



**Request for Proposal  
For**

**Development and Maintenance  
of Customer Web Portal &  
Mobile App**

RFP NO: CO: BFSL/ SYS RFP/2021-22/03

**Dated: 01-July-21**

BOB Financial Solutions Limited.  
1502/1503/1504, 15th Floor, DLH Park,  
S.V. Road, Goregaon West, Mumbai – 400104

Email: [rfp@bobfinancial.com](mailto:rfp@bobfinancial.com)

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## **1.0. Introduction**

### **1.1 Invitation for Tender offers**

BoB Financial Solutions Limited invites sealed tender offers (Eligibility, Technical bid and Commercial bid) from eligible, reputed entities for Development and Maintenance of Customer Web Portal and Mobile App. In this RFP, the term bidder/ prospective bidder refers to the primary bidder participating for delivering services mentioned in the scope of works.

Complete set of tender documents may be purchased by eligible bidder on payment of a non-refundable fee of Rs. 1, 000/- (Rs. One Thousand only) by RTGS / demand draft / Banker's cheque in favour of "BoB Financial Solutions Limited" payable at Mumbai. In case the prospective bidder downloads the document from the website of the Company, the cost of tender document should be paid in the form of Bankers' Cheque / Demand Draft [Payable to M/s. BoB Financial Solutions Ltd. at Mumbai] along with the bid responses. The Company reserves the right to reject any or all offers without assigning any reason.

Technical Specifications, Bill of Material documents, Terms and Conditions and various formats and pro forma for submitting the tender offer are described in this document, Annexures and Appendices.

## **1.2 About the Company**

Established in the year 1994, BoB Financial Solutions Limited, a Company having its Regd. Office at 2nd floor, Baroda House, S V Road Jogeshwari (West), Mumbai -400 102 (herein after referred to as a 'Company' or BoB Financial Solutions) is a wholly owned subsidiary of Bank of Baroda, a large public sector bank having global presence with its vast network of over 5,500 branches.

The company has a network of 38 area offices spread throughout the country as on date. The Company is involved in both cards Issuing and Acquiring business besides this, the company manages Debit Card Operations of Bank of Baroda and it's sponsored Regional Rural Banks.

The Company' s Corporate Office is located at 1502/1503/1504, 15th Floor, DLH Park, S.V. Road, Goregaon West, Mumbai – 400104. The company intend to host this Solution in a partner Virtual Data Centre preferably located at Mumbai.

## **1.3 Information Provided**

This document contains statements derived from information believed to be reliable at the date obtained but does not purport to provide all the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with the Company in relation to the solutions. Neither the Company nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this document.

## **1.4 For Respondents Only**

The document is intended solely for the information of the party to whom it is issued ("the Recipient" or "the Respondent").

## **1.5 Need to Know**

The Bidder should conduct its own investigations and analysis discuss and take inputs from to its officers, directors, employees, financial advisors, accountants, attorneys, Bidders or affiliates as are strictly necessary to evaluate the RFP and the bid on a "need to know" basis.



## 1.6 Confidentiality

The Invitation document is confidential and is not to be disclosed, reproduced, transmitted, or made available by the Recipient to any other person. The Invitation document is provided to the Recipient on the basis of undertaking of confidentiality given by the Recipient to Company. Company may update or revise the document or any part of it. The Recipient acknowledges that any such revised or amended document shall be received subject to the same confidentiality undertaking. The Recipient will not disclose or discuss the contents of the document with any officer, employee, consultant, director, agent, or other person associated or affiliated in anyway with Company or any of its customers or suppliers without the prior written consent of Company.

## 1.7 RFP disclaimer

This Request for Proposal containing Annexures and subsequent Addenda and Corrigenda (Herein after called as RFP or tender) has been prepared solely for the purpose of enabling BoB Financial Solutions Ltd to select a Service Provider for Development and Maintenance of Customer Web Portal and Mobile Apps including interfaces etc. as per specifications, terms and conditions and scope defined in this RFP (herein after referred as Solution)

The bidder will be required to be innovative, capable and would need to extend all their resources and services in order to meet the expectation of the Company towards providing the services.

This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement in respect of the supply and services as per the scope of this RFP.

## 1.8 Important Details (Schedule of Events, contact & communication details etc.)

1.	RFP No	RFP NO: CO: BFSL/ SYS RFP/2021-22/03
2.	Brief Description of the RFP	Development and Maintenance of Customer Web Portal and Mobile Apps
3.	Company's Address for Communication and submission of Tender	AVP Procurement 1502/1503/1504, 15th Floor, DLH Park, S.V. Road, Goregaon West, Mumbai – 400104.

4.	Date of issue	01-July-2021
5.	Last date of submission of Queries for Pre-Bid Meeting	08-July-2021
6.	Date & Venue of Pre-Bid Meeting	Due to Pandemic no physical meeting will be conducted , Online Submission of Pre-Bid queries.
7.	Last date & time for submission of Bids	22-July-2021
8.	Date and time of Opening of Eligibility and Technical Bid	BFSL will be open commercial in presence of bidders , Technical & Eligibility will be opened by committee members of BFSL.
9.	Date and time of Opening of Commercial Bid	The commercial bids of only those vendors who qualify in both eligibility and technical evaluation will be opened. The date for opening of the commercial bid would be communicated separately to the technically eligible vendors.
10.	Bid document cost (non-refundable)	INR 1,000/-
11.	Bid Security (EMD)	INR 5,00,000/-
12.	Contact Person for any clarification	<a href="mailto:rfp@bobfinancial.com">rfp@bobfinancial.com</a>

The above dates are tentative and subject to change without any prior notice or intimation. Bidders should check website [www.bobfinancial.com](http://www.bobfinancial.com) for any changes / addendums to the above dates and/or any other changes to this RFP. Bidders to confirm with Company the time & venue -1- day prior to any of the above scheduled event.

Eligibility cum Technical bids will be opened, in the presence of the bidder's representatives who choose to attend the opening of technical bid. No separate communication shall be sent in this regard. Subsequently, the company will evaluate the Technical Bids and the bidders shall be suitably intimated about their Technical bid after evaluation.

Commercial bids will be opened in the presence of the of the bidder's representatives who are found technically qualified by Company upon evaluation and choose to attend.

### **1.9 Costs to be borne by bidders**

All costs and expenses incurred by Bidders in any way associated with the development, preparation, and submission of their responses to the RFP, including but not limited to attendance at meetings, discussions, presentations, demonstrations, etc. and providing any additional information required by the Company, will be borne entirely and exclusively by the Bidder.

### **1.10 Legal Relationship**

No binding legal relationship will exist between any of the Bidders and the Company until execution of a contractual agreement or till the Purchase Order / Service Order issued.

### **1.11 Disqualification**

Any form of canvassing/lobbying/influence/cartelization, etc. by the Bidder may result in disqualification of such Bidder.

The Bidder shall not in any form share, discuss, compare, plan or align its strategies, quotes, pricing or any part of its bid/tender with another bidder and/or potential or actual competitor.

### **1.12 Information Confidentiality**

The information contained in this RFP is strictly confidential. The Bidder shall not share this information with any other person/party not connected with responding to the RFP or even with other potential Bidders. The information contained in the RFP or subsequently provided to Bidder(s), whether verbally or in writing by or on behalf of Company shall be subject to the terms and conditions set out in the RFP and any other terms and conditions subject to which such information is provided.

### **1.13 Recipients' Obligation to Inform Itself**

It is the Recipient's responsibility to conduct all necessary investigation and analysis regarding any information contained in the document and the meaning and impact of that information.

#### **1.14 Evaluations of Offers**

Each Recipient acknowledges and accepts that the Company may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of organizations, not limited to those selection criteria set out in this document. The issuance of document is merely an invitation to offer and must not be construed as any agreement or work order or arrangement nor would it be construed as material for any investigation or review to be carried out by a Recipient. The Recipient unconditionally acknowledges by submitting its response to this document that it has not relied on any idea, information, statement, representation, or warranty given in this document.

#### **1.15 Errors and Omissions**

Each Recipient should notify the Company of any error, omission, or discrepancy found in this document. Notification should be made to the address found in proposal related details

#### **1.16 Acceptance of Terms**

The purpose of the RFP is to provide necessary information to the potential Bidders, who qualify and intend to submit their response to the RFP. Though the RFP has been prepared with sufficient care and diligence with an endeavour to provide all required information to the potential Bidders, Company acknowledges the fact that the potential Bidders may require more information than what has been provided in the RFP. Accordingly, in such cases, the potential Bidder(s) may seek additional information/clarification required from Company. Company reserves the right to provide such additional information/ clarification at its sole discretion. In order to respond to the RFP, if required, and with the prior permission of Company, each Bidder may conduct their own study and analysis, as may be necessary, at their own cost and expense ensuring they adhere to the timelines mentioned in the RFP. No additional time will be provided to Bidders to undertake any analysis or study.

Company makes no representation or warranty and shall incur no liability, whatsoever, under any law, statute, rules or regulations on any claim the potential Bidder may make in case of failure to understand the requirement and respond to the RFP.

Company may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information given in the RFP and specify additional user requirements or cancel the RFP at any time without assigning any reason thereof and without any notice.

While due care has been taken in the preparation of this document, Company will not be held responsible for any inaccuracy in the information provided herein. The recipient of the RFP must apply

its judgment, care and conduct its own investigation and analysis regarding any information contained in the RFP document including but not limited to the scope of work, Deliverables and timelines, etc.

It is the Bidder's responsibility to:

- Properly understand and examine the RFP;
- examine all other information available on reasonable inquiry relevant to the risks, contingencies and circumstances affecting its response;
- satisfy itself as to the completeness, correctness and sufficiency of its response;

A recipient will, by responding to the Company's RFP document, be deemed to have accepted the terms as stated in this RFP document.

### **1.17 Liabilities of the Company**

This Invitation is not an offer by the Company, but an invitation for Vendor responses. No contractual obligation on behalf of the Company whatsoever shall arise from the invitation process unless and until a formal Purchase Order/Work Order is signed and executed by duly authorized officials of the Company and the select bidder.

## **2.0. Requirements Summary**

### **2.1 Intent**

The Company intends to invite Bids from suitable and experienced vendors for development of Development and Maintenance of its Customer Web Portal and Mobile Application for its Credit Card customers as features mentioned in Appendix -01 of the RFP.

Bidders are requested to submit commercial proposal as per Appendix 02 – Bill of Materials. The bidder will be required to be innovative, capable and would need to extend all their resources and services in order to meet the expectation of the Company towards the desired Services.

- The Bidder has to supply, install, train, customize, test, implement, rollout the Web and Mobile Application solution in the necessary hardware, infrastructure of Company as per functionalities specified in Annexure-I of the RFP.
- The Company expects the bidder to implement the solution in three-tier architecture and interface the same with the existing Card Management Solution i.e. Vision Plus.

- The Bidder shall conform to the integrity of the solution supplied i.e. the solution is free from bugs, malware, covert channels in code etc.
- The Bidder has to install /re-install the supplied solution in the servers and support the same during the entire period without any extra cost to the Company except agreed ATS.
- The Bidder has to support Mobile Banking integration with migration as part of ATS
- The Bidder has to resolve any VAPT/External/Internal/RBI/NPCI/CERT-IN Audit observations within stipulated time as part of ATS.
- The Bidder shall provide all other required services, whether or not explicitly mentioned in this RFP, to ensure the intent of specification, completeness, operability, maintainability and upgradability.
- The scope of the Services, Maintenance and support is to be provided for the entire period as stipulated for the project.
- Detailed process documentation, Standard operating procedures and management of solution should be created and submitted to the Bank.
- The Bidder has to implement appropriate logical security measures to protect the software from unauthorized access and tampering.
- The Bidder will have to provide details and ensure hardening and security updation as per best practices and company's policy.

- The Bidder is also expected to work together with the Bank for necessary documentation to be submitted to the regulators for approval.

## 2.2 Tenure

The tenure of the contract initially would be for Five years from the date of the issuance of purchase order by the Company. Company can further extend this at its discretion at mutually agreed terms.

## 3.0. Detailed Scope of Work

The Key objectives of the customer portal and mobile app are to a) provide customer convenience, b) drive self-service and c) enhance customer lifetime value through cross-sell and advocacy.

Broadly speaking, this should entail:

- a. **Seamless & Secure** card registration and login process (for mobile app use of biometric as well as other methods of login)
- b. **Personalization & Customization** at its core – dashboard, homepage, offer banners etc (for mobile app even the pre-login page to be personalized)
- c. **Summary & Details** with minimum clicks – like exhaustive transaction details, reward points, payments etc (for mobile app notification for intimation/ reminder)

### Key Features & options

- a. Card registration, login through multiple means, forget username/ password, set one's own mPIN, biometric log-in options, greeting by name on pre-login page
- b. Customer Profile page with details of different relationship with the Company and option to edit with upload document option and audit trail
- c. Home page to include account summary like credit limit, balance due, due date and so on with option to choose the card (in case of multiple card) for specific details
- d. Transactional features like link for online payment & real time credit, OTB release and communication, EMI conversion, apply for Loan (within Limit), Balance Transfer, Reward Points redemption and so on
- e. Services like Block/hotlist card, PIN change, card replacement/upgrade, Credit limit increase, Add-on card, Limit management, disable paper bill, eMandate and so on
- f. Enquiries like details of unbilled/ unsettled transactions, statuses of previous service requests, complaints & escalations, card statement on demand, loan details etc

- g. Marketing opportunities like Utility Bill payment option, Refer & Earn option, personalized page on offers & discounts on the card, mobile alerts and so on.

The Customer Portal and Mobile app should meet the global credit card industry standards and be compliant with all regulatory and statutory guidelines.

### **3.1. Development Phase**

The scope of the work for the selected bidder during redevelopment phase shall broadly include the following:

- i. Design and Development of the Company's customer web portal and native mobile apps for Android and iOS in order to have an appealing look and feel and functionalities at par with Credit Card Industry standards
- ii. Technology upgrade to make it more structured, Safe and Bug free to provide a seamless experience to its existing and prospective customers
- iii. Redevelop Content Management System (CMS)
- iv. Infrastructure build and maintenance/Commissioning in a third party virtual Data Centre
- v. Develop capabilities to interface with various third party systems through programmable APIs
- vi. Development of a Mobile application for its customers with some of features of Web Portal having capabilities to interface with various applications through programmable APIs

The detailed scope of work (Development Phase + other Phase) for each item is as described below:

Design, developing, hosting and maintenance of web portal and mobile app.

#### **3.1.1. PROJECT IMPLEMENTATION:**

Successful Bidder has to implement the project as per terms defined hereunder:

- Should allocate Dedicated Technical Team with strong experience to handle the project. Team details with their role allocation, resource management should be intimated immediately to Bank once Purchase Order is received.
- Should allocate dedicated UI personal to provide an innovative, neat and unique design competitive in current market and satisfy our customers.



- The stages detailed herein under are only minimum requirements and the vendor, based on their prior experience may include stages that are warranted for smooth implementation and operationalization of the solution end to end. However, the time line set forth for project implementation should be strictly adhered to.

**Key factors:**

- ✓ Within 20 weeks from the date of acceptance of Purchase Order, Bidder to complete the Customization of Web Portal & Mobile Application as per Annexure-I of the RFP.
- ✓ Within 6 weeks from the date of completion of customization, entire UAT should be completed.
- ✓ Within 2 weeks from the date of advice for GO-LIVE, Soft launch to internal staffs and selected Customers should be done
- ✓ Within a week after Soft Launch, GO-LIVE should be completed

**3.1.2 PHASE – CUSTOMIZATION**

1. Within 7 days from the date of receipt of Purchase Order, the Successful Bidder (SB) shall sign with date and affix the seal in acknowledgment and acceptance of the Purchase Order. In the event of non-receipt of acceptance as stated here in above, Company reserves its right to cancel the PO.

2. The Company has floated this RFP to implement the Web Portal and Mobile Application for its Credit Card Customers. The Web Portal & Mobile Application, offered by the Bidder, should necessarily match the Functional Specifications given in Annexure-I of this RFP and Bidder should ensure 100% availability of all Functional Specification as per Annexure-I of the RFP before UAT.

3. Within 20 weeks from the date of acceptance of Purchase Order, entire customization should be completed.

**3.1.3 USER ACCEPTANCE TEST (UAT):**

3.1.3.1 Within 6-8 weeks from the date of sign-off of customization / delivery for UAT, entire UAT should

be completed.

3.1.3.2 In case any delay in providing fixes for UAT issues, reasons for such delay should be brought to the notice of the Company. Company shall review such cases and may grant extension of the schedule as deemed fit at its sole discretion.

#### **3.1.4 UAT SCOPE OF WORK:**

3.1.4.1 UAT by Company will cover testing of entire functionalities and technical capabilities of the Web Portal & Mobile Application as stipulated in Annexure-I of the RFP as per UAT Schedule drawn.

3.1.4.2 Bidder has to provide onsite technical and functional resources that are required to carry out the UAT Phase. Bidder has to station requisite resources in consultation with the Company. In case, the resources provided are not sufficient to meet the time line so agreed upon, then the Bidder should arrange for additional resources without any additional cost to the Company.

3.1.4.3 In case any re-installation and / or redo of any work associated with UAT is warranted, the same should be carried out by the Bidder at no additional cost to the Company. In such event, Company may review the timeline set for completion of UAT and a fresh schedule will be drawn.

3.1.4.4 The successful bidder shall do a process of migration of the existing customers to the new Web Portal & Mobile Application , in a seamless migration process, so that the existing customers are served without any disruption in services.

3.1.4.5 On successful completion of UAT phase, Company User department/Development team and Vendor team should jointly issue a sign-off report indicating readiness for GO-LIVE phase.

#### **3.1.5 GO-LIVE:**

3.1.5.1 On completion of UAT, Bidder should roll-out the customized version of Web Portal & Mobile Application as per GO-LIVE schedule drawn.

3.1.5.2 Soft launch to internal staffs and selected Customers should be completed within 2 weeks.

3.1.5.3 GO-LIVE should be completed by the successful bidder within a week from the date of notification to start the GO-LIVE.

3.1.5.4 Necessary Technical support / resources required to carryout the GO- LIVE phase should be provided by the Bidder at no additional cost.

3.1.5.5 On successful completion of GO-LIVE phase, Company team and Bidder Team shall issue a sign-off report.

3.1.5.6 Bidder should open minimum 3 Operative accounts with Bank and should be actively maintained by the development and support teams to ensure the identification of real time issues and resolving it when raised by Company.

#### **3.1.1.1. Business Objectives:-**

- i. To publicize its products and services in mass and create awareness about our product initiatives from time to time through app notifications / SMS / Email
- ii. To maximize usage of these self-service mode in order to significantly reduce both pre-sales and post sales customer interactions through call center, direct contacts
- iii. To maximize prospective customer interactions through online modes for faster and seamless onboarding process
- iv. To disseminate information in mass media about some of our important events, business promotions
- v. To provide easy access of some of the basic features of Web portal through a mobile application

#### **3.1.1.2. Technical Objectives:-**

- i. To develop the native mobile apps for Android and iOS mobile devices.
- ii. To provide information to users with minimum number of clicks and Enhance the presentation of the content of BOB Financial Solutions Limited.
- iii. To get security certificate from certified vendor.
- iv. Development of consistent visual elements and Mobile Apps architecture that is scalable and expandable and W3 compliant or any other Web and Mobile App related standards revised from time to time during the contract period.
- v. Analytics mechanism to track and identify user experience and actions.
- vi. App should be able to accommodate the future scalability requirements.
- vii. App Admin should be easy in terms of usability and changes in design & content.
- viii. Network level security, traffic to be encrypted using secured connectivity.
- ix. Continuity Measures, risk management plan for the continuity of services, data backup policy, business continuity plan.
- x. Functional Requirement Documentation, App Design Documentation, App Installation guide, App Administration guide and App User Operation document to be provided.
- xi. Identification of App limitations.
- xii. Identify risks if any post App implementation along with mitigation plan.
- xiii. Storage disk space and memory required for the proposed App.
- xiv. List out the assumptions related to load & infrastructure ( such as mobile specifications, internet bandwidth etc.) so that response time is always < 20 seconds

- xv. Delivery should be in the form of a published app in the respective market place and will be the property of BOB Financial Solutions Limited.
- xvi. Performance Testing, Security Testing & Usability Testing certification from certified vendor.
- xvii. Overall Integration, User acceptance testing & Go-Live
- xviii. Mobile Apps download based on phone OS and services.
- xix. Feature for update application with permission to download.
- xx. Handover, guidance and training to BOB Financial Solutions Limited staff to make design changes, to update content and to maintain the proposed solution.
- xxi. Develop Resolution independent design structure - Mobile Apps must adjust itself automatically as per the screen resolution of the Mobile i.e. 1024\*768, 1200\*800 etc. Resolution independent Mobile App will automatically expand/compress itself as per the screen resolution and hence there should not be any vertical scroll in the Mobile Apps structure. There should be minimum use of flash.
- xxii. Audit Trail: Administrators should have access to one log in the backend or individual logs of each page where user can view from which ever place the Mobile App is viewed with daily reports.
- xxiii. Each element on the Mobile App can be modified easily.
- xxiv. There need to be Feedback Management for the Mobile App. All the feedback data should be emailed to the designated officer's email ID and A copy of all the feedbacks received should be stored in Database on the server for subsequent review by the administrator.
- xxv. Mobile Apps Statistics should be available for analyzing the popularity of the Mobile App and visitors behavior pattern on the Mobile App and to facilitate the administrator to view Mobile App hits.
- xxvi. Search Engine Optimization - This feature should ensure that Mobile App is indexed with all popular Search Engines (Google, Yahoo, Bing & Live) using top keywords and meta description.
- xxvii. Training: Onsite training ( depending upon lockdown situation) to BOB Financial Solutions Limited staff on overall workflow of the developed solution and backend administration functions to be provided.
- xxviii. Vendor should provide technical support via email, phone and remote login to address analyse and fix any technical glitches within the existing features within 4 working hours. The scope of technical support includes rectification of errors within the already developed solution.
- xxix. Vender shall provide maintenance of Mobile App including up-gradation and updates after successful deployment. The updation /maintenance in the source code of the Mobile App should also include quality assurance (as per NIC guidelines) i.e. Mobile Apps should be hosted after extensive testing with sign-off from BOB Financial Solutions Limited Business and IT and Apps must be 100% bug free.
- xxx. Front-end Mobile App shall be designed and developed in a visually rich and appealing format. Web development/Hosing services should be supported on Windows & Linux platform using the state of the art technologies.

- xxxi. Mobile app should have capability to support BHARAT QR and other NPCI provided payment methods.
- xxxii. Mobile App should support - ApplePay Google Pay JioPay etc.
- xxxiii. Customer Onboarding - integration of Jocata DIY
- xxxiv. Mobile App should support Virtual Card Integration
- xxxv. The bidder should be able to deliver aesthetically designed App which will be highly user friendly and compatible with all the latest browsers and technologies. The Bidder should be able to provide design templates to BOB Financial Solutions Limited for the finalization. A dedicated App designing, building & maintenance team will have to work as an integral component of BOB Financial Solutions Limited.
  
- xxxvi. To develop Customer web portal and integrate the services with back office portal and core credit card application through ESB to facilitate easy integrations through APIs
- xxxvii. To have capability to create APIs or consume APIs of various related third-party applications To have Mobile Apps and Web portal with necessary security features against hacking & defacement
  - a. Provide Dynamic Content Management System for managing web portal/website. The targeted audience would be External Stakeholders such as prospective and existing Customers of Credit Cards or other unsecured products, regulators, controlling and monitoring authorities, any other application service providers
- xxxviii. Internal Stakeholders like Officials & Employees of the company who would access portals for servicing requests and complaints of the customers. The Selected bidder is also required to provide services as indicated below:
  - a. The static and dynamic content and database driven content to be displayed.
  - b. Mapping of the existing content, Editing, Formatting of Documents and Conversion in web pages.
  - c. Mapping of existing applications & selected dynamic features of the existing web portal into new design of the web portal
  - d. Creative support / designing support throughout the contract period including warranty / AMC.
  - e. Delivery mechanisms for all type of contents
  - f. Hosting of web portal and mobile apps in Google Play Store / Apple App Store / Windows Phone Store

**3.1.1.3. The web portal has to meet following requirements with respect to scope of work: -**

- a. The web portal must conform to regulatory and statutory guidelines and its compliance should be ensured by the selected bidder

- b. The web portal should meet international standards and ensure Cross Browser compatibility with most of the popular browsers like Internet Explorer, EDGE, Firefox, and Chrome etc.
- c. Bidder needs to conduct a work shop for finalizing the UI design. If the UI/UX is to be done by the vendor, UI/UX should be elegant and good looking and should be approved by the company. BOB Financial Solutions Limited has the discretion to go ahead with a different vendor for UI/UX design.
- d. Web page creation infrastructure should facilitate for frequent content updates on daily/Weekly/Monthly basis
- e. Flexibility to modify the design when a major event has to be publicized
- f. The web portal/site should have feature like an event calendar that would be updated from time to time.
- g. The web portal/site should be database-driven/ modular so that it can store & handle all the information and be able to handle the documents that would get uploaded on it on a daily basis
- h. Design and Development should support resizing the text without use of assistive technology
- i. Detail plan should include the migration of existing customer data to the new solution
- j. Customer journeys needs to be tracked and necessary tools needs to be implemented along with the solution to analyze customer experience/patterns (eg: The pages with maximum customer visits, Pages with most delayed response time etc). There should be provision to find out issues related to drop outs in registration and in all other screens.
- k. Web portal to support Live Chat facility to assist customer queries to reduce traffic on voice support
- l. Content Management should provide following facilities: -
  - a) It should be able to create and upload the pages daily/weekly/ or on frequent basis with appropriate Business flow required to authenticate Publications of content on site
  - b) The Log and Audit trail should be maintained
  - c) Design should support the single sign On by Administrator
  - d) User administration services should be an integral part of the Enterprise Content
  - e) Management facility inbuilt with the site Design and Content Management should support Extensive Web Site Analytics and Statistics to be provided. Traffic reports, visitor analysis, duration analysis, content wise analysis, top landing pages and top exit pages, other statistical reports should be provided as per company's requirements
  - f) There should be provision for discussion forum with security features
  - g) Web portal needs to have a very good Search Engine so that visitors would be able to do a comprehensive search on web portal/site for any content
  - h) The web portal should be secure and bug free and should incorporate necessary security features against hacking and defacement of the same

- i) The web portal must be layered and well-rounded so that there are no dead ends. Link to Home page from each page must be given.
- j) No photo or material or software etc. for which copyright lies with someone else should be used in the web portal
- k) Web portal design should provide up to date Site Map that is linked to Homepage as well as to all important entry pages of the Web portal
- l) Deliver a detailed user manual to the company that will enable employees who are otherwise unfamiliar with the software to become adequately trained
- m) Copyright for the web portal and contents to be retained with the company
- n) During the entire period of development of web portal the selected bidders shall be in close contact with the official of the Company.
- o) At no time during the site development, the contents of the web portal must be discussed with other parties

**3.1.1.4. The Mobile Apps has to meet following requirements with respect to scope of work: -**

- a) Bidder needs to conduct a work shop for finalizing the UI design. If the UI/UX is to be done by the vendor, UI/UX should be elegant and good looking and should be approved by company. BOB Financial Solutions LimitedBOB Financial Solutions Limited has the discretion to go ahead with a different vendor for UI/UX design
- b) The Application should be lightweight and should have a quick and responsive user journey
- c) The vendor should ensure that the platform is scalable both vertically and horizontally without any customizations in the platform
- d) Web portal to support Live Chat facility to assist customer queries to reduce traffic on voice support
- e) The delivered mobile app should support security login services like mPIN, TouchID, etc
- f) The selected bidder should upgrade the application/platform if there is an update from the corresponding mobile OS providers
- g) Security features should meet the standards and procedures as per Company'sCompany's IT Security Policy and procedures should be followed, in line with prevailing Industrial Standards including OWASP mobile top 10 (2016).
- h) The solution offered should comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RB
- i) Deliver a detailed user manual to the company that will enable employees who are otherwise unfamiliar with the software to become adequately trained
- j) Copyright for the mobile apps and contents to be retained with the company
- k) During the entire period of development of mobile apps the selected bidders shall be in



close contact with the official of the Company.

**3.1.2.** At no time during the site development, the contents of the mobile apps must be discussed with other parties **Development Cycle for Content Management**

- a. Freezing Requirements & Sign off SRS
- b. Approval of Prototype
- c. Gap Analysis
- d. Development
- e. Auditing
- f. User Acceptance Test (UAT)
- g. Hosting
- h. Vulnerability and Penetration Testing
- i. Go Live

### **3.1.3. Compatibility with Mobile Phones, Tablets etc.**

Customer Web Portal should be accessible from a mobile device such as tablet, mobiles, Laptops etc.

This is a list of indicative requirements, and final layout, menus etc. shall be finalized between the selected bidder and the company.

The web portal must conform to Govt. guidelines, must use SSL and must be tested and certified by CERT-IN empaneled agency. It should be compliant to the browsers mentioned above, and should be in user friendly format for viewing on mobile phones.

Bidder is expected to test the Website from atleast 5 different laptops/desktops of different OS, Make, Model from various browsers ( Like Safari, Edge,IE, Chrome, Mozilla,Firefox etc).

Bidder is also expected to test the Mobile App from atleast 3 latest mobile devices of different Make &, Model for each OS (iOS, Android,Windows).

The sites must be adaptive to the screen size.

The selected bidder will be required to maintain the web portal for entire contract duration, and will be responsible for updation/ changes required as per the Company's requirement from time-to-time.

### **3.1.4. Content Management System (CMS)**

An enterprise level Content Management System is needed to organize and store information efficiently. The CMS will aim for simplifying storage, security, process routing, and retention. Here are some of the key features needed from CMS:

- Store digitalized content in a secured repository allowing access to authorized users only
- Create an audit trail of each and every images file stored
- Facilitate quick search and retrieval of tagged information
- Create an audit trail of content change management

### **3.1.5. Interfaces**

The interfaces required for the Solution need to be sized, developed, installed, tested, implemented and maintained by the selected Bidder fully meeting the functional, technical and interfacing requirements. The Solution must enable all currently specified interfaces as well as allow for introduction of new interfaces/channels as the case may be.

The selected Bidder must interface the Solution (Online/offline) to the below-mentioned applications of the company:

- Enterprise Service Bus
- Enterprise wide DataWarehouse (Offline)
- Interactive Voice Response System (IVRS)
- Internet Banking Portal of Bank of Baroda
- 3<sup>rd</sup> Party Payment Gateway (BillDesk & RazorPay etc.)
- SMS/Email Gateway
- Business Intelligence Applications
- ERP Solutions
- Document Management Systems
- Request Management
- Live Chat assistance
- Recruitment Portal

### **3.1.6. Design and development of Intelligent Data Analytics dashboards**

Dashboard for Data Analytics: An Analytical suite is needed to manage and monitors the new digitalized platform. This will help in knowing the activity on digitalized portal and for research studies.

### **3.1.7. Disaster recovery:**

Multiple copies of content should be stored – one in a data center and another in a Disaster Recovery location within India.

### **3.1.8. Web Portal and Support and upgrading**

#### **3.1.8.1. Develop, Test and Launch a mobile app**

The company also intends to introduce a native mobile app for its customers on both Android and IOS platforms featuring some of the functionalities of Customer web portal such as:

- New Card activation
- Card Details to be shown to customer upon MPIN/OTP validation
- Balance Inquiry ( Real Time )
  - Reward Summary
  - Reward Redemption
- Recent Transaction View ( Since Last Statement Generation )
- Recent Payment Details ( Since Last Statement Generation )
- Statement View – Customer to get statement view/download option of last 24 statements
  - View Un billed transactions
- Card Blocking followed by Replacement of Card after taking customer's consent/~~Unblocking~~
- Quick Pay of Utility Bills, Recharge etc.
- Apply for Replacement Card
- Apply for ~~Supplementary~~ Add-on Card
- Convert ~~recent~~ billed/unbilled purchases into EMI
- EMI Cancellation
- Refer Contacts for new cards
- Pre-Approved Loan
- Loan ~~on Call~~ within Credit Limit / Loan Above Credit Limit
- Credit Card Bill Payment ( Payment Made should be updated on real time basis )
- Switch on/off & Set/Reset Domestic/POS/ATM/Contactless/International Spending Limits etc.
- Mobile Number/Email ID updation
- Option for raising request for Joining Fees/Annual Fees waiver
- Option for raising dispute on Billed/Unbilled transaction(s)
- Reward Point Redemption
- Address Updation supported by address proof upload
- Every transaction done in Portal/Mobile APP needs to be validated either by MPIN or OTP.
- Direct Debit Activation / De-Activation
- Manage Statement Mode Preference
- PIN Generation / Re-set
- Demographic Update
- KYC Refresh
- Customer Service Options-àHelp Topics-àContact Us ( Chat Bot / Missed Call / SMS/ Email Support)
- All Requests/Complaints to flow into Talisma CRM where Ticket number will get generated & customer needs to be alerted of the same through sms & email.
- When the Ticket is resolved, similarly, sms/email should get triggered to customer informing the resolution status.

To provide the above mentioned features the mobile application need to interface with **Enterprise Service BUS/Middleware** through standard APIs

#### 3.1.8.2. **Internet Bandwidth and Hosting**

- Required bandwidth needed to manage the system efficiently will be arranged by the Company.
- The Company intends to acquire required space in a virtual Data Centre at Mumbai and all access and permissions will be arranged by the Company.

These are broad indicative requirements, howsoever; the developing agency may provide their comments on objectives and scope of the work, which could be included.

The support for up gradation and upload of new information is to be provided by the selected bidder. During the support period the bidder will be required to deploy their manpower as per table for managed services post warrantee. This manpower is required on site on all working days of the Company.

### 3.2. **Operations Phase**

The major activities during the operations phase are hosting & maintenance, and providing manpower to manage the operations.

#### 3.2.1. **Hosting and maintenance**

- a) The selected agency will be responsible for developing, hosting and maintaining the application for a period of five years
- b) Selected agency will update whenever necessary and will maintain totally, ensuring uptime of 99.5%.
- c) Selected agency shall provide the access credentials for the cloud hosting, if any, to the Company upon

request.

- d) The selected agency will be required to publish the live content over the web site, as and when instructed by the company officials.

### **3.2.2. Team**

The selected bidder will be required to provide a dedicated team of experienced personnel for development and maintenance headed by a Project Leader – Responsible for overall coordination and management of the teams.

The members from all the teams shall work in close coordination under the overall guidance of project leader. The Selected bidder shall provide all the necessary resources (hardware / software etc.) for the resources to function efficiently and productively.

### **3.2.3. Warranties and Intellectual Property Rights (IPR)**

- a) The Selected Bidder shall provide warranty for a period of one year from the date of Go Live. Such warranties shall be applicable to post Go Live support for application and infrastructure.
- b) The Selected bidder shall provide all product(s) and documentation updates, patches/ fixes, and version upgrades within 15 days of their availability/release date and should carry out installation and make operational the same at no additional cost to the Company. Bidder will have to obtain all necessary licenses, approvals, consents of third Parties/principle manufacturers and all necessary technology, hardware and software to enable it to provide the solution, at no additional cost to the Company.
- c) Intellectual property in anything developed by the Selected bidder specifically and exclusively for the Company, and based on the information or data owned by Company, shall vest with the Company.

### **3.2.4. Deliverables:**

- a) The Selected bidder has to handover the Source Code, Patches & Releases (If any), Application Software, all content used in the Designing of the Web portal, along with Technical Documents, user manual, functional manual, cyber security certificate and all reports during error correction, installation guide and any other on quarterly basis / if required to the Company for the purpose of copyright and intellectual properties, storage etc. Selected bidder also has to provide the list of software that would be used to design & develop the web portal/site including all graphics software and recommend software and licenses that the Company will need to purchase for continued maintenance of web portal. The source code / object code / executable code and compilation procedures of the software solution should be provided to BOB Financial Solutions Limited after successful UAT or escrow arrangement should be put in place. All necessary documentation in this behalf should be made available to BOB Financial Solutions Limited. In case of Escrow arrangement, complete details and the location and the terms and conditions applicable for escrow must be specified. The successful vendor agrees to allow BOB Financial Solutions Limited appointed/ authorized auditors to perform source code review. Any update or upgrade to source code should be informed and brought under Escrow or made available to BOB Financial Solutions Limited at regular decided intervals and after major release go-live. The Intellectual Property Rights on the software code will remain with BOB Financial Solutions Limited. All customizations and its source code would be the property of BOB Financial Solutions Limited.
- b) Training, maintenance and up-gradation support: Selected bidder will provide training at the Company premises to users for using new platform without any extra cost and provide with maintenance, support and platform upgrading for 3 years from date of acceptance that could be extended on yearly basis on mutually agreed terms.
- c) **Copyright and Trademarks:** Successful bidder will hand over the all the software and contents to the Company for the purpose of copyright and intellectual ownership. On the bottom of every page a link, navigating to information page regarding copyright must be provided.
- d) **Vulnerability and Penetration Testing of application and infrastructure**

The selected bidder has to facilitate such security testing of new digitalized platform and ensure remediation of gaps identified by the IS Audit agencies from time to time. The Company shall engage these agencies directly to do the necessary security audit of the complete infrastructure.

#### 4.0. Implementation Timelines and Deliverables

The implementation timelines are as described below:

## 5.0. Penalties

### 5.1. SLAs and applicable penalties for System Implementation Phase

Activity	Penalty for Delay
Approval on SRS for Web site, CMS and Mobile application.	0.5% of the module costs for the delay per week or part thereof for the delay
Deployment web based solution	0.5% of the module costs for the delay per week or part thereof for the delay
UAT of Modules	0.5% of the module costs for the delay per week or part thereof for the delay

The Selected bidder shall not be held liable for delay attributable to the company

### 5.2. SLAs and applicable penalties for Operations Phase

The penalties for the operations phase are based on the monthly amount to be made for that component. The same is capped to the maximum monthly amount payable for that component.



### 5.3. SLAs for Application

Activity	Expected Performance	Measurement Mechanism	Penalty for Delay
Application Uptime	$\geq 98\%$ measured on monthly basis	The application uptime considers application and hosting availability. Reports from the hosting provider for uptime shall be submitted on monthly basis	2% of the monthly hosting & Maintenance charges for downtime of every 1% (or part thereof) below expected performance levels
Resolution-time for Software Issues*	$\leq 2$ working days.	The time between raising of the issue by the company's Systems Department through call/e-mail to the resolution / rectification provided by the agency.	1% of the monthly hosting & Maintenance charges for delay in resolution of every issue per day (or part thereof)

\* Issues here are fixing of bugs etc. for the existing functionalities present in the application. Any new requirement given by company shall not be treated as software issue.

### 5.4. SLAs for manpower

Parameter	SLA	Penalty for Delay
<b>Initial Deployment</b>	If the key resource (for which marking has been done) proposed in the bid is replaced during joining, a penalty per resource for replacement is applicable	Penalty of 3 months quoted cost for that resource

<b>Shortfall of attendance of resources deployed for scan/QA</b>	If a resource is absent for 5 consecutive working days without any prior notice & Approval.	Penalty of Rs. 1000 per day per resource absent, starting from the 6 <sup>th</sup> day onwards further up to 2 weeks.
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## 6.0. RFP Response Instructions

### 6.1. Rules for responding to the RFP

All responses received after the due date/time would be considered late and would be rejected.

### 6.2. Price

- I. The vendor is requested to quote in Indian Rupee (INR). Bids in currencies other than INR would not be considered. The date for opening of price bids would be communicated separately to the successful bidders post the completion of the technical evaluation
- II. The prices and other terms offered by vendors must be firm for an acceptance period of 180 days from the opening of the commercial bid.
- III. The prices quoted by the vendor shall be all inclusive, that is, inclusive of all taxes, duties; levies etc. except GST (wherever applicable) will be paid extra. Octroi /entry tax will be paid on actual on production of original receipt. There will be no price escalation during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.
- IV. In case of any variation (upward or down ward) in Government levies / taxes / cess / excise / custom duty etc. which has been included as part of the price will be borne by the Vendor. Variation would also include the introduction of any new tax / cess/ excise, etc provided that the benefit or burden of other taxes quoted separately as part of the commercial bid like GST and any taxes introduced instead of Service tax, VAT and levies associated to Service Tax, VAT or any new taxes (other than excise, custom duties, other duties and associated government levies) introduced after the submission of vendor's proposal shall be passed on or adjusted to the Company. Local entry tax and octroi will be paid on actuals based on receipt provided. If the Vendor makes any conditional or vague offers, without conforming to these guidelines, the company will treat the prices quoted as in conformity with these guidelines and proceed accordingly. Local entry taxes / octroi whichever is applicable, if any, will be paid by the CompanyCompany on production of relative invoices / payment receipts / documents. Necessary documentary evidence should be produced for having paid the customs / excise duty, sales tax, if applicable, and or other applicable levies
- V. If any Tax authorities of any state, including, Local authorities like Corporation, Municipality etc. or any Government authority or Statutory or autonomous or such other authority imposes any tax, charge or levy or any cess / charge other than VAT or GST &entry tax or octroi and if the

Company has to pay the same for any of the items or supplies made here under by the Vendor, for any reason including the delay or failure or inability of the Vendor to make payment for the same, the company has to be reimbursed such amounts paid, on being intimated to the Vendor along with the documentary evidence. If the Vendor does not reimburse the amount within a fortnight, the Company shall adjust the amount out of the payments due to the Vendor from the Company along with the interest calculated at commercial rate

- VI. Terms of payment as indicated in the Purchase Contract that will be issued by the company on the selected Vendor will be final and binding on the vendor and no interest will be payable by the Company 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 Company and that the Invoice would be governed by the terms contained in the Contract concluded between the Company and the vendor".
- VII. The Company will consider the Total Cost of Ownership (TCO) over a Five year period.

### **6.3. Price Comparisons**

- a. The bidder will be required to submit commercial bids as part of the bid submission. The Company will open commercial bids of technically qualified bidders in front of these bidders' representatives after the technical evaluation is completed.
- b. Normalization of bids: The Company will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that vendors are more or less on the same technical ground. After the normalization process, if the Company feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the Company may at its discretion ask all the technically short-listed vendors to resubmit the technical bids once again for scrutiny. The Company can repeat this normalization process at every stage of technical submission or till the Company is satisfied. The vendors agree that they have no reservation or objection to the normalization process and all the technically short listed vendors will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Company during this process. The vendors, by submitting the response to this RFP, agree to the process and conditions of the normalization process.
- c. The Price offer shall be on a fixed price basis. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be liable to be rejected. The rate quoted by the vendor should necessarily include the following:
  - i. Prices quoted by the Vendor should be inclusive of all taxes, duties and levies etc. except Service Tax, VAT / CST & Octroi / entry tax (wherever applicable) will be paid extra. Octroi / entry tax will be paid at actuals on production of original receipt. The Vendor is expected to provide a breakup of the taxes indicated in the commercial bid format. The Vendor is expected to provide the tax types and tax percentage in both the commercial and masked bids (without amounts being submitted in the technical response).
  - ii. The Vendor is expected to provide for services which are required to be extended by the Vendor in accordance with the terms and conditions of the RFP and subsequent contract.
  - iii. The Vendor must provide and quote for the product and services as desired by the Company as mentioned in this RFP. Any products / services not proposed to be provided by the Vendor will result in the proposal being incomplete, which may lead to disqualification of the Vendor.

- iv. End of Sales/ End of support: The Vendor has to ensure that any application, related software supplied / put to use as part of this RFP should not have reached end of support. In the event if any equipment supplied / put to use by the vendor reaches end of support, within the contract period from the date of use, the vendor has to replace the equipment/ software at no additional cost to the Company before end of support.

#### **6.4. Bid Security and Performance Guarantee**

##### **I. Bid Security**

- Bidders are required to submit an Bid Security/ Earnest Money Deposit (EMD) for Rupees Five lakhs only (INR 5,00,000 only) by way of Bank Guarantee (Appendix 05 – Pro forma for Bank Guarantee) issued in favor of “BOB Financial Solutions Limited.” valid for 180 days from the last date of submission of the bid along with Technical Offer. The Bank Guarantee should be of a Scheduled Commercial Bank only and will be accepted subject to the discretion of BOB Financial Solutions Limited.
  - Offers made without the Earnest Money Deposit will be rejected.
  - The amount of Earnest Money Deposit would be forfeited in the following scenarios:
    - In case the Bidder withdraws the bid prior to validity period of the bid and after last date of submission of the bid for any reason whatsoever;
    - In case the successful Bidder refuses to accept and sign contract within 1 month of issuance of contract order/letter of intent for any reason whatsoever; or
    - In case the successful Bidder fails to provide the performance guarantee of 10% of contract value within 45 days from the date of issuance of Purchase Order by Company or signing of the contract, whichever is earlier, for any reason whatsoever, the EMD will be forfeited.
    - EMD/Bank Guarantee should not be included with Technical or Commercial bid. It should be in separate cover to be handed over to the Company.

##### **II. Performance Guarantee**

- The successful vendor shall provide a Performance Guarantee within 45 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Appendix-05 to the extent of 3% of the total contract value (5 times of the 2 years Total Cost of Ownership (TCO)) for the entire period of the five year contract plus 6 months and such other extended period as the Company may decide for due performance of the project obligations. The guarantee should be of that of a Scheduled Commercial Bank only.
- In the event of non-performance of obligation or failure to meet terms of this RFP the Company shall be entitled to invoke the performance guarantee without notice or right of demur to the vendor. Any amount pending for payment due to non-achieving of milestone/s set under the agreement or any other reason solely attributable to the vendor should be included in the remaining amount of the contract value.
- The Company reserves the right to recover any dues payable by the selected vendor from any amount outstanding to the credit of the selected vendor, including the pending bills and/or invoking Performance Guarantee, if any, under this contract.
- If the Performance guarantee is not submitted within the stipulated time, the Company reserves the right to cancel the order / contract and the earnest money deposit taken from the vendor, will be forfeited.

- The project will be deemed complete only when all the solutions and items contracted for by Company are delivered in good condition, installed, commissioned, implemented, tested and accepted along with the associated certification, documentation and training provided to Company's employees in compliance with the terms of this RFP and as per the requirements of the contract executed between Company and the selected bidder and the acceptance criteria defined in this document is met.
- The bid security (EMD) would be returned to the successful Bidder after the submission of the performance guarantee

## 6.5. Others

- I. Responses to this RFP by the Bidders shall not constitute an obligation on the part of the Company to award a contract for any services or combination of services. Failure of the Company to select a Bidder shall not result in any claim whatsoever against the Company and the Company reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.
- II. By submitting a proposal, the Bidder agrees to promptly contract with Company for any work awarded to the Bidder, if any. Failure on the part of the selected Bidder to execute a valid contract with Company within 45 days from the date of Purchase order herein will relieve Company of any obligation to the Bidder, and a different Bidder may be selected based on the selection process of Company.
- III. The terms and conditions as specified in the RFP, addenda and corrigenda issued by the Company thereafter are final and binding on the Bidders. In the event the Bidder is not willing to accept the terms and conditions of Company, the Bidder may, in sole discretion of Company, be disqualified.
- IV. The Bidder must strictly adhere to the delivery dates or lead times identified in their proposal including the project timeline. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Company, may constitute a material breach of the selected Bidder's performance. In the event that the Company is forced to cancel an awarded contract (related to this RFP) due to the Bidder's inability to meet the established delivery dates that Bidder will be responsible for any re-procurement costs suffered by the Company. The liability of re-procurement costs in such an event could be limited to the amount actually spent by Company for procuring similar deliverables and services. The re-procurement cost would be established post a reasonable due – diligence of the re-procurement cost to be incurred.
- V. By submitting the bid, the Bidder represents and acknowledges to the Company that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Bidder represents that all services supplied in response to this RFP shall meet the proposed Solution requirements of the Company. The Bidder shall be required to independently arrive at a Solution, which is suitable for the Company, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to Company. The Bidder also acknowledges that Company relies on this statement of fact,

therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, Company expects the Bidder to fulfill all the terms and conditions of this RFP. The modifications, which are accepted by the Company in writing, shall form a part of the final contract.

- VI. The Bidder shall represent that the proposed software solution and its documentation and/or use of the same by Company shall not violate or infringe the rights of any third party or the laws or regulations under any governmental or judicial authority. The Bidder further represents that the documentation to be provided to Company shall contain a complete and accurate description of the software, hardware and other materials and services (as applicable), and shall be prepared and maintained in accordance with the highest Industry standards. The Bidder represents and agrees to obtain and maintain validity throughout the Contract, of all appropriate registrations, permissions and approvals, which are statutorily required to be obtained by the selected Bidder for performance of the obligations of the selected Bidder. The Bidder further agrees to inform and assist the Company for procuring any registrations, permissions or approvals, which may at any time during the contract period be statutorily required to be obtained by the Company for availing services from the selected Bidder.
- VII. All terms and conditions, payments schedules, time frame for implementation, expected service levels as per this RFP will remain unchanged unless explicitly communicated by Company in writing to the Bidders. The Bidder shall at no point be entitled to excuse themselves from any claims by Company whatsoever for their deviations in conforming to the terms and conditions, payments schedules, expected service levels, time frame for implementation etc. as mentioned in this RFP.
- VIII. The Bidder covenants and represents to Company, the following:
- It is duly incorporated, validly existing and in good standing under as per the laws of the jurisdiction of its incorporation.
  - It has the corporate power and authority to perform its obligations hereunder and to execute appropriate contracts in terms of this RFP. The performance of terms and conditions under the RFP by it and the performance of its obligations hereunder are duly authorized and approved by all necessary action.
  - The execution, delivery and performance under an Agreement by such Party:
    - Will not violate or contravene any provision of its documents of incorporation.
    - Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound.
  - Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever.
  - To the best of its knowledge, after reasonable investigation, no representation or warranty by such party in this tender and subsequent agreement, and no document furnished or to be furnished to the other party to this RFP and subsequent agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under



which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

- The selected Bidder shall undertake to provide appropriate manpower as well as other resources required, to execute the various tasks assigned as part of the project, from time to time. The Company has the right to interview any and all of the resources deputed by the selected bidder and only upon satisfaction will allow the resource to work on the project.
- All RFP response documents would become the property of the Company and the Company also would not return the bid documents to the Bidders.
- Company will not bear any costs incurred by the Bidder for any discussion, presentation, demonstrations etc. on proposals or proposed contract or for any work performed in connection therewith.
- Company reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

#### **6.6. Other RFP Requirements**

1. Company reserves the right to cancel this RFP any time or at any stage without any reason / notice to the vender or change/add any terms and conditions of the RFP by issuing addenda/corrigenda and putting it on Company's website.
2. Company reserves the right to extend the dates for submission of any and all responses to this document.
3. Bidders shall have the opportunity to get their doubts clarified pertaining to the RFP in order to clarify any issues they may have, prior to finalizing their responses. All questions are to be submitted to the contact officer, not later than the query submission date noted in RFP and as indicated by Company from time to time. Responses to inquiries and any other corrections and amendments will be distributed to all Bidders by fax or in electronic mail format.
4. If there are conflicting points in the RFP, the Company reserves the right to take a position on the conflicting issue which will be binding on the selected Bidder any time during the period of contract. No appeal will be entertained.
5. Preliminary Scrutiny – Company will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. Company may, at its discretion, waive any minor non- conformity or any minor deficiency in an offer. This shall be binding on all Bidders and Company reserves the right for such waivers and Company's decision in the matter will be final.
6. Clarification of Offers – To assist in the scrutiny, evaluation and comparison of offers, Company may, at its discretion, ask some or all Bidders for clarification of their offer. Company has the right to disqualify the Bidder whose clarification is found not suitable to the project requirements.
7. No Commitment to Accept Lowest bid or Anybid – Company shall be under no obligation to accept the lowest price bid or any other offer received in response to this RFP. Company will not be obliged to meet and have discussions with any Bidder, and / or to listen to any representations in respect of the rejection.

8. Erasures or Alterations – The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as “OK”, “accepted”, “noted”, “as given in brochure / manual” is not acceptable. Company may treat the offers not adhering to these guidelines as unacceptable. The proposals should be in the template that is recommended and provided in this RFP. Bids with eraser/over writing/cutting are liable to be rejected.
9. Right to Alter requirements – Company reserves the right to alter the requirements specified in the RFP. Company also reserves the right to delete one or more items from the list of items specified in the RFP. Company will inform all Bidders about changes, if any. The Bidder agrees that Company has no limit on the additions or deletions on the items for the period of the contract. Further the Bidder agrees that the prices quoted by the Bidder would be proportionately adjusted with such additions or deletions in quantities. The Company will have the right to increase or decrease any quantities in the bid and the unit/pro-rata rates would be applicable for such alterations in quantities till the period of the contract.
10. Since some of the payment terms warrant monthly payouts from Company vis-à-vis SLA monitoring, it is to be noted that any such monthly payments will be released and penalties if any, as defined by SLAs, shall be adjusted in the payment for the last month. Balance penalties, if any shall be levied in the payment for the subsequent months.
11. The Bidder shall perform its obligations under this RFP as an independent contractor, and may engage subcontractors (with requisite prior permission from bob card applicable, if any) to perform any of the deliverables or services. Neither this RFP nor the Bidder's performance of obligations under this RFP shall create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between Company and the Bidder or its employees, subcontractor; and the Bidder shall not have the right, power or authority (whether expressed or implied) to enter into or assume any duty or obligation on behalf of Company.
12. Details of Sub-contracts, as applicable: If required by Company, selected Bidder should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that the selected bidder will not subcontract primary functions stipulated in this RFP and notwithstanding the use of subcontractors by the selected Bidder for purposes other than main functions, the selected Bidder shall be solely responsible for performance of all obligations under the RFP irrespective of the failure or inability of the subcontractor chosen by the selected Bidder to perform its obligations. The selected Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits for its employees and sub-contractors.
13. Selected Bidder shall inform their readiness for the pre-delivery/post-delivery inspection at least 15 days in advance. Inspection of the centralized application and data base servers, etc. will be carried out at the Vendor's Data Centre/DRC. All reasonable facilities, tools and assistance including access to drawings and production data should be provided to Company's officials and the representatives during inspection. There shall not be any additional charges for such inspection. However, Company will have the discretion to recover the costs related to travel and stay of its staff / representatives if the services offered for inspection is not as per Company's requirement or the test conditions are not complied with.
14. There will be an acceptance test by Company or its nominated representatives after installation of the Solutions. In case of discrepancy Company reserves the right to cancel the entire contract



and the Bidder should take back its solution at its costs and risks. The test will be arranged by the Bidder at the sites in the presence of the officials of Company and / or its representatives. The tests will involve trouble-free operation of the complete solution during UAT apart from physical verification and testing. There shall not be any additional charges for carrying out this acceptance test. Company will take over the system on successful completion of the above acceptance test. The installation cum acceptance test & check certificates jointly signed by selected Bidder's representative and Company's official or any consultant / auditor appointed by Company should be submitted at Project Management Office of Company, along with invoice etc. for scrutiny before taking up the request for consideration of payment.

15. The Bidder has to submit the escalation matrix upto the highest management authority of the Bidder the along with necessary contact details
16. However, the selected Bidder shall install and commission the solution, in terms of this RFP, at locations designated by Company or at such Centers as Company may deem fit and the changes, if any, in the locations will be intimated to the Bidder.
17. The selected Bidder is responsible for managing the activities of its personnel or the personnel of its subcontractors/franchisees, if any, and will be accountable for both. The Bidder shall be vicariously liable for any acts, deeds or things done by their employees, agents, contractors, subcontractors, and their employees and agents, etc. which is outside the scope of power vested or instructions issued by Company. Bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by Bidder and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the Contract to be issued for this RFP. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the selected bidder, for any assignment under the contract to be issued for this RFP. All remuneration, claims, wages, dues etc. of such employees, agents, contractors, subcontractors etc. of the selected bidder shall be paid by selected bidder alone and Company shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of selected bidder's employee, agents, contractors, and subcontractors, etc. The selected bidder shall hold Company, its successors, assignees and administrators and its directors and officials, fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to Company through the action of selected bidder 's employees, agents, contractors, subcontractors etc. However, the selected bidder would be given an opportunity to be heard by Company prior to making of a decision in respect of such loss or damage.
18. Company shall inform the selected bidder of all known breaches and claims of indemnification and the selected bidder shall be required at their expense to remedy the breaches, defend, manage, negotiate or settle such claims. The written demand by Company as to the loss / damages mentioned above shall be final, conclusive and binding on the selected bidder and selected bidder shall be liable to pay on demand the actual amount of such loss / damages caused to Company including but not limited and all costs and expenses, including, without limitation, reasonable attorneys' fees and court costs. In respect of demands levied by Company on the Bidder towards breaches, claims, etc. Company shall provide the selected bidder with details of such demand levied by Company. For the purposes of this section, the indemnity may include but not limited to the areas mentioned, i.e., "claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the selected bidder to its employees, its agents, contractors and sub-contractors." However, there are other indemnities

such as indemnity for IPR violation, confidentiality breach, etc., that the Bidder is expected to provide as per the RFP. The selected bidder's representative will be the point of contact for Company. The delivery, installation, configuration status of the project should be reported on a weekly basis.

19. In case of software supplied with the solution the selected bidder should ensure that the same is licensed and legally obtained with valid documentation made available to Company.
20. Technical inspection and performance evaluation – Company may choose to carry out a technical inspection/audit and performance evaluation of solution offered by the Bidders. The Bidder would permit Company or any person/persons appointed by Company to observe the technical and performance evaluation / benchmarks carried out by the Bidder. Any expenses (travel, stay, etc.) incurred for the same would be borne by the Company.
21. The Bidder shall ensure that the solution provided and sized by the Bidder is capable of meeting Company's current and terminal year transaction and business volumes.

## **7.0. Additional Information**

1. Selected bidder and/or its authorized service providers should have their own employees for execution of projects. However, selected bidder will be fully responsible for the service for the service providers. Company will not make any reference to them. In case of any deficiency in service, penalties will be to the selected Bidder's account.
2. The selected bidder shall solely be responsible for all payments (including any statutory payments) to its employees and / or subcontractors and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of Company, nor seek to be treated as employees of Company for any purpose, including claims of entitlement to fringe benefits provided by Company, or for any kind of income or benefits. The selected bidder alone shall file all applicable tax returns for all of its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services; and the selected bidder will make all required payments and deposits of taxes in a timely manner.

## **7.1. Numbering of Pages**

All pages of the bid including brochures are to be numbered as Page --- (current page) of --- (total pages) in a serialim along with proper index. The numbering shall be done separately for Eligibility Bid, Technical Bid and Commercial Bid, and not section-wise.

## **7.2. Authorized Signatory**

The Bidder shall submit the bid authenticated by an authorized person from any of their offices in India. The Bidder's authorized signatory shall authenticate by sign and seal, each page of the bid in original and photocopies including brochures/ pamphlets/ write-up etc.

## **7.3. Cost of Preparing the Bids**

The cost of preparing the response to this RFP will be the responsibility of the Bidder and Company will not be liable for any cost incurred by the Bidder.

#### **7.4. Clarification on RFP Document**

1. The Bidder shall carefully examine and understand the specifications /conditions of RFP, intent of the RFP and seek clarifications, if required, to ensure that they have understood all specifications/conditions/intent of RFP for implementing the Development and Maintenance of Customer Web Portal & Mobile App
2. The Bidder in all such cases must seek clarification in writing in the same serial order of that of RFP by mentioning relevant page number and clause number of RFP. Such clarifications should be sought, by submitting a list of queries as per Appendix 07 – Pre Bid Query Format in writing to Company on or before the timeline prescribed in this RFP under “Schedule of activities and events”
3. All clarifications/queries on the bid are to be in writing and are to be addressed to:

*The Assistant Vice President, Procurement*

Pre-bid queries can be submitted in the format provided in Appendix 07 - Pre Bid query format on the following email-ids:

[rfp@bobfinancial.com](mailto:rfp@bobfinancial.com)

#### **7.5. Normalization of bids:**

Company may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if Company feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; Company may at its discretion ask all the technically Shortlisted Bidders to resubmit the technical and commercial bids once again for scrutiny.

The re-submissions can be requested by Company in the following two manners

- Incremental bid submissions in part of the requested clarifications by Company, OR
- Revised submissions of the entire bid in the whole

Company can repeat this normalization process at every stage of bid submission till Company is satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to Company during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

#### **7.6. Validity of Bids**

The bids shall remain valid for a period of 180 days from the last date of submission of bids. All responses including commercial and technical bids would be deemed to be irrevocable offers/proposals from the Bidders and shall, if accepted by Company, form part of the final contract between Company and the selected Bidder. Company may seek further extensions of the bid validity, if required.

## **7.7. Bidder's Quote/Offer**

- I. Bidders 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.
- II. The Bidder must furnish requirements as per the formats provided in the RFP document.
- III. While submitting the bid, the Bidder is required to comply with inter alia the following CVC guidelines detailed in Circular No. 03/01/12 (No. 12-02-6 CTE /SPI (I) 2 / 161730 dated 13.01.2012):

Commission has decided that in all cases of procurement, the following guidelines may be followed:

- In a tender, either the Indian agent on behalf of the Principal/OEM or Principal/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same tender.
- If an agent submits bid on behalf of the Principal/OEM, the same agent shall not submit a bid on behalf of another Principal/OEM in the same tender for the same item/product.'

The decision of the Company shall be final and binding in this regard.

### **Related Parties -**

- In the following circumstances company will have discretion to reject the Proposal/ response or accept the Proposal/ response with some conditions stipulated by 'the Bank'.
- Proposal/Response submitted by holding company and its subsidiary
- Proposal/Responses submitted by companies having common director/s
- Proposal/ Responses submitted by partnership firms / LLPs having common partners
- Proposal/Responses submitted by companies having the same group of promoters/ management
- Any other proposal/ response in the sole discretion of the company is in the nature of multiple bids.

## **7.8. Integrity Pact**

All bidder will be required to enter into an integrity pact with the Company as per the CVC guidelines.

## **7.9. Submission of Bids**

1. All envelopes with RFP response should be submitted to the authorized person at the address given in Section 1.4–Important Details (Schedule of Events, contact & communication details etc.)
2. The response should be submitted to the authorized person on or before the last date & time of submission mentioned in section 1.4. If the last date of submission of RFP response is declared as a holiday for any reason then the last date for submission of RFP response will fall on the next working day of the Company. The bids which are received after the scheduled date and time will be rejected by the Company.
3. The responses should not be submitted by post or by courier.
4. All envelopes should be securely sealed and stamped.

5. For all eligibility, technical and commercial bid openings, the Bidders are required to carry authorization letter from the authorized signatories as per format specified in Appendix 03 – Authorization letter format.
6. The bid should constitute three separate parts. The response should be organized and submitted in the following manner:

**Part I - Eligibility Bid:**

- I. The Eligibility Bid containing the response to eligibility requirements for the solutions and other applications is to be sealed in a separate Envelope superscripted on the top of the cover as “ELIGIBILITY BID for Development and Maintenance of Customer Web Portal & Mobile App”.
- II. Covering letter certifying eligibility criteria compliance (eligibility criteria as defined in Annexure 01);
- III. The Eligibility bid must contain application money Demand Draft / Banker's Cheque and Bank Guarantee as per Appendix 05 towards EMD.
- IV. Letter with details of authorized signatories/Power of Attorney's in the name of the authorized signatories who can represent the Bidder/s with regard to the obligations under the RFP or contract
- V. Hardcopy of duly filled up Annexure 01 – Eligibility criteria compliance including supporting credential letters/testimonials from relevant organizations or copies of documentation from clients or purchase order copies certifying compliance and Bid security; and

**Part II - Technical Bid**

- I. The Technical Bid containing the response to both technical and functional requirements for the Solution is to be sealed in a separate Envelope superscripted on the top of the cover as “TECHNICAL BID FOR Development and Maintenance of Customer Web Portal & Mobile App”.
- II. The Bidder should also include the masked (without prices) commercial bid in the technical bid. The masked Bill of Materials which would be submitted as part of the Technical bid should contain "XX" instead of actual commercial value for ALL the corresponding commercial values. The Bidder must note that the masked commercial bid should be actual copy of the commercial bid submitted with prices masked and not the Pro-forma/format of the Appendix 02 – Bill of Materials in the RFP.
- III. The hard copy of the technical proposal should be bound in such a way that the sections of the proposal can be removed and separated easily. Signed copy of the RFP, all annexure and appendices fully filled up need to be submitted.

**The Bidders have to note that the Technical Proposal must contain the following**

- a. Executive summary of Bidder's response
- b. Duly signed covering letter by the authorized signatory as per Appendix 04 – Bid undertaking letter
- c. Detailed technical write up covering the detailed scope of work
- d. The Bidder will provide samples of the concept designs of homepage and at least 5 (five)

templates of credit card functions to BOB Financial Solutions Limited for evaluation purpose. The Bidder can provide more than one design in the proposal.

- e. Masked copy of the Bidder's final commercial bid **Appendix 02 – Bill of Materials** duly masking the price details
- f. Conformity letter as per Appendix 07
- g. Project team profiles as per Appendix 10
- h. Product roadmap of the proposed solution for the next three years
- i. Proposed timelines of implementation
- j. Hard copy of the commercial bid as per **Appendix 02 – Bill of Materials** with prices masked.
- k. Any other relevant information in general

### **Part III – Commercial Bid**

- I. The bidder will be required to submit commercial bids as a part of the bid submission.
- II. The placement of hard copy of commercial bid in eligibility bid or technical bid covers will make the bid liable for rejection.
- III. Post the commercial evaluation process the L1 bidder would be required to submit their final commercial as per Appendix 02 - Bill of Materials and other terms and conditions of the RFP on prices. In a nutshell, the commercial Bid details will need to be provided for all requirements of the Company to arrive at TCO of the solution.
- IV. Response to the commercial bid shall include cost of supply, installation, implementation and all the items required for commissioning and functioning of the Solution. It is the responsibility of the Bidder to provide all the items which may or may not have been mentioned in the Bid to ensure commissioning and functioning of the Solution within the final agreed price between the selected Bidder and Company.

The total cost to be specified by the Bidder must cover separately the following as detailed in Appendix 02 - Bill of Materials. This would include:

- a. Development charges
- b. Implementation and Customization Cost of the solution
- c. AMC, ATS & Others
- d. Service desk and Facilities Management – Manpower

**The Bidders have to note that the commercial bid proposal must contain the following:**

- a. Covering letter duly signed by the authorized signatory
- b. Table of contents
- c. Bill of Material as per Appendix 02 duly filled in.



#### **7.10. Overall Bid**

1. The separately sealed envelopes containing Eligibility Bid, Technical Bid and Commercial Bid for the Development and Maintenance of Customer Web Portal & Mobile App shall be submitted in another single sealed envelope super-scribed on the top of the envelope as: 'Bid for Development and Maintenance of Customer Web Portal & Mobile App No. 03 dated 01.07.21"
2. The envelope is to be delivered to Company against acknowledgement.
3. The Bidder shall take care to submit the Bid properly filed so that the papers are intact. The Bidder shall submit the bid in suitable capacity of the file such that the papers do not bulge out and tear during scrutiny. The Bids, which are not sealed as indicated above, are also liable to be rejected.
4. The price schedule shall be submitted in commercial Bid only.
5. The Bidder while furnishing the cost under the above heads must furnish the split up cost particulars of all major components/line items under each head.
6. The commercial bid is obtained for all the solutions and Company will place a single order after finalizing the Bidder.
7. Further, while the Bidder has to quote for all the components of the solution, Company may at its discretion wherever beneficial, procure licenses for some software separately, based on any existing agreements entered into for purchase of such software.

#### **7.11. Compliance Statement**

1. The Bidder shall certify the compliance or deviation of all clauses, terms conditions and specifications stipulated in RFP, as per Appendix 07 – Conformity Letter.
2. Non-submission of duly filled & signed conformity letter and Data Sheet will make the bid liable for rejection.
3. The Bidder shall not just indicate that details are enclosed and submit brochures, manuals, documents etc. Instead, they shall detail their reply for each clause in Appendix 06 – Comments on Terms and Conditions and they shall also indicate the Page number in the bid, at which additional information are enclosed in the brochures, manual, documents etc. The Bidder shall ensure correctness of referred page nos.

#### **7.12. Opening of Bids**

1. Opening of Eligibility and Technical Bids
  - The Eligibility and Technical bid shall be opened in the presence of Bidders' representatives who choose to attend as mentioned in section 1.4 – Important Details. The Bidder representative may be present during the bid opening at our office address mentioned above well in time along with the authorization letter from the Bidder Company.
  - The Bidders may note that no further notice will be given in this regard. Further, in case Company does not function on the aforesaid date due to unforeseen circumstances or holiday then the bid will be accepted on the next working day of the Company and bids will be opened at the same venue on the same day.
  - Company however reserves the right to change the date & time for opening of Eligibility and Technical bid without assigning any reason whatsoever. In case there is a change in the

schedule the same will be intimated to the Bidders by publishing on the Company's website for enabling them to be present during the Bid opening.

- During opening of the Eligibility and Technical bids, the Bidders authorized representative may attend the opening and those who are present shall sign a register evidencing their attendance.
- The bids that are not accompanied with application money document and EMD document in Eligibility Bid shall be rejected.
- The rejection or acceptance of the bid will be done only after evaluation at the discretion of Company.
- During evaluation of the eligibility and technical bids, Company may seek from the Bidder clarifications on the bid submitted by the Bidder. The request for such clarification and the response from the Bidder shall be in writing.
- After the evaluation of the eligibility bids Company will finalize the list of eligible bidders whose technical bid will be considered for the technical evaluation stage. The eligible bids will undergo a detailed technical evaluation as per the terms and conditions of this RFP.
- Company will announce the list of bidders who qualify technical evaluation and whose commercial bid will be considered for the commercial evaluation stage.

2. Opening of Commercial bid

- In case the Company decides to go for Open bid process for commercial evaluation, the commercial bids will be opened in front of the bidders after the technical evaluation is complete. The date of opening of commercial bids will be intimated to the Bidders who have been evaluated for Technical Bid.
- The evaluation of the Commercial Bids as per the RFP guidelines would be done subsequently.
- Post the completion of the detailed commercial evaluation the final ranking of the bidders would be announced.

### **7.13. Examination of Bids**

1. Company will do preliminary examination of bids to know whether they are complete in all respects, whether any computational errors have been made, whether the documents have been properly signed and whether the bids are generally in order. The Bidders have to note that
  - If there is any discrepancy between words and figures, the amounts in words will prevail.
  - If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
  - If there is discrepancy between unit price and total price that is obtained by multiplying the unit price and quantity, the unit price will prevail and the total price shall be corrected by Company.
  - If there is discrepancy in the total arrived at Bill of Materials, correct total will be arrived at by Company and the same will prevail over the total furnished in the Bill of Materials.
2. If the Bidder does not accept the correction of such errors as per the above criteria, their bid will be rejected and the EMD will be forfeited.
3. In the event the Bidder has omitted to quote for any line item in the commercial bid, Company would take the highest price quoted by any of the participating Bidders as the cost, for such for arriving at the TCO for the purpose of evaluation of the defaulting/deviating Bidders. However,



the same shall be provided by the defaulting/deviating Bidder, in case selected at no cost to Company for the period of the contract.

4. Company ascertains and concludes that everything as mentioned in the RFP documents circulated to the Bidders and responded by the Bidders have been quoted for by the Bidders, and there will be no extra cost associated with the same other than the cost quoted by the Bidder.
5. In the event Company has not asked for any quotes for alternative prices, and the Bidder furnishes the alternative price in the Bidder's commercial bid, the higher of the prices will be taken for calculating and arriving at the TCO. However, payment by Company will be made at the lower price.
6. The Appendix 02 – Bill of Materials is an indicative list of items used for the purpose of Bidder evaluation through TCO. The availment quoted by the Bidders in the Appendix 02 – Bill of Materials will be decided by Company based on the requirements from time to time during the period of the contract. The Bidder cannot compel Company to avail any or all the items quoted by them in Appendix 02 – Bill of Materials. However for the purpose of calculating of TCO, bid will be considered as fixed priced bid.
7. Company would like to expressly state that any assumptions, terms, conditions, deviations etc. which the Bidder includes in any part of the Bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, terms, conditions, deviations etc. have been accepted by Company and communicated to the Bidder in writing. The Bidder at a later date cannot make any plea of having specified any assumptions, terms, conditions, deviations etc. in the Bidder's response to this RFP.
8. During the preliminary examination, Company will also verify whether the Bidder has responded in full to the RFP or whether it is partial or conditional. The bids that are incomplete or conditional are liable to be rejected.

## **8.0. Evaluation Methodology**

### **8.1 Introduction**

The objective of adopting this evaluation methodology is to facilitate the selection of the eligible Bidders who propose the best business-technology solution fitment which is also a cost-effective solution over a period of the contract. The commercial evaluation would be based on the Total Cost of Ownership (TCO) that appropriately meets the business requirements of the Company. The bid would be first evaluated for the eligibility criteria, then for technical soundness and then for the financials through commercial evaluation. All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Company.

The evaluation will be a *three-phase* process:-

- Phase 1 – Eligibility Criteria Evaluation
- Phase 2 – Technical Proposal Evaluation
- Phase 3 – Commercial Bid Evaluation

The Evaluation of the various options presented to the Company to identify the best Technology/Application solution for Development and Maintenance of Customer Web Portal & Mobile Apps is based on the following broad parameters:

- Ability to meet detailed Functional Requirements
- Ability to meet detailed Technical Solution Requirements
- Implementation Capabilities
- Business Case & Total Cost of Ownership

The Company would use an internal scoring mechanism to score each of the RFP responses with appropriate apportionment of scores.

## **8.2 Evaluation:**

### **8.2.1. Phase 1 - Eligibility Criteria Evaluation**

The Bidder needs to comply with all the eligibility criteria mentioned in Annexure 01 – Eligibility Criteria. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided has to be in line with the details mentioned in Annexure 01 – Eligibility Criteria. Any credential detail mentioned in Annexure 01 - Eligibility Criteria that is not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be as per format specified in Appendix 09 – Experience Format and should be appropriately bound, labeled and segregated in the respective areas. There is no restriction on the number of credentials a Bidder can provide. There will be no scoring involved in the Eligibility Bid evaluation.

The eligibility requirements to be met by the Bidder are as follows (Please refer to Annexure 01 – Eligibility Criteria and also provide the documentary evidences required)

#### **1. Financial and other Requirement to be met by the Bidder**

- I. Should be a Government Organization/ PSU/ PSE or a partnership/ proprietorship/ public/ private limited company
- II. The Bidder should have been in existence for a minimum period of 3 years in India.
- III. The Bidder should not have been blacklisted by any Government department/PSU/PSE/Company in India at the time of the bid submission.
- IV. The Bidder should have a minimum average turnover of Rs. 2 Crores and positive Y-o-Y growth over last 33 financial years as per the audited financial statement. i.e. FY 2018-2019, FY 2019-20202020 and FY 2020-20212021.
- V. Bidders must have application development, support and helpdesk setup in India.
- VI. The Bidder should have disaster recovery centre for its development and support setup and business continuation plan in place as per best practices of industry for restoration of Services.
- VII. Bidder should have carried minimum 3 similar web portal development and/or Mobile App implementation projects in the last three years out of which one should be for a bank/FI.
- VIII. Bidder should have deployed the state of art the Mobile App and/or Portal for any noticeable Credit Card Issuer or Bank either in India or Outside India. The bidder should furnish the details of the client reference when requested.

### 8.2.2. Phase 2 – Technical Proposal Evaluation

The Bidders meeting the eligibility criteria as laid out in Annexure 01 – Eligibility criteria along would be shortlisted for the Phase 2 – Technical Proposal Evaluation.

The Bidder needs to comply with all the eligibility criteria mentioned in Annexure 01 – Eligibility Criteria. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided has to be in line with the details mentioned in Annexure 01 – Eligibility Criteria. Any credential detail mentioned in Annexure 01 - Eligibility Criteria that is not accompanied by relevant proof documents will not be considered for evaluation.

This evaluation will be carried out on a total score of 100 on the basis of evaluation parameters defined in this section. The bidder needs to achieve a cut-off score of 70 out of 100 to be qualified for commercial bid opening and subsequent evaluation.

In case there is only one vendor having technical score of 70 or more, the Company may, at its sole discretion, also consider the next highest technical score and qualify such bidder. In case, none of the participating bidders qualify on technical criteria and reach or exceed the cut-off score of 70, then the Company, at its sole discretion, may qualify two bidders on the basis of the top 2 scores. However, the Company at its discretion may reject the proposal of the bidder or will not consider vendor below cutoff marks by relaxing as mentioned above, if in the Company's opinion the bidder could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the site visited are negative or the solution does not meet Company's functional requirements as per scope of work.

The evaluation shall be based on the following parameters:

#	Proposal Bid Evaluation	Scores
1	Credential strengths	20
2	Reference Site Evaluation	10
3	Product Demo / Techno-Functional Evaluation	40
4	Project Methodology /Presentation	30
<b>Maximum Technical Proposal Bid Evaluation Score</b>		<b>100</b>

#### 1. Credential strengths of the Bidder

The technical evaluation would involve the following major areas considering Mobile App and Portal

Each Bidder having credentials as stated in Annexure 02 – Credential strengths will get marks according to their implementation experience.

## 2. Reference Site Evaluation

- Company requires the Bidders to provide at least one reference of organization in India where the similar solution has been implemented. The reference site should be one where the Bidder has carried out similar work and is currently in use as of date of the RFP.
- The evaluation of reference site shall be based on level of satisfaction during interaction with officials of the reference organization and observations of our designated officials towards live view of the Web portal and/or Mobile App developed by the bidder.

## 3. Techno-Functional features evaluation and Demonstration

### a. Techno-Functional features evaluation

The Bidder needs to cover the entire functional requirement of Company given in Appendix 01 – Techno\_functional. Responses received in Appendix 01 – Techno-Functional would be used for evaluating the Bidder on the functionality being proposed by them. The Functional Score for each area in Appendix 01 – Techno\_functional would be worked out as follows:

The Bidder is expected to provide a self-score in the “Bidder Scores” column for each requirement requested for, as per the following table

Bidder input (Bidder Score)	Description	Max. Marks
S	Standard feature. Required features readily available and to be provided	10
C	Customization without any additional cost to the company	5
U	Unavailable. Functionality is not available and will not be provided by the bidder.	0

In ideal scenario, the Company would expect the Bidder to propose the Credit Card, Collections Management Solution which would have all line items with Bidder score as “S”.

Hence, accordingly aggregated Bidder score will be calculated proportionately. For example if the bidder self-score 10 (maximum marks) against each line item and assuming there are 100 line items then the aggregated score stands at  $100 \times 10 = 1000$

### b. Demonstration of the proposed solution

As part of the solution demonstration process

- The bidder will be required to demonstrate the line items present in Annexure 01 – Eligibility Criteria - Functional Specifications document to the Company's team. The Company will intimate the bidders well in advance before the product demonstration, if each and every line item or a part of them is to be demonstrated.
- Demonstration of the product specifications using an internet based instance by connecting through internet will not be permitted.
- The demonstration can be carried out in Company's premises in Mumbai or at Bidder's office.
- This will also enable the Company to understand the solution's features and fit with the proposed architecture and identify the level of customization required.
- The Company will communicate a date, time and location to the bidders any time after the last date for submission of proposals.

During the Product Demonstration, Company would be evaluating the Bidder on the functionality of all the three solutions proposed by the Bidder using the Annexure 01 – Eligibility Criteria as a base in part or as a whole. Bidder will be evaluated on each of the areas.

Now continuing to the above cited example where marks aggregated for the bidder is 1000 supposing that against 100 line items bidder could only demonstrate 80 line items then his final marks would be  $80 \times 10 = 800$  therefore the score for the Bidder in this section comes at  $(800/1000) \times 60 = 48$ . Please note that full marks shall always be constant i.e.  $10 \times$  Number of Line items whereas as bidder marks shall vary depending upon their self-score and subsequent demonstration.

#### 4. Bidder Technical presentation

The Company will require the Bidders to make presentations regarding the various aspects of the proposed solutions. This process will also enable the Company to clarify issues that may be identified from the Bidders' responses to the RFP. The Evaluation Committee decided by the Company would be scoring the presentation made by the Bidders at Company's premises based on a structured questionnaire broadly across the following:

#	Evaluation of the Bidder Presentation
1	Clarity on total scope of work
2	Project Execution and Implementation Methodology
3	Redevelopment, Migration tools/approach and methodology
4	Phase wise implementation plan
5	Mechanism to adherence to SLA
6	Team Composition

#	Evaluation of the Bidder Presentation
7	Clarification of the queries raised by Technical evaluation committee

### 8.2.3. Phase 3 –Commercial Evaluation

The commercial bids of only those vendors who qualify in both eligibility and technical evaluation will be opened. The date for opening of the commercial bid would be communicated separately to the technically eligible vendors. The commercial bids submitted by vendors will be evaluated based on total cost of ownership. The key considerations of the TCO would be the total payouts for entire project through the contract period. The vendor quoting lowest commercial (L1) will be declared as successful vendor.

The decision of the Company shall be final and binding on all the vendors to this document. The Company reserves the right to accept or reject an offer without assigning any reason whatsoever.

## 9.0. Payment terms

The Vendor must accept the payment terms proposed by the Company. The commercial bid submitted by the Vendors must be in conformity with the payment terms proposed by the Company. Any deviation from the proposed payment terms would not be accepted. The Company shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the Company. If any of the items / activities as mentioned in the price bid is not taken up by the Company during the course of the assignment, the Company will not make the payment quoted by the vendor in the price bid against such activity / item.

### 9.1 General Payment Terms

- The selected bidder recognizes that all payments to the selected bidder under this RFP and subsequent agreement are linked to and dependent on successful achievement and acceptance of milestones/deliverables/activities set out in the Project Plan and therefore any delay in achievement of such milestones/deliverables/activities shall automatically result in delay of such corresponding payment.
- The Company shall pay the fees due under this RFP and subsequent agreement after deducting any tax deductible at source ("TDS"), as applicable and penalties, if any. The Bidder will need to provide the details for the tax rates as considered in the pricing. This will be used for subsequent tax changes.
- The selected bidder has to submit the undisputed invoice along with necessary signoff and acceptance documents from the Company, The Company shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within Fifteen (15) Working Days after its receipt unless otherwise mutually agreed in writing, provided that

such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement.

- Any objection / dispute to the amounts invoiced in the bill shall be raised by the Company within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Company will make payment within thirty (30) Working Days of the settlement of such disputes.
- There shall be no escalation in the prices during the contract once the prices are fixed and agreed to by the Company and the vendor. Payment will be release by Company as per above payment terms on submission of detailed invoice.

## **9.2 Payment terms**

Payment shall be made against the invoices duly approved by the Company designated officials. All taxes deductible at source, if any, at the time of release of payment, shall be deducted at source as per the current rate while making any payments. Before making any payment, deduction of penalties (as specified in Service Level Agreements (SLAs)) will be done, if applicable. Payment shall be released as per the following :

## **9.3 PRICES AND TAXES:**

- a. The quoted prices shall be inclusive of GST. AMC & Rate per manday for Post Live Developments/Customizations should also be mentioned in commercial bid.
- b. Applicable taxes like TDS, if any, will be deducted from the amount payable.
- c. Prices quoted by the Bidder shall remain fixed during the Bidder's performance of the contract and will not be subject to variation on any account.
- d. A bid submitted with an adjustable price quotation will be treated as non- responsive and will be rejected.
- e. Price should not be indicated at any place in the Technical Bid. If the price is indicated in the technical bid, the entire bid will be summarily rejected.
- f. The prices for the application that the Bidder will supply shall be quoted in Indian Rupees. Any reference made to variation in pricing due to appreciation / depreciation of Indian rupees



against any other currency is not acceptable.

g. Bids (both technical as well as commercial bid) shall be valid for a period of 6 months from the last date for submission of bids. Bids submitted with a short validity period will be treated as non-responsive and will be rejected.

h. Bids shall be submitted strictly as per the format given in the bid and any addition / deletion / change in the format will be summarily rejected.

i. Bids without signature of authorized signatory of the bidder will be summarily rejected.

Note: Company reserves its right to reject any bid, which is not in line with these conditions.

S.No.	Payment Milestone	Payment Amount
1	Mobile App & Web portal - on delivery of the respective module for the SIT.	20 %
2	<u>Mobile App &amp;</u> Web portal on UAT Sign-Off.	20 %
3	Remaining <u>Mobile/App &amp;</u> Portal development costs will be paid after Security Testing and QA pass data with the accuracy of 99.99%	20 %
4	Go Live of Mobile App and Web Portal	20%
5	After Successful completion of 90 days warranty period	20 %

## 10.0. Terms & Conditions

### 10.1. General

- The Company expects the vendor to adhere to the terms of this RFP document and would not accept any deviations to the same.



- The company expects that the vendor appointed under this RFP Document shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required by Company.
- Unless agreed to specifically by the Company in writing for any changes to the RFP document issued the vendor responses would not be incorporated automatically in the RFP document.
- Unless expressly overridden by the specific agreement to be entered into between the Company and the vendor, the RFP document shall be the governing document for arrangement between the Company and the selected vendor.

## 10.2. Indemnity

The Selected Vendor shall indemnify the company, and shall always keep indemnified and hold the Company, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Company as a result of:

- Company's authorized / bona fide use of the Deliverables and /or the Services provided by selected Vendor under this RFP; and/or
- any act of commission or omission, fraud, negligence, breach on the part the selected Vendor and/or its employees, agents, sub-contractors in performance of the obligations under this RFP; and/or any act of omission of statutory requirement and/or
- claims made by employees or subcontractors or subcontractors' employees, who are deployed by the selected Vendor, against the company; and/or
- claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the selected Vendor to its employees, its agents, contractors and sub-contractors
- breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the selected Vendor under this RFP/subsequent agreement; and/or
- any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or
- breach of confidentiality obligations of the selected Vendor contained in this RFP; and/or
- The acts, errors, representations, misrepresentations, willful misconduct or Negligence or gross misconduct attributable to the selected Vendor or its employees or sub-contractors under this RFP/subsequent agreement.
- Loss of data due to selected vendor provided facility or
- Any deficiency in the services of selected Bidder.
- Any transaction contemplated under this RFP/subsequent agreement.
- The provisions of this Clause shall survive the termination of RFP and subsequent Agreement made thereafter.

The selected Vendor shall at its own cost and expenses defend or settle at all point of time any claim against the Company that the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade

mark in the country where the Deliverables and Services are used, sold or received, provided the Company:

- notifies the selected Vendor in writing as soon as practicable when the Company becomes aware of the claim; and
- Cooperates with the selected Vendor in the defense and settlement of the claims.

However, (i) the selected Vendor shall take sole control of the defense and all related settlement negotiations (ii) the company provides will the selected Vendor with the assistance, information and authority reasonably necessary to perform the above and (iii) the Company does not make any statements or comments or representations about the claim without the prior written consent of the selected Vendor, except where the Company is required by any authority/regulator to make a comment/statement/representation.

If use of deliverables is prevented by injunction or court order because of any such claim or deliverables is likely to become subject of any such claim then the selected Vendor, after due inspection and testing and at no additional cost to the Company, shall forthwith either 1) replace or modify the software / equipment with software / equipment which is functionally equivalent and without affecting the functionality in any manner so as to avoid the infringement; or 2) obtain a license for the Company to continue the use of the software / equipment, as required by the Company as per the terms and conditions of this RFP and subsequent Agreement and to meet the service levels; or 3) refund to the Company the amount paid for the infringing software / equipment and bear the incremental costs of procuring a functionally equivalent software / equipment from a third party, provided the option under the sub clause (3) shall be exercised by the Company in the event of the failure of the selected Vendor to provide effective remedy under options (1) to (2) within a reasonable period which would not affect the normal functioning of the Company.

The selected Vendor shall not be liable for defects or non-conformance resulting from:

- Software, hardware, interfacing, or supplies for the solution not approved by selected Vendor; or
- any change, not made by or on behalf of the selected Vendor, to some or all of the software/deliverables supplied by the selected Vendor or modification thereof, provided the infringement is solely on account of that change;

### **10.3. Limitation of Liability**

1. The selected bidder's aggregate liability in connection with obligations undertaken as a part of this Project whether arising under this project regardless of the form or nature of the action giving rise to such liability (whether in Work Order, tort or otherwise), other than the circumstances mentioned under para two of this clause shall be at actual and limited to the Total contract Value.
2. Whereas in the case of selected bidder's liability in case of claims against the company resulting from its willful misconduct or gross negligence, loss suffered by the company due to damage to real or tangible or intangible property by the selected bidder, its employees and/ or subcontractors or loss suffered by the company due to infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

3. Company 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 selected Bidder as part of procurement under this RFP.
4. In no event shall the Company be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or the hardware or the software delivered hereunder.

#### **10.4. Extension of Contract Post Expiry**

- The Company desires to appoint the vendor for a total period specified in the RFP, considering the effort and investments required in the arrangement. However, understanding the complexities of the entire arrangement, Company would like to safe guard the interests of all the entities involved in the arrangement. Therefore, the Company would like to have options to revisit the arrangements and terms of contract as well as to re-price the same (rates similar or less than existing arrangement) after the contract expiry, if necessary.
- The Company expects the benefits from any unanticipated decrease in technology infrastructure costs, over the term of the contract due to reduction of prices, efficient use of IT infrastructure/reduction of statutory charges, etc. and operations management methods that yield more efficient operations, to be passed on through re-negotiation. No conflict between the Selected Bidder and the Company will cause cessation of services.

#### **10.5. Termination of Contract**

- I. Company shall have the option to terminate this RFP and / or any subsequent agreement and / or any particular order, in whole or in part by giving Vendor at least 90 days prior notice in writing. It is clarified that the Vendor shall not terminate this RFP & the subsequent Agreement for convenience.

However the Company will be entitled to terminate this RFP and any subsequent agreement, if Vendor breaches any of its obligations set forth in this RFP and any subsequent agreement and

Such breach is not cured within thirty (30) Working Days after the Company gives written notice; or

if such breach is not of the type that could be cured within thirty (30) Working Days, failure by Vendor to provide the Company, within thirty (30) Working Days, with a reasonable plan to cure such breach, which is acceptable to the Company. Or

Non conformity of the Deliverables or Services with the terms and Specifications of the RFP as observed during post-delivery audit or otherwise; or

Serious discrepancy in the quality of service/hardware/software expected during the implementation, rollout and subsequent maintenance process.

This Tender and subsequent Agreement shall be deemed to have been terminated by either Party one day prior to the happening of the following events of default:

- a. The other Party becomes unable to pay its debt as they fall due or otherwise enters into any composition or arrangement with or for the benefit of its creditors or any class thereof;
- b. A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets

or revenues of the other Party and such appointment continues for a period of twenty one (21) days;

- c. The other Party is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the other Party; or
  - d. The other Party becomes the subject of a court order for its winding up.
- II. In the event of a termination of the Contract by the Company, the Bidder shall do all such acts or deeds as may be required to fully compensate the Company for all expenditure incurred by the Company in executing or obtaining the execution of the Project, till such time of termination and for any removal and/or relocation that may be required by the Company following such termination. The Company shall not bear any liability in this regard. The company shall recover all the cost of replacing vendor and or the company shall impose the liquidated damages. In the event of the Company communicating its intention to terminate the Contract, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the Company indicates that it has been able to make alternative arrangements for the provision of such Services, in accordance with the terms, including those pertaining to payment, contained herein.
- III. In the event of the Company communicating its intention to terminate the Contract due to change in its policy or Business Practice or any other reason which may arise due to unforeseen circumstances, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the Company indicates that it has been able to make alternative arrangements for the provision of such Services, in accordance with the terms, including those pertaining to payment, contained herein.
- IV. Any other reason.

#### **Other Rights or Remedies**

Termination of the contract in whole or part is without prejudice to any other rights or remedies that either Party may have under the contract including the invocation of the performance guarantee by the Company, and does not affect any accrued rights or liabilities of either Party at the date of termination.

#### **Effects of Termination**

Notwithstanding termination of the contract in whole or in respect of any part of the Services for any reason, the contract continues in force to the extent necessary to give effect to those of its provisions which expressly or implicitly have effect after termination; and

Where Company terminates any Part of the Project, the parties shall continue to perform their respective obligations under the contract in connection with that portion of the Project in respect of which there has been no termination.

### **Consequence of Termination**

If Company terminates the contract in whole or in respect of any part of the Project in accordance with its terms, it will incur no liability to the selected bidder as a result of such termination, other than:

- the charges or any other amounts due to selected bidder up to the date of termination;
- amounts payable for any Services already performed at the date of the termination;
- amounts payable for Services yet to be performed but which the parties agree not to terminate after performance of those services; and

The selected bidder understands the scale, tenure and criticality of this Project and that it would require tremendous commitment of financial and technical resources for the same from the selected bidder for the tenure of this tender and subsequent Agreement/Contract. The parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of RFP and subsequent Agreement/Contract for any reason whatsoever would be a slow process over a period of six (6) months, after the completion of the notice period of three (3) months, and only after completion of the selected bidder's obligations under a reverse transition mechanism. During this period of Reverse Transition, the selected bidder shall continue to provide the Deliverables and the Services in accordance with this RFP and subsequent Agreement/Contract and shall maintain the agreed Service levels.

Upon Company's request, with respect to (i) any agreements for maintenance, disaster recovery services or other third-party applications/solutions, and any Deliverables not owned by the selected Bidder, being used by the selected Bidder to provide the Services and (ii) the assignable agreements, selected Bidder shall, use its reasonable commercial endeavors to transfer or assign such agreements and selected Bidder's equipment to Company and its designee(s) on commercially reasonable terms mutually acceptable to both parties.

Upon Company's request in writing, selected bidder shall be under an obligation to transfer to Company or its designee(s) the Deliverables being used by the selected bidder to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.

As part of the reverse transition services, Company shall have the right, and selected bidder shall not object to or interfere with such right, to contract directly with any selected bidder's subcontractor.

Procedure for transition and migrating to the new appointed Bidder is as follows:

- Time frame for parallel run
- Skill transfer mechanism and in specific cases, the human resources requirement
- Reverse Transition Plan

Reverse Transition Services are the services provided by selected bidder to Company during the reverse transition period which will start after completion of the three (3) months' notice period to facilitate an orderly transfer of the Services to Company or to an alternative third party service provider nominated by Company. Where Company elects to transfer responsibility for service delivery to multiple Bidders, Company will nominate a services provider who will be responsible for all dealings with such Bidders regarding the delivery of Reverse Transition Services.

The Reverse Transition Services, to be provided by the selected bidder to the Company shall include the following:

**Data Migration**

The selected Bidder shall provide all relevant data in mutually agreed formats without any cost to the company. The Selected bidder should shred all data, security keys and all other confidential stored in its database, equipment's after completion of Migration exercise. The Selected bidder should also produce a certificate of data destruction.

**Knowledge Transfer**

The selected bidder shall provide such necessary information, documentation to the Company or its assignee, for the effective management and maintenance of the deliverables under this RFP. Selected bidder shall provide documentation (in English) in electronic form of all existing procedures, policies and programs required to support the services. Such documentation will be subject to the limitations imposed by selected bidder's Intellectual Property Rights of this RFP and shall include:

- Operational work instructions
- Listing of all events being monitored and the monitoring frequency
- Listing of all third (3rd) party vendors those have been directly related to the provision of the Services and that may be the subject of a request by Company or the replacement service provider for assignment, cancellation or renovation

All trainings that the Company feels are necessary to be imparted to the Company or its designees' personnel, the same shall be scoped and reasonably charged additionally.

**Parallel Run**

The selected bidder agrees that the parallel-run shall continue for a period of six months, post the notice period of six months, during which the Bidder shall adequately supervise the hand-over the various components of the selected bidder's functions under this RFP.

Selected bidder must consult with Company on any third party contracts between selected bidder and third Parties that are necessary or useful for Company or a third party to perform the Services and arrange for transfer or assignment of such third party contracts that Company wishes to have transferred or assigned to Company or a third party designated by Company on commercially reasonable terms mutually acceptable to both parties.

**Warranties**

- All the warranties held by or in the name of the selected bidder shall be assigned or transferred "As Is" in the name of the Company. The selected bidder shall execute any and all such documents as may be necessary in this regard.
- The parties shall return confidential information and will sign-off and acknowledge the return of such confidential information.
- Selected bidder shall provide all other services as may be agreed to by the parties in connection with the reverse transition services. However, in case any other services, in addition to the above are needed, the same shall be scoped and reasonably priced. Reverse transition services shall be charged based on selected bidder's then current time and materials rates.
- The selected bidder recognizes that considering the enormity of the assignment, the transition services listed herein are only indicative in nature and the selected bidder agrees to provide all assistance and services required for fully and effectively transitioning the services provided by the selected bidder under this tender and subsequent agreement, upon termination or expiration thereof, for any reason whatsoever.



## **10.6. Compliance with Laws**

1. *Compliance with all applicable laws:* The Bidder shall undertake to observe, adhere to, abide by, comply with and notify the Company about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Company and its employees/officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.
2. *Compliance in obtaining approvals/permissions/licenses:* The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Company and its employees/officers/staff/personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Company will give notice of any such claim or demand of liability within reasonable time to the Bidder.
3. The Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would cover damages, loss or liabilities suffered by the Company arising out of claims made by its customers and/or regulatory authorities.

## **10.7. Assignment**

1. The selected bidder agrees that the selected bidder shall not be entitled to assign any or all of its rights and/or obligations under this tender and subsequent agreement to any entity including selected Bidder's affiliate without the prior written consent of the Company.
2. If the Company undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this RFP/contract shall be considered to be assigned to the new entity and such an act shall not affect the rights of the Company and the Bidder under this RFP.

## **10.8. Transportation and Insurance**

All the costs should include cost, insurance and freight (c.i.f). However, the selected bidder has the option to use transportation and insurance cover from any eligible source.

## **10.9. Inspection of Records**

All records of bidder with respect to any matters covered by this RFP shall be made available to the Company or its designees at any time during normal business hours, as often as the Company deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Company would execute confidentiality agreement with the

Bidder, provided that the auditors would be permitted to submit their findings to the Company, which would be used by the Company. The cost of the audit will be borne by the Company. The scope of such audit would be limited to Service Levels being covered under this RFP and subsequent contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities. The Bidder's records and sites managed for the Company shall also be subject to Regulator/Company inspection.

#### **10.10.Publicity**

The Bidder shall not make any press releases or statements of any kind including advertising using the name or any service marks or trademarks of the Company regarding the contract or the transactions contemplated hereunder without the explicit written permission of the Company. The Bidder shall not, use the Company's name as a reference, without the express written permission of the Company first being obtained, and then only strictly in accordance with any limitations imposed in connection with providing such consent. The Company agrees not to use the Bidder's trade or service marks without the Bidder's prior written consent.

#### **10.11.Solicitation of Employees**

During the term of the Contract and for a period of two years after any expiration of the contract period/termination or cancellation of the Contract, 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 two 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 two year thereafter, neither party will cause nor 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

1. initiate discussions regarding such employment without any direct or indirect solicitation by the other party; or
2. respond to any public advertisement placed by either party or its affiliates in a publication of general circulation

#### **10.12. Negligence**

In connection with the work or contravenes the provisions of general terms, if the selected bidder neglects the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to them in writing by the Company, in such eventuality the Company may after giving notice in writing to the selected bidder, calling upon their representatives to make good the failure, neglect or contravention complained of within such timelines as may be deemed reasonable and in default of the said notice, the Company shall have the right to cancel the contract holding the selected bidder liable for the damages that the Company may sustain in this behalf. Thereafter, the Company is to be compensated for good the failure at the risk and cost of the selected bidder.



### **10.13. Monitoring and Audit**

Compliance with security best practices may be monitored by various periodic security audits performed by or on behalf of the Company. The periodicity of these audits will be decided at the discretion of the Company. These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, security controls and program change controls. To the extent that the Company deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the selected bidder shall afford the Company's representatives access to the selected bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel. The selected bidder must provide the Company access to various monitoring and performance measurement systems (both manual and automated). The Company has the right to get the monitoring and performance measurement systems (both manual and automated) audited without prior approval/notice to the selected bidder.

The bidder shall allow the Regulatory authorities including but not limited to RBI (Reserve Bank of India) to conduct audit as per the scope of audit decided by them.

### **10.14. Guarantees**

1. Bidder shall guarantee that the software and allied components used to service the Company are licensed and legal. All hardware and software must be supplied with their original and complete printed documentation.
2. The Bidder also undertakes to keep all the licenses in force till the expiry of the contract period by renewing them as and when necessary.

### **10.15. Force Majeure**

1. The Selected Bidder 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.
2. For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Selected Bidder and not involving the Selected Bidder's fault or negligence and not foreseeable. Such events may be due to or as a result of or caused by act of God, wars, insurrections, riots, earth quake and fire, revolutions, civil commotion, floods, epidemics, quarantine restrictions, trade embargos, declared general strikes in relevant industries, satellite failure, act of Govt. of India, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days.
3. Unless otherwise directed by the Company in writing, the Selected Bidder shall continue to perform its 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.
4. 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 Company and the Selected Bidder shall hold consultations in an endeavor to find a solution to the problem.

5. Notwithstanding above, the decision of the Company shall be final and binding on the Selected Bidder.

#### **10.16.Resolution of Disputes**

1. The Company and the selected bidder shall make every effort to resolve amicably, by direct informal negotiation between the respective project managers of the Company and the selected bidder, any disagreement or dispute arising between them under or in connection with the contract.
2. If the Company project manager and Empanelled bidder's project manager are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they shall immediately escalate the dispute to the senior authorized personnel designated by the selected bidder and Company respectively.
3. If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the selected bidder and Company, the Company and the selected bidder have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution through formal arbitration.

#### **10.17.Arbitration:-**

1. Any dispute, controversy or claims arising out of or relating to 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.
2. All questions, claims, disputes or differences arising under and out of, or in connection with the RFP/ subsequent contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the RFP/ subsequent contract shall be referred to arbitration by a sole Arbitrator to be appointed by the Company.
3. The place of arbitration shall be at Mumbai.
4. The arbitral procedure shall be conducted in the English and any award or awards shall be rendered in English. The procedural law of the arbitration shall be the Indian law.
5. 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.
6. The rights and obligations of the Parties under or pursuant to this Clause, including the arbitration clause in this RFP, shall be under the exclusive jurisdiction of the courts located at Mumbai only.

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

#### **10.18. Governing Law and Jurisdiction**

This RFP and subsequent agreement with the Selected Bidders shall be governed and construed in accordance with the laws of India and courts in Mumbai will have the exclusive jurisdiction to determine the issues arising out of this RFP.

#### **10.19. Corrupt and Fraudulent practice**

1. As per Central Vigilance Commission (CVC) directives, it is required that Bidders observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy.
2. "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution.
3. "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Company and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Company of the benefits of free and open competition.
4. The Company reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
5. The Company reserves the right to declare a Bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
6. All bidder will be required to enter into an integrity pact with the Company as per the CVC guidelines.

#### **10.20. 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/contract 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.

#### **10.21. Violation of Terms**

The Company clarifies that the Company shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the bidders 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 Company 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.

#### **10.22. Addition/Deletion of Qualified Offerings**

1. Both parties agree that the intent of this RFP is to establish an initial set of service offerings. The Company recognizes that, as the use of these services expands, it is possible that additional services and/or service categories will be needed. In addition, the Company recognizes that from time to time, hardware and software products that are provided as part of selected bidder's services will be upgraded or replaced as technology evolve. Replacement and/or supplemental hardware and software products that meet or exceed the minimum proposal requirements may be added with the prior approval of the Company. For this purpose, a Change Order Procedure will be followed. Company may request a change order in the event of actual or anticipated change(s) to the agreed scope of work, services, deliverables and schedules. The selected bidder shall prepare a change order reflecting the actual or anticipated change(s) including the impact on deliverables schedule. The selected bidder shall carry out such services as required by the Company. The terms of the contract would apply to such incremental deliverables and services.
2. The selected bidder shall agree that the price for incremental offering cannot exceed the original proposed cost and the Company reserves the right to re-negotiate the price. At the unit rates provided for TCO calculations, the Company has the right to order as much as it wants at those rates. However, this excludes the hardware to be provided by the Bidder at their cost due to under sizing.
3. The Company is under no obligation to honor such requests to add service categories or amend this contract.
4. As a method for reviewing selected bidder's services and Company requirements, the Company will sponsor regular reviews to allow an exchange of requirements and opportunities.
5. All quantities mentioned in this RFP are indicative. The quantities of components to be procured as part of this RFP can be varied by the Company. This also includes the right to modify the number of source systems, targets, reports & statements, dash boards, score cards, concurrent users etc.

#### **10.23. Service Level Agreement and Non-Disclosure Agreement**

1. The selected vendor shall execute:
  - a) Service Level Agreement (SLA), which must include all the services and terms and conditions of the services to be extended as detailed herein, and as may be prescribed or recommended by the Company

- b) **Non-Disclosure Agreement (NDA)**, the selected vendor shall/may execute the SLA and NDA within two months the date of acceptance of letter of appointment or as intimated by the Company.
- c) The stamp duty or any other associated charges to execute the above mentioned document shall be borne by the successful bidder.

#### **10.24.Liquidated Damages**

a. **Liquidated Damages**

- I. Company expects that the selected bidder complete the scope of the project as mentioned in section 6 – Project timeline of this document within the timeframe specified. Inability of the selected bidder to either provide the requirements as per the scope or to meet the timelines as specified would be treated as breach of contract and would invoke the Liquidated Damages clause. The proposed rate of Liquidated Damages would be 0.5% of the entire project cost/TCO per week of delay or non-compliance. Company at its discretion may apply this rule to any major non-delivery, non-adherence, non-conformity, non-submission of agreed or mandatory documents as part of the Project.
- II. Thereafter, at the discretion of the Company, the contract may be cancelled. Company also has the right to invoke the Performance Guarantee, Penalty Clause on delay which is not attributable to Company and is attributable to the selected Bidder.
- III. Inability of the selected bidder to provide services at the service levels defined would result in breach of contract and would invoke the Liquidated Damages clause.
- IV. Notwithstanding anything contained above, no such Liquidated Damages will be chargeable on the selected bidder for the inability occasioned, if such inability is due to reasons entirely attributable to Company.
- V. The maximum amount that may be levied by way of Liquidated Damages pursuant to clause above shall not exceed 10% of the Total Contract value.
- VI. The Bidder agrees, confirms and acknowledges that, the aforesaid amount represents a reasonable assessment made by the Bidder and Company of the damages likely to be caused to Company owing to such breach on the part of the selected bidder, and therefore, represents the size of the liquidated damages payable by the selected bidder to Company. The Bidder agrees, confirms and acknowledges that the aforesaid amount is not in the nature of “penalty”.

#### **10.25.Set Off**

Without prejudice to other rights and remedies available to the company it shall be entitled to earmark , set-off or adjust any amounts due to the company, under any clause of the RFP, from the selected bidder Provider against payments due and payable by the company to the selected bidder/Service Provider for the services rendered.

The provisions of this Clause shall override all other clauses and shall survive the termination of this Agreement.

#### **10.26.Information Ownership**

All information processed, stored, or transmitted by equipment belongs to the Company. By having the responsibility to maintain the equipment, the Bidder does not acquire implicit access

rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

ISMS Framework (ISO 27001:2005): The selected bidder and the team shall abide by the ISMS framework of the Company which includes Incident Management, Change Management, Capacity Management, Configuration Management etc.

#### **10.27.Sensitive Information**

Any information considered sensitive must be protected by the selected bidder from unauthorized disclosure, modification or access.

Types of sensitive information that will be found on Company's systems the selected bidder may support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

#### **10.28.Privacy and Security Safeguards**

The selected bidder shall not publish or disclose in any manner, without the Company's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Company location. The selected bidder 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 Company data and sensitive application software& data. The selected bidder shall also ensure that all sub-contractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Company's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Company location.

#### **10.29.Confidentiality**

1. "Confidential Information" means any and all information that is or has been received by the selected bidder ("Receiving Party") from the Company ("Disclosing Party") and that relates to the Disclosing Party; and 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.
2. 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.

3. "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 forever.
4. Nothing contained in this clause shall limit the selected bidder 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 selected bidder shall at no point use the Company's confidential information or Intellectual property.
5. 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 and agrees that it shall not use the Company's confidential information or IPR, without obtaining the written consent of the Company.

#### **10.30. Disclosing Party**

- I. The Disclosing Party shall disclose, transmit, reproduce or make available any such Confidential Information and materials to any person, firm, company or any other entity other than its directors, partners, advisers, agents or employees, sub-contractors and contractors who need to know the same for the purposes of maintaining and supporting the solution provided as a part of the RFP/ Contract. The Receiving Party shall be responsible for ensuring that the usage and confidentiality by its directors, partners, advisers, agents or employees, sub-contractors and contractors is in accordance with the terms and conditions and requirements of this RFP; or
- II. Unless otherwise agreed herein, use of any such Confidential Information and materials for its own benefit or the benefit of others or do anything prejudicial to the interests of the Disclosing Party or its customers or their projects.
- III. In maintaining confidentiality hereunder, the Receiving Party on receiving the Confidential Information and materials agrees and warrants that it shall:
  - a. 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
  - b. Keep the Confidential Information and Confidential Materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party
  - c. Limit access to such Confidential Information and materials to those of its directors, partners, advisers, agents or employees, sub-contractors 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, sub-contractors and contractors so involved to protect the Confidential Information and materials in the manner prescribed in this document

- d. Upon discovery of any unauthorized disclosure or suspected unauthorized 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
- IV. The Receiving Party who receives the Confidential Information and Materials agrees that on receipt of a written demand from the Disclosing Party, 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
- V. 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
- VI. So far as it is practicable to do so, immediately expunge any Confidential Information relating to the Disclosing Party or its projects from any computer, word processor or other device in its possession or under its custody and control
- VII. To the extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries, the requirements of this paragraph have been fully complied with
- VIII. The rights in and to the data/information residing at the Company's premises, even in the event of disputes shall at all times solely vest with the Company
- IX. The Bidder represents and agrees that during the term of this RFP and subsequent contract, the Company shall not be responsible for any loss/damage (including malfunctioning or non-functioning of Deliverables) caused to the Deliverables for any reason, unless such loss/damage (including malfunctioning or non-functioning of Deliverables) is caused due to the willful act or gross willful misconduct of the Company or any of its personnel as certified jointly by the Company and Selected bidder. In such an event, the selected bidder shall promptly repair and/or replace the non-performing Deliverable with a suitable replacement, if required, without affecting the service level standards in this RFP.
- X. The restrictions in the preceding clause shall not apply to:
  - a. Any information that is publicly available at the time of its disclosure or becomes publicly available following disclosure (other than as a result of disclosure by the Disclosing Party contrary to the terms of this document); or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same
  - b. 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.



- XI. The Confidential Information and Materials and all copies thereof, in whatsoever form shall at all times remain the property of the Disclosing Party and its disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document or subsequent agreement
- XII. Confidential Information is any and all proprietary information disclosed by one party to the other. Confidential Information does not include information that is or becomes available to the recipient prior to the party providing such information or is public information in accordance with the applicable laws. Software in human-readable form (e.g. source code) and the Company's data values stored in computers will be considered Confidential Information whether or not marked as such.
- XIII. The selected bidder shall also undertake to keep confidential all information (written or oral) concerning all facts of the business of the Company, which has been obtained or understood during the course of the assignment.

The confidentiality obligations shall survive the expiry or termination of the agreement/contract between the Selected Bidder and the Company.

### **10.31. Technological Advancements**

The selected bidder shall take reasonable and suitable action, taking into account economic circumstances, at mutually agreed increase/decrease in charges, and the Service Levels, to provide the Services to the Company at a technological level that will enable the Company to take advantage of technological advancement in the industry from time to time.

### **10.32. Intellectual Property Rights**

- I. The Bidder claims and represents that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Company agrees and acknowledges that save as expressly provided in this RFP, all Intellectual Property Rights in relation to the Software and Documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Bidder during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Bidder or its licensor.
- II. During the term of this project and, if applicable, during the Reverse Transition Period, Company grants selected bidder a right to use at no cost or charge the Software licensed to the Company, solely for the purpose of providing the Services.
- III. The selected bidder shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Software used by the selected bidder in performing its obligations under this project. The selected bidder shall also be responsible for renewal of all such licenses from time to time during the contract period. The Bidder shall quote for all such renewals in the commercial bid and in case the Bidder fails to quote for renewal of any licenses in the bid, the selected bidder shall renew such licenses at his cost and the Company shall not pay for other than the commercials mentioned in the price bid.
- IV. The selected bidder shall under no circumstances, allow any associated license to expire and allow any associated software to be out of support during the contract period. If a third party's claim endangers or disrupts the Company's use of the Software, the Bidder shall at no further expense, charge, fees or costs to the Company, (i) obtain a license so that the Company may continue use of the Software in accordance with the terms of this tender and subsequent

Agreement and the license agreement; or (ii) modify the Software without affecting the functionality of the solution in any manner so as to avoid the infringement; or (iii) replace the solution with a compatible, functionally equivalent and non-infringing product.

#### **10.33. Grievance Redressal**

Any vendor who claims to have a grievance against a decision or action with regards to the provisions of this RFP may file a request to The Chief Information Office at [cio@bobfinancial.com](mailto:cio@bobfinancial.com). It may please be noted that the grievance can be filed by only that vendor who has participated in Procurement proceedings in accordance with the provisions of this RFP.

-----End of the Document-----

## **Annexures & Appendices**

### **List of Annexures:**

<b>Annexure 01</b>	Eligibility Criteria
<b>Annexure 02</b>	Credential strengths

### **List of Appendices:**

<b>Appendix 01</b>	Techno-Functional Evaluation
<b>Appendix 02</b>	Bill of Materials
<b>Appendix 03</b>	Authorization letter format for bid opening
<b>Appendix 04</b>	Bid undertaking letter
<b>Appendix 05</b>	Pro forma for Bank Guarantee format in lieu of DD
<b>Appendix 06</b>	Conformity letter
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<b>Appendix 08</b>	Integrity Pact
<b>Appendix 09</b>	Experience format
<b>Appendix 10</b>	Project team profiles

## **Appendix -1**

### **Techno-Functional Evaluation**

#### **Solution Specification & Scope of Work**

### 1. Software Services:

Application Shall Support all Banking & Value added services including the customization, Logo and look and feel, registration and activation process, 2nd factor authentication. Application shall include any downloadable software to mobile instruments. Application shall also include interfaces to Bank's CBS solution and m-commerce transactions with the merchants / aggregators with whom vendor has arrangement.

### 2. Risk Mitigation Measures:

The solution shall support configuring various limits (parameterisable) such as, per day transaction limit, monthly transaction limit and transaction velocity limit per customer, fraud checks. Such settings shall be modifiable by the bank as and when there are changes in the policies.

### 3. Reconciliation / settlement and MIS reports:

The Solution shall have comprehensive settlement / reconciliation and complaint redressal mechanism.

The vendor shall provide complete technical details and specimen of the following MIS reports.

- ✓ User wise Reports
- ✓ Transaction-wise Reports
- ✓ No of Registered/Downloaded Users
- ✓ Reports based on filters such as user activity, customer status, range of date/time, status
- ✓ Audit Trail Report
- ✓ Provision to search for customers based on different search filters like name, mobile no, address, age, status and Account No

#### 4. Administrator Portal:

The Solution shall have administrator portal to enable Bank to create different user groups with different set of rights / permissions. The administrator portal should have the capability for:

- ☐ Approving users
- ☐ Blocking users and mobile banking application
- ☐ Change handset / mobile number of users
- ☐ Terminate the users
- ☐ Maintenance of activation requests
- ☐ All administrator activities shall be logged to indicate the creation, modification and deletion of data
- ☐ The administrator portal shall have provision for various types of alerts such as SMS campaign and System down alerts

#### 5. Complying Regulatory Rules:

Any Regulations/ Circulars/Security updates framed by CERT-IN or any other statutory bodies should be complied immediately as per their defined time-lines.

No	Description	Complied (Y/N/C)	Bidders score
<b>Mobile Banking Platform</b>			
1	Android, Android One		
2	iOS		
3	Windows		
4	Tablets, iPads, Phablets		
5	Google Wear, Apple Watch		
6	Innovative & Latest UI Design and Features		

<b>Mode of Communication</b>			
7	GSM, CDMA, WIFI		
8	Encrypted SMS		
<b>Type of Web Application</b>			
9	Mobile Application		
10	Customer Web Portal		
<b>Mobile Banking Integration</b>			
11	Integration with CBS		
12	Integration with YCS(Prepaid, Debit &Credit Card) Switch Vendor		
13	Integration with Internet Banking		
14	Integration with SMS & SMTP Gateway		
15	Integration with Dedupe & NSDL		
16	Integration with NPCI for IMPS, UPI, BBPS, BharathQR		
17	Integration with value added services, m-Commerce service providers, Bus, Air, Hotel, Movie tickets		
18	Integration with Gemalto A750 HSM		
19	Integration for supporting NFC Payments		

20	Integration for supporting Smart Watch		
21	Any other integration specified by Regulatory / Statutory		
<b>Mobile Banking Interface</b>			
22	ISO8583		
23	Web Services/XML/JSON URL over Http/Https		
24	DB Link		
25	SFTP		
	<b>Payments</b>		
52	Self Transfer		
53	Funds transfer within TMB & Mobile Number(MBanking Customers) transfer		
54	NEFT – Pay Beneficiary		
55	IMPS API Integration  P2A, P2P Instant Pay P2A, P2P Registered Pay  P2A , P2P Beneficiary addition with Validation  Scheduled IMPS P2A, P2P Transfer Transaction status		
56	Scheduled Within Bank Transfer		
57	Scheduled NEFT Transfer		
58	Card-less Cash withdrawal		
59	Tone Tag		

60	UPI API Integration		
	Pay, Collect		
	Add Bank AC, VPA		
	Scan and Pay,		



	Pending Approval, enable, disable UPI ID, UPI 2.0, Deregister UPI		
61	Bharath QR		
62	NFC Payments		
	<b>Value added Services</b>		
63	Utility Bill Payments API Integration  Instant & Registered Scheduling BBPS, Utility Bill Payments Raise Complaint Set Alerts		
64	Prepaid, DTH, DataCard		
65	Gift Card Online		
66	TNEB Payments		
67	TMB Prepaid Card view & topup		
68	Multi Travel Currency Card View & Topup		
69	College Fee Payment		
70	Chennai Corporation Tax & Water Payment		
71	Bus, Air, Hotel Bookings		
72	Movie Bookings		
73	Donations		
	<b>Requests/Services</b>		
74	Account Fetch		

75	Locker inquiry		
76	Apply for Loan(with all type of Loans)		
77	Request for DD, PO		
78	Updation of mail id using validations like MPIN		

79	Cheque Book request		
80	NetBanking SignOn & Txn Pin Generation		
81	Signon Enable/Disable Netbanking		
82	Transaction Enable/Disable in Netbanking		
83	SMS Alert & Email Alert Registration		
84	Interest Certificate Generation		
85	Offline AC Statement Request		
86	Aadhar Seeding & LPG Linking		
87	15G/H Inquiry & submission		
88	Form16A download		
	<b>Debit Card Management</b>		
89	Image Debit & Normal Card Request		
90	Debit Card Upgrade		
91	Re-issue debit card		
92	Debit Card Blocking		
93	Instant Pin Generation		
94	Enable/Disable Domestic & International Transaction		
95	ATM, Pos, eCommerce, Contactless limit set in Domestic & International Transaction		
	<b>Credit Card Management</b>		
96	New Credit Card Request		
97	Primary & Addon Credit Card Blocking		
98	Instant Pin Generation		

99	Credit Card Payment		
100	Display Account Summary details, Outstanding, Credit Limit & Cash Limit, Utilized amount, Last Payment date & Amount		

101	View Credit Card Outstanding & billed transactions		
102	EMI Convert, View EMI		
103	Spend Analyzer		
104	Enable/Disable Domestic & International Transaction		
105	ATM, Pos, eCommerce, Cash limit set in Domestic & International Transaction		
106	Credit Card AC Statement Request		
	<b>Fastag</b>		
107	Apply for Fastag		
108	Fastag Topup		
109	Enable, disable Fastag		
110	View Details & Transaction History		
	<b>Miscellaneous</b>		
111	Integration of Missed Cal, SMS Banking in Login Page		
112	View Relationship Manager & Branch Contact details		
113	Bank Holiday in Main Page		
114	FAQ/Help		
115	MPIN & Login PIN change		
116	Reset Login PIN via MPIN		
117	Set Security Questions		
118	Reset MPIN via Debit card , ATM & IB		

119	SMS Push Notifications for all transaction & promotions based on Geo Location		
120	Email Push Notifications for transaction & promotions based on Geo Location		
121	Repeat transactions		

122	Multi Language support–English, Tamil, Hindi, Malayalam, Telugu, Kannada, Gujarati, Marathi, Bengali, Urdu		
123	Lock App, Unlock in Main Page		
124	Setting Favorite		
125	Interest Rates & Forex Rates		
126	Deposit & Loan Calculator		
127	Social Media, Whatsapp Banking		
128	Customer option to set limit, capping on value and volume of fund transfer per day, week, month at application level.		
129	Personalized Dashboard with enable/disable required menu/icons by customers.		
130	Customer Profile with Photo&Last Login time		
131	Scheduled transfers, Bookings to be displayed in Phone Calender		
132	Live Chat Integration to resolve issues		
133	Raise Complaint and Complaint History with Status		
134	Instant Account Opening Option from Main Page		
135	Beneficiary addition within TMB to be validated with CBS		
136	Nickname addition for each account		

137	Account Fetch on every first login of the day		
138	Generate, Retrieve, Cancel MMID		
139	Refer a Friend		



140	Existing & New products, Offers (configurable)		
141	Login, Logout Image(Configurable)		
142	Synchronization of all Account data like DoB,address,email id in real time fetch		
143	Generate Virtual Card		
144	IFSC Code sync from Netbanking, CBS		
145	Beneficiary Sync from Netbanking		
146	Voice Assistance Banking		
147	Spend Tracker with Pie Chart and Ledger		
148	Option to Login Pin authenticated by Fingerprint sensor for supported devices		
149	Deregister for Mobile Banking Facility		
150	Back button to be provided in app on each menu		
	<b>Registration</b>		
151	Through Branch		
152	API Service for instant Mbanking Registration, DeRegister, MobileNo change		
153	App Signup via Portal credentials and vice-versa		
	<b>Capabilities</b>		
155	SIM verification and device binding for Mobile		

156	Mobile Number of customer to be changed in Web Portal & Mobile Application instantly when Mobile Number is changed in CMS (Card Management System). Future communications to be sent to updated mobile Number. Changed		
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	customer details to be saved in separate history table for audit purposes		
157	Platform to be able to support external Certifying Authority.		
158	Scalable Platform - Scalable in terms of transactions and services		
159	The Solution should have end to end response time of maximum 10 sec		
160	System should be capable of handling 10,00,000 transactions per day and 250 transactions per second and should comply the standards specified by statutory and regulatory authorities.		
161	Support campaign management of new products and loyalty programs for customers.		
162	Notification through an alert for system down to administrator , technical team.		
163	Single device compatibility. Should be used on single device only. If application activated on other device, alert to indicate the old device will be disabled in customer friendly manner.		
164	SMS delivery & Push Notification delivery of mPIN		
165	Unblocking the locked MPIN after 24 hours at midnight		
166	Alerting of customers upon reaching maximum limit of defined transaction amount.		

167	Support on performance and functionality if additional hardware is added.		
168	Restart or recovery process inbuilt in the application in the event of transaction or		

	process failure.		
169	Double SMS Urls to be configured for OTP, MPIN & Transaction separately. If one URL doesn't provide successful response, SMS to be sent through second Url		
170	Application scalability to meet the future up gradations to and all new handset, platform coming in the industry.		
171	Capability of the proposed solution to push new changes over the air without frequent uploading on App store of various platforms.		
172	Support for AML checks to file suspicious transaction report to Financial Intelligence Unit regarding the mobile banking transactions		
173	FRM Capability inbuilt with options of setting limit of transactions within specific period, restrict of amount within specific time, amount limit set for first time users, amount limit for first time beneficiary payments.		
174	Capability to detect the GPRS, WIFI different from Initial Connectivity, Stored values and trigger additional Authentication(Security Question) to be displayed for amounts greater than specified amount(Configurable)		
<b>Security</b>			
175	Mobile Banking System should comply with Bank's internal Security Policies and Guidelines		

176	History of Customer's device details, network details, latitude&longitude to be stored. Also geo location to be stored for each transaction.		
177	History of Last login and Logouts, session time, session tokens to be stored		
178	Inbuilt Numeric Keypad with dynamic number rotation to be displayed to customer while entering Login PIN, MPIN		
179	Capturing IMEI, IMSI, UDID, ICCID		
180	Smart phone application should comply with the security guidelines as and when issued by Android, iOS, Huawei		
181	Security alert on registered mobile number on account of excessive activity in the account.		
182	6 digit Numeric Login Pin or Net Banking Signon Password or Finger Print and 4 digit MPIN, UPIN for transactions		
183	Access credentials should not be stored on the customer's mobile phone		
184	Incorrect MPIN, Login PIN locks the application after specified number of attempts (configurable)		
185	Login PIN, mPIN should not be in clear text anywhere in the network or the system		
186	Termination of Mobile application session and automatic logs off after lapse of certain period (configurable)		

187	Data transmitted is encrypted end to end ( Symmetric or Asymmetric )		
188	Support for SSL/TLS transactions		

189	Audit Trails and logging features available in Web Server, application Server and in Database.		
190	To have secure interfaces to various hosts systems		
191	Web-portal complies to best practices of Application development and Dev Ops		
192	Standard encryption algorithms like AES or RSA or 3DES used with minimum encryption strength of 128 bit for end to end transaction.		
193	An audit trail of all the registrations done with details of the mode of request, who activated, date, time, etc., will be stored in the database.		
194	Alert to be displayed to the customer if no network connectivity available		
195	Authenticate the mPIN & OTP in tamper-resistant hardware such as HSM (hardware security modules)		
196	Sensitive Data stored is encrypted in the platform database and anywhere in application.		
197	<p>The transactions are auditable and reliable</p> <p>- platform to have the intelligence to handle cases like</p> <p>a) Call received while performing transactions</p> <p>b) Battery runs out while performing transactions</p>		



	c) GPRS connection drops d) Back-end host system down		
198	There should be support for storing the logs in a detachable WORM device. The audit logs should be capable of being used for forensic evidence		

199	The predefined pages of the web portal should handle web application security threats like Cross-site scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure Cryptographic storage, Failure to restrict URL access. Separate Document to be submitted for the same.		
200	Should resolve as and when VAPT issues are raised by Bank's security Team, External Team.		
<b>Features of Administrative Portal</b>			
201	Provision to assign specific rights / privileges to platform administrators for secure and restricted access.		
202	Admin Portal Login to be linked with our domain(LDAP Integration)		
203	Provision to create different user groups with different sets of rights and permission.		

204	<p>Administrator Web portal capability for:</p> <ul style="list-style-type: none"> <li>i. Search customer record</li> <li>ii. Approving user creation</li> <li>iii. Register and De-register users for mobile banking application.</li> <li>iv. Bulk file upload for registration</li> <li>v. Block the customer, if it is lost including UPI</li> <li>vi. Change of Handset , Mobile number of users.</li> <li>Vii. Adding Multiple Cust ID for same mobile No</li> <li>viii. Inquiry, Within Bank, Full transfer Mode to Customers during registration</li> <li>ix. All administrator activities logged to</li> </ul>		
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	<p>indicate the creation, modification and deletion of data.</p> <p>x. The web portal support to work on maker and checker concept for any addition, deletion, modification request made by the authorized users.</p> <p>xi. Support bulk upload for creation of users</p> <p>xii. Forget Mpin, Unblock MPIN, Login PIN</p> <p>xiii. Set thresholds, frequency limits (daily, weekly and monthly) etc.</p> <p>Xiv. Support enable/disabling of specific accounts of Mobile Number</p> <p>Xiv. Terminate the users.</p> <p>Xv. Mobile hot-list, dehot-list</p>		
205	Transaction log & Session reports		
206	Alert Box to Customer from app on Updation of App on upload of app in playstore, app store		
207	Validity period of MPIN and Login PIN to be configured from portal		
208	Dynamic report generation with query builder features.		
209	Incorrect Pin, password locks configuration		
210	Provision to download reports in standard formats namely txt, xls, csv, xml, pdf, etc.		
211	Web portal support for configuration, view of supported Banks NBIN, Types & IFSC Codes for IMPS Transactions		

212	Cooling period configuration for all beneficiary registrations.		
213	Facility for charging the customer (online / offline – Configurable) based on Per transactions or Count of transactions		
214	Provision for setting limit based on		

	Account Scheme Type & Account Scheme Code. The limits include per day limit, No of transactions per day, maximum and minimum amount per transaction depending on the type of transactions, per week limit, per month limit, minimum / maximum amount per transaction. Sub Option to provide Limit for Quick transfer, Beneficiary transfer.		
215	Web portal support for configuration of NEFT on Sundays , Holidays, Weekdays, Saturdays with timing.		
216	Web portal support for configuration of access method, enable/disable menu items, authentication option for financial / Non-financial transactions, etc.		
217	Web portal support for various types of alerts, 1) Push Notification, SMS campaign, Emailer's , Bank product , Bank advertisement to be displayed in the login, logoff mobile banking application, 2) offers details on M-Commerce transactions, 3) System down alerts.		
218	Web portal support to include an alert and monitoring system to report the system down alert. The number of hours the system remained down with time period during the day/week/month/year.		
219	Option to disable login button in Mobile app and put alert message for any downtime		
220	MMID generation for Non Mbanking customer		

221	SMS Alert sending option for inactive, active, registered customers on periodic basis(configurable)		
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222	Email Alert sending option for inactive, active, registered customers on periodic basis(configurable)		
223	Instant Pay Limit set per Tran/Per day		
224	Option to enable/disable Menu/Sub Menu		
225	OTP option for each transaction with configuration(Bank will enable or disable)		
226	Loan Interest for specific loan can be configured at admin portal		
227	The administrator portal should have detailed audit logs of various user groups		
228	Option to enable/disable Specific Loans		
<b>Reports</b>			
230	OS Report(including IMEI, UDID)		
231	Daily, Detailed, Summary Report of all services		
232	Demography wise report		
233	Scheduled transactions report (success and failed)		
234	Push Notifications, SMS, Email alert report		
235	Registration		
236	registration, deregistration, Mobile Number changed report		
237	Customer details & activity report		
238	Hourly wise Login and Concurrent Users Report		
239	MPIN, Login PIN change report		

240	MPIN, Login PIN Blocked report		
241	Active, Inactive Customers report		
242	High value transaction report		
243	Availability of Report for system uptime		

247	Suspicious transaction report		
<b>Standards on Mobile Banking</b>			
248	Ability of the solution offered to comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI with any further guidelines and mandates issued by RBI for Mobile Banking Transactions.		
249	Ability to propose a version update plan with new enhanced features with scheduled time-lines of deployment.		
250	Mandatory compliance of the Web Portal & Mobile Application with the PA-DSS guidelines/standards.		
251	<p>The proposed Web Portal &amp; Mobile Application should offer protection against the following specified risks:</p> <p><b>Privacy</b></p> <ul style="list-style-type: none"> <li>➤ Protecting customer's sensitive information from exposure to unintended third parties.</li> <li>➤ Preventing identity impersonation from lost or stolen mobile devices or device credentials.</li> </ul>		

- Preventing account takeover or identity impersonation from credentials harvested via key loggers or other malware.

### **Fraud**

- Prevent money laundering from the use of compromised accounts.
- Prevent smurfing (splitting of large financial transactions into smaller transactions)
- Prevent the disguise of mobile transaction totals, origin and destination.

### **Compliance**

The Web Portal & Mobile Application should comply with the security principles and practices for authentication of mobile banking transactions as stated by The Reserve Bank of India.

### **Application**

OS Security check up. Application should have capability to detect if the application is running on a jail-broken/rooted

/malware infected device and should not work in those devices.

Capability of the Application to read SIM serial no. and IMEI (International Mobile Equipment Identity) no.			
Application must prevent hackers from accessing the app in a case where the device is rooted or jail-broken.			
Blacklisting/Blocking of older versions of			

	<p>the Application on the back end, if there is a security breach.</p> <p>Security logging where all security events that happen inside the application should be logged and sent to the back-end server.</p>		
252	<p>For mobile payment transactions, the application should have inbuilt security mechanism to:</p> <ul style="list-style-type: none"> <li>• Prevent account data from being intercepted when entered into a mobile device,</li> <li>• Prevent account data from compromise while processed or stored within the mobile device,</li> <li>• Prevent account data from interception upon transmission out of the mobile device</li> </ul>		
253	<p><b>Compliance to Usability Audit – Best design practices to benchmark</b></p> <ul style="list-style-type: none"> <li>a) Branding, positioning and persuasion</li> <li>b) Home screen , Layout and landing screens</li> <li>c) Navigation</li> <li>d) Information architecture</li> <li>e) Graphics and Animation , Text</li> <li>f) System User Dialogue and Forms</li> <li>g) Accessibility</li> <li>h) Task efficiency</li> <li>i) Language</li> <li>j) Visual Clarity</li> <li>k) Control and Feedback</li> <li>l) Functionality and Features</li> </ul>		

	m) Pop-up Help for user understanding n) Icons		
256	Provide full documentation of security practices, guidelines and procedures used.		
<b>Migration from existing web portal solution</b>			
257	Migration of existing customer database to the new platform.		
258	Stress and Performance testing with desired to check the application performance.		
260	Resolve VAPT, External & Internal Audit related issues/Observations raised		
Other fetures -			
261	Analytics mechanism to track and identify user experience and actions supporting future scalability requirements		
262	Network level security, traffic to be encryption using secured connectivity		
263	API Integration with internal/External systems		
264	Enterprise Service Bus Integration		
265	Integration with various systems within the BoB Financial Solutions		

266	3rd Party Payment Gateway (like BillDesk & RazorPay etc)		
267	SMS/Email Gateway		
268	Technology Stack Used		
269	Website and Mobile App Security		
270	Deployment Model used		
271	Workflow Management		
272	Assumptions related to load & infrastructure ( such as mobile specifications, internet bandwidth etc.)		
273	Develop Resolution independent design structure		
274	Feedback Management for the Mobile App		
275	Search Engine Optimization		
276	Hosting of web portal in and mobile apps in Google Play Store / Apple App Store		
277	Browser support for customer (IE, Google Chrome, Firefox, Safari etc)		
278	Application Architecture		
279	Vulnerability assessment and penetration testing		
280	Any other Compliance requirements		
281	Concept Designs/Demo of Website and Mobile App		