demand & Recovery module (Salary earners Bank), Internet Banking (Read only)
- The application should support Share/membership module as per the banks requirement.
- It should also support accounting and MIS needs for the Bank.
- Application should provide XBRL/XML/ADF Returns as per RBI guidelines in any format as required from time to time.
- Application should have auto NPA and Daily NPA marking as per RBI guidelines
- The application should support physical and electronic delivery channels viz. ATMs, Mobile Banking, IMPS, UPI, Tele Banking, Internet Banking, Kiosk Banking/e-lobby, Agent Banking, Bill Payment Integrations, Para banking, QR based payments, Adhoc services as offered by NPCI etc.
- The application should facilitate providing state of the art service to the customers viz. Any Branch Banking, Any Time Banking etc.

- The application should support comprehensive MIS for the Bank as a whole which should inter alia include ALM, Risk Management, Inspection tools besides generating all statutory and non-statutory statements required to be generated at Daily/ Weekly/ Monthly/Quarterly/ Half Yearly/ Yearly intervals as per the requirements of the Bank, RBI & statutory bodies.
- The application must provide the interface for NEFT, ECS, SFMS, RTGS, ATM, Mobile Banking, IMPS, UPI, BBPS etc. and should support accounting procedures pertaining to various inter banks schemes launched by the Reserve Bank of India from time to time.
- The application should be able to integrate with the existing 3rd party applications as per the bank requirement.
- It must be able to integrate and support any 3rd party applications even beyond the scope of this RFP as and when required by the Bank in future viz. Data Warehousing, Data Mining and CRM applications.
- The application proposed must be parameterized as well as customized to meet the specific requirements.
- The application must include adequate inbuilt security as well as sufficient audit logs to maintain historical footprint of financial & non-financial transactions performed by various users.
- The application needs to be user friendly and flexible. Moreover, it should support Business Process Reengineering concepts.
- The Vendor will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the systems and for all other functionalities as mentioned in the RFP. The Vendor will be responsible for training and also provide all the training material for the same (hardcopies and softcopies).
- Installation of the same CBS application and its related components at DR Site Setup shall be the responsibility of the Vendor. Arranging for the appropriate resource for active

participation in the DR Drills/ Data restoration activity at least once in a quarter / Disaster Scenario shall be the responsibility of the vendor.

- **Hardware, DC,DR and Network**

- All the hardware, network, databases, security equipment used for offering ASP Services or to host at on premise should be from the reputed Brands like IBM, HP, Dell, Oracle, CISCO etc.,
- The Application Server used should be in High Availability mode.
- Appropriate load balancing mechanism to be in place to ensure that user access is evenly balanced
- The Database Server used should be in High Availability mode. Database should either be MSSQL or Oracle.
- Data Centre and DR site where Database and Application System hosted should be at least Tier III certified and should have required ISO Certification towards adherence to Best Practices of Security, IT Operations and Business Continuity. Data Centre should be preferably in Mumbai and DR site in different seismic zone.
- Security System used for protecting and monitoring the CBS System should be as per the Cyber Security guidelines issued by RBI and NPCI.
- OSD should provide IS Audit and VAPT report of the Hardware & Software every year to the bank.

- **Requirement Specifications Study**

- The Vendor will conduct a detailed analysis of the CBS requirements (Functional /Technical) and other application requirements of the Bank.

- The Vendor will have to submit detailed analysis of the CBS requirements (Functional /Technical) and must also include all the areas where The Vendor is suggesting any different solution, workaround. If the work-around involves re-alignment of a business process the re-aligned process should be included in the analysis.
- The Vendor is expected to prepare detailed documentation, presentation, workflows for the business processes affected due to implementation of CBS and other Applications implemented by the vendor.
- The vendor shall provide the analysis document to the Bank for review and comment and any comments or suggestions of the Bank will be incorporated therein.
- The Bank will identify the functional heads for each process who would be responsible for the review, comments and sign – off of the analysis document.

The analysis will deem to be completed when signed – off from the Bank.

- **Gap Identification and Resolution**
 - The Vendor shall be responsible for gap identification and resolution so as to:
 - Provide all functionalities required to the Bank & mentioned in the functional and technical specification study.
 - The vendor will provide the Bank with the gap identification report along with the necessary solutions to overcome the gaps and the time frames.

- The vendor will ensure that all gaps identified at the time of the system testing will be immediately resolved.
 - The vendor shall resolve gaps by proposing a suitable work around or customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution.
 - The vendor shall provide all statutory, regulatory and adhoc MIS (Management Information System) and EIS (Executive Information System) reports as required by the Bank in the desired format during the initial phase of customization process.
 - The vendor will give adequate time to the Bank for reviewing the gap report.
 - The vendor will incorporate all the suggestions made by the Bank to the gap report.
 - The vendor will ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the time lines agreed, for the implementation and roll out.
 - Bank will not pay any additional cost for customisations as mentioned above.
- **Customisation**

The Vendor shall ensure that the software provided as a part of the Core Banking Project meets all the requirements described in detail in Annexure-VII Functional Requirements and to carry out all such customisation or development work as may be required by the Bank at no additional Charge or Fees or Expenses.

The Bank shall be a party to the Functional Specifications requirement sign-off, User acceptance test, User acceptance test sign-off, Installation sign-off and Implementation sign-off. The Vendor shall

install and commission the software for customisation and User Acceptance Test as per the Project Plan to be agreed with the Bank.

- **Customization and New Update during the Contract Period**

Vendor should customize/update software as per the recommendations (if any) of the Bank/IS/RBI/Statutory Audit Agency, at no extra cost.

Vendor is required to give the updates that would be duly implemented for all future changes mandated by the Government, RBI, NPCI, Income Tax, CIBIL etc. and any other statutory or regulatory body at no extra cost.

- **Interfaces:**

- The Vendor will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the systems, as mentioned in **Annexure -VII**
- The Vendor will ensure and incorporate all necessary security and control features within the application, operating system, database, network etc. so as to maintain integrity and confidentiality of data at all times.
- The Vendor will be responsible for setting up the test environment for interface testing.
- The Vendor will be responsible for developing, testing and maintaining the interfaces. In case of any subsequent change, modification or alteration to the Banks existing application

software packages, the Bank will obtain the API for such existing application and provide the same to the Vendor for interface.

- The Vendor shall ensure that the CBS shall have the capability to directly interface with such new Applications as may be used by the Bank from time to time.
- The vendor will be responsible for providing interface for all the existing 3rd party applications used by the bank and also for any of the third party application in future without charging any commercials.
- **Project Deliverables (“Deliverables”)**

The project plan will be as per the details provided below. Additional plan may be provided subject to agreement between Vendor and Bank, regarding impact on effort, cost and schedule of the project. The Plan will be:

- Requirement Study and analysis: - Analysis of the requirements will be done, documented and shared with the Bank. The solution to gaps in functionality, if any, will be mutually decided.
- Project Plan including Implementation plan – This will be mutually worked out.
- The Vendor will be responsible for setting up the live server at the DC. The Vendor will also set-up the server at the DR.

- The Vendor will be responsible for clearly demarcating the setting up the live server at the DC and set-up of the server at the DR to ensure security of the setup.
- The Vendor will be responsible for ensuring that updates to the hardware and applications are updated on time to time without disruption of services.
- Vendor will arrange and support for colocation of links at DC & DR provided by Bank.
- The Vendor will be responsible to migrate the data from all the branches and Head Office Departments.
- The Vendor will set all the parameters in the Applications as accepted in the test environment. The Vendor shall be responsible for accuracy of the parameters set according to business needs of the Bank.
- Facility of interface with delivery channels mentioned in the functional scope.
- The Vendor will be responsible for ensuing adherence to Change Management practices and implement them only after approval from the Bank.
- Soft copy of User Manuals will be provided on electronic media.
- Job Cards for end-users.

- Training for Bank's trainers as given in the scope.
- Implementation of solution as per agreed time lines.
- On-site support at each branch/location of the Bank as per agreed time lines.
- Providing post-implementation support for application software and interfaces for the duration of this contract.
- Report Generation and distribution.
- Arranging for testing of DR and BCP drills of CBS and all applications connecting to the CBS including the payment systems at predefined intervals.
- Developing and maintaining standard set of MIS and regulatory reports/returns, including Day Book, Balance Report Sheet, Statement of Account, Exceptional reports, audit trial reports etc. and developing common reports applicable to majority of the participant banks.
- Taking backups as per standard back up guideline of RBI.
- Conducting DR Drill for the CBS and all the applications connecting to the CBS including the payment systems, as per the

RBI guideline, and submitting proof of having conducted the DR drill within 3 days of the completion of the drill

- The Vendor will take the responsibility to co-ordinate with the Bank and all the related agencies as may be required to facilitate smooth failover and failback procedures during the DR drill.
- Provision require for that Bank will set up servers with required software at Bank's head office which will work as near DR for Bank's Database. Vendor has to install and configure this server.
- Any other requirement as mutually agreed upon as considered necessary.
- **Testing**
 - The vendor will have to perform unit testing (UT) and System Integration Testing (SIT) of the complete CBS application/ other proposed application and get Bank's sign off before deploying the code in UAT environment.
 - The Bank proposes to conduct a "Two User Acceptance Test" ("UAT") for the purpose of ensuring that all the functionality requested for by the Bank are available and is functioning accurately. The UAT would be carried out for the CBS / other proposed application and all other third party software being offered by the Vendor or used presently by the bank.
 - The Vendor will convey to the Bank that all the customizations that are required to "Go Live", as agreed upon and signed off by the Bank are completed and the solution is ready for testing.

- The Vendor will set up a SIT /UAT test server, to accommodate a minimum of 25 concurrent users, which shall support simultaneous data migration testing and install the Applications including the customisations, parameterise it as per Bank requirement and upload live data of a sample branch in the test server.
- The Bank expects the SIT /UAT test environment to be available to the Bank at all times, for the purpose of testing.
- The Vendor will install client version of the solution on the PCs“ provided by the Bank. It will be the Vendor’s responsibility to establish connectivity of these test PCs to the Test server for facilitating UAT.
- The Vendor will assist the Bank in preparing test cases including test data.
- The Vendor will assist the Bank in conducting all the tests and analysing / comparing the results. Vendor shall provide full time resources conversant in all business areas, for trouble-shooting during the entire UAT process.
- Any deviations / discrepancies / errors observed during the testing phase will be formally reported to the Vendor and the Vendor will have to resolve them immediately or within 2 working days.
- The Vendor will be responsible for maintaining appropriate program change control and version control for all the modifications / enhancements carried out during the implementation / testing phases.

- The Vendor will be responsible for providing and updating system & user documentation as per the modifications.

- **Data Migration**

Data Migration from Bank's existing CBS System Database to the proposed CBS software Database.

Under this, the vendor shall perform following activities:-

- The vendor will be responsible for successful data migration from the legacy systems to the new environment for all branches and Head Office departments. It is the vendor's responsibility to liaise with the existing system Vendors for the purpose of data mapping and extraction in whatever formats the vendor wants the data.
- The bank will not bear any additional cost for data migration, nor will be responsible for the same.
- The vendor will be responsible for formulating the "Data Migration Strategy" and process documents which will have to be reviewed and signed – off by the Bank prior to the commencement of the data migration exercise.
- It will be the responsibility of the vendor to ensure complete data cleaning and validation for all data migrated from the legacy systems to the new application.
- Collecting the production database on a specific cut-off date.
- Collecting the history databases.
- Collecting various reports generated from current CBS application on cut-off date. These reports includes reports on cut-off date such as Trial Balance, P&L report, account

balancing report, book balancing report, Overdue & NPA Report etc.

- Data Migration from current CBS software to propose CBS software.
- Internal checking by the vendor for correctness of data migrated to CBS software on the basis of verification of reports generated from current CBS software and propose CBS software (on migrated data).
- The vendor will make available the Data Migration scripts for the Migration Audit purpose only.

- **Environment Set up**

The vendor will have to do complete set-up for Training/ Customization / UAT/ Bench Marking environment as per the bank's requirement and location at the vendors cost

Under this activity, the vendor to perform the following activities:

- The vendor will have to do complete set-up for Training/ Customization / UAT/ Bench Marking environment as per bank's requirement and location at the vendor's cost
- Installation of CBS test Database for CBS application on the Bank Datacentre
- Installation of Add-ons & Interface Databases.
- Creation of Directory Structure and Transfer of files/images for the functionality where in the files/images are stored in the File System.
- Issue of Product Licenses, Installation of Set-up for following Modules:
-

- **Data Verification**

Data verification by the Bank for the data migrated on cut-off date to the CBS software.

Under this following activities shall be performed by the Bank and the vendor:

- Bank team shall verify the migrated data in all the above modules / add-ons / interfaces installed on test bed set-up.
- Bank team to verify all the commonly generated reports on migrated data through' CBS software application and shall cross-check its correctness against the same reports generated through' CBS software.
- In case of any mistakes found in the reports output, the vendor shall correct the same and submit the correct output report to the Banks team.

Bank shall issue Data verification certificate based on sample reports it has verified.

- **UAT**

The Vendor will provide a set up to facilitate the Bank to conduct UAT on the Test bed set-up for the same.

Under this following activities shall be performed:

- The Bank proposes to conduct a “Two User Acceptance Test” (“UAT”) for the purpose of ensuring that all the functionality requested for by the Bank are available and is functioning accurately. The UAT would be carried out for the CBS / other proposed application and all other third party software being offered by the vendor or used presently by the bank.
- The vendor will set up a UAT test server, to accommodate a minimum of 25 concurrent users, which shall support

simultaneous data migration testing and install the Applications including the customisations, parameterise it as per Bank requirement and upload live data of a sample branch in the test server.

- The Vendor will assist the Bank in conducting all the tests and analysing / comparing the results. The Vendor shall provide full time resources conversant in all business areas, for trouble-shooting during the entire UAT process.
 - Bank to perform sample UAT entries for various modules specified above.
 - In case of any issues observed, rectification of those issues.
 - Bank to make sample entry into the test set-up
 - Rectification of issues observed in sample entry into test set-up by Bank Users.
 - Submission of report of various modules tested by the vendor & Users on test set-up
-
- **Change Management.**
As part of change management, Vendor shall:
 - Accept and enter authorized change requests into an information data base for the purpose of tracking changes to the environment; and for every change affecting the entire environment Vendor shall assess the necessity and impact of the proposed change on performance, connectivity and overall operation.
 - In conjunction with the Bank, develop acceptance test criteria and test the change.
 - Work with the Bank to resolve any acceptance test issues.

- Schedule/manage testing and implementation of the change, including Communication to and coordination with other affected functions in accordance with the Change Management Procedures to be agreed with the Bank.
- With assistance from the Bank, verify the successful implementation of the change.
- **Training**
 - The Vendor will be responsible for training the Bank employees in the areas of application / user / security management etc. The end user needs to provide a comprehensive training methodology document and the training should at least cover the following areas:
 - Application Management;
 - User Management;
 - Application Security Management
 - The training setup at the data centre should be for minimum 20 concurrent users. The Bank expects the training environment to be available to the Bank at all times, for the purpose of training.
 - The Vendor will be responsible to train all users in the proposed branches/Head Office departments as identified by the Bank. There will be no limit on the number of these employees to be trained or the number and size of the batches to be conducted. The training will be held at the Bank respective branches /Head Office or at the training centres as required by the Bank.

- The Vendor is expected to conduct an Executive Awareness Program for the senior level management team of the Bank.
- The Vendor will be responsible for imparting the required training to the branch personnel prior to the implementation & roll out in the Branch (es).
- The Vendor will be responsible for preparing, circulating and collecting training feedback forms from the participants.
- The feedback forms will be prepared by the Vendors, reviewed and given to the Bank. The changes, if any, suggested by the Bank or its consultants, should be incorporated and implemented by the Vendor.
- The Vendor will impart training to all the end users on the CBS application prior to the Branch going live and onsite support for at least 3 days is to be ensured by the Vendor.
- The Vendor will be responsible for providing the users with the requisite training material in both hard and soft copies at least for the core team / implementation training, technical training, end user training and train the trainers. The onus of preparing the training material will be on the Vendor.
- **Implementation and Roll out.**
 - The implementation will consist of implementing the proposed CBS and other proposed applications / 3rd party applications in all existing branches and Head Office departments.



- The Vendor will be responsible for setting up the live server at the DC. The Vendor will also set-up the server at the DR.
- Vendor will set up SDWAN links between DC, DR, Head office & Branches.
- The Vendor will set all the parameters in the Applications as accepted in the test environment. The Vendor shall be responsible for accuracy of the parameters set according to business needs of the Bank.
- The Vendor will be responsible to migrate the data from all the branches and Head Office Departments.
- The Vendor is required to be present at the branches/Head Office departments selected by the bank for support by the vendor and at central locations under migration for the first working week and after the branch has been migrated to the proposed solution for handholding, trouble shooting and hands-on training.
- The Vendor representative will be required to be present as and when required by the Bank post roll-out for supporting periodic activities such as monthly/quarterly and yearend activities.
- The Vendor will assist the Bank in testing the reports generated using the proposed Application with those generated by the old system during the parallel run. The Vendor personnel will investigate any differences observed in the report generated using legacy system as compared to the report generated from the CBS and initiate corrective action.

- In the event of any deviations / discrepancies / errors observed during roll out, the sign off will only be given by the Bank once the deviations / discrepancies / errors reported have been successfully rectified by the Vendor.

The Vendor shall depute relevant personnel to attend and resolve the branch problems immediately as per agreed timeframe based on the severity of the issue.

- **External Interface and Integration**

The Vendor shall ensure that the CBS shall have the capability to directly interface with such new Applications as may be used by the Bank from time to time. Also the CBS solution must provide for such functional features, given as Functional Requirement in RFP.

The vendor will be responsible to providing interface for all the existing 3rd party applications used by the bank and also for any of the third party application in future without charging any commercial

- **Future Developments**

Future changes to the Banks internal systems as per Banks requirements, as specified by regulatory bodies (e.g. enhancements in Bank master/ Customer Product Database etc.) may have an impact on the proposed CBS and the vendor has to cater to those accordingly within stipulated time defined by the Bank.

- **Effective Date**

Means the date on which sign off given by Bank for successful delivery and installation of all software, Interface, services from vendor as maintained in RFP to the satisfaction of Bank. Bank will

appoint person/group of persons/ outside agency for testing of successful installation and delivery of the products as mentioned in RFP. Authorised person will sign off the acceptance of the product.

- **Vendor Performance Metrics & Management:**

Vendor performance will be monitored and recorded as necessary over the duration of the contract with respect to satisfactory fulfilment of all contractual obligations. Performance assessments may comprise of:

- Compliance with service levels;
 - Availability of services within established timelines; and Escalation Matrix.
- Vendor has to provide Bank RPO of 15 minutes and RTO of 3 hour.

Part -IV

Commercial Bid

• **Price/ quotes**

- The prices quoted by the Vendor shall be exclusive of all taxes, levies, cess, excise and custom duties, installation, etc. that need to be incurred. The prices quoted will also include transportation to respective sites, insurance till supervision, commissioning and final acceptance by the Bank.
- The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the CBS or other software that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes arising during the subsistence of this agreement, and the Bank shall not pay any additional cost for the same.
- Terms of payment as indicated in the Purchase Contract that will be issued by the Bank on the selected Vendor will be final and binding on the Vendor and no interest will be payable by the Bank on outstanding amounts under any circumstances. If there are any clauses in the Invoice contrary to the terms of the Purchase Contract, the Vendor should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows “Clauses, if any contained in the Invoice which are contrary to the terms contained in the Purchase Contract will not hold good against the Bank and that the Invoice would be governed by the terms contained in the Contract concluded between the Bank and the Vendor”. Vendor should ensure that the project should not suffer for any reason.

- **Payment Terms**

- One time cost if any will be paid after completion of project and Vendor has to raise invoice for same with supporting sign off from the Bank.
- Monthly recurring charges will be paid at the end of every quarter. Bank will inform to vendor by email if any discrepancy found in invoice within seven working days to vendor. Bank will inform vendor within 5 working day to if any penalty charges (as per sec 30 of Part-1) due for the month. Penalty will be deducted from the monthly payment. The payment shall be made within a fortnight of the delivery of invoice to the Bank if any discrepancy not found.
- GST will be paid extra by the Bank as applicable.
- If the Bank acquires additional branch licenses, then the rates quoted for monthly recurring cost will be made applicable for each additional branch, as per proposal submitted to Bank
- The cost quoted above will remain fixed for a period of 5 years.
- Bank will guarantee a minimum of 46 Branches and 1 HO for a period of 3 years.
- TDS shall be deducted by the bank as per Income Tax laws of India.
- Penalty if any as per RFP will be deducted from the Bills

Annexure – I

Forwarding Letter

To

The Chief Executive Officer
The Citizencredit Co-Operative Bank Ltd., Mumbai
Citizencredit Centre,
CTS No:236, Marve Road,
Orlem, Malad (W),
Mumbai - 400064

Sir,

Reg.: **Our bid for Providing Core Banking Solution & Implementation**

We submit our Bid Document herewith.

We understand that

You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.

- If our Bid for the above job is accepted, we undertake to enter into and execute when called upon by the purchaser to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.



- If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract. Vendor means the vendor who is decided and declared so after examination of commercial bids.

Dated at _____ **this** _____ **day of** _____ **2021.**

Yours faithfully

For _____

Signature: _____

Name: _____

Annexure II

Eligibility Criteria

S.NO.	Eligibility Criteria	Documents to be Submitted
1.	The bidder must be an Indian firm/ organization registered under Indian Companies Act.	Copy of Certificate of Incorporation issued by Registrar of Companies
2.	The bidder should have a minimum turnover of Rs.10/- Crores for last 3 audited Financial Years (2018-19,2019-20 & 2020-21) & Profit making for last three financial year	Copy of the audit Annual Reports and /or certificate of the Chartered Accountant.
3.	The bidder should not be blacklisted by any Bank/Central/State Govt. dept. /Public Sector Unit.	Certificate from Company Chief Executive as per Annexure
4.	Bidder should have been in the business of CBS provider on ASP for a period exceeding three years as on 30.06.2021.	Work Orders confirming year and area of activity.
5.	The bidder's DC & DR from where the CBS services would be offered, should be at least a Tier 3 and or above certified facility.	Tier III Certificate and or above
6.	Bidders should provide a detailed time schedule for the total implementation of the project	Copy of detail time schedule with implementation plan

S.NO.	Eligibility Criteria	Documents to be Submitted
		should be provided by the bidder
7.	The bidder should provide address details of their data centre, project office and support centre for personal visit by the concerned Bank officials.	Copy of address detail should be provided.
8.	The Original Software Developer [OSD] should preferably have an ISO/CMM Certification.	Photo copy
9.	OSD should have proper facilities for product enhancements and customer support to support directly or through their Authorized Partner in India especially in Mumbai	Self-Declaration
10.	The CBS proposed should be a proven solution with minimum 20+ satisfied urban co-operative Banks in India and one salary earner Bank in Maharashtra (including Demand & Recovery module). The Bank may cross-check with all the clients of the OSD regarding the performance of the Software and Support standards and can reject the Vendor if they get negative feedback from the any of the clients even if they are technically qualified in the BID.	Photo copy of purchase orders
11.	The CBS Solution must have experience in integrating with NPCI Network either directly or through an Authorized Service	Photo copy of purchase orders

S.NO.	Eligibility Criteria	Documents to be Submitted
	Provider at least in 5 Cooperative Urban Banks in India.	
12.	Proposed Application must be a Robust 3-Tier Browser Based Solution and implemented in Urban Co-operative Banks having more than 30 - 40 Branches of a single Bank and having more than 200 branches collectively from all Co-op Bank clients.	Self-Declaration
13.	The solution should be browser base and preferably machine Independent	Self-Declaration
14	The Solution should be with two factor authentication for users	Self-Declaration

Annexure III

DETAILS OF THE VENDOR

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

S. No	Item	Details
1	Name of Company	
2	Postal Address	
3	Telephone and Fax numbers	Telephone: FAX:
4	Constitution of the Company	
5	Name and designation of the person authorized to make commitments to the Bank [An authorization letter is required from the company]	
6	Email Address	
7	Year of commencement of Business	
8	GST Number	
9	TAN Number and PAN Number	
10	Turnover for last 3 Financial Year 2018-19 2019-20 2020-21 Attached Certified copy of the Accounts with Tax Audit Report	

11	Supports Centres	
12	Proposed DC site	
13	Proposed DR site	
14	Proposed Near DR Site	
15	Certifications available	

Annexure IV

Undertaking for Vendor

To

The Chief Executive Officer
The Citizencredit Co-Operative Bank Ltd., Mumbai
Citizencredit Centre,
CTS No:236, Marve Road,
Orlem, Malad (W),
Mumbai - 400064

Dear Sir(s),

Sub: RFP for

We, M/s _____, the undersigned, hereby confirm that we have read and understood the eligibility criteria and fulfil the same.

- We further confirm that all the information as per requirement of the Bank have been included in our bid.
- We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.
- We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within stipulated time.
- All the details mentioned RFP and in the other tender documents submitted by us are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage of evaluation, the bank has the right to reject the proposal and disqualify us from the process.



- We hereby acknowledge and unconditionally accept that the Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the BID and related documents, in short listing of vendors for providing the turnkey Project.
- We also acknowledge the information that this response of our Company for the Bank's BID process is valid for a period of 12 month, for the short-listing purpose, from the date of expiry of the last date for submission of our response to BID and related documents.
- We understand that the Bank will not accept any extraneous conditions that may be stipulated by the vendors in their offer and the Bank reserves the right to adhere to the terms stipulated by it in the BID documents and to the extent modified, if any, by the Bank during the technical evaluation. We also agree that the vendors, whose offers are otherwise technically compliant, will have to adhere to the Bank's terms and conditions, based on which, the Bank has sought the offers irrespective of the terms or deviations contained in vendor's offer.
- We have noted that the Bank reserves the right to reject any proposal not submitted in the required formats and with the required information.
- The Bank may at its absolute discretion waive any minor non-conformity in any offer. The Bank's decision in the matter will be final and the same shall be binding on us.

Seal & Signature of the Authorized Official

Annexure -V

Non-discloser Agreement format

(To be executed on a non-judicial stamped paper of requisite value based on place of execution)

Confidentiality and Non Disclosure Agreement

This Confidentiality Agreement (the “Agreement”) is made by and between _____, having its registered office at _____ (hereinafter referred to as “VENDOR”) and The CitizenCredit Co-Operative Bank Ltd. with its principal place of business at CitizenCredit Centre, CTS No:236, Marve Road, Orlem, Malad (W), Mumbai 400064 (hereinafter referred to as “The Bank”) (each a “party” or collectively the “parties”) as of this Confidentiality Agreement as part of the Consulting Assignment.

RECITALS

A. The parties are discussing certain matters for the purpose of assessing the technology roadmap for The Citizencredit Co-Operative Bank Ltd. for the said purpose, referred to in this Agreement as the “Business Purpose” which requires The Citizencredit Co-Operative Bank Ltd. to disclose certain information to the other party; and

B. In this Agreement, the party disclosing such information i.e.: The Citizencredit Co-Operative Bank Ltd. shall be referred to as the “Disclosing Party” and the party receiving such information i.e. _____ shall be referred to as the “Receiving Party”.

WHEREAS, the parties have been and will be engaged in discussions and negotiations concerning the establishment of a business relationship



between them and may disclose or deliver to each other certain confidential or proprietary information or trade secrets for the purpose of enabling them to evaluate the feasibility of such business relationship; and

WHEREAS, the parties wish to enter into this Agreement in order to assure the confidentiality of such confidential or proprietary information and trade secrets in accordance with its terms.

THE PARTIES THEREFORE AGREE AS FOLLOWS:

1. The Confidential Information

As used in this Agreement, the term “Confidential Information” shall mean all trade secrets or confidential or proprietary information, including without limitation computer software code, designated as such in writing by VENDOR or The Bank prior to or at the time of disclosure.

Notwithstanding the foregoing, information which is orally or visually disclosed, or is disclosed in writing without an appropriate letter, proprietary stamp or legend, shall constitute Confidential Information if

(i) it would be apparent to a reasonable person, familiar with the disclosing party’s business and the industry in which it operates, that such information is of a confidential or proprietary nature the maintenance of which is important to the disclosing party or if

(ii) the disclosing party, within thirty (30) days after such disclosure, delivers to the receiving party a written document or documents describing such information and referencing the place and date of such oral, visual or written disclosure to such party. All information whether commercial, financial, technical or otherwise, including without limitation all secret or confidential information of the Disclosing Party, or its holding company, subsidiaries or associated companies in whatever form

(electronically, orally or in writing), together with all analyses, compilations, data, reports, studies or other documents prepared by the Receiving Party which are derived from or in connection with such information or which contain or are based in whole or in part upon such information, shall be referred to in this Agreement as the “Confidential Information”.

2. Disclosure of Confidential Information

The parties hereto agree to disclose and provide to each other such Confidential Information as is necessary for the Business Purpose. The parties acknowledge that the Confidential Information is a valuable, special and unique asset belonging to the Disclosing Party.

The parties mutually understand and agree that the Confidential Information and any other information that is provided by them to each other or is developed, produced or generated by either party in connection with the evaluation of the proposed business arrangement constitute valuable confidential information and trade secrets.

Each party understands that it is not authorized to use, and agrees not to use, any of such Confidential Information for any purpose other than the purpose for which it was disclosed in accordance with this Agreement. Without limiting the foregoing, neither party shall cause or permit reverse engineering of any Confidential Information received by it.

Each party shall keep confidential all Confidential Information received by it and protect such from unauthorized use or disclosure by its employees, agents and contractors. Each party shall maintain adequate security measures, consistent with the security measures used by prudent companies in the software industry to protect their valuable proprietary information, to protect Confidential Information received by it from unauthorized use, access or disclosure.

The parties agree that they will not disclose the Confidential Information of the other party to any person, firm, corporation, association or any other entity for any reason or purpose whatsoever,

provided however, that both parties shall be permitted to disclose the Confidential Information on a need-to-know basis to all staff, both support and management, employed by it or any of its subsidiary, affiliated or associated companies provided that the terms of this Agreement are made known to such staff, who will be bound by the terms of this Agreement.

Further, the parties agree that the Confidential Information may be disclosed to their professional advisers, agents and consultants provided that such professional advisers, agents and consultants sign an undertaking relating to confidentiality on the same terms and conditions as contained herein.

The parties agree that they shall not utilise, employ, exploit or in any other manner whatsoever use the Confidential Information disclosed by the other party other than for the Business Purpose without the express written consent of the Disclosing Party.

1. Limitation of Obligations

The obligations of the parties specified above shall not apply, and the parties shall have no further obligations, with respect to any Confidential Information to the extent the receiving party can demonstrate that such confidential Information:

- (i) is generally known to the public at the time of disclosure or becomes generally known through no wrongful act on the part of the receiving party;
- (ii) is in receiving party's possession at the time of disclosure otherwise than as a result of receiving party's breach of any legal obligation;
- (iii) becomes known to the receiving party through disclosure by sources other than the disclosing party having the legal right to disclose such Confidential Information;



- (iv) is independently developed by the receiving party without reference to or reliance upon the Confidential Information; or
- (v) is required to be disclosed by the receiving party to comply with applicable laws or governmental regulations, provided that the receiving party provides prior written notice of such disclosure to the disclosing party and takes reasonable and lawful actions to avoid and/or minimize the extent of such disclosure.

2. Access by Employees.

Each party shall limit access to the Confidential Information to those of its employees who:

- (i) require such access in connection with the evaluation of the proposed business relationship and
- (ii) have executed written agreements requiring them to maintain the confidentiality of such Confidential Information to the extent provided herein. Each party agrees that it is fully responsible for the actions of its employees, agents and contractors with respect to restrictions on the use and disclosure of the Confidential Information, whether or not such individual is or was acting within the scope of his or her employment or agency.

3. No Copies;

Return of Confidential Information. Neither party shall make or permit to be made any copy of the Confidential Information. Should any copy of the Confidential Information be lost, damaged or destroyed while in the possession of the receiving party, the receiving party shall notify the disclosing party and provide a written summary of the

circumstances under which the Confidential Information was lost, damaged or destroyed. Promptly upon receipt of written notice of a decision by the other party not to pursue the proposed business relationship and at any other time requested by either party, each party shall return to the other party all documents, magnetic media and other materials embodying Confidential Information,

- (i) upon request, permit the requesting party to have access to its premises during normal business hours to remove all such materials which are in its control or possession, or
- (ii) upon request, destroy all such materials which are in its control or possession.
- (iii) upon the return or destruction of the Confidential Information, the parties shall each deliver to the other party a certificate of an executive officer that all such materials have been returned or destroyed.

4. Title

All Confidential Information of the Disclosing Party is acknowledged by the Receiving Party to be the property of the Disclosing Party and the disclosure of the Confidential Information shall not be deemed to confer any rights to that Confidential Information on the Receiving Party.

The parties each acknowledge that the Confidential Information, and any and all copyrights, trade secret rights, and other proprietary rights with respect hereto, are provided hereunder for evaluation purposes only and shall be and remain at all times the property of the disclosing party or its licensors, if any. No right to use, license or conveyance of any such rights to a receiving party is granted or implied under this Agreement. Neither party shall modify or alter any Confidential Information received by it.

4. Standard of Care

The parties agree that they shall protect the Confidential Information of the other party using not less than the same standard of care that each party applies to its own Confidential Information and that the Confidential Information shall be stored and handled in such a way as to prevent unauthorized disclosure.

5. Return of Confidential Information

The Disclosing Party may request in writing at any time that any documents, papers or records (whether in writing or capable of being reduced to writing) containing Confidential Information and any copies thereof be returned with a written statement to the effect that upon such return the Receiving Party has not knowingly retained in its possession or under its control, either directly or indirectly, any Confidential Information or copies thereof, and the Receiving Party shall comply with any such request within seven (7) days of receipt of such request.

Any part of the Confidential Information which consists solely of analyses, compilations, studies or other documents prepared for the Receiving Party and which the Receiving Party by mutual agreement with the Disclosing Party does not return to the Disclosing Party will be destroyed by request of the Disclosing Party, and such destruction will be confirmed by the Receiving Party in writing.

6. Excluded Information

6.1. The obligations pursuant to this Agreement shall not apply to any Confidential Information that:

- a. Is in the possession of the Receiving Party prior to receipt of same from the Disclosing Party;
- b. Is or becomes publicly known, otherwise than as a consequence of a breach of this Agreement;
- c. Developed independently by the Receiving Party without access to or use of the Confidential Information;

- d. Is disclosed by the Receiving Party to satisfy the legal demand by a competent Court of Law or government body, provided however that in these circumstances the Receiving Party shall advise the Disclosing Party prior to disclosure so that the Disclosing Party has an opportunity to defend, limit or protect against such production or disclosure, and provided further that the Receiving Party will disclose only that portion of the Confidential Information which is legally required to be disclosed and the Receiving Party will exercise its reasonable efforts to obtain a protective order or other reliable assurance that confidential treatment will be accorded to any Confidential Information required to be disclosed.
- e. Is disclosed to a third party pursuant to written authorisation from the Disclosing Party;
- f. Consists solely of generalised ideas, concepts, know-how or techniques relating to computer hardware or software;
- g. Is received from a third party without similar restrictions and without breach of this Agreement.

6.2. This Agreement shall survive the completion of the Business Purpose or the termination for whatever reason of this Agreement.

7. Representations and Warranties

Each party represents and warrants to the other that it is a corporation duly organised and validly existing in the jurisdiction of its incorporation. Each party represents that it has full corporate power and authority to enter into this Agreement and to do all things necessary for the performance of this Agreement. The Disclosing Party warrants that the Confidential Information has not been provided in breach of any other agreements with third parties.

Neither Party makes any warranty that the Confidential Information it is disclosing hereunder will meet the requirements of the other party or that such Confidential Information will be sufficient or suitable for the recipients' purposes.

8. Entire Agreement and Severability

8.1. This Agreement contains the entire agreement of the parties with respect to the subject matter of this Agreement and supersedes all prior agreements between the parties, whether written or oral, with respect to the subject matter of this Agreement.

8.2. In the event that any one or more of the provisions contained in this Agreement shall for any reason be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision of this Agreement and this Agreement shall be construed as if such invalid, illegal or unenforceable provision had never been set forth herein, and the Agreement shall be carried out as nearly as possible according to its original terms and intent.

9. Notices

All notices, demands or other communications under this Agreement shall be given or made in writing, and shall be delivered personally, or sent by certified or registered mail, with return receipt requested, addressed to the party or parties to whom they are directed at the address set out at the head of this Agreement or at such other address as may be designated by notice from such party, with a copy sent by fax at such number as the parties hereto shall designate from time to time. Any notice, demand or other communication given or made by mail in the manner prescribed in this paragraph shall be deemed to have been received seven (7) days after the date of mailing.

10. Additional Provisions

10.1. Each party to this Agreement shall execute and deliver such other documents and do such other acts and things as may be

necessary or desirable to carry out the terms, provisions and purposes of this Agreement.

10.2. No amendment, interpretation or waiver of any provisions of this Agreement shall be effective unless made in writing and signed by the parties to this Agreement.

10.3. The failure to enforce or to require the performance any time of any one of the provisions of this Agreement shall not be construed to be a waiver of such provision, and shall not affect either the validity of this Agreement or any part hereof or the right of any party thereafter to enforce each and every provision in accordance with the terms of this Agreement.

10.4. The headings of paragraphs are used for convenience only and shall not affect the meaning or construction of the contents of this Agreement.

10.5. This Agreement may be executed in counterparts, all of which shall constitute one agreement, and each such counterpart shall be deemed to have been made, executed and delivered on the date set out at the head of this Agreement, without regard to the dates or times when such counterparts may actually have been made, executed or delivered.

10.6. This Agreement shall not be assigned in whole or in part or otherwise transferred to any other party without the prior written consent of each of the parties hereto.

11. Partnership

This Agreement is not intended to constitute, create, give effect to, or otherwise recognize a joint venture, partnership or formal business entity of any kind. Each Party shall act as an independent contractor and not as agent of the other for any purpose whatsoever and neither shall have any authority to bind the other.

12. Governing Law

This Agreement and the relationships of the parties in connection with the subject matter of this Agreement shall be governed by and determined in accordance with the Jurisdiction of the High Court of Mumbai and the parties submit to the non-exclusive jurisdiction of the High Court of Mumbai in relation to any legal actions or proceedings arising out of or in connection with this Agreement.

In the event of dispute which arises in connection with this Agreement which cannot be settled amicably, the same shall be settled by arbitration conducted by Sole Arbitrator in accordance with the provisions of the arbitration and Conciliation Act, 1996.

The site of the arbitration shall be Mumbai, Maharashtra, India. The language for arbitration shall be in English.

This Agreement may be executed in one or more counterparts, each of which will be deemed an original and all of which will be considered one and the same Agreement.

This Agreement supersedes all prior agreements, written or oral, between VENDOR and The Bank relating to the subject matter of this Agreement. Any amendment or modification of this Agreement shall be in writing and shall be signed by both parties hereto.

This Agreement shall remain in full force and effect with respect to all Confidential Information notwithstanding the return or destruction of Confidential Material. VENDOR and The Bank each acknowledge that the Confidential Information represents valuable property and agree that the provisions of this Agreement shall be enforceable by specific performance and other equitable relief in addition to any action for damages or other remedy available to either party.

If any provision of this Agreement is for any reason held to any extent to be invalid or unenforceable, the remainder of this Agreement will not be affected and will be interpreted so as reasonably to effect the intent of the parties hereto.



The parties further agree to replace such void or unenforceable provision of this Agreement with a valid and enforceable provision that will achieve, to the extent possible, the economic, business and other purposes of the void or unenforceable provision.

IN WITNESS WHEREOF, the parties have Signed this ____ Day of _____, 2021 by the persons who have herein put their stamps as hereunder.

For an on Behalf of VENDOR Consultants For and on Behalf of The Citizencredit Co-Operative Bank Ltd.

Name

Signature

Designation

Date:

Name

Signature

Designation

Date

Annexure -VI

Branches details of Bank

Sr. No.	Name of the Branch	Address of the Branch
1	Amboli	Creado Co-op. Hsg. Soc., Caeser Road, Amboli, Andheri (W), Mumbai – 400 058
2	Bandra (Mt.Carmel)	Sunbeam Co-op. Hsg. Soc., 64, Mount Carmel Road, Bandra (W), Mumbai – 400 050
3	Bandra (Hill Road)	Salsette Catholic Co-operative Housing Society Limited, Plot no. 29, Hill Road, Bandra (W), Mumbai – 400 050
4	Bandra (Turner Road)	Shop no.5/6, Darvesh Royale, Perry Road, Bandra (W), Mumbai – 400 050
5	Borivali	Rosario Apts. I. C. Colony Rd, Borivali (W), Mumbai –400 103
6	Byculla	St. Mary's Extension, Nesbit Rd, Mazgaon, Mumbai –400 010
7	Chembur	Eric House, Near Ambedkar Garden, Central Avenue, Chembur, Mumbai – 400 071
8	Colaba	Sind Chambers Co-op. Hsg. Soc. Ltd., S. B. Singh Road, Colaba, Mumbai – 400 005
9	Dadar	Dr. Antonio Da Silva School Annexe, S. K. Bole Road, Dadar, Mumbai – 400 028
10	Dhobitalao	St. Xavier's High School, 289, L. T. Marg, Mumbai – 400 001.
11	Dahisar	Shop No. 4 & 5, Madhu Kunj, Bhausahab Parab Road, Kanderpada, Dahisar (W), Mumbai – 400 068
12	Four Bungalows	Shop No.3, Rameshwar Darshan CHSL, N. Dutta Marg, Four Bungalows, Andheri (W) Mumbai – 400 053
13	Gorai	Church Road, Gorai, Borivali P. O. Mumbai – 400 091
14	Goregaon	Shop No.5, Shreeniketan Building, Flower House CHSL, Pandurangwadi , Goregaon (E), Mumbai – 400 063
15	Kalina	1st Floor, Office No 2, Gokul Harmony CHS, Sunder Nagar,

		Rd No 1, Nr Kalina Market, Santacruz (E), Mumbai 400 098
16	Kurla	Sai Dham Co-op. Hsg. Soc. Ltd., Premier Road, Kurla (W), Mumbai – 400 070
17	Madh	St. Bonaventure School, Madh Island, Malad West, Mumbai 400 061
18	Mahakali	Shop No. 2, Ambika Apartments CHSL, Mahakali Caves Road, Andheri (East) 400 093,
19	Mahim	Shop No. 1/3, Mahim Garden View CHSL, Plot No. 482, M. M. Chotani Road, Mahim (W), Mumbai – 400 016
20	Malad	CITIZEN CREDIT CENTRE, Ground Floor, Orlem- CTS, No. 236, Malad (West), Mumbai- 400 064
21	Manori	Manori Church Compound, Manori, P. O. Kharodi, Mumbai – 400 095
22	Marol	St. John the Evangelist High School, Marol, Andheri (E), Mumbai – 400 059
23	Mulund	Sai Dham Complex CHS, P. K. Extension, Mulund (W), Mumbai – 400 080
24	Sahar	Our Lady of Good Health High School, Sahar, Andheri (E), Mumbai – 400 099
25	Santacruz	154, Fida Mansion, S. V. Road, Santacruz (W), Mumbai – 400 052
26	Vakola	S. Nabibux House, P. J. Nehru Road, Vakola Bridge, Santacruz (E), Mumbai – 400 055
27	Vikhroli	St. Joseph’s High School, Station Road, Vikhroli (W), Mumbai – 400 079
28	Wadala	209/3 Himai Nivas, Ground floor, Opposite Wadala Railway Station, Wadala West, Mumbai 400 031
29	Bhayander	Shop No.6, Ground Flr, Vineet Apartment CHSL, Chattrapati Shivaji Rd, Bhayander (W), Dist Thane, Pin- 401 101
30	Mira Road	Geeta Arcade, Station Road, Opp. Holy Cross School, Mira Road (E), Dist – Thane, Pin – 401 107

31	Thane	Shop no. 2 & 3, Angel's Paradise, Near Dagadi Shala, Veer Savarkar Marg, Thane (W), Pin- 401 602
32	Boisar	Harshgeet, Ground floor, Bhimnagar, Boisar Tarapur Road, Boisar (W), Dist – Palghar, Pin - 401 501
33	Naigaon	Citizencredit Bank Building, Citizen Housing Society, Naigaon (E), Dist – Palghar, Pin – 401 202
34	Virar	Sugandhi Heights, Ground Floor, Village Bolinj, Kharodi Naka, Virar (W), Dist – Palghar – 401 303.
35	Vasai	Ground Floor, Richmond Town, Phase-II Bldg.No.3 CHSL, Vasai (W), Dist – Palghar, Pin 401 202
36	Vashi	Shop no. 4, Apsara CHSL, Plot no. 51, Sector 17, Vashi, Navi Mumbai – 400 703
37	New Panvel	Shop No. 3 & 4, Neel Kunj, Plot No 1 & 2, Sector No.4, New Panvel (E), 410 206.
38	Fatima Nagar	Shop 11, Ground Floor, Building 'C', CTP Tain Square, Fatima Nagar, Pune 411 040
39	Camp	Shop no. 15, Kumar Corner, Convent Street, Camp, Pune – 411 001
40	Nashik	Shop No.5, 'Bosco Centre' Gr. Flr, Thatte Nagar, Near Prasad Circle, Gangapur Road, Nashik - 422 005
41	Nani Daman	Shop No.8-152, Shop No. 5 & 6, Ground Floor, Damania Heights, Kavi Khabardar Road, Nani Daman - 396 210
42	Margao	Shop No. 6, Ground Floor, Building A-1, Sapana Barrier CHSL, St. Joaquim Rd, Borda, Margao, Goa- 403 602
43	Mapusa	Shop No. G-1, Ground Floor, Block D-1, Boshan Homes, Mapusa, Goa – 403 507
44	Panaji	H. No. E – 320, Rua de Ourem, Panaji, Goa – 403 001
45	Porvorim	Plot No. 158, Survey No. 125/2, Alto – Porvorim, Penha – Franca, Bardez, Goa – 403 521
46	Vasco –da- Gama	Shop no. 1 & 16, Sapana Terraces CHSL, Swatantra Path, Vasco – da- Gama, Goa – 403 802

Annexure –VII

Functional Requirement

Module Name	Sr. No	Function
GENERAL		
	1	EOD/SOD Operations At Branch / Core Centre
	2	User Management & Access Control
	3	Program Maintenance & Menu Building
	4	Transfer Of Accounts - Operative To Inoperative, Dormant, Deaf
	5	Transfer Of Deaf Accounts To HO
	6	Independent IBR/ABB Reconciliation Module
	7	Access Control, Dual authentication for user access.
	8	Capability Wise User Creation/Capability temp change facility
	9	Centralise User Creation, Home Branch Change, Capability Change
CUSTOMER MANAGEMENT		
	1	Customer Profile Management
	2	Customer Type Management

	3	Specific Requirement for Salary earner Bank
	4	KYC Compliance
	5	KYC Document Validation
	6	KYC Compliance Due Date
	7	CKYC & EKYC
	8	Relationship To Account
	9	Customer Wise TDS On Paid And Projected Interest
	10	15G/15H Auto Generation & Reports
	11	TDS Exemption Facility
	12	Customer Wise Deposit And Loan Interest Certificate Printing And Email Facility.
	13	Income Taxes 16A Printing And Email Facility
	14	Any Day Customer Log Report Require
	15	Exceptional Reports Require
	16	Customer Identification Unification Module
	17	Customer Home Branch Change Facility
DEPOSITS AND ACCOUNTS		
	1	Common Requirements
	2	Core Requirements Saving/Current Accounts
	3	Core Requirements Term Deposits/Recurring Deposit
	4	Compulsory Deposit (Monthly Contribution Deposit) Minimum Monthly Contribution Require, Interest Calculation On Daily Product, TDS

		projection and deduction, Yearly Interest Capitalisation To Principal Account as per customer requirement.
	5	Share Account, Dividend Calculation On Daily Product At The End Of Financial Year
	6	Security Deposit Account With Zero Interest Rate
	7	Standing Instructions
	8	Passbook/Account Statement Printing Facility and email facility
	9	Account Closure /Pre Mature Closure
	10	Charges/Penalty To Account, Charges/Penalty accumulation
	11	Parameterise Interest Rate
	12	Off Set Interest Rate Facility
	13	Interest Pay Out Monthly, Quarterly, Yearly
	14	Quarterly Compounding For Cumulative And Recurring Deposit
	15	Account Wise Photo/Signature Scanning And View facility
	16	Mode Of Operation Facility With View facility
	17	Audit log for each activity in the account
	18	Exceptional Reports
	19	Operative/Inoperative/Deaf Flag Facility
	20	Deaf And Death Claim Module
	21	Total Freeze, Debit freeze, Credit Freeze
	22	Cheque stop/Revoke

	23	Interest Accrual / Application
LOANS AND ADVANCES		
	1	Common Requirements
	2	Core Requirements for various loan product as per Bank.
	3	Limit Monitoring/DP monitoring
	4	Loan Eligibility And Validation Require As Per Bank's Requirement
	5	Loan Creation As Per Emi/Principal Equal, Monthly Reducing Balance
	6	Loan Disbursement Schedule Creation
	7	Loan Repayment Schedule Creation
	8	Disbursals
	9	Parameterise Interest Rate
	10	Off Set Interest Rate Facility
	11	Penal Interest Facility
	12	Interest calculations on daily product
	13	Interest capitalisation/Interest provision
	14	Prepayment / Closure Of Loans
	15	Monitoring Of Loans
	16	Re-Payments
	17	NPA Functionality As Per RBI Standard. Auto NPA & Daily NPA marking
	18	IR & ORI facility for NPA accounts

	19	Loan Account Surety Facility
	20	Loan Overdue/NPA Letter Printing And Email Facility
	21	Customer Wise NPA Marking
	22	Loan/Interest Recovery Certificate Printing And Email Facility
	23	Passbook/Account Statement Printing/email Facility
	24	Audit log Require To Maintain In System.
	25	Exceptional Reports
	26	Loan Overdue Intimation Letter Printing For Loanee And Sureties
	27	Temporary Overdraft (Tod) Module
	28	Loan Rephasement& Write-Off
	29	Interest Maintenance
	30	Maintenance Of Subsidy Linking To Loan Accounts
	31	Interest Accrual / Application
REMITTANCES & BILLS		
	1	Demand Drafts
	2	Pay Orders (Bankers' Cheques)
	3	Any Branch Banking / Multicity Cheque Module
MEMBERSHIP & RECOVERY		
	1	Membership Date & Membership Number

		(Unique Number)
	2	Centralise And Branch Wise Customer And Membership Opening Facility With Compulsory Deposit Accounts.
	3	Share account opening and sanction process
	4	Share allotment and additional share facility
	5	Share certificate printing
	6	Outstanding Dues Letter Printing And Softcopy For Retiring And Resigning Members.
	7	Department Address And Department Code
	8	Member's Department Id, Service Joining Date, Retirement Date, Designation
	9	Salary Amount
	10	Nominee Details
	11	Status Of Membership (Active/Inactive/Resign/Retiree/Expire Etc.)
	12	Surety Details (Surety To And Surety For)
	13	I & J Form Generation
	14	Provision For Data Entry And View For Fields Like Medical Aid Paid Details, Scholarship Paid Details, Emergency Aid Paid Details, Member Of Other Bank/Society Details
	15	Demand Recovery File Department Wise Require To generate As Per Bank Requirement. (Demand For All Type Loan Instalments With Due Interest, Compulsory Deposit, Surety Recovery, Overdue Amount, Penal Interest Etc.)
	16	Facility for All Members/Department Wise/

		Member Wise File Require To generate As Per Employer Format. Demand Report Require. Demand Not Generated Report With Error Log.
	17	Facility for Total Members/Branch Wise/Member wise Monthly Recovery Posting Received From Various Department As Per Demand File. Reconciliation Report Of Posted File Require. Recovery Not Received Report.
	18	Transaction And Edit Log Require To maintain In System.
	19	Exceptional Reports Require
CLEARING & SETTLEMENTS		
	1	Core Requirements – Outward Clearing
	2	Core Requirements – Inward Clearing
	3	IBC / OBC (Bills)
	4	Outward Bills / Cheque For Collection
	5	Realization Of Cheque Sent For Collection
	6	Outward Bills For Collection Register
	7	Inward Cheques And Bills Received For Collection
	8	CTS Inward Cheques And Bills Received For Collection
	9	CTS Outward Cheques For Collection
	10	ECS / RTGS / NEFT / IMPS /NACH/ATM/POS
	11	NACH inward & Outward
	12	CTS inward & Outward

	13	NACH mandate management
	14	CTS inward & outward centralise processing
	15	Reconciliation
GENERAL LEDGER & BUDGETING		
	1	Common Requirements
	2	Core Requirement : Transaction Posting
	3	Core Requirement : Accounts Receivable And Account Payable
	4	Core Requirement : Budgeting
	5	GL Creation As Per Bank Requirement
	6	GL Posting Restriction As Per Bank Requirement
	7	Trial Balance, Balance Sheet, Time & Demand, Asset & Liability Etc. Report With Reconciliation
	8	IBT/ABB Reconciliation
TELLER / CASHIER OPERATIONS		
	1	Common Requirements
	2	Teller / Cashier Operations
	3	Chief / Head Cashier Operations
RBI & STATUTORY REQUIREMENT		
	1	CTR/STR/CCR
	2	OSS 1 To 9
	3	ALM

	4	DEAF
	5	Form - IX
	6	Time & Demand
	7	SLR/CRR Report
	8	Asset & Liability
	9	Form – VIII, Unclaimed Deposits Report
	10	Form – II , Statement Of Unsecured Loans And Advances To Directors
	11	Reports As Per RBI & Statutory Requirement
	12	MSW – Weekly Balance Sheet
	13	MSM – Outstanding Balances & Overdue - Advances
	14	MSQ – Quarterly Balance Sheet
	15	Control & Monitoring Returns
	16	Asset Liability Management
	17	RBI Returns
	18	Anti-Money Laundering
	19	All Statutory MIS As Per RBI /Govt Requirement
	20	Branch Level General Reports
	21	Customer Deliverable Reports / Statements/Notices
COMMON REQUIREMENTS & ABB		
	1	Income Tax, Service Tax, Professional Tax, GST Etc.
	2	Tax Deduction At Source (TDS)

	3	15G/15H For Tax Deduction
	4	Batch Updates
	5	Bulk File Upload Utility For Debit And Credit. One To Multiple And Multiple To Multiple
	6	Kiosk Interface
	7	ATM/POS Interface
	8	RTGS/NEFT Interface
	9	Mobile Banking Interface
	10	Maker & Checker Facility As Per Bank Requirement
	11	Valuable Paper Inventory System
MIS & REPORT		
	1	Common Requirements
	2	Customer Management Reports
	3	Deposits Accounts Reports
	4	Reports – Advances And Loans
	5	Clearing And Settlement Reports
	6	GL Reports
	7	Teller Operations Reports
	8	Non-Financial Transaction Reports
	9	Exceptional Reports
	10	Any Day Balance Of Loan/Deposit Account Reports
	11	Any Day Trial Balance/Time Demand Reports

	12	Access Control Reports
	13	Non Home Branch Transaction Reports
	14	Branch Reconciliation Report
	15	Other Statutory Reports
	16	Management Reports
	17	Membership / Share Holding/Recovery Reports
	18	Audit Trial Reports
SMS & MAIL MASSAGING ALERTS		
	1	Audit Trial Reports
	2	Customer Management Alerts
	3	Deposit And Withdrawal – Alerts
	4	Advances & Loans – Alerts
	5	Clearing And Settlement – Alerts
	6	GL – Alerts
	7	Loan Overdue Alerts
	8	Account NPA Alerts
	9	Requirement Alerts
FIXED ASSETS & STATIONARY & PRINTING		
A.FIXED ASSETS		
	1	Core Requirement Of Fixed Assets
	2	Fixed Assets Creation Centrally And Branch Wise
	3	Fixed Assets Recognition Procedure

	4	Straight Line Depreciation
	5	Sum Of The Years Digit Depreciation
	6	Declining Balance Depreciation
	7	Inter Branch Transfer Facility.
	8	Voucher Creations And Interface To CBS.
B.STATIONARY & PRINTING		
	1	Bank & Branch Wise Stock Creation
	2	Facility For Requisition Slip
	3	Facility For Inter Consumptions
	4	Facility To Check Outstanding Stock
	5	Voucher Entry Facility
	6	Interface To CBS.
ATM/POSE/E-COMMERCE (M)		
	1	PCI- Certified Asp Vendor Require
	2	NPCI Authorised Vendor Require
	3	Card Renewal/ Replacement Facility Require
	4	NFS- ATM Issuer And Acquirer Transactions
	5	NFS-POS/E-Commerce Transactions
	6	OTP Facility For E-Commerce Transaction
	7	Balance Enquiry/ Mini Statement/Pin Change Facility
	8	ATM Card Management
	9	Pin Management

	10	Card Charges/ Transaction Charges Recovery
	11	Fail Transaction Auto Reversal
	12	ATM/POS/E-Commerce Transaction Reconciliation With Sponsor Bank.
	13	RGCS/FRM Facility From NPCI
	14	24/7 Card Hot Listing Facility
MOBILE Banking/IMPS (N) /UPI		
	1	Mobile Application Accessibility Android/ Windows/ IOS
	2	Mobile Registration
	3	Account Balance Enquiry(SB/CA/FD/Loan)
	4	Mini Statement
	5	Account Statement From Period To Period
	6	Manage Beneficiary
	7	Interbank And Intra-Bank Fund Transfer
	8	RTGS/NEFT Facility
	9	Change MPIN
	10	Cheque Status/Stop Cheque/Revoke Cheque
	11	Cheque Book Request
	12	Imps Fund Transfer With P2P, P2A,P2M & P2U
	13	Manage MMID
	14	Customer Accounts Synchronization
	15	UPI Fund Transfer To Bank & Vendors

LOAN ORIGINATION SYSTEM		
	1	Structured Workflow For Automatic Routing Of Application
	2	Support Different Loan Products And Loan Types
	3	Loan Type Parameters And Constraints Definition
	4	Provide Internal Credit Checking, Credit Scoring And Compliance Check
	5	Generate Loan Application Form By Capturing Available Data In CBS & Loan Eligibility As Per CBS Data.
	6	Facility To Override Applicable Eligibility By Super User.
	7	Generate Letters And Forms Automatically
	8	Application Details And Status Enquiry
	9	Document Imaging And Archiving
DASH BOARD		
	1	Daily Updates Of Bank Position Regarding Deposit, Advances.
	2	Reports Regarding NPA, Overdue.
	3	Daily Position Of CRR, SLR
	4	Other MIS Required For Management
TREASURY	1	Core functionality of treasury of Bank
	2	Cash Management
	3	Fund Management (SLR/CRR)

	4	Government securities
	5	Investment module
	6	Interest received & Interest receivable calculation.
FOREX		
	1	Core Functionality for AD II Category dealer operations
FRM		
	1	Functionality as per prevalent statutory and regulatory guidelines
GST		
	1	Functionality as per prevalent statutory and regulatory guidelines
RECONCILIATION		
	1	Functionality as per prevalent statutory and regulatory guidelines
AML		
	1	Functionality as per prevalent statutory and regulatory guidelines
PAN CARD VERIFICATION		
	1	Facility To User Verify Pan Card From NSDL Site
INTERFACES REQUIREMENT		
	1	ATM/POS/E-Commerce
	2	Mobile Banking/UPI
	3	RTGS/NEFT
	4	AML

	5	CKYC
	6	Fixed Assets/ Stationary Printing
	7	Loan Originating System
	8	CTS
	9	Kiosk Machine Interface
	10	P2B HRMS software
REPORTS		
	1	CTR/STR/CCR
	2	OSS 1 To 9
	3	ALM
	4	DEAF
	5	Form – IX
	6	Time & Demand
	7	SLR/CRR Report
	8	Asset & Liability
	9	Form – VIII, Unclaimed Deposits Report
	10	Form – II , Statement Of Unsecured Loans And Advances To Directors
	11	Reports As Per RBI & Statutory Requirement. XBRL Returns as per RBI guidelines
	12	MSW – Weekly Balance Sheet
	13	MSM – Outstanding Balances & Overdue – Advances
	14	MSQ – Quarterly Balance Sheet
	15	Control & Monitoring Returns

	16	Asset Liability Management
	17	RBI Returns and Data required by RBI Inspecting Team on annual basis
	19	All Statutory MIS As Per RBI /Govt Requirement
	20	Branch Level General Reports
	21	Customer Deliverable Reports / Statements / Notices
	22	MIS Reports
	23	All Daily, Weekly, Monthly, Standard Reports Like Trial Balance, Deposit & Advances Balance Report Etc.
	24	All Financial & Non-Financial Exceptional Reports
	25	Audit Logs
	26	Reports As Per Request From Bank
	27	All Type Of Exceptional Reports
OTHER FUNCTIONALITIES		
	1	Microfinance
	2	NPA Management & Recovery
	3	Compliance Tracking Module
	4	Payroll & HRMS

Annexure –VIII

Details of Hardware, Application Software, Database, Virtualisation software, Security Devices, Network Devices, Monitoring Devices that would be used while providing the solution on ASP Model

Sr. No	Description	Product Brand	Details
1	Hardware		
2	Operating Software		
3	Virtualisation Software		
4	Networking Devices		
5	Perimeter Security Devices		
6	Application Security		
7	Database Security		
8	Network Security		
9	Cloud Security		
10	Data Base		
11	Back Up Solution		
12	Two Factor Authentication		

Sr. No	Description	Product Brand	Details
	Solution		
13	Front End for Application Software		
14	Back End for Application Software		

Details of Hardware, Application Software, Database, Virtualisation software, Security Devices, Network Devices, Monitoring Devices that would be used while providing the solution on Premise Model

Sr. No	Description	Product Brand	Details
1	Hardware for servers		
2	Hardware for Storage		
3	Operating Software		
4	Virtualisation Software		
5	Networking Devices		
6	Perimeter Security Devices		
7	Application Security		
8	Database Security		
9	Network Security		
10	Cloud Security		
11	Data Base		
12	Back Up Solution		
13	Two Factor Authentication Solution		
14	Front End for Application Software		
15	Back End for Application Software		

Format for Commercial proposal for ASP Model

Sr. No	Products	Details	Quotation in Rupee	
			One time implementation charges if any	Monthly Recurring charges if any
1	CBS and other statutory modules on ASP module	Per Branch/ Ext counters per month		
2	ATM Switching Charges	Per ATM per month		
3	Mobile/IMPS/UPI/BBPS Banking	For Bank		
4	KIOSK Interface	One time		
			Per Transaction charges	
5	SMS Charges	Transactional (per SMS)		
6		Promotional SMS (per SMS)		
7	E-Commerce/POS Charges	Per transaction		
8	ATM Per transaction Charges	Per transaction On us financial		
9	ATM Per transaction Charges	Per transaction		

		On us non-financial		
10	ATM Per transaction Charges	Per transaction issuer financial		
11	ATM Per transaction Charges	Per transaction issuer non-financial		
1 2	IMPS/Mobile/UPI/BBP S Banking	Per Transaction Charges		
13	ATM card per card charges	Including Pin Mailer, welcome kit charges & delivery charges	Per Card	
14	ATM Re-pin	Per Re-pin including delivery charges	Per Re-Pin	

Format for Commercial proposal for On Premise Model

Sr. No	Description	Product Brand	Setup and Implementation Cost		
			One Time Cost	Implementation Cost	AMC Cost
1	Hardware for Server				
	Hardware for Storage				
2	Operating Software				
3	Virtualisation Software				
4	Networking Devices				
5	Perimeter Security Devices				
6	Application Security				
7	Database Security				
8	Network Security				
9	Cloud Security				
10	Data Base				
11	Back Up Solution				

12	Two Factor Authentication Solution				
13	Co-Location Charges at DC				
14	Co-Location Charges at DR				
	Any Other Cost				
	Total Cost				

Sr. No	Products	Details	Quotation in Rupee	
			One time implementation charges if any	Monthly Recurring charges if any
1	Any Other Charge	Per Branch/ Ext counters per month		
2	ATM Switching Charges	Per ATM per month		
3	Mobile/IMPS/UPI/BBPS Banking	For Bank		
4	KIOSK Interface	One time		-----
			Per Transaction charges	
5	SMS Charges	Transactional (per SMS)		
6		Promotional SMS (per SMS)		
7	E-Commerce/POS Charges	Per transaction		
8	ATM Per transaction Charges	Per transaction On us financial		

9	ATM Per transaction Charges	Per transaction On us non-financial		
10	ATM Per transaction Charges	Per transaction issuer financial		
11	ATM Per transaction Charges	Per transaction issuer non-financial		
1 2	IMPS/Mobile/UPI/BBP S Banking	Per Transaction Charges		
13	ATM card per card charges	Including Pin Mailer, welcome kit charges & delivery charges	Per Card	
14	ATM Re-pin	Per Re-pin including delivery charges	Per Re-Pin	
15	Any Other Cost			

Annexure -IX

Pre Bid Query Format

(Company Letter head)

Sr. No.	Page No.	Point No.	Tender Original Clause	Clarification	Request for change /addition/modification deletion

Annexure -X

Branches network details

Sr. No	Branch	Primary Link	Secondary Link	Internet link
1	Amboli - CPD	MPLS		Internet with static public IP
2	Amboli branch	MPLS		Internet with static public IP
3	Bandra branch	MPLS		Internet with static public IP
4	Bhayander branch	MPLS	MPLS	-
5	Borivli branch	MPLS		Internet with static public IP
6	Byculla branch	MPLS		Internet with static public IP
7	Boisar branch	MPLS		Internet with static public IP
8	Chembur branch	MPLS	MPLS	-
9	Colaba branch	MPLS		Internet with static public IP
10	Camp branch	MPLS	MPLS	-
11	Dadar branch	MPLS	MPLS	-
12	Dhobitalao branch	MPLS		Internet with static public IP
13	Dahisar branch	MPLS		Internet with static public IP
14	Four Bungalows branch	MPLS	MPLS	-
15	Fatima Nagar branch	MPLS	MPLS	-
16	Gorai branch	MPLS		Internet with static public IP
17	Goregaon branch	MPLS	MPLS	-
18	Hill Road branch	MPLS	MPLS	-
19	Kalina branch	MPLS	MPLS	-
20	Kurla branch	MPLS		Internet with static public IP
21	Madh branch	MPLS		Internet with static public IP
22	Mahakali branch	MPLS		Internet with static public IP
23	Mahim branch	MPLS	MPLS	-
24	Malad branch	MPLS	MPLS	-

25	Malad CAO	MPLS		
26	Manori branch	MPLS		Internet with static public IP
27	Marol branch	MPLS	MPLS	-
28	Margao branch	MPLS	MPLS	-
29	Mapusa branch	MPLS	MPLS	-
30	Mira Road branch	MPLS	MPLS	-
31	Mulund branch	MPLS	MPLS	-
32	Naigoan branch	MPLS	Internet Dongle	
33	Nani Daman branch	MPLS		Internet with static public IP
34	Nashik branch	MPLS	MPLS	-
35	New Panvel branch	MPLS		Internet with static public IP
36	Panaji branch	MPLS	MPLS	-
37	Porvorim branch	MPLS		Internet with static public IP
38	Sahar branch	MPLS	MPLS	-
39	Santacruz branch	MPLS		Internet with static public IP
40	Thane branch	MPLS	MPLS	-
41	Turner Road branch	MPLS		Internet with static public IP
42	Vashi branch	MPLS		Internet with static public IP
43	Vakola branch	MPLS	MPLS	-
44	Vasai branch	MPLS		Internet with static public IP
45	Vasco da gama branch	MPLS	MPLS	-
46	Vikhroli branch	MPLS		Internet with static public IP
47	Virar branch		Internet dongle	Internet with static public IP
48	Wadala branch	MPLS		Internet with static public IP
49	DC - Rabale	MPLS	MPLS	2 Internet links with static public IP
50	DR - Bangalore	MPLS	MPLS	Internet with static public IP