



BOB Financial
— Credit Reimagined —

(Wholly owned subsidiary of Bank Of Baroda)
Corporate Office, 2nd Floor,
"Baroda House"
Behind Dewan Shopping Center, S. V. Road,
Jogeshwari (W),
Mumbai-400102
Website : www.bobfinancial.com

Request for Proposal (RFP)

For

PRINTING & DISPATCH

OF MONTHLY

CREDIT CARD STATEMENTS

Ref: BFSL/CO:CRM:RFP:18:01

Dated: 4th May 2018

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1. Introduction

Established in the year 1994, BOB Financial Solutions Ltd, (formerly known as Bobcards Ltd) a Public Limited Company having its Regd. & Corporate Office at 2nd Floor, Baroda House, S V Road Jogeshwari West Mumbai -400102 (hereafter referred to as a Company) is a wholly owned subsidiary of Bank of Baroda, a large public sector bank having global presence with its vast network of around 5000+ branches.

The company has a network of 39 Area Offices spread throughout the country The Company is involved in both card Issuing and Acquiring businesses.

2. Purpose

BOB FINANCIAL SOLUTIONS LTD invites sealed Bids/offers from eligible bidders having relevant experience in

1. Artwork for statements/inserts & Envelopes
2. Variable Data Printing – Transactional Printing
3. Automated Stuffing/ Manual Stuffing
4. Sorting
5. Making Ready for Dispatch
6. Dispatch

3. Schedule of dates

Tender Reference	Details
Last Date for seeking clarifications on the RFP Document	Upto 17.30 Hrs IST on 15 th May 2018
Last Date for Submission of Bids	12.00 Hrs on 24 th May 2018
Date and time of opening technical offer	15.00 Hrs on 29 th May 2018
Date and time of opening Commercial offer of eligible bidders	15.00 Hrs on 4 th June 2018
Address of Communication & venue for opening of offers (technical & commercial)	Head-Customer Service BOB Financial Solutions Ltd, 'Baroda House' Behind Dewan shopping Center, S. V. Road, Jogeshwari West, Mumbai-400102 Maharashtra
Contact Numbers	Phone: +91-22-42068636

4. Important Clarifications: Request for Proposal – Definitions

Throughout this Request for Proposal (RFP) document, the following definitions are used, unless the context indicates otherwise:

- "Bidder" or "Applicant" means a Company incorporated under the Companies Act 1956 that submits, or intends to submit a proposal in response to this RFP.
- "Contract Documents" means the Agreement, the Bidder's proposal document, the RFP and such other documents as listed in the Agreement, including all amendments or addenda agreed between the parties.
- "RFP" means this request for proposal including any amendments, attachments, and/or clarifications pertaining to this RFP that may be issued prior to the closing date.
- "Bank" means Bank of Baroda.
- "Company" means Bob Financial Solutions Ltd.
- "BFSL" means Bob Financial Solutions Ltd.
- "T.O." means technical offer/ bid.
- "C.O." means commercial offer/ bid
- "RTO" means Return to Office

5. Bidder's Response and Submission of Documents:

Two Bid System:

There should be two separate offers, technical cum evaluation offer and commercial offer, in two separate sealed envelopes. Both sealed envelopes (Bids) to be enclosed in one envelope giving full particulars.

It may please be noted that the terms, "technical" or "technical offer" or "T.O" or "technical cum evaluation" or "Pre-qualification Document" or "P.D." are same and interchangeably used to denote technical details related issues, hereafter in this RFP document.

Bid Documents should be duly filled in and all the pages of Bid document including Brochures should be organized in a structured and neat manner. All the pages of the submitted Bid Documents should be **serially numbered** with the **Bidder's Seal duly affixed with the Signature of the Authorized Signatory on each page**. Documentary proof, wherever required, in terms of the RFP should be enclosed.

We further clarify that the bid/ offer to the proposal should be submitted in the exact format given herein without making any changes/ alterations to the proposal document. Any change/alteration made to the proposal document by the bidder would make his bid/ offer to the proposal void and the same shall be liable to be rejected by BOB FINANCIAL SOLUTIONS LTD without further going into the merits of the bid. In case of any difference/change between bid/ offer to the proposal document submitted by the bidder and the proposal document maintained by BOB FINANCIAL SOLUTIONS LTD, the proposal document by BOB FINANCIAL SOLUTIONS LTD would be considered as authentic and binding on the bidder.

There should be no hand-written material in the Bids. Technical details must be completely filled in. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as "OK", "Accepted" and "Noted", "As given in Brochure /Manual" is not acceptable.

BOB FINANCIAL SOLUTIONS LTD Ltd. may treat such Bids as not adhering to the RFP guidelines and as unacceptable. The Bid Document should be complete in all respects and contain all information requested for and indicate that all products and services asked for are considered.

In the Technical information, Brochures/Manuals/CD, relevant product information and technical Specification sheets etc. must be submitted in support of the offer made, wherever required. Failure to submit this information along with the offer could result in disqualification.

ENVELOPE – I (Technical Offer/ Pre-Qualification Document):

This envelope should be a sealed envelope containing the technical offer only. **The technical offer (T.O.) should not contain any price information/ commercials.** The T.O should be complete to indicate that all products and services requested for are detailed therein. **Refer attached Annexure 'A' for details of submission of documents.**

The Technical offer should be made in a structured and neat manner as per the format enclosed as **"ANNEXURE A"** with necessary enclosures of specified parts / annexures.

Technical offers will be opened in the presence of the bidders' representatives who choose to attend the opening on the date and time specified above. It is mandatory that all clarifications / queries are submitted by bidders in writing to the BOB FINANCIAL SOLUTIONS LTD must be before date and time specified at the address specified for submission of the bids.

ENVELOPE – II (Commercial Offer):

This envelope should be a properly sealed & stamped containing the commercial offer. The Commercial Offer (C.O) should give all relevant price information and should not contradict the T.O. in any manner. **Refer attached Annexure 'B' for details of submission of documents.** The Commercial offer should be made in a structured and neat manner in the format enclosed as **"ANNEXURE-B"** along with necessary enclosures of specified parts / annexures.

Both the offer envelopes (Technical & Commercial) should be properly sealed and stamped. All the envelopes must be super-scribed with the following information:

- a) Type of Offer (Technical / Commercial) : Technical or Commercial
- b) Offer for : Variable Data Printing/Stuffing & Dispatch
- c) Tender Reference Number : BFSL/CO:CRM:RFP:18:01:
- d) Due Date : _____
- e) Name of the Bidder : " _____ "

Address for Submission:

Any proposal received after the due date and time will not be considered. Bid Documents complete in all respect should be submitted to:

Head- Customer Service
BOB FINANCIAL SOLUTIONS LTD.
Corporate Office,
"Baroda House", 2nd Floor,
S.V. Road, Behind Dewan Shopping Center,
Jogeshwari West,
MUMBAI – 400 102 (India)

Disclaimer: This RFP is not an offer by BOB FINANCIAL SOLUTIONS LTD., but an invitation to receive response from Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal Contract is signed and executed by duly Authorized signatory of the BOB FINANCIAL SOLUTIONS LTD with the Bidder.

6. Minimum Eligibility Criteria:

A. General

- a) The bidder should have minimum -5- years of experience in undertaking variable data printing, insertion / stuffing, Dispatch, return mail management job with reputed banks / financial institutions. The copies of audited Profit & Loss accounts and Balance Sheets, with auditor's note to be submitted with T.O. for -3- years.
- b) Bidder should have all required statutory licenses / registration like CST /GST/BST /VAT, factory license/ Shop establishment license, TIN, etc.
- c) The bidder should not have been black-listed by any organization during last three years.
- d) The bidder should have necessary security arrangements such as installation of surveillance camera, security guard at his own workplace.
- e) The bidder should have office/operations site in Delhi/Mumbai.
- f) The bidder should have self-owned franking machines with a capacity of 1,50,000 documents per day.

B. For Artwork/Envelop/Stationery/Printing/stuffing of Statements:

1. The bidder should have the arrangements for four colour printing machine.
2. The bidder should have capacity of printing & stuffing 1,50,000 articles in a day.
3. The bidder should have arrangements for sharing of data in a secured manner (through SFTP).
4. The bidder should preferably have set-up for region wise stuffing/printing & sorting.
5. The bidder should have arrangements for Barcoding.

C. For Stationery & Envelope

1. Stationery: A4 size paper, 80gsm Maplitho Paper, 4+1 colour.
2. Envelope: 80GSM Maplitho paper, 4 Colour, C6size, Window Envelope, Upper Opening with self-adhesive.

7. Instructions / Terms & Conditions:

Before submission of the offer, the bidders are requested to go through the following instructions and the terms & conditions:

A. Authorization to BID:

The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization only signs the Bid. The designated personnel should be authorized by a senior official of the organization having such authority to do so.

B. Scope:

Bob Financials Solutions Ltd is looking for an end-to-end solution for processing, printing and dispatch of Credit Card Statements. The requirements and specifications are detailed in

Annexure "A". These requirements are purely indicative and as per the current requirements and not a commitment. This may change as per our changed requirements/ policies/ systems

i) DATA PROCESSING:

- Making suitable arrangements through secure channels for data to be transferred from BFSL systems to the Bidders system.
- Security policies for this transfer must be documented and approved by BFSL.
- Bidder has to consolidate/aggregate and process the data, provided by BFSL.
- Bidder will need to design, generate, customized the documents/statements as per the instructions provided by BFSL on monthly basis/from time to time.
- The Bidder will need to insert the specific advertisements if any as per the type of card, transactions/customer etc.
- Utilize the white spaces available on the credit card statements i.e. for customer communication messages/promos which are deemed to be optional. The solution should be able to optionally assign only when they can be applied without the need to continue to another page for better white space optimization.
- Generate multilingual document.

ii) PRINTING AND DISPATCH

- The Bidder will have to use suitable printing technology that should support pre- printed stationery and Lazer printing.
- Bidder will arrange for suitable preprinted stationery and envelopes as per the design given by BFSL from time to time.
- Printing is to be done on High speed Lazer printers that support automatic duplexing.
- Please note that Inkjet printing is not acceptable and all Variable Data Printing is to be done on Lazer Printers only.
- Bidder will process the data in a suitable way for suitable dispatch with BARCODES etc as required by BFSL/Courier and the POSTAL Department.
- Any Damaged document should be reprinted and dispatched without any additional cost to BFSL.
- Bidder will arrange for franking of all postal articles on high speed franking machines, duly licensed by the Postal Department, Postage cost will be paid by BFSL in advance directly in the name of the relevant Postal Authorities and the Bidder must maintain proper accounting of the same, with MIS flow for funds control.
- BFSL may appoint couriers (at their own cost or through bidder) to dispatch the statements in which case the Bidder needs to arrange for proper handing over of the Credit Card statements to courier with suitable MIS exchange for reconciliation of data with couriers.
- Bidder should process, print, stuff and dispatch the statements within -24- hours after receiving the data from BFSL.
- The TAT for the delivery of the statements shall be within -4- days for local area of operations & within -8- days for consignments other than local area of operations from the date of the data submission by BFSL.

iii) SECURITY

Secured solution to be provided to mitigate the risk of data pilferage in transit or while processing or hosting as per BFSL's data security policy:

- Bidder should have a data erase policy and data should be purged as per agreed timelines.
- Data access to be restricted at all time and complete data flow to be approved by BFSL.
- Print Facility Area should be secured with Restricted Access and Video surveillance.
- Firewalls and virus protection should be installed and enabled on every workstation.
- The data in transit between print locations should be encrypted.
- Physical and logical security of the data stored is to be ensured.

iv) RETURN MAIL MANAGEMENT

- Printing technology should support industry-standard bar-coding that can be added to statements/envelopes for tracking undelivered statements.
- Bidder will need to collect undelivered physical mail from BFSL Registered office and process the same.
- Bidder will scan all these document barcodes into dedicated software and provide MIS/access to BFSL for RTO management.
- Physical return mail to be held with bidder for 3 months or re-dispatched as per BFSL instructions.
- Costs for RTO management and storage to be included in the rates quoted in the Commercial bid, however any re-dispatch costs in terms of Ordinary Post/Courier expense to be reimbursed as per actuals.
- The MIS for the above should be provided as per BFSL requirement within software for proper monitoring of the process.

C. Non-transferable offer:

The offer for providing services for Printing, Stuffing & Dispatch after this selection process will be a nontransferable offer.

D. Withdrawal of Offer:

Bidders are allowed to withdraw their offers any time before the last date and time specified for submission of the offer. Offer cannot be withdrawn by a bidder, after the closing date and time scheduled for submission of offers.

E. Preliminary Scrutiny:

Offers not meeting the minimum eligibility criteria will be out rightly rejected and will not be considered for bid process. BOB FINANCIAL SOLUTIONS LTD. will scrutinize the offers received to determine whether they are complete and as per RFP requirement, whether technical documentation as requested and required to evaluate the offer has been submitted, whether the documents have been properly signed and whether items are offered as per the RFP requirements. BOB FINANCIAL SOLUTIONS LTD may at its discretion, waive any minor non-conformity or any minor irregularity in the offer. This waiver shall be binding on all the bidders and the BOB FINANCIAL SOLUTIONS LTD reserves the right for such waivers, if any.

F. No Commitment to Accept Lowest or Any Offer:

BOB FINANCIAL SOLUTIONS LTD is under no obligation to accept the lowest or any other offer received in response to this RFP and reserves its right to reject any or all the offers including incomplete offers without assigning any reason whatsoever. BOB FINANCIAL SOLUTIONS LTD will not be obliged to meet and have discussions with any bidder and / or to entertain any representations, during or after the RFP process.

G. Short -listing of Vendors:

I. The technical offers will be opened in presence of the representatives of the bidders, who choose to attend the opening on the date and time specified. Evaluation of the Technical Bid will be done separately by a committee of the company appointed for the purpose.

II. It is proposed to appoint the bidder with the "Highest score" based on their scoring under technical cum evaluation process. (Please, refer **Annexure 'C'** for scoring Criteria). These appointed bidders will be empanelled only, for commercial bid process for the approximate annual requirements given as per Annexure "B" as well as for future requirement for such type of jobs for a period of -1- year with further extension subject to satisfactory services.

III. The lowest bidder after commercial bid process as per point II above will be selected for rate contract for a period of one year & the services may be extended further at the discretion of BFSL if services are found to be satisfactory.

IV. The order will be placed with the lowest bidder for

a) Variable Data Printing / Envelop & Stationery/ Stuffing & Dispatch activities as per annexure B (Lowest for complete activity to be calculated for total approximate monthly requirements provided in Annexure B)

V. BOB FINANCIAL SOLUTIONS LTD reserves the right to cancel the work order empanelment, in case, service deficiencies are found during the contractual period the contract will be given to other lowest bidder or any vendor through refloating of RFP as the case may be solely at the discretion of BFSL. Further, BFSL also reserves the right to add more vendors under empanelment during the period of empanelment.

VI. Empanelment of vendors will be based on purely technical criteria and no correspondence / communication will be entertained. The evaluation process is at the discretion of the BOB FINANCIAL SOLUTIONS LTD as per the process adopted for the purpose.

H. Technical Inspection and Performance Evaluation:

BOB FINANCIAL SOLUTIONS LTD reserves its rights to obtain independent report from Banks/Institutions or carry out technical inspection of the Bidder as per the discretion of the BOB FINANCIAL SOLUTIONS LTD, before/after awarding the contract. In case, any deficiencies observed / information submitted in the bid is found false at the time of inspection, bid will be rejected / empanelment / rate contract / order can be cancelled at any stage of pre/post bidding process.

I Seeking Further Clarifications on Technical Bids:

During the process of scrutiny, evaluation and comparison of technical offers, BOB FINANCIAL SOLUTIONS LTD may, at its discretion, seek clarifications from all /any of the Bidders on the technical offer submitted by them. The request for such clarifications and the Bidder's response will necessarily be in writing and it should be submitted within the time stipulated by BOB FINANCIAL SOLUTIONS LTD. The replies submitted through e-mail should be followed by duly signed hardcopies. Clarifications replies received will be taken as part of the Bid Proposal.

J. Empanelment:

The empanelment of the service providers will be done for the period of one year with a provision to extension subject to satisfactory performance. BOB FINANCIAL SOLUTIONS LTD has the discretion to extend the period of empanelment or initiate a fresh RFP for empanelment of

fresh panel of service providers and/or call for commercial offers only for the extended period from the empanelled vendors / service providers for the purpose.

K. Service Level Agreement (SLA):

The selected Service Provider shall enter into Service Level Agreement, containing all the Terms and Conditions of this RFP including confidentiality, non-disclosure and penalty clauses, with BOB FINANCIAL SOLUTIONS LTD for a period of 1 (one) year from the date of commencement of contract which may be renewed / extended subject to satisfactory performance.

L. Permits and Licenses:

Permits and Licenses which are under Government control shall be arranged by the tenderer. The Selected vendor/ service provider shall be indemnified against all Government or legal actions for not complying labour related requirements.

M. Government and local laws:

The bidder/ vendor shall confirm to the provisions of all local Bye-laws and Acts relating to the activity outsourced.

N. Pricing & Payments:

The price must be quoted per unit basis activity wise with applicable taxes extra in the format provided in Commercial Bid. If the Government introduces any new tax in lieu of Sales Tax/ VAT/GST etc, the same will be reimbursed at actual.

The Vendor shall raise the invoices on BOB FINANCIAL SOLUTIONS LTD on monthly basis as per activities mentioned in Annexure B as the case may be after actual number of statements printed, stuffed in packets & Stationery required with requisite evidence/proof. BOB FINANCIAL SOLUTIONS LTD shall make the payments in favour of the vendor within 30 days of receipt of the correct invoices alongwith the required MIS and any other clarification sought for by the BOB FINANCIAL SOLUTIONS LTD/its client bank.

The Vendor shall authorize BOB FINANCIAL SOLUTIONS LTD to deduct TDS and / or any other tax / statutory dues at the rates prescribed by the government from time to time. BOB FINANCIAL SOLUTIONS LTD will not make any advance payment. (Except for postal franking cost) on utilization of the services.

O. Service Requirement

The performance of the service provider will be reviewed every 3 months on delivery and quality parameters. BOB FINANCIAL SOLUTIONS LTD reserves the rights to terminate the contract with immediate effect for poor performance. Non-compliance of any of the prescribed conditions would entitle BOB FINANCIAL SOLUTIONS LTD to cancel the empanelment/ contract at any time.

P. Penalty / Liquidated damages for Delay:

a) The Service Provider shall print, stuff & deliver the packets to the designated courier agency (as per BOB FINANCIAL SOLUTIONS LTD Ltd) in a sorted manner within -24- hours of receipt of the required data. In case of failure to do so, the Service Provider shall be liable to pay the penalty upto 10% of the billed amount for the month or cost of the job whichever is higher.

b) The service provider to ensure that no wrong labeling/stuffing of the packets including stuffing of wrong statements, missing statements / packets is done, in these cases product wise, will be recovered and a penalty upto 10% of the billed amount for the month or cost of the job whichever is higher.

c) Stationery wastage due to mishandling shall be recovered from the vendor/ service provider at actual cost.

d) Failure to deliver the bills as per the defined TAT shall call for penalty @10% of the billed amount in addition to recovery of per unit cost of bill plus dispatch cost.

Q. Confidentiality:

Either party i.e., the BOB FINANCIAL SOLUTIONS LTD and the Bidder shall treat the other party's information as confidential and will take all necessary steps to prevent the disclosure of the other's confidential information to third parties. Both the parties will keep the contents of order / agreement confidential, including the price information.

R. Indemnity:

The vendor shall indemnify, protect and save BOB FINANCIAL SOLUTIONS LTD and its officials harmless against all claims, losses, costs, damages, expenses, action suits and other proceeding, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of the services provided by them.

S. Negligence:

In connection with the work or contravenes the provisions of General Terms, if the vendor neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reason able order given to him in writing by BOB FINANCIAL SOLUTIONS LTD, in such eventuality, BOB FINANCIAL SOLUTIONS LTD may after giving notice in writing to the vendor calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, BOB FINANCIAL SOLUTIONS LTD shall have the right to cancel the Contract holding the Bidder liable for the damages that BOB FINANCIAL SOLUTIONS LTD may sustain in this behalf. Thereafter, BOB FINANCIAL SOLUTIONS LTD is to be compensated for good the failure at the risk and cost of the vendor.

T. Responsibility For Completeness:

Any supplies and services, which might not have been specifically mentioned in this tender but, are necessary for the installation, testing, commissioning, performance or completeness of the order, shall be provided/made available as per the time schedule for smooth and efficient operation and maintenance of the system under Indian conditions. The Bidder shall be responsible for any discrepancies, errors and omissions in the technical details submitted by him/them, irrespective of whether these have been approved, reviewed or otherwise, accepted by BOB FINANCIAL SOLUTIONS LTD or not. The Bidder shall take all corrective measures.

U. Publicity:

Any publicity by the vendor in which the name of BOB FINANCIAL SOLUTIONS LTD is to be used will be done only with the explicit written permission of the BOB FINANCIAL SOLUTIONS LTD.

V. Jurisdiction:

The purchase order / rate contract shall be governed by the Laws and Regulations of India in force and will be subject to the jurisdiction of the Courts in Mumbai & or Delhi, India.

W. Arbitration :-

a. Any dispute, controversy or claims arising out of or relating to the services being provided under this RFP, its validity, breach or termination thereof, shall be settled by arbitration in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996.

b "All disputes or differences whatsoever arising between the parties out of or relating to the construction, meaning or operation or effect of this RFP or breach thereof shall be settled by arbitration in accordance with the Rules of Arbitration and Conciliation of the Bombay Chamber of Commerce & Industry and the award made in pursuance thereof shall be binding on the parties".

c. The place of arbitration shall be at Mumbai & or Delhi.

d. The arbitral procedure shall be conducted in English and any award or awards shall be rendered in English. The procedural law of the arbitration shall be the Indian law.

e. The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enter judgment thereon in any one or more of the highest courts having jurisdiction. The Parties further agree that such enforcement shall be subject to the provisions of the Indian Arbitration and Conciliation Act, 1996 and neither Party shall seek to resist the enforcement of any award in India on the basis that award is not subject to such provisions.

f. The rights and obligations of the Parties under or pursuant to this Clause shall be under the exclusive jurisdiction of the courts located at Mumbai & or Delhi only.